



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

DISTRICT 16 / CITY OF TORONTO

NEWSLETTER

Volume 37, Issue 4

March, 2015



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.

AGM/Spring Luncheon ~ Wednesday, June 3 ~ pp17-19

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Dates To Remember

See Page 5, 6, 31, 32 for event details re location and time.

April, 2015	Date	May, 2015	Date
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June 3 ~ AGM/Spring Luncheon

PLAN NOW! AGM/Spring Luncheon: Wednesday, June 3

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

As I look out the window at 8:30am, I notice not one, not two, but six robins busily picking twigs off the neighbour's house. They fly back and forth making their nests. It is an early promise of spring and warmer weather as we continue to be in vortex weather. I decide for another cup of coffee this morning to linger watching the robins doing their work and enjoying the sunshine coming through our south-facing room. Outside the temperature is -20 without the wind factor, and ice and snow still cover everything. I feel so privileged to be able to catch this moment of retirement having neither bells, nor places to be, this morning. As they say, retirement has its privileges.

Melanie Duras is a valuable member of your executive who brings a wealth of experience and insight to the District 16 Executive.

Melanie was born in New York and graduated from New York University with a major in Psychology and a minor in Radio, Television and Motion Pictures.

Melanie liked to ski and went to the Laurentian Hills to enjoy her pastime. There, her life took a fortunate turn: she met her husband, a man from the Czech Republic.

She moved to Canada and settled in Toronto. After she got married, she had six children and stayed at home busily raising the children for 16 years. I can only imagine the busy household looking after 6 children.

Melanie is not one to sit idle so she obtained a Masters Degree in Psychology from University of Toronto. While working for the Toronto Separate Board of Education, she put her fine skills to use by teaching all grades in the Elementary panel.

With a considerable knowledge of psychology, she became an Assessment and Programming Teacher. When I asked her what she liked the best she told me it was the responsibility of the WISC (Wechsler Intelligence Scale for Children) and WIAT (Wechsler Individual Achievement Test®) tests to help students get the support they so rightfully deserved.

Continued on Page 4

Front Cover Photos: Assorted photos of The Old Mill. We've enjoyed the atmosphere and service of this site for many years. Join us for our AGM and Spring Luncheon. Return again in the Fall at our New Member Breakfast and Fall Luncheon.

Back Cover Photos: The concept for our original masthead was created in 1991 by **Carl Naumoff**. The top photo presents a suggestion as to how it may have appeared in 1973 when RTO/ERO Toronto District 16 officially began although our first Newsletter was not published until January, 1979. The bottom photo, from last year's AGM, shows the attentive audience appreciating the guest speaker.

President continued from Page 3

She taught Supervised Alternative Learning For Excused Pupils (SALEP) courses, a very difficult and demanding job, as well as Literacy.

Her professional contribution outside of her daily duties spanned being an Associate Professor for Queen's University to the presidency for the Council of Children in Toronto. Melanie also did a lot of volunteer work: for example, the National Ballet of Canada.

As Melanie continues to lead

an active and healthy retirement she belongs to the Arts and Letters club, the Canadian Federation of University Women in North York as well as the Royal Canadian Yacht Club.

She tells me that she is very happy and enjoys the District 16 Executive. I must say she is a powerhouse to have on the Executive, and a great help to our members.

Thank you for volunteering and speaking with me, Melanie.

Lone Smith, President 16

Five Thousand Members!



Photo by V. Mah

RTO/ERO Toronto District 16 welcomes its 5000th member: **Joan Smith** (no relation to Lone, our president) joined RTO/ERO in January. Joan retired about ten years ago from Central Tech as Head of Library after a 30-year career with the Toronto Board of Education/Toronto District School Board. In retirement, she became a minister in the United Church of Canada in the Huntsville area before returning to Toronto and joining RTO/ERO. Joan kindly provided us with her photo.

Your District Executive had predetermined the process for selection in advance: i.e. by lot from the list of those members joining in the month when the 5000 count was reached. The draw was made at the February Executive Meeting by Membership Chair, **Bob Neal**, with **Lone Smith**, President. 16

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 | lynchmariel1@gmail.com) We meet on Fridays: April 3 and May 1. 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.



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 22 and 25 for our Winter Series.

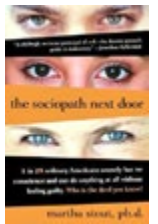


Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca | 416•424•4156) hosts this non-fiction book club on the *second Tuesday of the month* from 1:30 to 3:30, at Holy Rosary Parish Hall.



← April 14: *Hard Choices* by **Hillary Rodham Clinton**

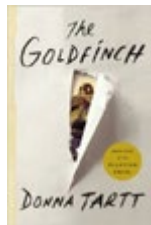
May 12: *The Sociopath Next Door: the Ruthless Versus the Rest of Us* by **Martha Stoutby** →



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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.



← April 28: *The Goldfinch*
by **Donna Tartt**

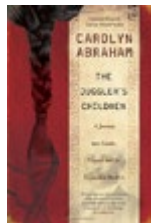
May 26: *The Orenda*
by **Joseph Boyden** →



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.



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

April: *The Book Of Stolen Tales*
by **D MacIntosh** →



← May: *A Mountain Of Crumbs, a Memoir*
by **Elena Gorokhova**

Secret Daughter
by **Shilpi Somaya Godwa** →



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on *Thursdays* at 4:30pm: You are invited to join us at 4:30pm at her house: March 26, April 23, May 28, June 25. We deal with financial topics of interest such as mutual funds, real estate investments, stocks. In March we have a speaker on RIFFS. We have invited guests at times and learn with and from each other.

Continued on Page 31 ↗



- At its January and February meetings, your executive: authorized up to \$200 for the purchase of reusable name tags for the Theatre Day Trips;
- received the treasurer's report to February 12, 2015: Inc./\$0; Exp./\$7,756.01; Assets/\$43,083.93;
 - received the auditor's report for 2014 (to be available at AGM);
 - set event dates for 2015:
 - June 3: Spring Luncheon & AGM
 - September 8: No-Bell Luncheon
 - September 22: New Member Breakfast
 - November 17: Fall Luncheon & Craft/Display Show
 - received the Goodwill report that our four centenarians were sent a poinsettia plant, greeting card, and received a certificate from the Governor General; a number of sympathy/congratulatory cards and letters were sent to various members for special occasions, bereavement, or illness;
 - established a priority list for AGM speakers on topics attractive to attendees;
 - received information that our first Theatre Day Trips organized within the parameters of TICO were well subscribed - one fully;
 - selected by draw of name the new member having joined RTO/ERO in January to be recognized as our official 5000th member;
 - agreed that the 5000th member be invited to attend the AGM and Spring Luncheon at no charge and receive a framed scroll;
 - agreed to a change in practice for inviting members aged 75 to attend our AGM and Spring Luncheon at no charge. (In the past, members turning 75 in a particular year received a personal invitation via Canada Post. RTO/ERO's interpretation of privacy legislation has forced a change whereby members will, on their honour, stipulate on the registration form that they have turned 75.
 - agreed that the promo item to be distributed at the district's events be a pedometre (in addition to the standard, pen, pad and magnet);
 - received a report that the two Wellness Workshops were well-subscribed.



RTO/ERO Toronto Districts is the organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough/East York; Toronto). Three Retirement Planning Workshops (RPWs) have been scheduled for 2015. The first, on February 19, attracted 128 participants. Two others: Saturday March 28 and Thursday, November 5. *Continued on Page 8* ↗



The Provincial Executive at its December meeting: reviewed investment manager reports from Philips, Hager & North and TD Asset Management, and a summary report on investment portfolios from Bruce Friesen, and an updated report on investment performance from John Crouse;

- again reviewed travel expenses guidelines making no changes;
- reviewed the timeline around the hiring and confirmation of appointment of a new Executive Director, with a commencement date following the Spring 2015 Senate's approval;
- established an Ad Hoc Committee to prepare the District Presidents' Workshop, composed of the Provincial Executive and 4 District Reps;
- reviewed the Summary of Evaluations of the 2014 Annual Senate;
- agreed to send a letter to Galen G. Weston, Executive Chairman of Loblaw Cos. Ltd., applauding his actions in banishing artificial colours and flavours from the President's Choice products.

received update reports on the work of RTO/ERO Committees;

Resolutions passed:

- THAT, effective January 1, 2015, the RTO/ERO Expense Guidelines be revised to include meal allowances of \$25 breakfast, \$30 lunch and \$65 dinner. (Note: Meal allowances do not apply to Toronto District activities.)
- THAT up to \$3,000 be made available to each District for eligible expenses associated with the upcoming Federal election, reimbursement subject to the provision of receipts.

Additional Information:

- The deadline for submission of District Resolutions to Spring Senate, 2015 Senate is April 2, 2015.



Liaison is published bimonthly by the RTO/ERO Provincial Office.

Available from www.rto-ero.org (Members' Centre) or from the links we include in our monthly -zine.

It is also available via emailed subscription. February's content includes:

- A consensus on the brain training industry from the scientific community;
- CRA tax tips and resources;
- New! 2015 membership materials;
- RTO/ERO Foundation survey results and call for artwork;
- Provincial Executive news;
- Requests for artwork/submissions for RTO/ERO publications;
- Seniors and taxes;
- Provincial Office resources contact information.



Contact: 416•494•8590 | bill.tajer@sympatico.ca

Adverse Event Reports for e-Cigarettes

Source: www.fda.gov/default.htm

www.fda.gov/newsevents/publichealthfocus/ucm172906.htm

The American Federal Department of Agriculture (FDA) regularly receives voluntary reports of adverse events involving e-cigarettes from consumers, health professionals and concerned members of the public. The adverse events described in these reports include hospitalization for illnesses such as:

- pneumonia,
- disorientation,
- hypotension,
- congestive heart failure,
- seizure,
- other health problems.

