



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
DISTRICT 16 CITY OF TORONTO
NEWSLETTER

Volume 36, Issue 2

November, 2014



Photos by Valerie Mah

RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups.

Remember Your Vitamin D and Your Flu Shot

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Dates To Remember

Our *Art Friends, Bridge, Executive* and *Travelogue* activities take place at **Holy Rosary Parish Hall.** (Map on Page 33.)

December, 2014	Date		
Bridge.....	2	Bridge.....	20
Art/Sketch	5	Finance	22
Non-Fiction Book Club.....	9	West Book Club	27
Executive Meeting	11	Travelogue	28
Friday Movie.....	12		
Monday Matinée Movie.....	15		
Bridge.....	16		
Finance.....	18		

January, 2015	Date	February, 2015	Date
Art/Sketch	2	Bridge.....	3
Bridge.....	6	Art/Sketch	6
Friday Movie.....	9	Executive Meeting	12
Non-Fiction Book Club.....	13	Friday Movie.....	13
Executive Meeting	15	Monday Matinée Movie.....	23
Monday Matinée Movie.....	26	Bridge.....	17
		Finance.....	19
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May: AGM/Spring Luncheon
See you then!

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto. While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the appropriate professional or organization.



President's Column ~ Lone Smith

Contact: 416-234-1969 / lonesmith@hotmail.com

On recent travels to three European countries I experienced the heightened security in all airports. As I submitted to the extra searches and beeped every time I went through the portals, I kept thinking: “Do I look like someone suspicious?”

My carry-on was searched several times, but all I had was the regular items: book, toothbrush, passport, tickets, etc. Finally, in the Oslo airport, a kind security officer asked: “Do you wish a female officer to search you?” Relieved, I answered, “Please and thank you.” After much phoning, they could not locate a female officer and decided I was not much of a threat. By then, the officers had determined that it was my amber silver bracelet that set everything beeping. Travel advice: Do not wear jewellery when travelling.

The visit to my country of birth, Denmark, brought into focus the economic conditions in Europe. I observed the many “For Sale” and “For Rent” signs. From family and friends I learned that many young people, despite excellent education, cannot find suitable jobs. In addition, the media are filled with stories of all the refugees from the war-torn middle east streaming across borders seeking safe countries. It is so bad that the government could not find suitable accommodation for the refugees. These numbers have not been this high since the Second World War.

No doubt that we, as Canadians, are lucky that our economy is holding its own. We are a country of immigrants who work hard to have a strong democracy with a strong set of values.

Arriving in Toronto, I breeze through the self-clearing immigration hall and am met with a smile as I tell them I have nothing to declare. The last I hear is “Welcome Home” as I pass through the doors to my waiting children. **16**

From the Health Services Committee: Currently, members may submit claims for Drugs, Dental work and a number of Paramedical claims directly through the provider. As of December, members may go on-line to the Johnson Inc. members' site and submit claims on-line for all items not indicated above. Since this will not involve regular mail, the turn-around time should be reduced when combined with direct-deposit. Watch for details in *Benefits Update*. You should receive this publication in early December.

Front Cover Photos: On September 2, over fifty members enjoyed their retirement having lunch at the Yonge and Eglinton Mandarin restaurant. Our cover displays only some of the participants. We'll remind you in May, 2015 of next year's event.

Back Cover Photo: Rosalie Parente sent this photo of our Super Ts Golf Group in May. It was taken at Scarlett Woods Golf Course.

Jack DeGroot's Daytrips



It is with very mixed emotions that I announce my “retirement” from the volunteer job of organizing daytrips for members of District 16 and their friends. After 20 years it is the right time for me to do so. Over that time I met hundreds of friends and I will miss making these contacts. It has always given me a great deal of joy and satisfaction to bring you a pleasurable day.

Several dear friends helped make the job a little easier. First **Ian Baird** and then **Linda Grieve** (photos to right), by answering the early morning telephone calls.



Linda then assisted by hosting trips in her usual pleasant manner to give me a chance to enjoy the trip as a passenger.



Hank Condie (photo not available), a regular daytripper, added to the enjoyment of the day with his contribution of wine for the lucky draw prizes. **Dennis Fiedler** (left) arranged for and supervised parking at The Church of St. Andrew. RTO/ERO district treasurer **Bob Putnam**, with his expertise, kept the finances in order while his wife, **Barbara Putnam** (both to the right), produced the very useful name tags.



I would be remiss if I didn't mention **Bill Alkerton**, (photo not available), our regular, attentive bus driver who is always very aware of the needs of seniors. Bill is a driver for Coach Canada, a company which has given us reliable and comfortable service for the last twelve years or so.



It has been a wonderful experience and if we get someone to organize trips for the district, my wife Pam and I will be signing up for one of them.

Sincerely, **Jack**

Editor: Also see **John Borovilos'** tribute to Jack on Page 26 and some background information on continuing Theatre Day Trips on Page 25.

Society of Singers

Love to sing? Men and women are welcome to join the **Society of Singers**, a non-auditioned Toronto choir that entertains seniors with a variety of music. Rehearsals are on Wednesdays, 1:00 - 3:00pm near Blythwood Road and Yonge St. (Blythwood Road Baptist church, 80 Blythwood Rd. Parking is available in the church lot. Enter through the rear door.)

Contact **Ed Gilmore:** 416•738•9490 | jphngardner@hotmail.com



Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / heatalb@rogers.com

We rely on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, consider contacting Heather with a proposal. She'll bring it to the Executive and we'll place an ad in our Newsletter.

Art, Bridge, Travelogue and West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst, east of Loblaws:



Art Friends - Marie Lynch (416•421•4936 | lynchmarie11@gmail.com) We meet on Fridays: November 7 and December 5. Bring along whatever you've been working on and, as always, we'll have ourselves a fine time! We meet, sketch and paint on the *first Friday of the month* from 10:00am to 12:00N. See our report on Page 17.



Bridge - Tessie Leung (416•421•9054 | tessiel@sympatico.ca) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June* from 12:30pm to 3:30pm. You will enjoy the friendly atmosphere of this group. Tea is served.



Travelogue - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) take you around the world with slide/digital presentations with snacks and treats on the *fourth Wednesday of the month at 1:00pm* from October to May. See Pages 21 and 22 for our Winter Series.



Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca | 416•424•4156) hosts this non-fiction book club on the *second Tuesday of the month* from 1:30 to 3:30, at Holy Rosary Parish Hall.

← December 9: *Lots of Candles, Plenty of Cake* by **Anna Quindlen**



January 13: *STUFF: Compulsive Hoarding and the Meaning of Things* by **Randy O. Frost & Gail Steketee** →

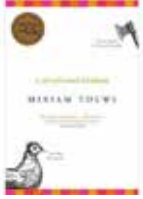


Continued on Page 6

Social/Recreation continued from Page 5 ~ At Holy Rosary Parish Hall



West End Book Club ~ Steve Feldman: (416•588•6637 | vsf@sympatico.ca) hosts this book club at Holy Rosary Church. We meet the 4th Tuesday of each month in Room 2, September to June (NOT December) from 1:30pm to 3:30pm.



← November ~ *A Complicated Kindness*
by **Miriam Toews**

January ~ *The Marrying of Chani Kaufman*
by **Eve Harris** →



The following activities meet at varying locations:



Book Club ~ Lynne Fitzpatrick | fitz9284@gmail.com) and **Elaine MacIntosh** | 416•463•2637 host this activity. The group selects one book per month for discussion. This popular group is at capacity at this time. We list their selections for those interested in following the reads.



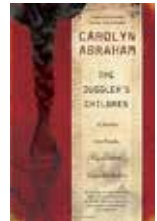
← December: *Louis Riel*
by **Chester Brown**

January: *The Master*
by **Colm Toibin** →



← February: *February*
by **Lisa Moore**

March: *The Juggler's Children*
by **Carolyn Abraham** →



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on *Thursdays* at 4:30pm: November 20; December 18. We explore the world of money covering such topics as RRSPs, RESPs, buying/selling funds and house/condo, stocks, options, wills, taxes. We have invited guests at times and learn with and

from each other.

Continued on Page 31 ↗



- At its September and October meetings, your Executive:
- received information that the Travel Industry Council of Ontario (TICO) has served notice to RTO/ERO that travel programs organized by districts for members and their friends must be arranged via a TICO-certified travel agency. (See Pages 4, 25, 26 and S2);
 - received notice from **Jack DeGroot**, our Day Trip Convenor, that he and Linda Grieve will no longer be able to organize Toronto District trips under the new protocol. (See Pages 4, 25, 26);
 - agreed to honour **Jack DeGroot** at the 2015 AGM;
 - agreed to investigate and re-establish as soon as possible an alternative day-trip opportunity through **John Bratton**, our Executive Travel Chair;
 - received notice that the Service-to-Others Award, as recommended by your executive, was granted in the amount of \$3,100 (see Page 29);
 - approved a motion for Fall Senate to seek clarification, in more detail, regarding the medical stability clause for travel as to the rationale for, and the restrictions related to, this clause and have this information included in a future issue of Renaissance;
 - agreed to purchase up to 12 RTO/ERO Golf Shirts for the Super Tees participants at a cost of approximately \$360;
 - donated \$1,000 to Global Medic's efforts to fight the Ebola spread;
 - received the treasurer's report to 4 October 2014: Assets/\$72,242; Budget/\$65,830; Expenses-to-Date/\$50,199.94;
 - approved a motion to Senate to extend Full Membership to Associate Members.



The Annual Meeting of RTO/ERO (Fall Senate) was attended by Toronto representatives: **Roger Wilson, Roy Harvey, Joan Elliott** and **Bill Menagh**. Our Newsletter Supplement provides some detail of the business. Below is a summary of the decisions made:

- a) the full-membership fee is maintained at \$1.25/\$1,000 of OTTP pension (paid once per annum deducted from the January pension payment).
- c) adjusted the Associate Member fee to the average fee paid by Full Members (paid once per annum by personal remittance);
- b) constitution changes implemented to protect RTO/ERO reserves and Health Plan reserves by requiring both notice of motion and enriched vote (you may recall our previous Newsletter concerns regarding the sudden motion at Fall Senate, 2013 that, in our opinion, wrongly donated \$3,000,000 to the RTO/ERO Charitable Foundation from these funds);

Continued on Page 8

RTO/ERO continued from Page 7

d) included funds in the budget to continue the public relations promotions program for our Retirement Planning Workshops begun by Johnson Inc. (This program provided a \$20 Tim's Card for each registrant plus a draw for an iPad Mini.) **16**

RTO/ERO Members by Age	
Age	Members
100+	122
90-99	2,502
80-89	10,724
70-79	25,243
60-69	29,646
50-59	2,948
TOTAL	71,185

Chart from RTO/ERO Workshop attended by **Betty Lou Reynolds** and **Bob Neal**

Forty Minute Forum Returns ~ A Winter Sunday Series

With the arrival of the new year, the Forty Minute Forum will return with a new series of free and fascinating talks.

The series begins January 11 with a presentation about the fine new Aga Kahn Museum by its director, Henry S. Kim. On January 18 the Stephen Leacock Medal for Humour recipient, **Terry Fallis**, tells how he achieved literary celebrity despite finding no publisher for his first novel, *The Best Laid Plans*. On January 25, opera's superstar tenor, **Ben Heppner**, describes his career from Dawson Creek to the grand opera stages of the world.