Whether e-cigarettes caused these reported adverse events is unknown. Some of the adverse events could be related to a pre-existing medical condition or to other causes that were not reported to FDA. You can review the adverse event reports for e-cigarettes voluntarily reported to FDA from 6/22/2009 to 3/12/2014 at the Electronic Reading Room:

www.fda.gov/AboutFDA/CentersOffices/OfficeofMedicalProductsandTobacco/AbouttheCenterforTobaccoProducts/ucm221165.htm

Canadian Adverse Reaction Newsletter

MedEffect™ Canada ~ Together we can improve health-product safety

Source: www.healthcanada.gc.ca/medeffect

The Canadian Adverse Reaction Newsletter (CARN) provides factual information on serious or unexpected side effects or adverse reactions suspected of being associated with health products, such as prescription and non-prescription medications; natural health products; biologically derived products; and medical devices.

CARN publishes information about adverse reactions before comprehensive benefit-risk evaluations and regulatory decisions are undertaken. It alerts health professionals and consumers to advisories and recalls; the information is not meant to make recommendations for an individual's medical care. Patients concerned about information in the newsletter that relates to specific health products should continue their health product therapies and consult with their health professional. CARN also alerts readers to signals - preliminary indications of product - related safety issues detected during reviews of suspected adverse reaction cases, which are reported to Health Canada through the Canada Vigilance Program and the Medical Device

Continued on Page 10


Health continued from Page 9

Problem Reporting Program. A signal is not proof that an adverse reaction is associated with a particular health product, but it triggers the need to investigate further. Signals are carefully evaluated to confirm or disprove a potential association. The identification of an issue in CARN can, and is sometimes intended to, lead to an increase in adverse reaction reporting. This is referred to as “stimulated reporting”, which can also occur after issuance of a risk communication or media attention to a particular safety issue.

Subscribe to CARN. When you subscribe to MedEffect e-Notice or to the CARN RSS Feed, you automatically subscribe to CARN. You will receive a message 4 times a year (January, April, July and October) with a link to the latest issue. The electronic versions are currently sent to over 24,500 of MedEffect e-Notice subscribers as well as to CARN RSS feed subscribers.

2014 Benefits Premiums as Income Tax Deductions

One ought to have received all income tax statements from their financial institutions by March 1.

Johnson Inc., RTO/ERO’s benefits administrator also makes your summary of premiums paid, amounts reimbursed or not reimbursed available on-line at <https://www1.johnson.ca/> (a secure site). This is a Members’ Only site and you will need your RTO/ERO Plan Benefit Number. 

Forty Minute Forum ~ The Sunday Series Continues

With the arrival of spring, the Forty Minute Forum returns with three more interesting lectures.

On April 12, John Cruickshank, publisher of the Toronto Star, considers “*The Changing Model for News*” in light of “citizen journalism” on the Internet.

Then, on April 19, former Olympian, world-record holder and broadcaster **Perdita Felicien** looks back at her career with “*The Highest Highs & the Lowest Lows*”.

The final Forum will be on May 10. A Canadian, **Mark Rowswell**, whose character Dashan has half a billion fans, more than any other celebrity anywhere, tells of his extraordinary career on Chinese television. It is called “*Dashan: My Life as a Chinese Comedian*”.

Forums are held in the Parish Hall of St Clement’s Church (70 St Clements Avenue) on Sunday mornings from 10:10am to 10:50am. They are free, and everyone is welcome. For further information, contact:

Dave Appleyard at appleyard@sympatico.ca

May 10 is the 100th – and FINAL – Forty Minute Forum! 



Pension/Retirement ~ Betty Lou Reynolds

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

Ontario Teachers’ Pension Plan Annual Meeting and Webcast



Plan members are invited to the pension plan’s annual meeting on:

Thursday, April 9, 2015,

4:45pm to 7:00pm

The Carlu, 444 Yonge St., 7th floor, Toronto M5B 2H4

(located at Yonge St. and College St.)

If you wish to attend, please register online by Monday, April 6 at www.otpp.com. If you cannot attend, watch the webcast live, or later at your convenience, by visiting their website on April 9 to launch the webcast.

The 2014 financial status of the OTPP will have been announced by the time this Newsletter has been received.

Agenda

The meeting will feature presentations on the plan’s investment and member services performance and an update on plan funding from:

- Jean Turmel, Board Chair
- Ron Mock, President & CEO
- Neil Petroff, Executive Vice-President, Investments and Chief Investment Officer
- Tracy Abel, Senior Vice-President, Member Services


Attending the meeting also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question: three methods:
 - Ask a question on the meeting registration form.
 - Submit a question on-line by Tuesday, April 7. Indicate that it is for the annual meeting and tell them whether you are working or retired.
 - Ask a question in person. (consult Q&A procedures).

Ontario Municipal Employees Retirement System ~ 2014 Financial Results



On February 27, 2015 OMERS announced its 2014 financial results: net assets top \$72 billion; a 10% return that exceeded its long term funding requirement of 6.5% (net) and the prior year return of 6.0% (net).

OMERS members may wish to attend a presentation of OMERS 2014 financial results (interactive discussions and educational session, or live webcast for those not attending) as follows: *Continued on Page 12* 

OMERS continued from Page 11

Monday, April 13, 2015

Metro Toronto Convention Centre, North Building, Level 100, Room 105
255 Front Street West, Toronto, ON (Public parking available)

Registration at: www.omers.com | 416•350•6708 | 1•866•725•6494
stakeholdermeeting@omers.com

- Agenda:**
- 8:30am ~ Check-in and Breakfast
 - 9:00am ~ Information Meeting
 - 11:30am ~ Adjournment

Live Broadcast at: Details unavailable at print time. Check website.

Questions

Submit questions pertaining to the April 13 meeting agenda in advance by e-mail to stakeholdermeeting@omers.com. Questions will be raised during the Q&A session following formal presentations.

OMERS was established in 1962 to serve local government employees across Ontario. Represented are:

- Municipal workers
- Firefighters
- Police
- Transit workers
- Children’s Aid Society workers
- Emergency Services staff
- School Board staff*
- Hydro workers



*** OMERS recipients retired from school boards have the opportunity to join RTO/ERO and participate in our Benefits Plans.**

Toronto Choristers

ANNUAL SPRING CONCERT



Sir John A. MacDonald Collegiate Institute
2300 Pharmacy Avenue
(between Sheppard and Finch Avenues)
Wednesday, May 20, 2015 at 7:30pm
Tickets are \$15.00 each
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 this final concert of the season!

John Sinclair



Theatre Day Trips, 2015 ~ John Bratton

Contact: 416•782•2530 | enorjay@rogers.com

We are pleased to report the success of our first set of Theatre Day Trips organized according to the Travel Industry Council of Ontario’s parameters. The Theatre Daytrip Committee is to be congratulated for their efforts. Your executive had approved these initial trips, as a trial, in order to determine the membership’s level of participation under the new routines. With the trip to the Shaw Festival to see “Sweet Charity” having sold out, and the trip to Stratford to see “Carousel” having a few seats still available, we have planned two trips for Fall, 2015. Watch for more information in the May Newsletter.

John Bratton

NOTES/REVISIONS REGARDING THESE TWO TRIPS:

1. **If you wish to take advantage of the remaining seats for Carousel on Friday, May 22, phone Karen Sinclair today at 416•690•4961.**
2. Now that we have the first trips successfully implemented, there are a few modifications to process that will reduce the workload for the organizers and standardize pick-up locations. **See revisions below (Items 3 to 6).**
3. Departure times and pick-up locations are the same for both trips:

9:00am Pick-up 1 **Church of St. Andrew:** 2333 Victoria Pk Ave. immediately south of the 401. Approaching from the south, turn right at Terraview, then left into the church driveway. Park at the back. *There is no left turn southbound on Victoria Park at Terraview from 7:00am to 9:00am.*

9:15am Pick-up 2 **Yorkdale Subway Station:** After leaving the train, go to the north end of the platform. Go down the stairs to street level. Do not take the walkway to the plaza. *The bus takes on passengers at the subway exit/entrance doors.*

9:45am Pick-up 3 **Carpool Lot at Hurontario:** From Toronto: Leave 401 via Hurontario exit - remain in centre lane, cross Hurontario at the traffic light. From northbound/southbound Hurontario: turn west at the traffic light first north of the 401/first south of World Vision. Proceed to the stop sign. Turn left a short distance to another stop sign; turn left again. Parking spaces are to your left.

7:00pm Return (Time approximate).

4. **No email or written confirmations will be sent.** Your cancelled cheque will be your confirmation. Cheques will be cashed by Year Round Travel after April 24, 2015.
5. **A waiver form will be circulated on the bus** as is required by RTO/ERO. Thank you to those who have sent their signed forms.
6. **Tickets and name-tags will be distributed as you board the bus.**


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7. **Cancellations: If you must cancel, please contact Karen Sinclair at 416•690•4961 as soon as possible.**

- a If you cancel before April 24 your cheque will be shredded.
- b If you cancel after April 24 when cheques have been cashed, Karen will try to connect you with someone on the waiting list, if possible.
- c **If you choose to give or sell your ticket(s) to family, friends, etc. please call Karen with name, phone number, and pick-up location of the person(s) attending in your place.**

Committee: **John Bratton,**
Jack DeGroot, Linda Grieve, Karen Sinclair 16

Volunteers Needed

 Frontier College is a non-profit literacy organization that recruits and trains dedicated volunteers to work with a variety of learners from marginalized populations. We are looking for volunteers for our Skilled Trades Program. This program aims to provide academic support to tradespersons and individuals wanting to enter trades. As Volunteer Tutor you will provide academic tutoring support in High School courses - Grade 12 Math (MAP4C) or Grade 12 Physics (SPH4C) or Grade 11 Physics (SPH3U). You can choose to volunteer for 2-3 hours per week at either of our program locations:

Available Locations and Times

Mississauga: 3185 Orlando Drive, Mississauga, ON L4V 1C5

Monday Or Wednesday (from 6:00pm to 8:30pm)

Toronto: 1377 Lawrence Ave. East, Toronto, ON M3A 3P8

Tuesday (6:00pm to 8:30pm) Saturday (9:30am to 12:30pm)

For more information, contact:

Gulzar Kanji, Instructor-Coordinator Skilled Trades Program at:

gkanji@frontiercollege.ca | 416•455•7646.

Website: frontiercollege.ca

Note: check the website for list of paid opportunities. 16

National Do Not Call List ~ Renew Your Status

The Canadian Radio and Television Commission (CRTC) operates a National Do Not Call List (DNCL) to help you restrict unwanted marketing telephone calls. You must renew your status every few years. To do this (or register for the first time), contact the National DNCL Service:

online: <https://www.lnnte-dncl.gc.ca/index-eng> (secure)

toll-free: 1•866•580•DNCL (3625) 16

14 **rto.toronto@gmail.com / <http://district16.rto-ero.org>
<http://toronto.rto-ero.org>**

NEW Wellness Workshops

Our first two *free* Wellness Workshops were oversubscribed. Your Executive *may* offer up to two additional workshops of a similar nature, should there be sufficient interest, on **Thursday, April 23 and Thursday, April 30.**

Our two previous workshops included:

Stress Reduction and Creating a Wellness Plan

Creating a Safe and Beautiful Home Environment

Innovations to Keep your Heart and Body Healthy

Heart Health; Creating a Safe Home Environment; Fall Prevention

All were held at **The Reliable Living Center/Marilyn's**, 200 Spadina Avenue (Just North of Queen)

If you missed these workshops and would attend either of our new ones, if approved by the Executive, contact:

Valerie Mah: 416•533•0445 | vmah@ican.net

Indicate your preferred date: Thursdays, April 23 or April 30.

Topics and Presenters may differ depending on availability.

This event is organized by the Health and Wellness Committee: **Kay Jeffery, Valerie Mah, Betty Lou Reynolds and Bill Tajer**, and, is hosted by **The Reliable Living Center/Marilyn's** (200 Spadina Avenue, just North of Queen) and runs from 9:30am to Noon.

Disclaimer:

The information presented at these workshops is not meant to diagnose, treat, cure, or mitigate disease. It is not intended to take the place of your medical doctor. Please consult your medical doctor for any health treatment or disease state. The information presented is for educational purposes only.

Call for Photo Shoot Participants

Love having your photo taken? Want to be “RTO/ERO’s next top model?” Our Provincial Office is looking for members in the GTA to participate in its annual member photo shoot taking place late spring 2015 at a to-be-determined location in the GTA. To reflect RTO/ERO’s ever growing diversity, we are looking for members of all ethnicities. Photos taken will be used in RTO/ERO promotional materials, online (website and social media), and for use by Districts. In return for participating, we will provide you with three of your best shots as digital images, an RTO/ERO gift as a token of our appreciation, and cover all transportation and parking costs. No experience required. Interested? Email **Susannah Maxcy**, smaxy@rto-ero.org; call 416•962•9463/1•800•361•9888 X244 for more information. 16



2nd Annual Dream Getaway Lottery – May 1, 2015

WIN the **GRAND PRIZE**
Trip for Two to any Via Rail Canada Destination!
Includes a \$500 Hotel Gift Card



WIN a
\$1,000 Travel Voucher
from St. Clair Travel North Ltd.



WIN 1 of 5
\$100 Visa Gift Cards



www.angelfoundationforlearning.org/dream-getaway-lottery

WIN a **Hot Air Balloon Ride**
for two in Barrie, Ontario



WIN a one-week stay at
Carriage Hills Resort in Oro, Ontario
July 25 – August 1, 2015



"A Gem in Oro-Medonte, Ontario" – Valued at \$2,368!

Plus many more great prizes!

For a full list of prizes, visit angelfoundationforlearning.org

Proceeds from lottery ticket sales directly benefit TCDSB students supported by The Angel Foundation for Learning

Tickets \$2 each

3 tickets for \$5

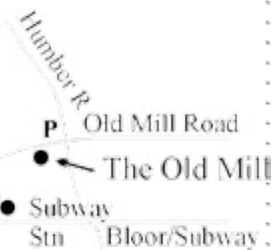
Full book of 10 tickets: \$15



RTO/ERO Toronto Annual General Meeting

Our local AGM will be held on Wednesday, June 3 at the Old Mill. If you have motions you wish presented, contact **Roger Wilson** (416•921•5259/rogerapwilson@sympatico.ca) or, would like to volunteer on an executive position, contact **Roy Harvey** (416•626•0787/eroy.harvey@sympatico.ca). See this issue's Supplement for AGM details and vacant Executive positions. Stay for lunch and enjoy the entertainment. *See below and Pages 18, 19.*

Getting There: Condo development is complete and parking is back to normal - make sure you use the Parking Pass on Page 26. Try the Subway ~ The Old Mill Station is only steps from the Old Mill.



AGM Guest Speaker

Lori MacDonald-Blundon

RTO/ERO Pension and Benefits Officer
(Photo shown/See Page S9)



Refreshments Available

Coffee (regular & decaf) | Selection of Fine & Herbal Teas
Mini Danish Pastries, Mini Muffins,
Lemon & Currant Tea Scones

Spring Luncheon Entertainment

Tribute to Elvis

Presented by **Shane Jeffery**
Winner of the 2000 Collingwood Elvis Festival
Music provided by **Jeff Smith**



Shane Jeffery was Champion of the Collingwood Elvis Festival over 80 tribute artists from around the world. He has presented his tribute show with costume changes live and on TV in cities/towns across Ontario, B.C., and Korea. **Jeff Smith** is a well known DJ having provided music for many events in the U.S.A. and Canada.

RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on Wednesday, June 3, 2015 at
The Old Mill ~ Balmoral & Guildhall Rooms
To avoid stairs, enter at West, Upper Level Main Door

AGM with Guest Speaker ~ Balmoral Room

Agenda **PLEASE REGISTER ~ NO CHARGE**
May (Registration aids in planning amenities)
Change

- 09:30 - Registration, Light Refreshments
- 10:00 - Annual General Meeting
- 10:45 - Speaker: **Lori MacDonald-Blundon**,
RTO/ERO Pension and Benefits Officer
- 11:30 - Adjournment ~ Social ~ Cash Bar

Spring Luncheon ~ Guildhall Room You must register ~ \$40.00

Luncheons are subsidized to the amount of about \$8.00/setting

- 11:30 - Cash Bar ~ Social
- 12:00 - Luncheon
Rolls & Butter
Soup: *Cream of Broccoli Soup*

Entrée: *Chicken Brulé with Cabernet Sauce;
Rosemary Garlic, Roasted Mini Potato Coins, carrots,
cauliflower, green beans*
Sweets: *Sicilian Ricotta Cheesecake with Blueberry & Lemon Compote*
Coffee (regular, decaf), Fine Herbal Teas

Alternate Entrée: *Salmon*
Vegetarian: *Penne Pomodoro*

Alternate Dessert: *Fresh Fruit Cup*

Substitutions MUST be selected when you register!

- 01:20 - Entertainment ~ *Tribute to Elvis (See Page 17)*

Questions about the Menu? Contact **Kay Jeffery** at:
416•767•8179 | catherine.jeffery067@sympatico.ca

Registration Form Page 19 ~ Parking Pass Page 26

**90
Seats
Available**

**150
Seats
Available**

Space and amenities are booked for these events according to past attendance ~ Register early!

RTO/ERO Toronto AGM & Spring Luncheon Registration Form

Register for EITHER or BOTH AGM & SPRING LUNCHEON

WEDNESDAY, JUNE 3, 2015 AT 12:00 NOON

Registration for each event is requested for planning purposes.

Name: _____ Phone: _____

email: _____ (used only by RTO/ERO Toronto District 16)

Guest: _____ \$40.00/person

I/We will attend (check either/both) the: AGM Luncheon

Instead of Chicken, I select: Salmon Vegetarian

Guest alternative (if applicable): Salmon Vegetarian

Instead of Sicilian Ricotta, I select: _____ Fresh Fruit

Note: No substitutions beyond what is entered on this form.

Remit to the Registrar \$40.00 per person for Luncheon by cheque
(no post-dates) payable to **RTO/ERO District 16:**

Bob Putnam, 1204-15 King Street, Weston, ON M9N 3X1

RETURN BY TUESDAY, MAY 22, 2015

A prompt return permits wise use of District assets.

Photos taken at our events may appear in our Newsletter or website.

**District 16 Members who turn age 75 in 2015 are
invited to attend our Luncheon at no charge**
Please register by completing *all* of this registration page.

If you are an RTO/ERO District 16 Member, were born in 1940, and wish to attend our Luncheon at no charge, check the box below. If you qualify and would like to bring a guest(s) please remit \$40.00/guest.

I acknowledge my birth year being 1940.

STO/ERO District 16 New Horizons Grant (NHG) ~ History

The following has been gleaned from the Toronto District 16 archives. We use the current RTO/ERO acronym rather than our organization's original 'STO' - Superannuated Teachers of Ontario. This article reviews the obtaining, governance and disposition of the NHG.