Against the backdrop of recent attacks on military personnel, **Dr Thabit Abdullah** analyses, on February 1, the rise of religious extremism in Iraq. The series concludes with physician/activist **Dr. Ritika Goel** presenting a case for Pharmacare and health insurance for the uninsured.

Everyone is welcome to these free public events in St Clement's Church parish hall, 70 St Clements Avenue. Each event is at 10:10 a.m. on a Sunday morning. Questions? Contact RTO/ERO member **Dave Appleyard** at appleyard@sympatico.ca **16**



T.P.S.P.A. Reunion
(Toronto Public School Principals' Association)

Plan Now for our next reunion at the Mandarin
Thursday, May 7, 2015

Book your cruises, trips, treks, etc. before/after this date so you won't miss former colleagues!

R.S.V.P. **Arlene Freeman**: 416•630•3672 | auntiear@sympatico.ca
or **Valerie Mah**: 416•533•0445 | vmah@ican.net

preferably AFTER January 1, 2015



Pension/Retirement ~ Betty Lou Reynolds

Contact: 905•891•5609 | elizabethreynolds@rogers.com

RTO/ERO is an organization consisting of individuals receiving retirement pensions from the Ontario Teachers' Pension Plan (OTPP) and the Ontario Municipal Employees' Retirement System (OMERS). For your information, we copy below a comparison of both plans' pension requirements and a sample benefit comparison.

This information was compiled by **Sue Jones** (bottom of Page 10) for the RTO/ERO District Health Representative Workshop held in June, 2014. **16**

TYPES OF RETIREMENT PENSIONS

OTPP	OMERS
Unreduced	Unreduced
• Age 65, or	• Age 65, or
• 85 factor	• 90 factor, or
	• 30 years of service
Reduced	Reduced
• Age 50	• Age 55
• Immediate or deferred	• Immediate or deferred

Note: Ontario legislation protects the pension benefits already earned by working and retired members.

IMMEDIATE REDUCED PENSION

If you have not reached your factor you can still retire with a reduced pension. Your reduction is the lesser of:

OTPP	OMERS
5% per year < age 65 or	5% per year < age 65 or
2.5% per point < 85 factor	2.5% per point < 90 factor or
	5% per year < 30 years of service

SAMPLE PENSION

Pauline is retiring at age 54 with 29 years of service giving her an 83 factor. Which *reduction* will apply?

OTPP	OMERS
Age	Age
$(65 - 54) \times 5\% = 55\%$	$(65 - 54) \times 5\% = 55\%$
85 Factor	90 Factor
$(85 - 83) \times 2.5\% = 5\%$	$(90 - 83) \times 2.5\% = 17.5\%$
	30 Years
	$(30 - 29) \times 5\% = 5\%$

2015 OTPP Inflation Adjustment*

Your pension includes annual cost-of-living increases to help you maintain buying power throughout retirement. *The 2015 inflation adjustment, which will take effect in January, is 1.7%*, almost double the 2014 adjustment of 0.9%.

The adjustment is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian households each month. The method used to calculate the increase is prescribed in the Teachers' Pension Plan and is the same method used by most other major Ontario Pension Plans, as well as the Canada Pension Plan.

In April 2014, the partners announced a \$5.1 billion funding surplus. This surplus is being used to partially restore inflation protection for pension credit earned during 2010 to 2013.

If you retired before 2010

You are unaffected by the decision on how the surplus funds are being spent because you receive full inflation protection. For example, if your annual pension is \$40,000, it would increase by \$680 beginning in January.


If you retired between 2010 and 2013

First, your pension will be restored to the level it would have been if full inflation protection had been provided for the portion of your pension earned during 2010 to 2013. After this one-time boost is applied to your 2014 gross pension, your 2015 inflation increase will be based on two components:

- Your pension based on pre-2010 credit receives the full inflation adjustment.
- Your pension based on post-2009 credit receives 60% of the full inflation adjustment (1.02%).


If you retired in 2014

If you retired or will be retiring from teaching this year, your increase will be based on the two components above, without a one-time boost. The boost only applies to members who were receiving a pension with conditional inflation protection throughout 2010 to 2013. Your 2015 increase will also be prorated for the time you were on pension in 2014.

Source: www.otpp.com 

Sue Jones retired from her position on staff of the Ontario English Catholic Teachers' Association (OECTA) as their Pension Officer. She joined RTO/ERO Ottawa District 27 serving as local president in 2010. Sue has been a member of the Retirement Planning Workshop team and Member Services Committee. She has been a resource for a number of RTO/ERO workshops.



A new benefit covered within the RTO/ERO Extended Health Plan is a service offered by First Health Care: **Eldercare Select**. We have highlighted this benefit in its first year of availability in a few of our Newsletters to try to ensure our members are aware of its existence - particularly those who may be on their own. We have already received some positive feedback as the service has become known. Remember, the service is available to members who are acting on behalf of family, friend, neighbour, or themselves for whom assistance and guidance within the health-care system may be required. 

First Health Care | www.eldercareselect.ca

Who helps the helpers?

Over five million Canadians ask that question as they discover the challenges of caring for a loved one. The need for caregiving often presents itself suddenly, and becomes more pressing and more complex as it continues. On average, it will last more than five years, with caregiving impacting many parties through-out the process. Caring for a loved one and navigating the health care system can be overwhelmingly complex. The experience can be frustrating and sometimes it's heartbreaking. Caregivers need help. That's why Eldercare Select was created.

ELDERCARE
SELECT

Tools for caregivers

Eldercare Select provides tools to help caregivers address their particular challenges. Nurse led, this personal consultation and map of care report is customized to each member's specific needs. Coaching, support and planning are provided in key areas:

- Current living situation and future wishes;
- Existing health condition;
- Goals of care;
- Resource identification specific to geography;
- Advanced care preferences; and
- Legal and financial concerns, Each and every caregiver should have the tools to make informed decisions for their loved one's care – that is our goal in everything we do.

Continued on Page 12 

Eldercare Select continued from Page 11

Responding To Change

Needs will change over time, and your care giving goals will require a new set of solutions. Eldercare Select can help you find the answers you need to help those who you love.

Staying Organized

RTO/ERO Extended Health Care Plan participants have access to an online personal health record that allows the member to track health indicators, monitor and trend those indicators and store medical information of their loved ones as well. Eldercare Select helps you stay organized.

Additional Support Services

1. Home care, including nursing and personal care, delivered by quality approved and monitored providers, is available on a 24/7 basis, across Canada. Any additional fees are the responsibility of the member, however the care specialist will assist in identifying those costs and funding options where possible.
2. Have peace of mind that emergency help is only the push of a button away. EHC Plan participants receive a 25% discount on First-Watch, our personal medical response system.
 - A nursing assessment upon installation;
 - Two-way voice response; and,
 - Nursing support during emergency calls.

Eldercare Select is provided by First Health Care, an accredited home health care organization. First Health Care has been providing care solutions since 1996. With over one million eligible employee members, First Health Care is the largest provider of corporate eldercare solutions in Canada.

Health Plans Enhancement Submissions For 2016

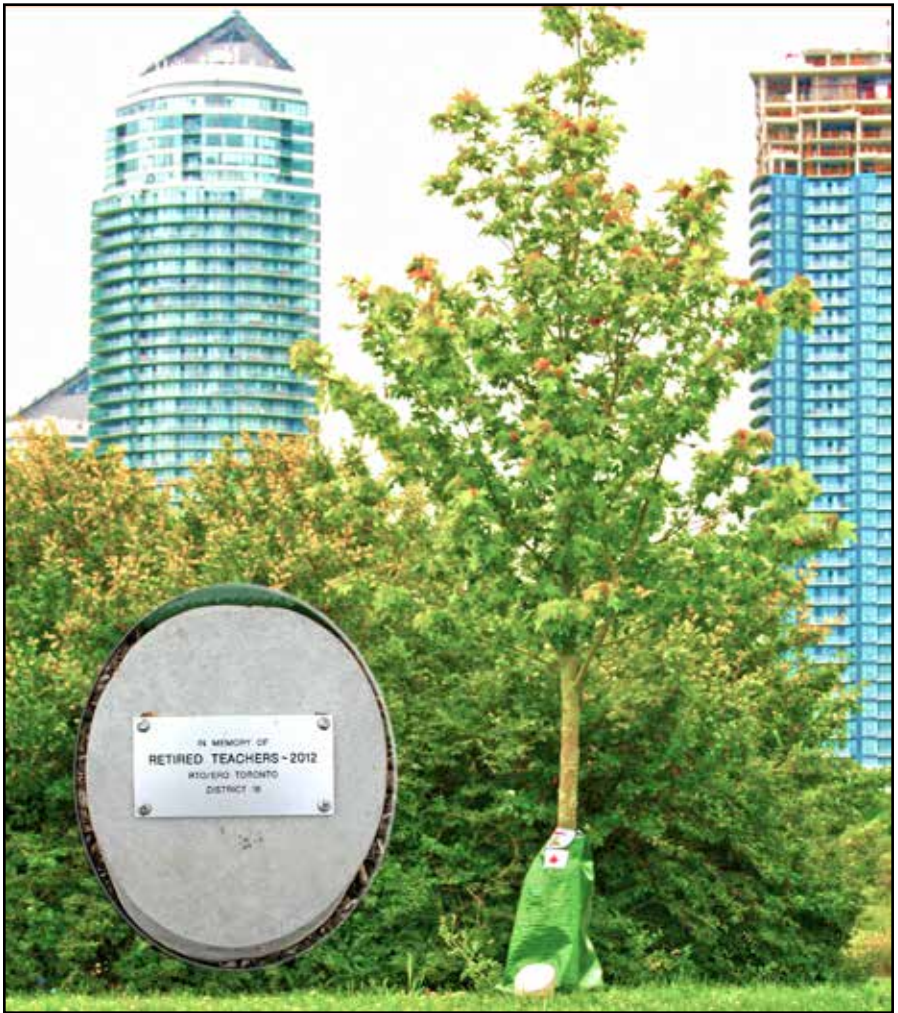
Member or districts may suggest changes in the RTO/ERO Benefits Plans for 2016. These should be received at the RTO/ERO provincial office by December 31, 2014. See Page S7 for details. Also see bottom of Page 16.

RTO/ERO Benefits Claims Deadline for 2013

The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. ***If you have any claims not submitted for last year, 2013, they must be submitted to Johnson Inc. by December 31, 2014.***

RTO/ERO Toronto Commemorative Tree

*F*or a number of years, your Toronto Executive has recognized those members who have passed with the planting of a tree to their memory. To date, we have worked with the City of Toronto Parks and Recreation Department to plant trees, along with a memorial plaque, in a small park at the foot of Bathurst Street (near the taxi parking lot for the Billy Bishop Airport), Sunnyside Beach, and, lately, at the Humber Bay Park East (entry off Park Lawn at Lakeshore Road). The photo below shows our tree planted on a small knoll suitable for picnicking. A second tree will shortly be planted (perhaps already there) in the same area as our 2014 contribution. The cost for this program (tree and plaque) is about \$750. **16**



RTO/ERO Education Scholarships

RTO/ERO offers up to twenty-five \$1,000 Education Scholarships as follows:



Type of Program:

- Degree Program
- Certificate Program
- Co-op Program
- Other
- Diploma Program
- Graduate Certificate Program
- Apprenticeship Program

Scholarship Application

- The on-line application is accessed using your RTO/ERO sponsoring member's membership number. If you do not know the number, please contact your RTO/ERO sponsor. Because of Federal Privacy Legislation we are unable to provide this information to you either by telephone or electronically.

Eligibility and Criteria

- Applicant is a resident, Canadian citizen or a landed immigrant.
- Applicant's relationship to RTO/ERO Member:
 - child;
 - grandchild;
 - grandniece;
 - nephew;
 - son-in-law.
 - daughter-in-law;
 - grandnephew;
 - niece;
 - step-child;
- In the case of teaching programs, applicant is enrolled in the last year of a program that will directly lead to a career in teaching in Canada and the completion of the program provides the applicant with teaching credentials that are recognized by the appropriate provincial teacher regulatory body.
- In the case of all other programs, applicant is enrolled in the last year/semester of a program that is recognized at a Canadian Publicly-Funded or Not-for-Profit College or University.

Caveat

Successful Scholarship recipients consent to the release of name and contact information by the Executive Director of The Retired Teachers of Ontario (RTO/ERO) for the purposes of RTO/ERO Provincial and/or District announcements and/or other publicity-related events. **16**

*Applications will be available from the RTO/ERO website
(Members' Centre) until 4:30pm on February 12, 2015.*



Our Members Write ~ Lou Manning

Ravines ~ the Wild Side of Toronto

*“The awe of a wildflower attracting butterfly and bee
The Resonance of a bubbling creek
The joy of a toddler scampering at dawn
Beaver Trails on the way to China and Eldorado
The call and reprise of Hogtown’s Wildside
The Hidden Secrets of Ravine Toronto”*



Toronto was bequeathed with over 26,000 acres of ravines by the various ice advances that shaped the Southern Ontario landscape over the past million years. Long before glaciations, giant deer (Cervalces) and other large mammals (woolly mammoth) roamed. After the last glaciers receded some 13,000 years ago, the native peoples arrived with their Ojibway/Algonquin culture. Ravines and their rivers alongside Lake Ontario were the waterways and pathways that they used. They paved the way for European settlers and, by sharing their cultural ways, enabled the early pioneers to survive the harsh winters. Some of the early settlers thought Toronto was a stopover on the way to China and El Dorado!

The pioneer ethos, over time, impacted on Toronto’s ravines and waterways. Resource extraction gave way to rural development, displaced inevitably by an emerging urban/industrial landscape as Toronto grew as a major urban centre. It followed that rail lines, oil pipelines (Line 9), roadways and deforestation, combined with various sources of pollution, both rural and urban, significantly altered and stressed the ravines and their waterways.

Then came hurricane Hazel in 1954, an unprecedented storm that turned the ravines into raging, monstrous vehicles of destruction. Homes and bridges were destroyed - 81 lives were lost. Human occupancy had been placed in a deadly path. However, an intelligent response was forged in the creation of the Metropolitan Toronto Conservation Authority. Land use control was established in all ravines. No longer would people live on the flood plains. Flood control and ecology measures were implemented, beginning in the 1950’s just in time to save the ravines that we enjoy today. Despite the impact of the recent “Polar Vortex” on the tree and brush canopy, wildlife in our ravines is thriving. The Conservation Authority, wildlife conservation clubs, ordinary citizens, and some of our elected officials have acted as ongoing ravine stewards fostering a four season recreational resource and priceless conservancy. *Cont’d Page 16* 🐾



Ravines continued from Page 15

In winter, white tailed deer, cardinals, over-wintering robins, chickadees, woodpeckers are a common sight. Pond freeze-overs are criss crossed by coyotes, foxes, possums, raccoons, deer or off-leash dogs. Skis and snowshoes are dusted off and used as cross country trailblazers. The occasional ice skater ventures forth on solidly frozen ponds, under which turtles and frogs are hibernating.

Springtime welcomes trout into the healthier rivers and streams. Swallows and songbirds beat a fast flight north and settle in to starting new families. Cottontail rabbits venture forth as coyotes and foxes chase them for lunch. White tail deer fawns follow mother does into deeper brush, while re-awakening turtles enjoy a sunny break on a log and peeper frogs compete in chorus at dawn and dusk. Snakes emerge from hibernation as the sun warms up the ravine landscape.

Bush parties and off trail bike rallies merge and wildflowers dot the landscape, as monarch ladies seek milkweed. Youth swing off wild vines like Jungle Olympians as summer arrives. Fun, fresh air and BBQ enjoyment gladden the eye and the soul. Summertime echoes with the chorus of growing young birds, turtles, rabbits, frogs, bees, swallowtails, spiders, mosquitoes and preying manti. Ravines are alive with green verdure as hikers, cyclists and walkers enjoy the great outdoors.

Fall is marked by a rainbow of colours over the tree canopy. Spectacular Atlantic and Chinook salmon run in clear rivers and creeks. Beavers hurriedly stock up on winter food prior to freeze-up. The woolly-bear caterpillar migration marks the upcoming onset of winter as the ravine year turns full circle. Wildlife stragglers, such as raptors, migrate south. Others scramble to hibernate, or seek shelter, including talkative cardinals, blue jays alongside their crow cousins, and the rare mockingbird. Except for nearby jet planes and railway trains and gurgling waterways, ravines grow more silent. Daylight dims as the Polar Vortex comes calling on Toronto's ravine doorways. What a treasure! **16**

More from the Health Services Committee: Discussions on benefit improvements always include both the short and long term effects of including specific items requested, as well as the possible effect on the Premiums required from the members. These extensive discussions are never easy and involve significant debate. Any possible changes in either the content or the premiums charged for coverage must be submitted to the OTPP by November since they must reprogram the pension information and inform the members of any changes. By mid-December, you will have been informed of changes that become effective as of January 1, 2015. Your *Benefits Update* will contain details on 2015 improvements and premiums.



Goodwill ~ Marjorie Blake

Welcome letters were sent to 68 new members in August and September.

Cards of condolence were sent to 13 relatives of deceased members.

Madge (Winty) Barnes celebrated another milestone in early October. A special floral arrangement was sent to Winty to celebrate this special occasion. Congratulations Winty!

Sympathy cards were sent to :

Liz Finlay - death of her father Gordon Richards

Rita Khan - death of her son.

Thank you letters were received from :

Catherine Wilson - move to new place/residence

Virginia Boyce - re death of her son

Keeping-in-Touch Cards were sent to our three remaining Centenarians.

Thanks to members who continue to share information about members with whom we need to keep in touch.

Hope you all had a very HAPPY THANKSGIVING!

Contact persons:

Marjorie Blake: 905•837•0874/905•837•8453

mdblake@sympatico.ca

Valerie Mah

416•533•0445 | vmah@ican.net

16



Art Friends: Currently we have twenty two members in our group and, following the New Members Breakfast, it seems that quite a few new retirees are interested in joining us. We meet at Holy

Rosary Church Hall on the first Friday of the month at 10 o'clock for a couple of hours. We each bring our own materials to sketch or paint. We share ideas and help with positive criticism when invited to do so. Usually there are six or seven people who show up for our sessions.

We also meet up for visits to local galleries. On September 27, a group of us went to the art show at Toronto Botanical Gardens and on October 17, we visited the AGO to enjoy the Alex Colville exhibition.

If you would like to hear more about us please contact me at lynchmariell@gmail.com.

Yours sincerely, **Marie Lynch**

Remember Your Vitamin D During the Winter!

(Unless you're in Florida or other sunny climates.)

RTO/ERO Toronto New Member Breakfast Photos



RTO/ERO Toronto New Member Breakfast Photos



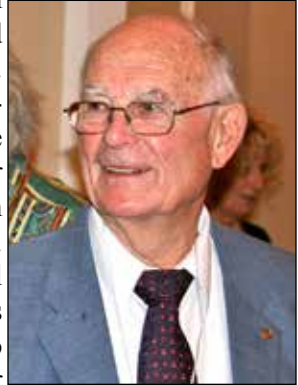
Travelogue ~ Wednesday, January 28, 1:00pm

Romantic Cruising In The Baltic Area

With Val and Dennis Fiedler



It is a pleasure to again welcome Val and Dennis as presenters. These two active, multi-talented members have given great service to our RTO/ERO organization in several capacities. They continue to travel in retirement, as well as to lend their voices to the Choristers who offer



delightful concerts during the Holiday season and in the Springtime.

We have, from personal experience, learned that cruising is a perfect way for some travellers with mobility issues to explore the world in comfort and safety. We have discovered Poland, which has endured two world wars and post war occupation, to be incredibly resilient and historically significant. See for yourself as this power couple whisks you away to the intriguing Baltic with their usual touch.

The Fiedlers write:

When the cold winds blow in January, you will want to remember the wonderful summer; so join us as we travel around the Baltic on the Princess Crown, and thrill to the beauty of the museums, art galleries and open spaces of this area.

We had excellent guides and routes set out for us by Senior Tours in 2008.

Our photo of the Neptune Fountain in Gadansk, Poland not only expresses the joy of life in sculpture, but reminds us of the town where we had the SCARE of our lives! Want to hear about our adventure? Come out January 28 and hear the story.



Both Dick and Marilyn have hosted our well-attended Travelogues for about ten years. We would appreciate some help in succession. See Page 32.

Travelogue ~ Wednesday, February 25, 1:00pm

Chester, England

With **Brian Jarvis**

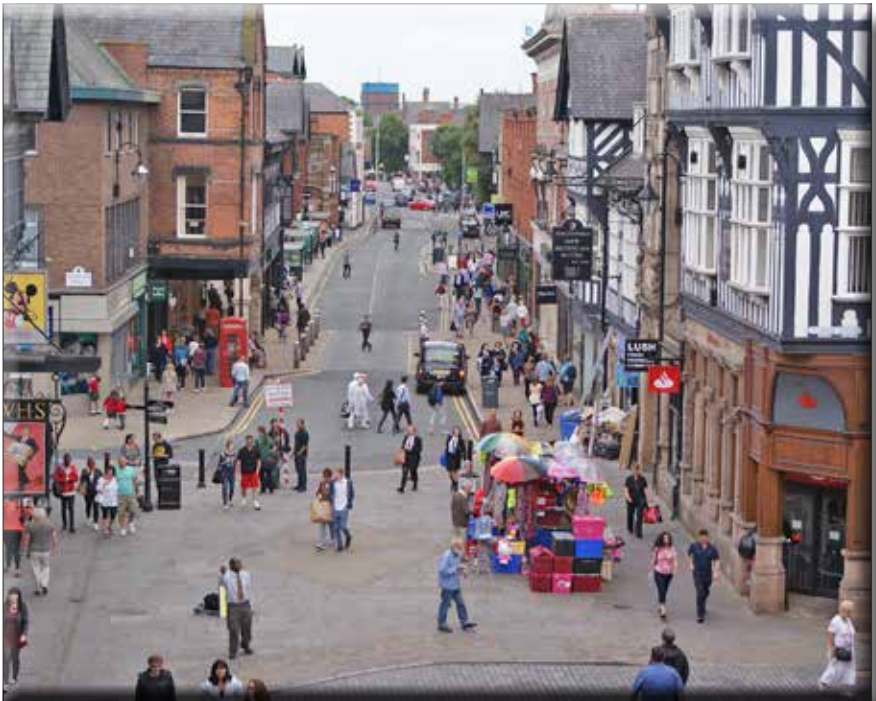
(Our Resident Expert On Things British)

Chester, England was a Roman fort with routes laid out almost 2,000 years ago and which modern main roads still follow. Of course, the Industrial Revolution brought expansion and development, including a major rock salt mining industry around four “salt towns” in Cheshire.