Background: RTO/ERO began in 1968. The current district structure began in 1973. Being a new organization and relying on building its membership base, district financing was only available to offer minimal organizational support. To resolve this financial situation and meet the organization's goal to provide assorted social activities, the District 16 Executive of the day applied for, and received, a New Horizons Grant (NHG) of \$25,242 in 1974 to be used to facilitate these beginning operations. To handle the funds, District 16 was required to establish a body to ensure the appropriate use of the NHG. The body established by, and responsible to the executive, was initially called the STO District 16 Activities/New Horizons Project. In December, 1982, the Federal Government deemed the terms of the original grant to have been met. The remaining funds continued to be administered by the district social committee (Club 16) under the auspices of the Toronto District Executive.

In November, 2000, the District 16 Executive assumed full management of the remaining funds ~ approximately \$14,000.

NHG Usage: The NHG funds facilitated the beginning operations of the District 16 while steps were taken to make the District self-sustaining from its own sources of revenue. A stipulation for use was that activities were to be open to the general public - accomplished through the advertisement to the congregations of the host churches, teacher retirees who had chosen not to join RTO/ERO, and members' friends and acquaintances. Funds were used to rent meeting space (executive and activity groups), duplication equipment, audio/visual equipment, newsletter mailings, activity group amenities, honoraria for non-member speakers and secretarial assistance, and, as a source of day-trip financing. Reports were made to the Federal Government to ensure compliance with the stipulated usage. District 16 assumed full management of the funds in 2000 using the funds to maintain a separate account to manage the financing of our Theatre Day Trips.

The Future: As communicated in previous Newsletters, the Travel Industry Council of Ontario (TICO) has required a change in our Theatre Day Trip procedures. Since funds are no longer necessary to 'bridge

Continued bottom of Page 21 

Marriott Courtyard RTO/ERO Rates ~ 2015

Our agreement with the Courtyard Marriott hotel in downtown Toronto has been renewed for 2015 to provide discounted rates for RTO/ERO members. The hotel is located at 475 Yonge St. one block north of College/Carlton Avenue (College subway station).



The Preferred Corporate rate applies to a standard guestroom, single/double occupancy. 2015 rates:

- \$139 – February, March, April, December
- \$149 – July, August, November
- \$155 – May, June, September, October


NOTE: Rates are quoted in Canadian dollars per room, per night and are subject to applicable taxes. The rates are applicable only for individual travel, not groups. If necessary, please cancel any room at least one day prior to the reservation date to avoid penalty.

Any group bookings (10+) will be negotiated on a request basis.

Please note that these rates are NOT available on the following 2015 dates:

- March 1-3, May 16-19, June 21-24, Sept. 13-16, and Dec. 31.


These dates are subject to changes without notice.

All reservations can be made by calling the reservation office at 1•800•847•5075. You must mention that you are an RTO/ERO member when booking and provide some form of member identification (e.g. membership card) upon arrival. 


Shoppers Drug Mart Ends Arrangement with RTO/ERO

As of February 1, 2015, the arrangement between Shoppers Drug Mart (SDM) and RTO/ERO has ended and all RTO/ERO-specific offerings are no longer available.

The last SDM ads were included in the Fall 2014 issue of Renaissance and the Optimum coupons contained therein expired December 31, 2014.

Please note that Shoppers Drug Mart and Shoppers Home Health Care continue to offer a Senior's Day discount of 20% many Thursdays. Should you have any questions about your Shoppers Optimum Card, please call Shoppers Drug Mart directly at 1•800•746•7737. 

NHG continued from Page 20

finance' these trips, the District 16 Executive has determined that the remaining funds ('Trip Operating Capital', or 'Club 16' in our financial statements) will be maintained separately from the general account until such time that a recommendation is made to an Annual General Meeting. This fund, through judicious management by the Toronto District 16 treasurer and executive, now stands at about \$16,000. 

The Yukon: A Canadian Adventure


by Gib Goodfellow

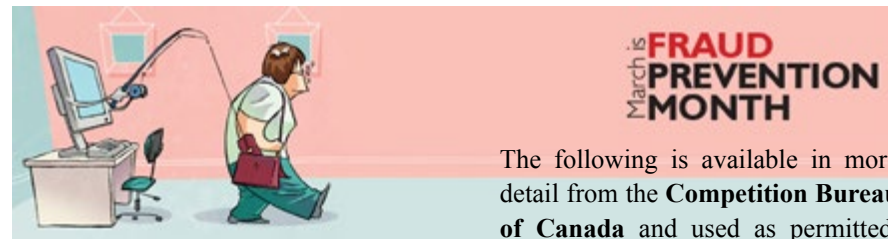
Last summer Gib and his wife flew into Whitehorse and rented a car to make the circle tour west to Kluane National Park and Haines Junction. They then drove into Alaska and out again driving via the Top of the World highway into Dawson City. After returning to



Whitehorse, they ventured south into the very scenic South Lake District and on into British Columbia to visit Atlin, a gold rush town more remote but less remembered than Dawson.

When Marilyn and I visited this area, we were in awe of the wide open views from the Top of the World highway, and in Dawson, we were able to pan for a measly bit of gold. This made us think of the many fortune hunters most of whom would have been disappointed. With modern travel conveniences, our thoughts went back to the gold seekers building their own primitive rafts to brave the dangerous and deadly cold Yukon river. The situation attracted the rough and the ready types - gamblers, soldiers of fortune, scam artists, and prostitutes. Life was cheap, but at least there were possibilities for the numerous poor but adventuresome folks. (Marilyn says she would probably have liked to be a dance hall girl like the ones in Whitehorse at “The Frantic Follies”.)

The Yukon is an easy place to visit, but according to Gib, one needs to choose stopping points before hand due to limited accommodation. Gib observed that tourists fall into two classes: youngsters hiking with backpacks, oldsters driving Harleys or RVs like some of us. Visit with us to one of the more remote, absolutely beautiful, places in Canada and ask yourself if you would have been tempted to join the Gold Rush! 



The following is available in more detail from the **Competition Bureau of Canada** and used as permitted.

Source: <http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03662.html>

Check out the tips below, and visit the Bureau’s fraud prevention portal (http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html) for more information and many other resources to help you fight fraud.

Tips to Protect Yourself from Fraud

- Don’t be fooled by promises of valuable prizes in return for low-cost purchases;
- Be extra cautious about calls, emails or mailings offering international bonds or lottery tickets, a portion of a foreign dignitary’s bank account, free vacations, credit repair or schemes with unlimited income potential;
- Don’t be afraid to hang up the phone, delete the email, or close your Internet connection;
- Don’t purchase a product or service without carefully checking out the product, service and company;
- Don’t be afraid to request further documentation from the caller so you can verify the validity of the company;
- Don’t disclose personal information about your finances, bank accounts, credit cards, social insurance and driver’s license numbers to any business that can’t prove it is legitimate.
- Shred unwanted personal information such as bank statements, credit card bills, unwanted receipts, cheques, pre-approved credit applications and old tax returns.
- Check your credit report every year and report problems immediately.
- If a scam artist contacts you, or if you’ve been defrauded: Report it! Your reports are vital to the anti-fraud efforts of law enforcement agencies. (www.antifraudcentre.ca, |1•888•495•8501)

Recognizing Fraud

Thousands of Canadians of all ages and from all walks of life are defrauded each year. There is no typical fraud victim in Canada. Fraud targets Canadians of all ages and from all walks of life. Recognizing fraud is the first step to better protecting yourself.

Continued on Page 24 

Fraud continued from Page 23

Fraudsters are professional criminals that know what they are doing. They rely on some basic techniques to be successful including:

- developing professional-looking marketing materials;
- providing believable answers for your tough questions;
- impersonating government agencies, legitimate businesses, websites, charities, and causes;
- pretending to be your ordinary supplier;
- hiding the true details in the fine print;
- preying on areas of vulnerability, including those needing help with loans or finding employment;
- asking for fees in advance of promised services;
- threatening legal action to collect on alleged contracts;
- falsely claiming affiliation with reliable sources, such as legitimate news sites to support their products or services;
- and exchanging victim lists with other fraudsters.

How to Report Fraud

Fraudulent or suspicious activity can be reported to the Canadian Anti-Fraud Centre, through its website at www.antifraudcentre.ca, or by telephone at 1-888-495-8501.


Report instances of misleading or deceptive marketing practices to the Competition Bureau using the online complaint form or by telephone at 1-800-348-5358. If you are a victim, let your local police force know.

If you decide to file a complaint, it is important that you keep any evidence you may have related to your complaint in a safe place. The information you provide could be used as evidence during a prosecution.

Common Scams

Watch out for fraudsters who attempt to reach out to you and then end up taking your money! By increasing your awareness of the vast array of scams, you can learn how to recognize their different forms.

Below are examples of common scams. Click on the links for more information on how these scams work and how to protect yourself.

- Business supplies / directory scams
- Cheque cashing / online classifieds / money transfer job scams
- Fraudulent health products or cures
- Prize lottery scams
- Work-at-home job opportunity scams
- Antivirus scams
- Continuity and Premium text messaging scams 

Travelogue ~ Wednesday, May 27, 1:00pm

Koblenz, Rudesheim, And Mainz: A Family Odyssey


by Dr. Peter Alberti

Dr. Peter Alberti, a retired professor of Otolaryngology, was last with us in April, 2013. His intriguing photographs have been exhibited at the Toronto Camera Club and at the Arts and Letters Club. Dr. Alberti will focus on three German Cities of great historical significance and meaning in his personal life. All cities are on the majestic Rhine River, a major artery of commerce since Roman times. The Rhine gorge was declared an UNESCO World Heritage site in 2002. The many castles and fortifications testify to its importance as part of the Northernmost frontier of the Holy Roman Empire. In the modern era, it has become a symbol of German Romantic Nationalism.

Mainz, a Roman fort city in the first century, in the 1450's became famous as the site for the invention of the movable type printing press by Gutenberg.