Nearby is The Pontcysyllite Aqueduct, which is navigable and carries a canal into Northeast Wales. Completed in 1805, it is the longest and highest aqueduct in Britain and a World Heritage Site.

The Anderson Boat Lift, Scheduled Monument, built in 1875, was in use for over 100 years before being closed due to corrosion in 1983. It reopened in 2002 and is one of only two working boat lifts in the UK - the other one being in Scotland.

Relax and let our resident guide and British historian entertain you with his insight and knowledge of another remarkable destination in the UK. **16**



*Why do tug boats push their barges?
Why is it called 'after dark' when it's really after light?*

Toronto Choristers



We are a choir of over 100 voices, mainly retired teachers and others who have worked in the field of education. We sing a wide range of musical works: selections from Broadway musicals; religious and spiritual anthems; jazz; works by Canadian composers; and, medleys from various musical genres, just to name a few. Our practices occur each week on Thursdays and new members are welcome to join our choir. However, there is a waiting list for women's voices. Spaces are available for tenor and bass voices.

CHRISTMAS CONCERT

Tuesday, December 9, 2014 at 7:30pm

Jubilee United Church

66 Underhill Road

(off Lawrence Avenue, East of the Don Valley Parkway)

*Voluntary contributions are requested
toward the church's Outreach Program.*

Our **Annual Spring Concert** at Sir John A. MacDonald Collegiate Institute, 2300 Pharmacy Avenue takes place Wednesday, May 20, 2015 at 7:30pm. Tickets are \$15.00 each and are available through choir members or at the door.

We love to sing and to share the enjoyment of choral singing. We invite you to be a part of our audience at either or both of our concerts.

John Sinclair

Vendor Displays ~ Fall Luncheon

Confirmed vendors at time of print:

- T-Zone Vibration machines;
- Expedia Cruise Centers;
- kinesiology;
- Bayshore Home Care;
- Tapestry Retirement;
- Image For You: event planners;
- Reliable Living (walk in bath tubs, toilets that go up and down, devices for wheelchairs to go down many flights of stairs, etc. in emergencies);
- Red Coats: decluttering, downsizing, moving;
- Home Modification (devices, cupboards built to order to make life easier to remain in the home)
- Christie Gardens Retirement Home

Project – Service To Others (STO) Grants, 2015

2015 STO Application Process

<http://www.ero-rto.org/project-service-others>

Note also the Toronto-specific routines below!

Project – Service To Others is a Provincial RTO/ERO program providing grants to Districts for initiatives that support the concept of “*Service to Others*” by contributing to a variety of community projects and raising the profile of the RTO/ERO with active teachers and the public by showing that retired teachers care about their communities and public education. These assistance projects can be in any form that supports the goals as outlined in the application. See Page 24 for a list of the 2014 awards.

We will inform you via our E-zine and Newsletter when the 2015 application is available.

Toronto-Specific STO Routines

For your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, ***applications must be received by our District President by March 1, 2015.***

Lone Smith: 3 Lynngrove Avenue, Toronto ON M8X 1M3

Assistance in completing an application may be sought from:

Susan Weinert: 416•367•9917 / susanweinert@hotmail.com

Note: any assistance provided does not imply endorsement. Your Toronto District Executive reserves the right to make the final referral, if any. **16**

School Events



George S Henry Secondary School/Academy,

There will be a 50th Anniversary Reunion, May 29 - 31, 2015.

Hello fellow classmates. Can you believe George S. Henry has been

opened almost 50 years? 2015 will mark the school's 50th anniversary and we are planning a reunion to mark the occasion. Please send us any suggestions you have. As things develop we will keep you informed.

Contact **Lorne Bradshaw** at 613•546•5922 | bg110@bell.net

Website: <https://sites.google.com/site/gsh2015reunion/>

Also, check out the George S Henry 50th reunion Facebook page.

Editor: If you are aware of other school special events that may be of interest to fellow retirees, let us know so they can be included here.

Why is 'phonics' not spelled the way it sounds?

2014 Project- Service to Others ~ Approved Projects

#	District	Project Name	Amt
1	Rainy River	Make Community Church Accessible	\$4,000
6	Parry Snd	Community Wellness Fair	\$2,000
8	London, Mdlsx	Investing in Breakfast	\$3,500
10	Bruce Grey Duff	Friends of Moreston Village	\$3,000
11	Waterloo	Nutrition for Learning	\$2,000
12	Norfolk	Waterless Toilets, Haiti	\$3,300
13	Hamilton Went H	Grace Teaching Garden	\$2,600
14	Niagara	Integrate Horticulture Sys, Guatemala	\$3,000
15	Halton	Chiedza Childcare Centre, Zimbabwe"	\$4,000
16	Toronto	Black Creek Community Farm Sch Prg	\$3,100
17	Simcoe	Aid/Repair to Orphanage, Philippines	\$4,000
18	Haliburton Kawar	St. Mary's School Playground Ctte	\$2,200
19	Hastings Pr Ed	National Student Poetry Showcase	\$1,500
20	Frontenac Len Ad	Kingston Literacy & Skills	\$3,300
22	Etobicoke/York	Tree Caching	\$2,000
23	North York	Canadian Helen Keller Centre	\$3,200
25	Stormont Dun Gl	Agape's Community Teaching Garden	\$1,500
26	Kenora	Bullying Ends Here	\$1,400
27	Ottawa-Carleton	Maya-Mam Educational Support	\$4,000
28	Rgn of Durham	Oshawa Little Theatre Dimmer Pack	\$2,000
29	Lanark	Cornerstone Landing	\$3,000
30	Northumberland	Aging Proactively	\$2,500
32	Prescott-Russell	Children's Pavilion Water Project	\$4,000
34	York Region	Books and Bikes	\$4,000
37	Oxford	Interpreting the Great War after 100 Yrs	\$3,000
38	Lambton	Day Hospice Program	\$2,700
40	Brant	Digital Excellence for Older Adults	\$3,000
41	Elgin	Backpack Comfort: Inn Out Of Cold	\$3,500
43	Nipissing	Historical Study: Early Settlers' Lives	\$3,100
45	EstaRiO	Village d'antan franco-ontarien	\$4,000
48	Leeds Grenville	A Cooking With Youth Project	\$3,400
	Total:		\$91,800

Pensions, Birthdays, Travel and the Law

From time-to-time legal issues impose themselves on other matters close to the heart of RTO/ERO members. On Page S13 we reference adjustments made to Canadian pension plans, including OTTP and OMERS, because of changing societal norms. In this case, although a cost to the pension plans, the overall benefit provided is considered the greater good.

As to birthdays, RTO/ERO has been in the habit of providing local Districts with the birth dates of our members. This information permitted the Districts to tailor some of their activities to specific members: e.g. centenarians and special events for those of a specified age (in our case, we treated our 75-year-olds as guests at our AGM and Spring Luncheon). As Canadian privacy legislation states that RTO/ERO must protect the privacy of its members' information, the Provincial Office can no longer provide us with a member's specific birth date, i.e. year of birth, month and day, without a member's permission. We will be provided with a list of those members reaching a special birthday such that we may be able to continue past practice.

Of recent consequence is the Travel Industry Council of Ontario's (TICO) communication to RTO/ERO stating that the travel opportunities offered by local Districts to members and friends must comply with government legislation, monitored by TICO, that states that the transportation and accommodation aspects of any trip must be arranged through the services of a TICO-certified agent/agency. (Page S2: Provincial President's Report)

The Travel Industry Council of Ontario (TICO) is a self-managed, not-for-profit corporation, responsible for administration and enforcement of the Ontario Travel Industry Act, 2002 and Ontario Regulation 26/05 on behalf of the Ontario government. The legislation governs all of the approximately 2,500 travel retailers and travel wholesalers registered in Ontario. In addition, TICO administers an industry-financed Travel Compensation Fund. TICO was established in 1997 as a delegated administrative authority under the Safety and Consumer Statutes Administration Act, as a result of the mutual desire of the government and the travel industry to enhance professionalism, increase consumer protection and provide an effective and efficient regulatory body. The Ministry of Government and Consumer Services continues to be responsible for the Ontario Travel Industry Act, 2002 and Ontario Regulation 26/05 as well as general oversight of TICO.

Source: www.tico.ca

This Ontario travel legislation, designed to protect travelers from unscrupulous providers, has impacted our well-received Theatre Trips organized by **Jack DeGroot** (see Page 26), as well as similar activities in many other districts. Should our current arrangements be continued, there are potential consequences:

Continued bottom of Page 26 

The Law continued from Page 25

- a \$10,000 fine for each situation not appropriately booked;
- RTO/ERO volunteers organizing District trips that are contrary to the Ontario government (TICO) regulations may face personal liability claims.

Your Toronto Executive, led by Travel Chair, **John Bratton**, is researching alternative theatre trips that would, as closely as possible, replicate our cost-effective events offered for the past quarter century while meeting the TICO legislated requirements. **16**

In Gratitude To Jack Degroot by John Borovilos

Travelling to and from Niagara-on-the-Lake on one of Jack's last theatre day trips this fall, I was struck by all the warm memories of past trips: superb shows, like Cabaret and Crazy for You, wine-tasting and cheese shop stops, delicious lunches and suppers at places like the grand Elmhurst Inn and Kitchener's Golf Club, all with the convivial companionship of colleagues and friends, new and old.

Best of all, we were very fortunate to have Jack as our congenial and gracious host, with collected jokes and wines and Kiwanis his always inviting smile. to use his incisive skills all in the mission his warm reception, his groaners, his draws for chocolates and "nuts", and For years, Jack continued administrative and teaching of making so many of us happy and, at times, elated. We really were very lucky to have such a man in our midst - and I, personally, will be very lucky to continue to know him as a veteran member of the Toronto Choristers where he lends his bass voice and his help with the coffee-making (!) to that wonderful organization. No detail or voluntary task is too small for Jack.



I cannot even imagine the hundreds (thousands?) of hours over the years that Jack spent in designing and processing these theatre trips, everything from initial calls to secure the theatres, restaurants, and bus company to the publicity in our newsletter and finally the processing of all tickets and cheques for our fellow theatre-lovers. Again, no detail too small - and yet he made it all look so easy and never complained. Always smooth, graceful, and gracious. If anyone deserves a volunteer of the year award (something he, because of his characteristic modesty, would never expect), it certainly would be Jack.

On behalf of our membership in District 16 RTO/ERO, thank you, Jack, for your love of theatre, your friendship, and your selfless voluntary work. I guess all good things must come to an end. Thank you for making us all so happy. **16**

Volunteer Opportunities



Volunteer Readers Programme

Volunteer Readers Programme (VRP), a registered charity, seeks volunteers to work one-to-one with grade one children who are struggling with reading. Currently in its 6th year, VRP's mandate is to instill the joy of reading as children attain grade level skills. We are currently in 12 Toronto area elementary schools and one after-school program. We have more than 200 volunteers reading with over 300 children. Our hope is to eventually expand VRP to all where needed!



The commitment is one half-day (at the school, during school hours) every two weeks from early October to mid-May. We arrange substitutes when you are on holiday or have a last-minute emergency. Volunteers are primarily retirees from a range of professional backgrounds. All

must secure a Police Reference Check.

Further information available: www.volunteerreaders.ca

Kate Suter: katievolunteerreaders@gmail.com | 647•502•5424;
or, **Lenora Butler:** lfbutler@sympatico.ca | 416•481•5369.

(**Lenora Butler** is an RTO/ERO North York District 23 member.)

Licensed to Learn Tutor Trainer

Licensed to Learn Inc. (L2L) is an Ontario-based charitable organization dedicated to boosting student success through personalized peer tutoring. Using a curriculum emphasizing youth leadership and personalized support, we train elementary and secondary students as Tutors to provide one-on-one academic help and mentorship to their Peers. Tutors develop leadership skills and self confidence, and in turn, their Peers receive academic support and mentorship from a positive youth role model.



Licensed to Learn

Empowering students through tutor training

L2L Trainers are key members of the L2L team as the faces of the program in our schools. Trainers deliver L2L Tutor training, oversee the implementation of tutoring sessions, lead review sessions, and collaborate with the School Coordinators to ensure the success of the program. L2L Trainers are volunteers who receive a competitive honorarium for their work, and are reimbursed for mileage incurred.

To apply for this opportunity, please contact:

Kate Gatto, Program Manager: kgatto@L2L.ca | 647•253•3830.

For more information, please visit www.L2L.ca.

*How do crazy people go through the forest ?
They take the psychopath.*

2015 Pocket Planner Errata

Leap-year correction: on the 2016 calendar at the back of the 2015 Pocket Planner, February 29 was inadvertently omitted. This will be corrected in the 2016 Pocket Planner distributed next summer. A replacement page is provided below. **16**

2016													
JANUARY JANVIER							FEBRUARY FÉVRIER						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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3	4	5	6	7	8	9	7	8	9	10	11	12	13
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17	18	19	20	21	22	23	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28	29					
31													
MARCH MARS							APRIL AVRIL						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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27	28	29	30	31			24	25	26	27	28	29	30
MAY MAI							JUNE JUIN						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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8	9	10	11	12	13	14	5	6	7	8	9	10	11
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29	30	31					26	27	28	29	30		
JULY JUILLET							AUGUST AOÛT						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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24	25	26	27	28	29	30	28	29	30	31			
31													
SEPTEMBER SEPTEMBRE							OCTOBER OCTOBRE						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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4	5	6	7	8	9	10	2	3	4	5	6	7	8
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25	26	27	28	29	30		23	24	25	26	27	28	29
							30	31					
NOVEMBER NOVEMBRE							DECEMBER DÉCEMBRE						
SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM	SUN DIM	MON LUN	TUE MAR	WED MER	THU JEU	FRI VEN	SAT SAM
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20	21	22	23	24	25	26	18	19	20	21	22	23	24
27	28	29	30				25	26	27	28	29	30	31

Black Creek Community Farm

Black Creek Community Farm: a place where students can build on what they learn in the classroom, put on their rubber boots, get their hands dirty in the process of learning about how their food is grown and raised, and experience first-hand how we are all interdependent. The farm is dynamic and exciting. It is a beautiful 7-acre property in an extremely dense urban setting with over 7500 K - Grade 12 students within walking distance.

When people of all ages arrive for the first time at Black Creek Community Farm, their reactions are very similar. Who, how, and just what, is this place? How is it possible that a farm can be here? They are surprised, and then excited with the realization of the farm's potential; and they are often moved by the tranquillity and peace that the land gives them.

Funding from RTO/ERO opens up a world of possibilities for more engaged learning that has the potential to be life-changing for low-income urban youth. This support demonstrates that RTO/ERO is an organization that is contemporary, relevant, and committed to community awareness and growth. Our members, volunteering in places such as this, show potential RTO/ERO members that we still make a real difference in students' lives.

A production farm in an urban landscape attracts attention. Growing spinach in the city turns heads. The gates of the farm have only been open for one season, yet the media coverage has been astounding. The farm has been highlighted on CBC's Metro Morning with Matt Galloway several times, has appeared in all regional and local papers, and was given the spotlight on the front page of the Toronto Star last fall.

Growing food is very exciting, yet the reason for the media attention is the community approach to the farm. The farm is an intergenerational place of learning and training. Involvement from retired teachers will be highlighted and celebrated. Visitors to the farm will have the unique opportunity to see RTO/ERO members involved in the activities mentioned above.

Everdale has also secured very generous support from the following foundations for projects at Black Creek Community Farm: 2011/Trillium Foundation to build an outdoor classroom and kitchen space; 2012/Live Green Toronto to build several four-season greenhouses; 2013/The W. Garfield Weston Foundation to support biodiversity and a trail system.

Helena Wehrstein

Everdale Co-founder and Board member
and RTO/ERO Toronto member



Welcome to New Members ~ Bob Neal

Contact: 416•694•9683 / bneal@sympatico.ca



Welcome to those having joined RTO/ERO in August and September, 2014. *Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario.*

As of November 1, 2014, our Toronto District membership stood at 4987.

Bob Neal, Membership

Alessandra Altobelli
Judith Amsterdam
David Beauchamp
Elizabeth Bell
Cynthia Burley
Alice Cater
Amber Caterer Walsh
L Joyce Charlton
Ann Marie Chen
Stephanie Cousins
Aubrey Davis
Paul De Vries
Kathleen Deman
Veronica Ellis
Susan Freed
Lyne Granier
Russell Guy
Julie Hacking
Janet A Hamilton-Davies
Iris Hancock
Stephanie Hood
Lorie Johnson
Geoffrey Kavanagh

C Ann King
Nancy King
Joanne Knowlton
Joy Kohn
Neil Langley
Marsha LeCour
Ruth Lerner
Antonietta Liscio
Sheryl Lister
Lynn Mackenzie
Shek Hay Hanson Man
John Marcogliese
Janice Masterson
Stephen Masterson
Karen McGill
John Ronald Munro
Karen Munro
Yvonne Murray
Anne-Marie Nardelli
Thomas Northey
Greg Oneschuk
Rosa Pallotta

Brigitte Peron
Anna Piazza
Brenda Rich
Katharine Rowland
Esther Saltzman
Beryl I Sanderson
Maureen Seabrook
Elia Singer
Nadia Smylski
Sharon Spencer
Debbie Spicer
Ronald Stevenson
John Stewart
Anne Marie Straub
Cheryl Ruth Stulberg
Irene Szachrajuk
Carol Tait
Teresa M Tedesco
David John Tessaro
Ruhi Tuzlak
Dorothy R Washbern
Yuen Fai Wong
Joanne Woodward

Downtown Coffee Club

Want to meet other retired teachers informally: no commitment, no expense? Drop in at 625 Church St any Wednesday or Saturday around 10:30am. It's The Croissant Tree, on the NE corner of Church and Charles St. East, one block south of Bloor, a short walk from Yonge/Bloor subway station. Buy yourself a coffee, and look for a table of happy retirees! Bring a friend ~ doesn't have to be a teacher!

Contact **Ann Ludwigsen** at acludwigsen@rogers.com | 416•324•0909. **16**



What do you get from a pampered cow? Spoiled milk.

Social/Recreation continued from Page 6



Friday Night Movie ~ **Fernanda Freitas** (fridaymovieclub@gmail.com / 416•859•6134) hosts this activity the *second Friday of the month* at a central theatre's early show (6:00-7:00pm) followed by discussion at a nearby coffee shop. Add your name to the notification list!



Le Cercle Français ~ Bonjour! Cherchez-vous un endroit où vous pouvez rafraichir votre habilité de conversation en français? Le Cercle Français pourrait être pour vous.

Le Cercle se rencontre près du métro St. Clair pour la conversation amicale en français le deuxième lundi de chaque mois et le quatrième lundi nous nous rencontrons pres de Bloor et Spadina. Tous les rencontres sont de 17 h. à 18 h. De temps en temps nous allons manger à un café ou à un restaurant français ou voir un film français.

Si vous voulez nous rejoindre ou si vous avez des questions vous pouvez m'envoyer un courriel à bswerling@hotmail.com ou me téléphoner au 416•769•8457.

Bev Swerling



Mah Jongg Group ~ a cadre of players has been created. If you are interested in joining a second group of North America Mah Jongg players, contact **Lone Smith** at 416•234•1969.



Monday Matinée Movie ~ **Steve Feldman**: (416•588•6637 / rtomondaymovie@hotmail.com). Join us and we'll notify you once a month of an early afternoon movie usually at the Varsity in the ManuLife Cente on Bloor Street between Bay and Yonge Streets. We meet on the *4th Monday of the month twelve months of the year*. If you are free after, join us for coffee/tea/dessert./ or whatever, usually at Scaccia which is at the bottom level of the Centre.



Photography (DSL) Group: **Susan Cantan** (suecantan@hotmail.com) hosts a DSLR Photography Group at her home (Queen and Broadview) or a nearby coffee shop. The intention is to go on shoots and share techniques: editing pointers, non-competitive critiques, etc.



Super Tees Golf Group ~ Contact **Rosalie Parente** at rosaliel10@rogers.com or **Cindy Shore-Beauvais** at shorebeau@sympatico.ca. (*Liability Waiver required for this event.*)


Continued on Page 32 📄

Social/Recreation continued from Page 31



Toronto Live Theatre Group ~ Liz Estall: 416•925•5240 | eegreenleaf@sympatico.ca Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers.



Walking/Talking Group ~ Phyllis Broom Walker: llanoka@aol.com | 416•653•3521. Our walking group is informal. We go walking on the last Friday in each month and we begin October 25 at 10:00am. We meet in the subway, then go to the appointed site. The walk ends at noon. Some of us go for lunch with some off to personal pursuits. See above to connect if you wish to join us. One week before, I send out the e-mail to all who are on my list. 

Travelogue Succession

Dear travelogue members and friends:
About ten years ago, **Val and Dennis Fiedler** invited us to take over hosting the travelogue series which we had, then, been attending for a number of years. It has, since, been an adventure to seek presenters, interview them and view their pictures before arranging for them to present.



We have had fantastic, talented volunteers share their trips over the years, but we are getting older and have to modify our lifestyles. This is equally true of the people who prepare refreshments and greet the audience: **Valerie Mah, Carmelia Salazar, Christine Newhouse, Vera Shevchuk, Helen Milton, Brian Jarvis,** and more recently, **Bev Whitlock and Karen Chin.**

I am facing a hip replacement sometime this winter, and have lost some mobility to arthritis so may be unavailable for a while. We need to be prepared.

It our intention to do for others what the Fiedlers did for us in transition - make it a positive experience. District 16 has provided a very good projector and sound system and we have a well-located venue at Holy Rosary Parish Hall on St. Clair Avenue. The Toronto Camera Club has proved to be a rich source of presenters, and members sometimes scout new presenters for us. Bill Menagh, who is the editor of the District newsletter is a joy to work with. We may hang around for as long as we are able, but we would hate to see this group disappear, and, therefore, want to put something in place.

These volunteer positions are rewarding and are a growth experience to be cherished for one's lifetime. Let us hear from you if you would like to explore the possibility of joining the team in any capacity.

We hope to hear from our you at 416•929•8512 | mar.dickholyer@sympatico.ca.

Marilyn and Dick Holyer



Rendezvous Club ~ Fall/Winter Schedule

All retired women teachers and guests (male or female) are invited to join us for lunch and entertainment at the Old Mill on the last Monday of each month from September to November and January to May.



Mon. Nov. 24: Justus Sr. vocal ensemble: festive songs.