Rudesheim am Rhein, a wine making town in the Rhine Gorge and one of Germany's biggest tourist attractions, is located on the southern approach to the Lorelei, the locale of legendary sea nymphs, part bird/part woman, whose seductive singing was said to lure sailors to their deaths on the rocks.

Koblenz, the third largest city in the Rhine Palatinate, is situated on both banks of the Rhine at its confluence with the Mosel River. It celebrated its 2000th anniversary in 1992. In 55 BCE, Julius Caesar built a bridge here. The remains of one built in 49 CE are still visible. In 1789, the city became a rendezvous point for French émigrés who attempted an unsuccessful invasion of France in 1792. Two years later it was taken by a French revolutionary army. In 1814, it was occupied by Russia. The Swedes, the Russians and the French all attacked the city at different times until the Congress of Vienna finally assigned the city to Prussia, when it became the seat of government for the Rhine Province. After World War I, France occupied the area again. During World War II, Koblenz was a command centre of the German army, and, like many cities, was heavily bombed. Since 2010, the Koblenz cable car has been Germany's biggest aerial tramway.

We look forward to a fascinating presentation from Dr. Alberti. 

Travelogue Succession. Please Help!
See Page 32.



Parking Pass

59166



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: June 3, 2015

Pay parking is in effect at all times. Vehicles not displaying a valid parking pass will be subject to a parking ticket of \$69.75 per day.

NOT VALID FOR RIVERHOUSE / OLD MILL UNDERGROUND PARKING

PARKING LOT IS PRIVATE PROPERTY AND LEFT UNATTENDED. WE ASSUME NO RESPONSIBILITY WHATSOEVER FOR LOSS OR DAMAGE DUE TO FIRE, THEFT, COLLISION OR OTHERWISE TO THE VEHICLE OR ITS CONTENTS.



21 Old Mill Road, Toronto,
Ontario M8X 1G5

Please display this pass face up on your dashboard.

This is your Parking Pass for our AGM and Spring Luncheon at The Old Mill.

Display on your dashboard when parking in The Old Mill Inn parking lot. The Parking Pass will ensure you receive complimentary parking. The vehicle license plate can also be registered with the Front Desk staff upon check-in for complimentary parking. Pay Parking is in effect weekdays from 6:00am to 2:00pm for any cars not displaying the Parking Pass or who aren't registered at the Front Desk. District 16 cannot be responsible for charges arising from failure to use this pass.



Non-Degree Educational Opportunities

Knox College, University of Toronto Summer Program offers a choice of 4 one week non-degree lecture series for the curious mind, Monday to Friday, August 10-22, 2015. Each series has two, 1½ hour lectures per morning 9:00am to 12:30pm followed by an optional lunch. *1 series (incl. break) - \$125 H.S.T. included.* The lecturers are top academics. Topics are:

1. *It's Getting Hot In Here: Making Sense Of Climate Science:* **Monika Havelka**
2. *The Middle East And North Africa: Yesterday And Today:* **Amir Hassanpour**
3. *Harlequin, Street Jesters And The Ideology Of Humour:* **Domenico Pietropaolo**
4. *Hope For Changing Times:* **Pamela McCarroll**

For more information and registration, visit: www.knox.utoronto.ca/summer-program or email **Susan Gaby-Trotz** sgabytro@sympatico.ca or **Eleanor Burke** eleanor.burke@utoronto.ca.

Ryerson University Continuing Education presents a series: *Celebrating LIFE and Our Coming of Age*. There is a growing demand for accessible, high-quality education focusing on healthy ageing. Ryerson University and the LIFE Institute have partnered with Mount Sinai Hospital's Healthy Ageing and Geriatrics Program to present a five-part education series which will focus on a variety of topics important to all of us as we age. Join us for one or all of our sessions.

Saturday, February 28, 2015 – *Toronto's Coming of Age: How Ready is Our City to Meet the Needs of Ageing Torontonians?:* **Dr. Samir Sinha**

Saturday, March 28, 2015 – *There is a Robot That Will Care for Me? How Technology Can Support Our Ageing Population:* **Dr. Geoff Fernie**

Saturday, April 25, 2015 – *The Doctor Will See You Now...at Home:* **Dr. Mark Nowaczynski**

Saturday, May 9, 2015 – *You Could Live a Long Time, Are You Ready?:* **Lyndsay Green**

Saturday, June 20, 2015 – *How, Where, and When Would YOU Like to Die?:* **Dr. Leah Steinberg**

Time/Location: 2:00pm–4:00pm | Library Bldg, LIB72, 350 Victoria St
Cost: \$10.00/lecture

Register: <https://www.eventbrite.ca/e/celebrating-life-and-our-coming-of-age-healthy-ageing-education-series-tickets-14655774817>

Contact: **Stephanie Callan**, Program Assistant, Mount Sinai Hospital, at 416•586•4800 X7674.

Goodwill ~ Marjorie Blake

Happy New Year to our members of Chinese descent. Gong Hei Fat Choi! Good Health and Prosperity.

As well, let's hope that it has been an 'eye-opener' for those who participated in events and activities during the month of February, "Black History Month".

Welcome letters were sent to 51 new members/associate members.

Sympathy cards were sent to 23 relatives of deceased members.

Several telephone calls were received from members who needed pertinent information.

Telephone calls and words of encouragement were relayed to members who have been recuperating or "under the weather".

Centenarian Sister Consolata of Loretta Abbey passed away in her 104th year.

Certificates from the Governor General and birthday cards on behalf of District 16 were sent to 15 nonagenarians (90 year olds) in the months of December, January, and February.

Thank-you telephone calls and cards were received from some recipients.


Our membership has risen to over 5000 members! Please remember to inform us about those with whom we need to keep in touch.

Your input and continued efforts are greatly appreciated.

Contact persons:

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

mdblake @sympatico.ca

Valerie Mah: 416•533•0445 | vmah@ican.net 

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

open almost 50 years? We are planning a reunion to mark the occasion.

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

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

<http://georghenry50threunion.ca/>

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

Let us know of other school events of interest to our members.



The Neil Wilson/TSSAA Golf Tournament ~ 2015 CELEBRATING OUR THIRTEENTH ANNIVERSARY

Friday, June 26, 2015

Bethesda Grange (formerly Rolling Hills Golf Club)
~ **The Championship Course (par 72)** ~

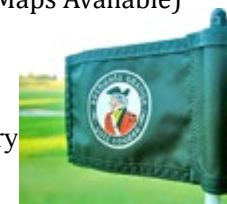
12808 Warden Avenue, Stouffville, Ontario / 905•888•1955

<http://bethesdagrange.clublink.ca/> (Maps Available)

Times: Golf: Registration at 11:30am
Tee Off (shotgun start) at 1:30pm
Scramble format | Golf carts mandatory

Social: 6:30pm
Roast Beef Buffet Dinner

Cost: Golf and Social: \$110.00 (includes cart, taxes, service charges)
Social only: \$40.00 (all inclusive)



Register by June 15, 2015 (*Avoid disappointment. Register early.*)

*This is a fun tournament for all skill levels.
Put a foursome together and enjoy the day!*

For information on how to register, go to our web site:

<http://www.neilwilson-tssaagolftournament.com/>

Or, contact **George Shepherd** at 416•231•5738

Open to all RTO/ERO members

RTO/ERO Tax Tips ~ 2014

As a service to members, each year RTO/ERO commissions its annual Tax Tips, a compendium of information related to items of particular interest to seniors when preparing annual tax returns.

Tax topics covered include: rental properties and real estate; pension income splitting; taxation of capital gains; RRSPs; tax rates; and, tax credits and foreign investments.

Available at the Member Centre: www.ero-rto.org.

Also via emailed PDF: <http://district16.rto-ero.org>. 

Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in December, 2014 and January, 2015. *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 February 28, 2015, our Toronto District membership stood at 5008.*

Bob Neal, Membership

Marita Bascos
Rita Brykman
Joseph Carlino
Marcia Carr
Frances Carter
Anna Chiesa
Joan Daly-Martin
Nancy Doherty
Elizabeth H A Draffin
Martha Dvorak
Diana Evans
Siobhan Fitzmaurice
Lou Flores
Richard Gee
Judy Gliserman
Cindy Goodman
Virginia Elizabeth Gray
Margaret I Hall
Denise Isenberg
Robert Judge

Judy Kahn
Mildred Kay
Lorraine MacMenamin
Anu Marley
Vinh Hang Nguy
Gail Oliver-Laird
Judy L Pascoe
Mary-Anne Pinto
Irwin Sankoff
Giselle Schachner
Zeev Michael Shapira
Joan Smith
Lynda Sparks
Janina Szot
Daniel Tang
Roseanne Tosello
Dorothy Walsh
Robyn Wolno
Deanna Wong

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 Ludwigen** at acludwigen@rogers.com | 416•324•0909. **16**

Police were called to a day care where a three-year-old was resisting a rest.

30 rto.toronto@gmail.com / <http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

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.

Editor: this group has reached its optimal size and cannot accommodate additional participants at this time. Perhaps others would be willing to host a second group of this type; or, perhaps, a native Francophone group.

Bev Swerling



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.*)



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.

Continued on Page 32

Church Sign: At the evening service tonight, the sermon topic will be "What Is Hell?"

Come early and listen to our choir practice.



Walking/Talking Group ~ Phyllis Broom Walker: l1anoka@aol.com | 416•653•3521. Our walking group is informal. We go walking on the last Friday in each month and we began in October. 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. **16**

Travelogue Succession

About ten years ago, **Marilyn and Dick Holyer** took over the hosting of our travelogue series. As Marilyn faces hip surgery, we need to search for a volunteer(s) who can continue this well-attended series should the Holyers no longer be the hosts.



Their intention is to make the transition as easy as possible. District 16 provides a very good projector and sound system at centrally-located venue: Holy Rosary Parish Hall on St. Clair Avenue. They may remain for as long as they are able and would hate to see this group disappear.