Mon. Jan. 26: Eva Stachniak, Author: *Russian Historical Mystery & Drama*

Mon. Feb. 23: Irwin Smith, Singer/Pianist

Mon. Mar. 30: Ron & Pat, Juke Box Oldies

Contact: **Kay Jeffery:**

416•767•8179 | catherine.jeffery067@sympatico.ca

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Photo: Phyllis Broom Walker (2nd left) and some of the Walkers Group.

From Your Editors

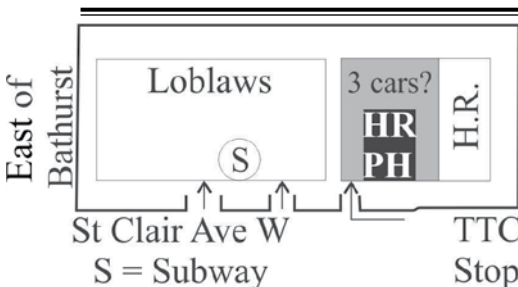
We include in this issue two requests for convenors to continue a couple of our very popular activities: Travelogue and Day Trips. Can you help?

Newsletter Contact:

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416•234•1969 / lonesmith@hotmail.com

Editorial Committee: **Ian Baird, Roy Harvey, Mary El Milosh,**
Bill Menagh (Chair), Lone Smith



HR ~ Holy Rosary

PH ~ Parish Hall

Streetcar to Tweedsmuir; or,

Subway to St. Clair West Stn.

Parking (limited at church):

from East: right off St. Clair

10 spots in front on St. Clair

8 free spots on Tweedsmuir.

In Memoriam ~ Marjorie Blake

Contact: 905•837•0874 / mdblake@sympatico.ca

Condolences to families, friends and colleagues of those deceased recently. We share in the mourning of the loss and we celebrate the services they rendered.



John E. Allin
Lawrence Bussin
Beatrice Caruana
Denise Coady
Sr. M. Consolata
Beverley Devlin
Alice Hagopian



Laura Mark
William T. Newnham
Gordon Richards
Robert Sanderson
Lorraine T. Stanley
Joseph K. Weare
Averie K. Wells

RTO/ERO Acknowledgement, Waiver & Release

RTO/ERO demands that Districts be advised that the waiver and/or reference to the waiver should accompany all advertisements for trips and special events as follows:

It is acceptable to publish the waiver in a newsletter or on the District web site and to have each participant sign on the registration form that s/he has read and has agreed to the statements in the waiver. The signature cannot be on a blanket form i.e. for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event in which s/he plans to participate and must sign off on having seen and agreed to

the waiver.

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. ***Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.***

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained.

RTO/ERO advises prudence 'for participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants are also advised to consult their doctor, especially if they have a pre-existing condition that raises concern.'

RTO/ERO Toronto Executive 2013 ~ 2014

President: Lone Smith	Past President: Roy Harvey
First Vice-President: Roger Wilson	Second Vice-President: Joan Elliott
Treasurer: Robert Putnam	Secretary: <i>Vacant / Volunteer Wanted</i>
Archives: Valerie Mah	Communications: Bill Menagh
Goodwill: Marjorie Blake	Health/Insurance: Bill Tajer
Membership/Recruitment: Bob Neal	Pension/Retirement: Elizabeth Reynolds
Political Advocacy: Susan Weinert	Program: Kay Jeffery
Social/Recreation: Heather Talbot	Travel: John Bratton
Members-at-Large: Melanie Duras, Shashi Makhija, Lou Manning, Helen Milton, Carmelita Salazar	

Executive Meetings are typically the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org.

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free.

Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to reject, or modify, any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any content in this document with appropriate attribution. Third-party submissions **must include all source details**.

Submission standards: Electronic TXT file preferred, (or Word DOC/DOCX, WordPerfect WPD, or PDF file) emailed to bmenagh@sympatico.ca. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

Editorial Committee: Ian Baird, Roy Harvey, Bill Menagh, Mary El Milosh, Lone Smith

Publication: Submissions: First day of September, November, January, March, May

Mailings: Late September, November, January, March, May

RTO/ERO Contact Information

RTO/ERO	Benefits Service / Johnson Inc	Teachers' Pension
300-18 Spadina Road	416•920•7248	416•226•2700
416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com

OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com



RTO/ERO Toronto Newsletter
c/o Bill Menagh
674 Oriole Pky
Toronto ON M4R 2C5





THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO

DISTRICT 16 former CITY OF TORONTO

NEWSLETTER SUPPLEMENT

Original Logo Concept: C. Naumoff/1991

Volume 37, Issue 2

November, 2014

RTO/ERO Fall Senate (AGM) 2014 Extracts

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Photo by Suzannah Maxcy

RTO/ERO Provincial Executive, 2014/15: (l-r) David Kendall/Executive, Martha Foster/2nd VP, Martin Higgs/1st VP, June Szeman/President, Norbert Boudreau/Past President, Mark Tinkess/Executive

Editors' Note: The Fall Senate (Annual General Meeting) of RTO/ERO is held in mid-October. This meeting determines RTO/ERO's 2015 initiatives and budget allocations. Our November Newsletter is used to inform you of some of the details of RTO/ERO's business. We believe that members should be aware of the business if only to understand that RTO/ERO is more than just an insurance source. The complete agenda is available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from the website: www.toronto.rto-ero.org. In this Supplement, editing has occurred to fit available space. For items of note, *italics* and **bolding** are added.

[Editor's comments, in square brackets, may be added for clarification.]

Provincial Executive (PE)

The Provincial Executive has been involved not only with its regular oversight of the implementation of priorities, the performance of investments of our Reserves, and visitations to Districts, but also with the Ad Hoc Committee re travel reimbursement and **the revision of the travel guidelines arising from the TICO inquiry.**

Included in this Agenda is a report on the sensitive issue of the potential outcome of negotiations between the Provincial Government and the Affiliates with respect to the management of health plans for school board staff, and how to ensure RTO/ERO's ongoing access to those

staff about to retire. It is important that all those attending Senate give this report due attention.

Among significant achievements to date are:

- The delivery of provincial workshops for District Presidents; District/Unit Health, Communications, and Member Services Representatives;
- The introduction of **Eldercare Select**;
- A more dynamic marketing strategy for the RPWs (Retirement Planning Workshops);
- Funding for the establishment of a Chair in Geriatrics at the U of T. **16**

President

I am proud that RTO/ERO owns and operates a Group Benefits Program, the largest voluntary retired educator insurance program in Canada with over 87,000 insured members and their dependents.

I am pleased to report that during the provincial election campaign, we were able to meet **Premier Wynne** informally. We expressed again RTO/ERO's interests as they relate to retired teachers, and the possible outcome of Government/Affiliate negotiations and the impact on RTO/ERO's access to retiring school board staff.

As most of you would know, RTO/ERO's long standing Executive Director, Harold Brathwaite, is retiring in July 2015. We are in the

process of looking for Harold's replacement.

After the Spring Senate, there was a request to form an Ad Hoc Committee to Review Travel Expense Guidelines. [Some Senators wish to be reimbursed for mileage even if flying were cheaper.]

We have had many questions about travelling by members. In the past, RTO/ERO volunteers would organize trips on behalf of Districts. Not so anymore. **Any trip that involves transportation and/or accommodation is governed by TICO's regulations and thus must be organized by a TICO-certified travel agent. Any District or any individual that/who ignores the revised Travel Protocol and is**

found by TICO to be in violation of the law will be personally liable for any penalties or costs arising. So I would urge you and your District to follow the RTO/ERO

revised Protocol that was recently sent to each District President. We will ensure that there are ongoing reminders of this responsibility.

Norbert Boudreau, President 

Executive Director (ED)


*F*or the edification of those who may be wondering what the Provincial Office has been doing since the Spring Senate, here is a sample: organizing three workshops, monitoring and taking appropriate action re various pieces of legislation on accessibility, privacy, health & safety, and not-for-profit corporations, travel policy revisions due to TICO intervention, follow-up to last Senate re travel reimbursement Ad Hoc Committee, three new hires, in-service re investment options for the Provincial Executive, preparation of 2015 Draft Budget, meetings with architects re the building at 18 Spadina, meetings with IT firms re possible Client/Customer Relationship Management (CRM) solutions, and 23 days of Provincial Executive and Committees meetings. Not to mention the hundreds of emails and phone-calls staff receive and respond to daily in addition to their other regular duties.

We have added three new staff to RTO/ERO office. This does not include Foundation staff. Both our new receptionist, **Francine Viau**, as well as the new and third member of the Health and Benefit Services team, **Eliza Ives**, are bilingual. Eliza had previously worked with us in a temporary position. We finally

have two full-time staff in IT with the hiring of a new IT Manager, **Charles Tabone**. I expect Charles and **Marzena Wspanialy** will make a significant difference in moving this organization forward in its services to members over the next 18 months.

Included in this draft budget are funds for one more staff member in 2015. However, I will leave it to my successor to determine the nature of the hire. I reiterate that none of the senior staff, myself included, has an assigned administrative assistant. The new Executive Director may indeed require such support. Another area of expertise this organization will require in near future is someone with a Human Resources background to ensure ongoing compliance with legislation, the appropriate management of records, the training and support of staff, and limit risk to the organization.

Over my 10 years with RTO/ERO, I have twice initiated the reorganization of our physical space in order to accommodate more staff. There are currently two available cubicles, but there is no more room for further expansion. Moreover, the joint lunchroom and kitchen space is inadequate for our current complement of staff. Sooner, rather than later, a

Continued on Page S4 

ED cont'd from Page S3

decision will have to be made about how to meet the future growth of our operation. We have been a lean operation now with 21 staff serving our 71,000 plus members, but ongoing effectiveness and the need for a comfortable, pleasing workspace must always be a priority if we want to keep high quality staff.

In the immediate future, our IT Department, working in collaboration with senior staff, will review all of our business processes with a view to implementing a Client/Customer Relationship Management software system in 2015. This will ultimately lead to a complete reworking of our website to make it more easily accessible by all members.

I cannot overstate the fact that we continue to serve our 71,000

members in an exemplary manner and that is often reflected in the feedback from Senate and from the workshops. In addition, almost every week one or more staff member(s) receive written compliments about their professionalism from members. In addition, successive Provincial Executives have provided a sufficient level of oversight and caring in their relationships with staff and this is valued.

In the last few weeks I have become conscious of the fact that as an organization we are moving into a period of transition and, next year at this time, my successor will be addressing you. I will do my best to ensure that the transition is seamless and positively impacts our entire community of members and staff.

Harold Brathwaite, ED 16

Budget Proposal for 2015

The structure of 2015 proposed budget is modelled on the May 2011 approved *re-allocation of assets to Districts and to the Provincial Office*. There are some small rearrangements of some budget lines with a view to making comparisons from year to year easier to follow, and these are clearly identified.

The guiding principle of successive Provincial Executives as well as of senior staff with respect to the Annual Budget review and preparation has been to seek to enhance quality service(s) to members while maintaining modest expenditures. **So again in 2015 the membership fee of \$1.25 per thousand dollars**

of pension is at the same level as it was twenty-seven years ago in 1987. Although we are proposing to increase the staffing level by one person in 2015, any comparison of the staffing levels at RTO/ERO with other professional teacher groups in the Province will show that ours is the most cost effective.