Our volunteer positions are rewarding and can be beneficial to a retiree(s) health - remember, continuing research indicates that an active retirement promotes mental and physical health. Let us hear from you!

Contact:

Marilyn/Dick Holyer: 416•929•8512 | mar.dickholyer@sympatico.ca
Heather Talbot: 416•265•8930 | heatalb@rogers.com

Lawn Bowling Gaining Popularity

The Etobicoke Lawn Bowling Club had a record forty eight new members in 2014. It is now the largest club in Ontario having 226 members. They attribute this to the popularity of wellness contributing to a longer life. There are several members playing into their 90s. Lawn bowling provides moderate exercise, a sense of accomplishment and good fellowship.



The game can be played every day from mid May until mid October. This adds up to good physical and mental health.

The club looks forward to welcoming new members. It is located on the east side of Islington Avenue, south of Dundas. Enter via Tom Reilly Park.

You are welcome to attend our Open House on Thursday, April 30 at 7:30pm to find out more about the game and what it has to offer.

Contact: **Dave Osborne:** 416•259•4978 or, davidosborne@rogers.com **16**

Editor: Dave Osborne is a member of RTO/ERO Etobicoke/City of York (22).

Rendezvous Club ~ Spring 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. Mar. 30: Fashion Show: clothes from Marilyn's modelled by Rendezvous members

Mon. Apr. 27: Musical group: **The Grace Notes**

Mon. May 25: John G. Althouse Middle School Youth Band: This band has won many awards playing the big band music of the 40s & 50s.

Contact: **Kay Jeffery:**

416•767•8179 | catherine.jeffery067@sympatico.ca **16**

From Your Editors

We were not aware, as we went to press with our January Issue, that our inclusion of the information in the Supplement would be so timely. The Supreme Court of Canada, at about the same time, decriminalized physician-assisted dying. The Federal Government has been given a year to amend applicable legislation. We will, from time-to-time, provide factual information regarding on-going developments. The issue did precipitate a number comments (not all positive) and some requests for copies.

Note, also, our need for volunteers to take positions on our executive, or as convenors of our popular Travelogues. Check other pages in this Newsletter.

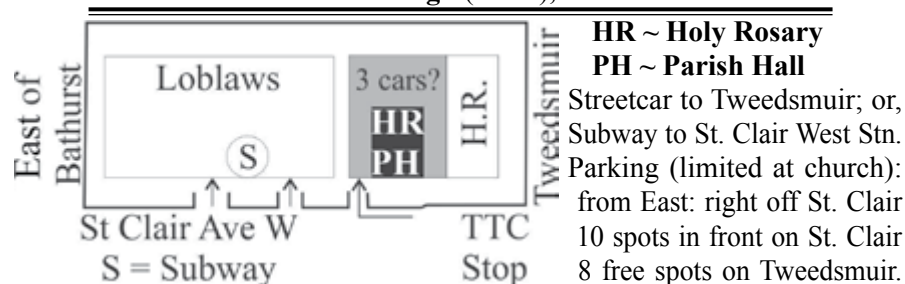
Finally, we recommend members attend the OTPP or OMERS AGMs - at least once during their retirement. (See Pages 11,12.)

Newsletter Contact:

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President: **Lone Smith**, 3 Lynngrove Avenue, Toronto ON M8X 4B2
 416•234•1969 / lonesmith@hotmail.com

Editorial Committee: **Ian Baird, Roy Harvey, Mary El Milosh, Bill Menagh (Chair), Lone Smith** **16**



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.



Joseph Austen
Margaret J. Bavington
Robert D. Beattie
Bruce Bokhout
Anthony Bristow
Catherine J. Burns
Dorelle Cameron
Aubrey B. Carrington
Michal Douglas-Gimkoski
James A. Dowdy
G. Stanley Draffin
Douglas H. Hall
Ruth Hawes
Nelia P. Jill Kelly
Eleanor MacLean
Patrick C. Marston
Thomas S. Passmore
Doreen Reines
Mary Thomas
Ines A. M. Watson
Jim Wilkinson



Mary Thomas: Mary began her decade of service on the Toronto District Executive in 1989. She occupied a number of executive positions including member-at-large, communications, three vice president positions, president and past president. Mary also spent two years on the provincial RTO/ERO Public Relations Committee. We enjoyed Mary's presence at our Fall Luncheon in 2013 in celebration of our District's 40th Anniversary.



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 don't miss your former colleagues!

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

Registration Now Open ~ Register Early

RTO/ERO Toronto Executive 2014 ~ 2015

President: **Lone Smith**
First Vice-President: **Roger Wilson**
Treasurer: **Robert Putnam**
Archives: **Valerie Mah**
Goodwill: **Marjorie Blake**
Membership/Recruitment: **Bob Neal**
Political Advocacy: **Susan Weinert**
Social/Recreation: **Heather Talbot**
Members-at-Large: **Melanie Duras, Shashi Makhija, Lou Manning, Helen Milton, Carmelita Salazar**

Past President: **Roy Harvey**
Second Vice-President: **Joan Elliott**
Secretary: **Herb Stover**
Communications: **Bill Menagh**
Health/Insurance: **Bill Tajer**
Pension/Retirement: **Elizabeth Reynolds**
Program: **Kay Jeffery**
Travel: **John Bratton**

Executive Meetings are typically held on 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		



SUPERANNUATED TEACHERS OF ONTARIO



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





Volume 37, Issue 3

March, 2015

**RTO/ERO Toronto District Sixteen
Annual General Meeting
The Old Mill ~ Balmoral Room
Wednesday, June 3, 2015**

Your District Executive attempts to make your Annual General Meetings educative by providing timely information on pertinent issues while meeting the constitutional requirements for the District's business. Our March Newsletter informs the membership of decisions to be made. New business may be brought forward at the meeting by any member. We arrange a speaker who will provide timely information. This year, we welcome **Lori MacDonald-Blundon**, RTO/ERO Pension and Benefits Officer. (See Page S9)

The following pages contain the items of business to be presented along with some additional material about our District's development and its current status.

Committee Chairs will be available before the meeting for your questions. This will save time during the meeting. Coffee will be available.

PROGRAM

(Open to all members ~ **BUT PLEASE REGISTER** ~ Page 19)

Pre-meeting (times approximate/order may change) ~ 9:30am

Registration, Refreshments

Business Meeting ~ 10:00

Welcome, In Memoriam, RTO/ERO Greetings,
Approval of Minutes, 2014 and Treasurer's Report
Constitutional Changes
Elections, New Business

Guest Presentation:

Guest Speaker: Lori MacDonald-Blundon ~ 10:45

Adjournment ~ Social ~ Cash Bar ~ 11:30

Spring Luncheon ~ Guildhall Room ~ 12:00N


**RTO/ERO Toronto Newsletter Supplement:
March, 2015**

S1

RTO/ERO Toronto Executive Nominees ~ 2015/16


This 2015/16 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **Roy Harvey**, Past President, at 416•626•0787 or eroy.harvey@sympatico.ca. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Note: slates are subject to amendment by the AGM.

POSITION ~ Recommendation

President ~	Roger Wilson
Past President ~	Lone Smith
First Vice-President ~	Joan Elliott
Second Vice-President ~	Betty Lou Reynolds
Treasurer ~	Bob Putnam
Secretary ~	Herb Stover
Archives/Foundation ~	Valerie Mah
Communications ~	Bill Menagh
Goodwill ~	Marjorie Blake
Health Services and Insurance ~	Bill Tajer
Membership ~	Bob Neal
Political Advocacy ~	Susan Weinert
Program ~	Kay Jeffery
Retirement/Pension Concerns ~	Vacant
Social/Recreation ~	Heather Talbot
Travel ~	John Bratton
Members-at-Large (up to 5):	Melanie Duras, Lou Manning, Helen Milton, Carmelita Salazar
	1 Vacancy 


Who Are RTO/ERO Toronto District 16

According to data available as of 31 December, 2014, RTO/ERO Toronto District 16 numbered 4988 Members. Our longest retired (but not oldest) member retired in 1969. Our members fill the following age brackets:

Age in:	2007	2008	2009	2010	2011	2012	2013	2014
=>100 years	9	5	11	7	7	3	4	4
90 - 99 years	104	106	136	108	123	127	142	155
80 - 89 years	514	537	609	576	614	657	706	755
70 - 79 years	1098	1184	1447	1444	1562	1680	1812	1948
60 - 69 years	1775	1824	1764	1940	1957	2021	1993	1959
50 - 59 years	375	315	187	226	179	159	159	167
<50 years	2	2	1	1	2	0	0	0
Total	3877	3973	4155	4302	4444	4647	4817	4988 

RTO/ERO Toronto Draft Budget ~ 2015

	Budget 2014	Audit 2014	Draft Budget 2015
Income			
4 Provincial Rebate	66,404.85	66,404.85	69,497.75
5 Subscriptions	20.00	0.00	0.00
6 Interest	160.00	291.02	200.00
7 From Reserves (Club 16)	0.00	2,800.00	
8 STO Grant	0.00	3,100.00	0.00
9 Total Income	66,584.85	72,595.87	69,697.75
Expenses			
Administration			
11 Office	400.00	347.75	350.00
13 AGM	1,600.00	1,396.16	1,400.00
12 Audit and Legal	1.00	0.00	1.00
21 Bank Charges	25.00	152.64	50.00
20 Exec Meetings	1,200.00	1,649.81	1,200.00
30 Senate/Workshops	1,200.00	1,735.49	2,000.00
35 Rentals ~ Holy Rosary	500.00	600.00	600.00
24 Toronto Districts STO Grant	0.00	1,457.30	1,500.00
31 Goodwill	1,200.00	1,260.54	1,200.00
21 New Member Breakfast	3,200.00	4,483.06	4,400.00
34 Service to Others	1,300.00	2,338.00	2,000.00
26 Membership	3,500.00	4,646.79	4,500.00
32 Newsletter	36,000.00	35,749.98	37,000.00
33 Political Advocacy	1.00	0.00	1.00
14 Social			
Golf Tournament	700.00	513.52	500.00
14 Rentals ~ Holy Rosary	3,600.00	4,381.50	4,200.00
15 Seminars	1,600.00	1,225.87	300.00
16 Refreshments	700.00	815.95	700.00
17 Equipment	1.00	0.00	1.00
18 Contingency	1.00	0.00	1.00
19 Fall Craft Show	1,500.00	0.00	1.00
22 Fall Luncheon	2,200.00	2,293.76	2,300.00
23 Spring Luncheon	5,400.00	4,416.22	4,500.00
29 Contingency	1.00	0.00	1.00
Total Expenses	65,830.00	72,564.34	68,706.00
Balance	754.00	31.53	991.75