The proposed budget for 2015 is based on the following assumptions:

- a) Net increase in membership in 2015 - 2.1% or about 1,500 members
- b) Projected January 2015 inflationary adjustment in teachers' pensions - 1.6%;
- c) No increase in RTO/ERO Full

- Membership fees, increase in Associate Fees to \$55 to bring them to the level of the average Full Members' fees
- d) Anticipated increases in benefit plans premiums;
- e) Annual Grants to Districts Formula remains the same as in 2014, i.e.:
- a. 27% of the membership fees allocated to the Districts (estimated at \$13.91 per member);
 - b. Minimum Grant - \$10,978

- c. Additional subsidies for the Size, Distance and Density factors added to the Annual Grant making a total of 30% of membership fees allocated to Districts.

The 2015 Budget projects an increase in total revenues by \$262,600 or 3.8% over 2014 Estimate. The increased revenue is due to the increase in RTO/ERO membership and the growing number of RTO/ERO group plan participants. **16**

Communications

Our mandate and our committee priorities remain the same: to assist as much as possible, those in our Districts who are responsible for communication with our members. We will continue supporting District Webmasters, Newsletter Editors and District Communications Chairs. We

shall, though Committee professional development workshops, continue to become familiar with emerging methods of communication as well as enhancing our understanding of traditional means of mass communication.

Laurie Fountain, Chair **16**

Constitution

The mandate of the Committee is to receive proposals for changes in the Constitution, Bylaws and Policies from the Senate, Provincial Executive, Districts, Standing and Executive Committees. The Committee may initiate change to the Constitution, Bylaws and Policies.

The Committee met in February, April and September. The following has been accomplished:

- Reviewed five of the District Constitutions.
- Reviewed resolutions passed at the Annual 2013 and Spring 2014 Senates.

- Reviewed the evaluations from the Spring 2014 Senate.
- Compared Sturgis Standard Code of Parliamentary Procedure with Robert's Rules of Order and unanimously is in favour of retaining Sturgis for RTO/ERO.
- **Studied matters coming to the Annual 2014 Senate and advised the PE as appropriate.** [We assume no attempt to bias discussion.]
- With the Provincial Executive, studied the agenda and content of the meeting of the 2014 Fall Senate in order to prepare effectively.

Leo Normandeau, Chair **16**

Health Services & Insurance (HSIC)

Mission Statement

The Health Services and Insurance Committee of the Retired Teachers of Ontario will provide a most cost-effective, high quality and competitive Group Health Insurance Plan that meets the needs of the majority of the membership.

The HSIC adopted the following objectives and priorities for 2015:

1. Ensure that the RTO/ERO Group Benefits Program continues to be comprehensive and affordable for all participating members..
2. Ensure that the RTO/ERO Group Benefits Program continues to be unique and competitive.
3. Ensure that the training program for members of the HSIC continues to improve the knowledge and skills of its members.
4. Ensure that communication with participating members continues to be timely, informative and detailed.
5. Ensure that the Governance Policy Manual for the HSIC members be reviewed annually.

Priorities:

1. Monitor the revised training program for members of the HSIC.
2. Review the HSIC members' Governance Policy Manual.
3. Plan and deliver the 2015 DHR/UHR Health Representatives' Workshop.
4. Review and refine communications

to Plan participants, DHR/UHR Health Representatives, and District Executives.

5. Determine initiatives that will maintain and enhance our competitive position in the marketplace.

Review Of The Claims And Administrative Procedures Of Johnson Inc.

The HSIC has just received this review and will be meeting in September with representatives of Manulife Financial (MF). At this time MF confirms that "Overall Manulife Financial is satisfied with the off-site and on-site audit results as outlined in this audit summary".

Although the details are proprietary, the objectives of the Review were:

- To ensure appropriate controls are in place with respect to the administration of current and new business. Obtain assurance that enrollment records are accurate and coverage for Plan Members is maintained and updated appropriately.
- To ensure appropriate controls are in place to ensure the accurate payment of claims.
- To ensure the coding on the Johnson claims payment system matches the Plan Sponsor contract.
- To ensure appropriate financial controls are in place with respect to storage of cheque stock, issuance of

cheques, bank reconciliations and appropriate back ups etc.

- To ensure appropriate hiring practices and training programs exist.
- To ensure that accurate premium remittance is in place for all benefits under the plan.
- To validate services and agreements in place for Third party Providers.
- To perform a Security Risk Assessment.

Claims Service Enhancement: Fall, 2014

Currently, the large majority of claims for drugs, dental, vision,

physiotherapy, chiropractic, massage therapy, naturopathy and acupuncture can be submitted electronically through the member's provider. The advantage to our members is reduced out-of-pocket expenses.

In the fourth quarter of 2014 Johnson will make available the ability to accept a claim submitted online directly from the member.

The option will still be available for members to submit paper claims, but this change is in keeping with the movement of the health insurance industry toward more web-based administration capabilities.

Mark Tinkess, Chair **16**

Requesting Benefits Plan Changes

If an individual member or district wishes to suggest changes in the RTO/ERO Benefits Plans for 2016, these should be received at the RTO/ERO provincial office by December 31, 2014. Alternatively, one may make a request through our District Health Representative, **Bill Tajer**, for consideration by the RTO/ERO Toronto District 16 Executive - also to be in the provincial office by December 31, 2014. Your executive may meet on December 11.

In our October, November and December e-zines, we provided a link to a Change Request Form for 2016. (The link is still available at <http://district16.rto-ero.org/simplenews/rtoero-toronto-district-16-e-zine-october-2014>)

Send to: **Clara Rodriguez**, Assistant to the Health Services & Insurance Committee by Mail:

RTO/ERO Provincial Office, 300-18 Spadina Road, Toronto, ON M5R 2S7.

You may also email it at crodriguez@rto-ero.org or fax it at 416•962•1061.

See Page S8 for a list of requested Plan improvements for 2015.

This time-line is necessary for the RTO/ERO Health Services and Insurance Committee to research the cost/benefit implications of all requests as they meet the Plan objectives as indicated on Page S9. **16**

Ad Hoc Reports

On Marketing

The Ad Hoc Committee on Marketing reports to the Provincial Executive. It is composed of members of the Executive, staff of RTO/ERO and Johnson Inc. (JI) and the Chair of the Health Services and Insurance Committee. Its mandate is to develop a joint marketing initiative for the RTO/ERO Group Benefits Program for implementation this year.

The Committee determined that the best avenue to market RTO/ERO's Group Benefits Program was through our Retirement Planning Workshops (RPWs). In coordination with these RPWs, JI has offered the following for every RPW throughout 2014, and into early 2015 for those Districts that did not receive this in early 2014:

1. Every prospective RTO/ERO member who attends an RPW will receive a \$20 gift card for Tim Horton's.
2. There will be a draw for an iPad Mini at each RPW.

In addition, we jointly developed an online enrollment utility for our RPWs. This registration method:

1. Helps RTO/ERO to engage with a younger population.
2. Reduces the workload of the District organizers by ensuring that they receive all of the information they need -the first time.
3. Enables RTO/ERO to track

attendance and better project for future workshop requirements.

4. Ensures that any further communication with registrants complies with federal legislation.

We are pleased that this has been so well received by our Districts and by the registrants.

Leo Normandeau, Chair

On Succession

The Ad Hoc Succession Committee has been in place for two years. This Committee was formed for the purpose of finding a replacement for the current Executive Director who is retiring in 2015.

The Committee made the decision to utilize a consulting firm for the search. Following interviews the consulting firm, Promeus, was selected from among several applications.

The Committee sought input from both members and staff with a survey conducted during the winter months of 2013. As well, some consultations were held. The information from the survey and the consultations along with the RTO/ERO Constitution, the RTO/ERO Vision and Strategic Direction and the Provincial Executive were used to develop the Confidential Candidate Profile. The same resources were used to develop the advertisement for the position which was refined and approved by the committee.

Following the motion at the

Annual Senate 2013 to defer the start date of the Director Designate from September 2014 to the spring of 2015, the Succession Committee, in consultation with Promeus, decided to adjust and extend the timelines accordingly; specifically, to re-launch and re-advertise in the fall of 2014. The goal is to conclude the process by the end of March 2015.

During the summer months the advertisement for the position was updated and translated with the new timelines. The following organizations have the posting for their fall publications:

- RTO/ERO *Renaissance* Magazine
- Council of Directors of Education of Ontario
- Conseil des directions de l'éducation de langue française
- Ontario Public Supervisory Officials' Association of Ontario
- Ontario Catholic Supervisory Officers' Association of Ontario
- Ontario Principals' Council
- Catholic Principals' Council of

- Ontario
- College of Teachers-Professionally Speaking
- Association des directions et directions adjointes des écoles franco-ontariennes
- Association des gestionnaires de l'éducation franco-ontarienne
- LinkedIn
- Academia
- Jobs in Education

In addition to these organizations, each of the Presidents and General Secretaries of the four Federations will receive a copy of the posting. The posting is in the Fall issue of *Renaissance*.

- Association des enseignantes et des enseignants franco-ontariens
- Elementary Teachers' Federation of Ontario
- Ontario Secondary School Teachers' Federation
- Ontario Teachers' Federation
- Ontario English Catholic Teachers' Association

Joanne Murphy, Chair 

Change Requests by Members for RTO/ERO Group Benefits, 2015

Inquiries have been made regarding these benefits improvements for 2015. Approved Plan changes are published in the annual *Going Places* and *Update* documents distributed to Plan Participants in November.

- Remove the restriction of composite fillings on molar teeth.
- Provide travel insurance that covers pre-existing conditions without any limitations at an extra cost
- Cover full dentures;
- Separate diabetes expenses from drug expenses;
- Add top-up trip cancellation coverage;
- Cover cataract surgery;
- Improve coverage for intraocular lenses.

Member Services

The Member Services Committee focuses on Goodwill, Retirement Planning, Workshops, Recruitment and Travel. We support our existing members while striving to attract potential members. Our main focus this year has been preparing for and holding our recent Provincial Recruitment Workshop. Marketing was the central focus. We wanted to share the many varied reasons that The Retired Teachers of Ontario is so attractive and beneficial to join.

Goodwill

Selfless acts of caring, compassion and celebration are the hallmark of work being performed by District/Unit Goodwill Committees. Volunteers continue to reach out to members especially those unable to participate in RTO/ERO activities.

Retirement Planning Workshops

Our Retirement Planning Workshops (RPWs) are an excellent District recruitment tool to attract both Full and Associate potential members. For the 2014 year 29 Districts scheduled a total of 33 workshops both in English and French. [The four Districts in Toronto (16, 22, 23, 24) sponsored three English RPWs and 1 French RPW.]

Participants continue to provide very positive feedback and many participants indicate that our RTO/ERO workshops are the best that they have attended.

Provincial Office, with the

assistance of Johnson Inc., developed an online registration process to help Districts and to provide a database of prospective members.

Recruitment


The Recruitment Sub Group has continued its work on ways to successfully recruit new members, especially those who will become Associate members. To that end, tips for recruiting from private schools, universities and colleges and from support staff have been updated

Members of the Committee have also had opportunities to attend Affiliate/Union Annual General Meetings and conferences of Organizations to share information about RTO/ERO at display booths.

Travel

Members continue to utilize the services of Merit Travel for a variety of individual and group excursions, trips, tours, and cruises. As well, they benefit from the 15% discount offered from Porter Airlines on most flights, as long as these are booked through a Merit Travel representative.

This fall, the Member Services Committee will oversee a Request for Proposal for the provision of provincial travel services. This is not a reflection on the services currently provided by Merit Travel but rather undertaken routinely to ensure RTO/ERO members receive the best possible travel opportunities.