Continued on Page S4 

Reserves		
40 GIC Canada Trust	20,000.00	20,000.00
41 Trip Operating Capital	13,619.71	15,999.21
42 Total	33,619.71	35,999.21



**2014 AUDITOR'S REPORT TO
RTO/ERO TORONTO DISTRICT 16**

Balance Sheet As of 31 December 2014

Accounts	31 December 2014 Balance
Assets	
Cash and Bank Accounts	
Club 16 Trips	15,999.21
RTO 16	13,840.37
Total Cash and Bank Accounts	29,839.94
Investment	
RTO 16 GIC	20,000.00
Total Assets	49,839.94
Liabilities & Equity	
Liabilities	0.00
Equity	49,839.94
Total Liabilities & Equity	49,839.94

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2014 to December 31, 2014.

Signed:

Paul A. Caron Robert G. Putnam Lone Smith

Paul A. Caron
Auditor

Robert G. Putnam
Treasurer

Lone Smith
President

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

RTO/ERO Toronto Executive to June 30, 2015

PRESIDENT

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SECRETARY

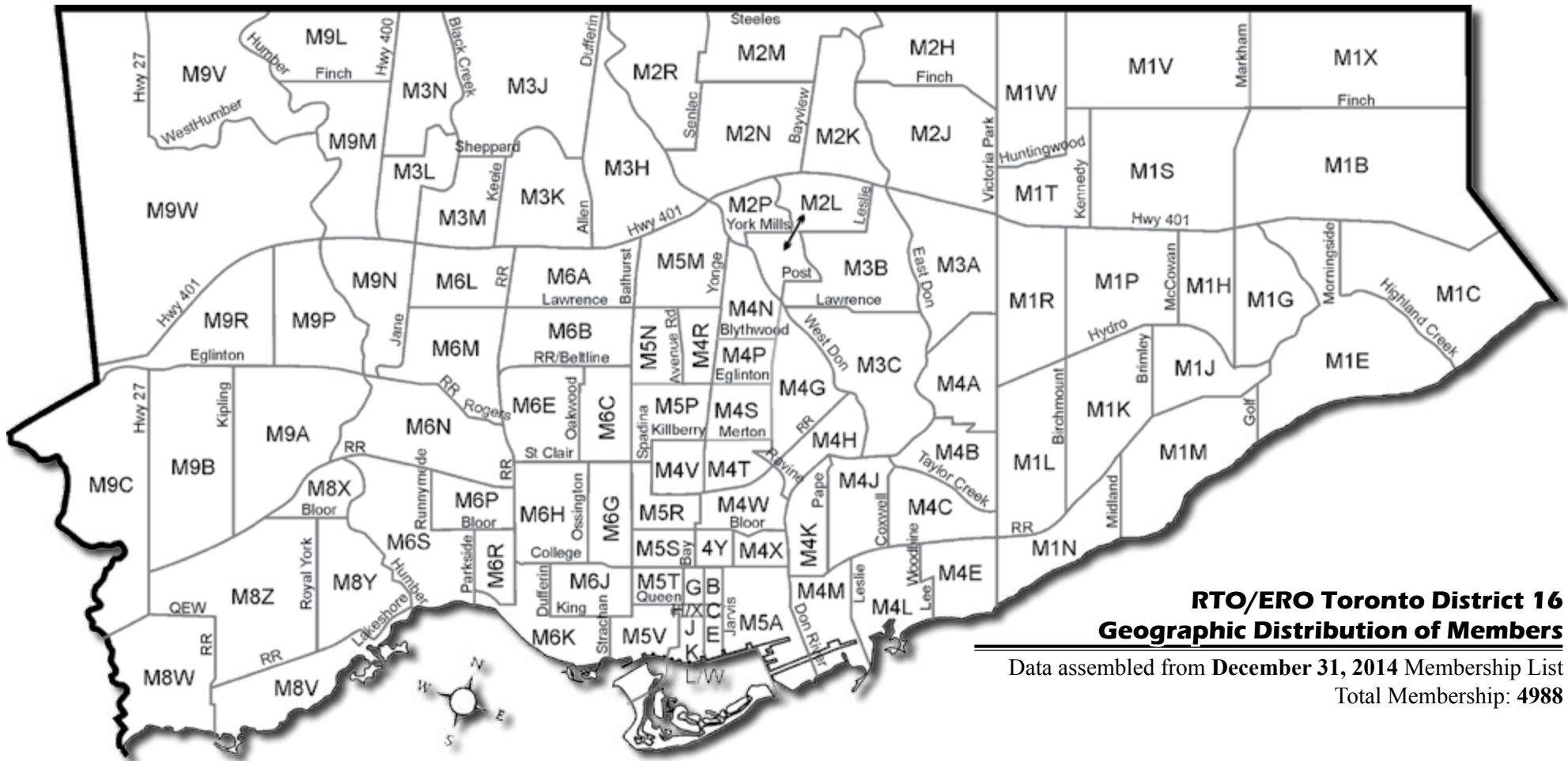
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**RTO/ERO Toronto District 16
Geographic Distribution of Members**

Data assembled from **December 31, 2014** Membership List
Total Membership: **4988**

Postal Code/City	#s	M1R	15	M3A	49	M4H	23	M5A	54	M6A	14	M8V	43	Ontario	Guelph	11	Canada		
		M1S	16	M3B	24	M4J	53	M5B	22	M6B	41	M8X	59	Regions	Kitchener	10	Alberta	7	
		M1T	24	M3C	46	M4K	96	M5C	7	M6C	61	M8Y	29	L/Central	780	Markham	43	B.C.	17
M1B	4	M1V	9	M3H	24	M4L	75	M5E	19	M6E	25	M8Z	32	K/Eastern	113	Miss'auga	143	Manitoba	5
M1C	24	M1W	27	M3J	5	M4M	31	M5G	6	M6G	87			N/Western	94	Newmarket	20	New Bruns	4
M1E	34			M3K	1	M4N	79	M5J	44	M6H	69	M9A	71	P/Northern	29	Oakville	40	Nf Id	4
M1G	6	M2H	26	M3M	8	M4P	69	M5M	137	M6J	25	M9B	50			Orillia	15	Nova Scotia	28
M1H	8	M2J	44	M3N	6	M4R	66	M5P	93	M6K	8	M9C	62	Cities =>10	Pickering	35	PEI	5	
M1J	12	M2K	35			M4S	135	M5R	121	M6L	11	M9M	9	Ajax	22	Richm'd Hl	41	Quebec	16
M1K	13	M2L	17	M4A	12	M4T	63	M5S	40	M6M	22	M9N	15	Barrie	12	Stouffville	19	Saskatchewan	2
M1L	13	M2M	20	M4B	26	M4V	81	M5T	17	M6N	35	M9P	44	Brampton	26	Thornhill	71	Yukon	1
M1M	22	M2N	57	M4C	48	M4W	91	M5V	17	M6P	128	M9R	30	Burlington	19	Unionville	12	Out of Canada	
M1N	53	M2P	15	M4E	133	M4X	22			M6R	46	M9V	6	Caledon	11	Whitby	16	USA	8
M1P	14	M2R	20	M4G	129	M4Y	95			M6S	164	M9W	7	Cobourg	12	Woodbridge	29	Intern'l	12

RTO/ERO Toronto Executive to June 30, 2015 cont'd

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Carmelita Salazar

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416-927-0416



Lori MacDonald-Blundon~ AGM Guest Speaker

Lori MacDonald-Blundon joined RTO/ERO in October, 2012 as a member of the Senior Staff. She brings over 20 years of benefits and compensation experience to her role as Pension & Benefits Officer.

Lori is the Senior Staff lead working with our provincial Pension & Retirement Concerns Committee and our Health Services & Insurance Committee. She also works with our insurance partners (Johnson Inc. and Manulife), and sits as the RTO/ERO rep on the OTF Pension Committee.

Your Toronto Executive believes that Lori will be a valuable asset to our Annual Meeting and encourage members' attendance to receive clear knowledge of RTO/ERO benefits and ask pertinent questions.




Editorial

After we reported in our November Newsletter regarding the steps taken by the RTO/ERO Senate to limit its ability to use Health Premium Funds for non-health reasons, a member called to indicate some relief that this had occurred. In the course of the conversation, some apparent misunderstandings regarding RTO/ERO and the function of the Districts came to light. We'd like to address some of those issues here.

a) *why not use members membership fees to reduce health premiums:* this is the reverse of the matter somewhat resolved as above. We do not believe that Fees or Premiums collected for one purpose are to be used for any other. All members ought not to subsidize health plan premiums.

b) *too much money is spent on social activities:* one of RTO/ERO's raisons d'être is to provide social activities. These activities are organized by volunteers. Costs are typically paid by those who participate.

c) *too much money goes to the executive:* all individuals who make District 16 work are volunteers. No compensation is paid. They are reimbursed for out-of-pocket expenses incurred in the performance of defined duties.