Joanne Weeks, Chair 

Nominating

The following criteria were used by the Nominating Committee in its selection process: expertise/qualifications/experience and interest; involvement of new members; gender balance; language representation; and, geographical distribution.

May 1, 2015 is the deadline for

the receipt at the Provincial Office of an application for a vacancy on a Provincial Committee. June 26, 2015 is the deadline for the receipt of an application for the Provincial Executive. [Applications available via the provincial office.]

Leo Normandeau, Chair 16

2014 Summary Of Appointments And Openings Standing and Executive Committees

Committee	Number of Vacancies		Number of Applications		Number Selected	
	Member	Chair	Male	Female	Male	Female
Audit	1	1	1	1	1	1
Communications	2	0	3	2	1	1
Health Services/Insurance	2	1	7	3	2	1
Member Services	3	0	5	4	1	2
Pension/Retirement	2	0	3	1	2	0
Political Advocacy	2	0	3	2	2	0
Project ~ STO	2	1	2	4	0	2
Constitution	4	N/A	3	2	2	2
Nominating	3	N/A	1	2	1	2
Total	21	3	27	21	12	11

Anticipated Vacancies for 2015-2016

Committee	Chair	Committee
Audit	1	1
Communications	0	2
Health Services and Insurance	1	2
Member Services	0	3
Pension Retirement Concerns	0	2
Political Advocacy	0	2
Project- STO	1	2
Constitution	0	4
Nominating	0	3
Total	3	21

Pension & Retirement Concerns (PRC)

Retirement Concerns

Five Fact Sheets have been updated and reposted on the RTO/ERO website while five more are in the process. About 24 will be addressed next year. The Committee decided to take no action at this time on the possible Fact Sheet dealing with grief.

Communications

The Committee continues to consider ways of using webinars as a method of disseminating information with Districts. The Ontario Teachers' Pension Plan (OTPP) website is being investigated as a possible source of existing videos that can be accessed by Districts and individuals. This website is comprehensive. We hope to provide direct guidance to our District Representatives to access some of the valuable information on the site.

Pension Concerns

The Committee held a meeting at the OTPP offices. We were updated on IT innovations including the mobile device app to track the number of days taught by occasional teachers. We learned about the process of how investments are made from the research stage up to the actual purchase. This process includes numerous checks and balances that ensure the integrity of the Plan.

We learned why OTPP receives such high ratings for service to members. The staff is highly trained, highly educated and highly motivated.

If approved by Senate, a workshop for District Representatives will be held in 2015 to understand and support defined benefit pension plans based on the OTPP specifically and other Ontario pension plans in general. **David Cornwall**, Chair **16**

Political Advocacy (PAC)

Members of the Political Advocacy Committee (PAC) have continued to research and monitor a variety of issues which concern or potentially impact upon RTO/ERO members and their families. These issues include:

- Trans Pacific Partnership
- Comprehensive Economic and Trade Agreement
- The Ontario Network for the Prevention of Elder Abuse
- Genetically Modified Organisms
- Experimental Lakes Area

- Local Health Integration Networks
- Automobile Insurance
- Energy Costs
- Pensions

Acknowledging that it is a national issue, the Canada Post decision to cancel door to door mail delivery was referred to ACER/CART.

The Committee requested that \$25,000 be included in the 2015 provincial budget for the production and distribution of a document(s) that provides an adequate overview of The Retired Teachers of Ontario (RTO/

ERO) and the Canadian Association of Retired Teachers (ACER-CART).

The Committee received a comprehensive report by member Dennis Hill who is knowledgeable about Genetically-Modified

Organisms (GMOs). The report contains several pages of research and comments on the issue. A summary of the report is shared with Senate.

Dale Burley, Chair 16

Project ~ Service to Others/Scholarships (STO)

Prior to meeting in September the committee individually reviewed each application as is our custom and, using our scoring sheet, rated each application. When we met as a full committee we reviewed every application and determined the amount of money each application would receive. It was determined that, in some cases, less than the requested amount would still provide substantial support and also allow for more projects to be funded. This year we approved total funding of \$91,800 to fully, or in part, support 31 of the 33 projects that were submitted for consideration. A list of

the projects is attached to this report. (See Page 29.)

We encourage Districts to publicize the results to their members and begin the process for their next project. At our meeting in September the Project Service to Others Committee began the process of revising and updating the current application. As soon as the process is completed the new application will be posted on the RTO/ERO website.

Please be sure to use the updated application when applying for your next project.

Norm Renaud, Chair 16

OTPP Benefits Adjudication (BAC)

An appeal hearing, scheduled for September, was cancelled because the parties were able to reach an acceptable resolution at a Case Conference prior to the hearing date. The original appeal was launched to determine “what constitutes pensionable salary”.

The BAC hearing panel for the November appeal determined that a member cannot backdate termination or resignation dates. A pension can only commence after a member is no longer ‘employed in education’. The panel rejected the appeal and upheld

the original resignation date that The Ontario Teachers’ Pension Plan (OTPP) had implemented.

Changes to the Plan

Sections 84 and 106a of the Plan were amended effective January 1, 2014. These amendments allow (OTPP) to pay a commuted value of a small survivor benefit in a lump sum rather than a small monthly pension. If the member’s pension commenced prior to July 1, 2012, consent is required to pay in a lump sum. In general terms,

Continued on Page S14 ➔

OTPP continued from Page S13

if the commuted value of the pension is ten thousand or less, a lump sum payment will be made.

Paragraph 27 of the Partners' Agreement was also amended effective January 1, 2014. This amendment allows a Director to remain on the Board for five consecutive terms when the initial term was to replace an existing director mid term. Previously, directors were limited to four consecutive terms (eight years). This amendment also applies to committee members serving in other capacities with OTPP.

Pension Law/Regulatory Update

Bill 151 proposed amendments to sections of the Pension Benefits Act that dealt with spousal entitlements to death benefits. The Ontario Court of Appeal determined in the Carrigan case that the death benefit must be paid to the named beneficiary (if any) or to the estate. If a member dies prior to retirement and is both married (but living separate and apart from the married spouse) and has a common law spouse, the original spouse, not

Charitable Foundation

The Foundation has a new Director of Advancement and Fundraising. **Yolanda Bronstein** has been hired on a part-time basis.

She brings over 15 years of experience in the fundraising sector with hands-on experience with a variety of fundraising methods and organizational structures and is

the common law spouse, will receive the death benefit. Divorce is the legal mechanism to determine or change a death benefit entitlement. Bill 151 will need to be re-introduced into the legislature in the 2014 fall session to make the required changes to the Pension Benefits Act. The OTPP must comply with the Pension Benefits Act (PBA); consequently amendments will be required in the future.

Plan Simplification Update

A short-absence management amendment has been drafted to require members and the Ontario government to make mandatory payroll contributions for short absences that are less than five days. This will streamline administrative procedures and eliminate the buy back process for short term leaves. This amendment still needs to be approved by the Partners.

Conclusion

There is one outstanding appeal scheduled to be heard in conjunction with the BAC meeting November 19, 2014.

Marina Howlett 

looking forward to helping us build and create a strong plan for our future. Her most recent position was Associate Director, Gift & Estate Planning at SickKids Foundation.

She is working three days a week- Monday, Wednesday and Thursday. Please contact Yolanda anytime to make a donation or inquire about

the Foundation at 416•962•9463 ext. 245 or 1•800•361•9888. Her email is ybronstein@rto-ero.org.

Regarding the RTO/ERO Chair in Geriatric Medicine, we expect the RTO/ERO Chair in Geriatrics at the University of Toronto will be filled sometime in 2015.

The Foundation has launched a survey to donors and a random sampling of members seeking input into the future direction of the Foundation as well as potential projects. We hope to be able to report back to you and the membership shortly after its completion and compilation. We want to be able to announce our direction and proposed project as soon as possible.

We are actively seeking two members-at-large to join the Foundation Board of Directors. A call for nominations was sent to all District Presidents and District Foundation representatives and the closing date for applications was October 15, 2014. As soon as the Board has selected the two new members, the information will be sent to District Executives, individual donors and District Foundation representatives.

We plan to start our end-of-year campaign as early as Monday, November 3, 2014. We ask you to support us in our fundraising efforts.

Valerie Mah, Chair 

Canadian Association of Retired Teachers (ACER/CART)

ACER-CART is a non-partisan organization consisting of 13 retired teacher Associations across Canada. It represents members to the Federal government, expressing their concerns on common issues and receives requests from Associations and asks Associations to take action on common concerns. It can request, but not order, as all member Associations have autonomy.

The Annual General Meeting in June is the supreme authority. It receives resolutions from the ACER-CART Executive, its Committees, and from Associations. During the year, the Executive meets by teleconference call at least three times, as well as face-to-face twice, before and after the June AGM.

ACER-CART operates on a modest budget; supported by the Canadian Teachers' Federation (CTF/CFE) with meeting rooms, secretarial and accounting help, as well as a luncheon. Johnson Inc. provides generous assistance with the AGM and updated health information.

Associations send one director and one observer to the AGM. **Norbert Boudreau** and **June Szeman** represented RTO/ERO this year.

Committees are chaired by members of the Executive:

- Communications;
- Health Services;
- Legislation;
- Nominations and Elections;
- Pensions and Retirement; and,
- Political Advocacy.

The ACER-CART website is kept current and includes newsletters, photos, updated information and links. It has also developed a Facebook with restricted access.

www.acer-cart.org/

Annual Meeting

CTF President, **Diane Wallacechuk**, reported on concerns with Bill C-23, the Fair Elections Act, as well as Bill 377, which targets unions and their expenditures. CTF is also unhappy with the government's muzzling of the science community, the closure of libraries, and the loss of environmental data. CTF's non partisan "*Hear My Voice*" initiative continues as a national advocacy movement targeting politicians, media and people of influence.

Dr. Brian Day, former President of the Canadian Medical Association and now the owner of two private health clinics, is challenging BC's ban on private health care, taking clear aim on the concept of Medicare. Canadian Doctors for Medicare and the BC Health Coalition are interveners prepared to fight this case in court. USA based insurance companies are poised to jump at the opportunity to invest in private health care in Canada. The British Columbia Retired Teachers Association has donated \$5,000 to the case against private health care. ACER-CART donated \$500 and has written all Associations to consider support for the interveners.

Health trends and challenges

presented by Johnson Inc. indicated:

- Older persons are a significantly fast-growing age group:
- By 2031, one in four people will be over 65.
- Huge implications for health care system and health plans.
- Diagnostic tests and treatments will become more expensive.
- The shortage of specialists, gerontologists, will become more critical.
- With the Health Accord gone, the burden on Provinces could increase.
- In 2012, health care costs in Canada averaged \$5,988 per person:
- Spending drivers include tests, drugs, doctors, increased services.

The Canadian Medical Association gave a presentation (*Choosing Wisely*) designed to empower patients to make intelligent decisions on medical tests to reduce the overall costs to the health system.

2014/15 Priorities And Actions

- Consider the development of a long term strategic plan.
- Have **Vaughn Wadelius**, Manitoba, as an advisor to the Executive.
- Support the *Canada National Choosing Wisely* campaign.
- Encourage associations to become involved in the next Federal election as it affects seniors.
- Continue to advocate for a new Health Accord.
- Encourage associations to consider helping to fund the fight against the attack on public health care.

Brian Kenny, Ontario Rep **16**