To ensure fees are well spent, full reporting is made at our AGM. If you have questions about Toronto District, come to our AGM and get to know us. 

RTO/ERO Toronto District 16: <http://district16.rto-ero.org>

RTO/ERO Toronto Districts: <http://toronto.rto-ero.org>

RTO/ERO 300-18 Spadina Road Toronto ON M5R 2S7

416-962-9463 / 1-800-361-9888 / www.rto-ero.org

Johnson Inc. Claims: 905-764-4888 / 1-800-638-4753 | www.johnson.ca

Eldercare Select: 1-888-327-1500 | www.eldercareselect.com

OTPP: 416-226-2700 / 1-800-668-0105 | www.otpp.com

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

Current Constitution available on our website

A Brief Glimpse of RTO/ERO Beginnings

from material by **Art McAdam** (1899-1993)

First STO/ERO* President, 1968-1969

More history on our website: <http://district16.rto-ero.org>


The Canada Pension Plan (CPP) was introduced to take effect on January 1, 1966. Premier **John Robarts** determined that this pension should not be stacked on top of pensions to which the Ontario Government contributed and which it guaranteed. At a meeting with the Ontario Teachers' Federation (OTF) he proposed that the teachers' contributions to the CPP be paid out of the teachers' 6% contribution to the Teachers' Superannuation Fund (now the Ontario Teachers' Pension Plan). When a teacher retired, that person would receive a pension earned by the combined contribution - in no case would it be less than a regular superannuation pension. If the combined pension were more than a regular pension, the teacher would get the benefit.

At about the same time, the Government voted to compute teacher pensions on the average of the best seven years' salaries [then the best 10]. But when OTF enquired what the Government intended to do for those already on pension because they had contributed the 6% too, the answer was "Nothing".

Nora Hodgins, then Secretary of OTF and for 20 years responsible for the welfare of retirees, was concerned that the superannuated teachers were not organized. If they were, their numbers and expertise could be combined with OTF and maybe the Government could be persuaded to do something for those who had taught on low salaries and had low pensions.

By motion of the OTF Executive, **Art McAdam** was instructed to form a committee and proceed to organize the superannuated teachers. A committee of ten was formed with OTF covering expenses and providing facilities.

OTF drafted a letter to all superannuated teachers (about 4,000) stating our purpose with a proposed constitution and objectives for such an organization. The letter also asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who would consent to be nominated for election to an organization of retired teachers.

Nominations were sorted by the affiliates of OTF. The six names most nominated in each group were put on a ballot. The Teachers' Superannuation Commission sent the ballot to every superannuated teacher and requested that the person vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of 20 members elected by all of the superannuated teachers. When all were assembled an executive was elected: President **Art McAdam**; Vice-President **Norman McLeod**; and, Secretary-Treasurer **Marion Tyrrell**. 

* STO/ERO became RTO/ERO in 1998

RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term of Executive Service

Bolded ~ current Executive

† ~ past president

Name	Terms		
		Fedchak, Mary Ann	2002/08 (6)
Aberle, Gerald	1991/94 (3)	Fick, Lew	1985/86 (1)
Allen, Gertrude	1978/80 (2)	Fiedler, Dennis†	1989/99 (10)
Assad, June	1986/88 (2)	Fiedler, Val	1994/04 (10)
Baird, Ian	1993/09 (16)	Fraser, Anne	1980/05 (25)
Ball, John	1973/77 (3)	Freeman, Arlene†	1993/09 (16)
Barrett, Harry†	1976/79 (3)	Friesen, Wally	2005/08 (3)
Batchelor, Ron†	1993/98 (5)	Gang, Israel	1981/94 (13)
Birrell, Jenny	1998/99 (1)	Gang, Lillian	2001/02 (1)
Blake, Marjorie	2002/15 (13)	Gartley, John	1975/76 (1)
Booker, Susan	1995/10 (15)	Grieve, Linda	2004/10 (6)
Boone, Geraldine	1981/86 (5)	Halford, Ron	1995/99 (5)
Boucher, Joyce	1994/98 (3)	Hardie, Charlotte†	1986/95 (9)
Bratton, John†	1999/15 (16)	Harvey, Roy†	2008/15 (7)
Brooks, Wilson	1987/89 (2)	Hayes, George†	1986/01 (15)
Bussey, Art	1994/99 (5)	Heard, Norton	1980/86 (6)
Bustamante, Rosalina	2002/10 (8)	Henderson, Torry	1993/00 (7)
Carr, Charles	1996/05 (9)	Hornick, Phil	1985/88 (3)
Carson, Pat†	1995/11 (16)	Jeffery, Kay	1994/15 (21)
Caster, Tom	2007/08 (1)	Kennedy, Margaret	1973/75 (2)
Chandorkar, Betty	1988/96 (8)	Kennedy, Vince	1990/91 (1)
Chole, Natalie	1988/93 (5)	Kerr, Ed	1990/93 (3)
Clark, Mattie	1977/82 (5)	Ketcheson, Bill	1985/94 (9)
Coles, Sidney†	1979/88 (8)	Lehane, Mary	1975/77 (2)
Cooper, Donald	1987/96 (9)	Lennox, Mitchell†	1983/96 (13)
Darbyshire, Bill	1973/77 (4)	Lindsay, Ruth†	1988/98 (10)
De Groot, Jack	1994/05 (11)	Longmuir, Cecil†	1978/81 (3)
Dean, Harold†	1980/85 (5)	Ludwigsen, Ann	2010/12 (2)
DeGraaf, John	1994/95 (1)	Lunney, Esther	1977/80 (3)
Devine, Ken	2005/06 (1)	Lyons, Tom	2008/10 (2)
Dineen, Cecilia	1982/95 (12)	Machin, Bea	1977/81 (4)
Dobson, Murray	1975/77 (2)	Mah, Valerie†	2004/15 (11)
Downward, Gord	1992/93 (1)	Makhija, Shashi	2007/15 (8)
Duras, Melanie	2014/15 (1)	Manning, Lou	2010/15 (5)
Edmondson, Phyllis	1998/99 (1)	Martin, Fionnuala	1988/89 (1)
Edmondson, Roseanne	1976/78 (2)	Matuszkiewicz, Wanda	1997/98 (1)
Elliott, Joan	2011/15 (4)	McCaig, Jean	1986/88 (2)

McEachern, Jean	1981/83	(2)	Robb, Al†	1982/94	(12)
McGillivray, Robert	1988/91	(3)	Rowney, Jim†	1992/96	(4)
McGinn, Bernice†	1985/94	(9)	Rowney, Paul	1996/05	(9)
McGregor, Patricia	2008/09	(1)	Rudd, Norm	2006/07	(1)
McIver, Murdoch†	1973/75	(2)	Salazar, Carmelita	2004/15	(11)
McLean, Enid	1988/90	(2)	Schissler, Laura†	1976/82	(6)
McLean, Mel	1988/90	(2)	Shanoff, David†	2002/14	(12)
McNabb, Vicki	1973/76	(3)	Shaver, Bill	1989/01	(12)
McPherson, Catherine	1975/77	(2)	Simons, Shirley†	1991/00	(9)
McVicker, Kathleen	1995/98	(3)	Smith, Lone	2009/15	(6)
Menagh, Bill†	1998/15	(17)	Smith, Margaret†	1978/98	(19)
Milloy, Archie†	1974/77	(3)	Smith, Warren	1993/00	(3)
Milosh, Mary El	2005/10	(5)	Sparks, Doug	1987/91	(4)
Milton, Helen	2009/14	(5)	Stover, Herb	2014/15	(1)
Moore, Ed	1990/92	(2)	Strangway, Kenneth	1979/86	(7)
Moore, Mary†	1979/88	(9)	Stubbs, Ted	1973/78	(5)
Morris, Peter	2000/04	(4)	Sweetman, Allan†	1973/76	(3)
Nagawe, Sacci	1996/97	(1)	Tajer, Bill†	1995/15	(20)
Naumoff, Carl	1989/90	(8)	Talbot, Heather	2012/15	(3)
Neal, Bob†	1998/15	(17)	Targett, Lloyd	1991/97	(6)
Neufeld, Roy	1993/94	(1)	Terry, John	1991/97	(6)
Noylander, Mary	1988/00	(12)	Thomas, Mary†	1980/90	(10)
Parliament, Loeland	2002/04	(1)	Tufts, Harold	1973/75	(2)
Patterson, Elizabeth	1980/88	(8)	Warren, Laura	1989/00	(11)
Pavkovic, Fran	2010/11	(1)	Watson, Jean	1983/87	(4)
Pennings, Joan	2011/12	(1)	Weinert, Susan	2010/15	(5)
Petch, Rhena	1992/99	(7)	Whitehouse, William	1977/87	(10)
Putnam, Bob	1995/15	(20)	Whitley, Harold†	1974/78	(4)
Quinn, Bill	1987/90	(3)	Wilson, Roger	2010/15	(5)
Reid, Walter†	1978/86	(7)	Young, Shirley	2002/08	(5)
Reynolds, Elizabeth	2013/15	(2)	Zettler, Nanette	2008/10	(2)
Roach, Veronica	1977/79	(2)			

Ontario Retirement Pension Plan (ORPP) - Not for Retirees

Why now? Studies show that people aren't saving enough. Unless action is taken now, today's workers could face lower living standards in retirement. Evidence suggests that middle-income earners may not be saving enough for retirement. The ORPP will be introduced in 2017 coinciding with expected reductions in Employment Insurance premiums and contributions will be phased-in over 2 years. Read more about the ORPP:

www.ontario.ca/government/ontario-retirement-pension-plan