



Volume 38, Issue 1

September, 2015



Roger Wilson, President, 2015/16



Joan Elliott Betty Lou Reynolds Herb Stover Bob Putnam

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.

FALL LUNCHEON ~ TUESDAY, NOVEMBER 3 ~ pp20-21

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Dates To Remember

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November 17: ~ Craft Show/Vendors Display ~ Fall Luncheon ~

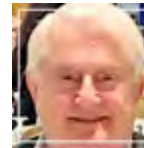


Just in case you see this before the celebrations!
ORDE STREET SCHOOL 100TH ANNIVERSARY
Saturday, September 26, 2015 | 10:00am - 200pm

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

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President's Column ~ Roger Wilson



Contact: 416•626•7373 / rogerapwilson@sympatico.ca

As your very new President, it gives me great pleasure to thank **Lone Smith** for her energy and leadership during her two years as President. We are fortunate to have had her dedicated service and look forward to her continued contribution as Past President.

For the last two years it was my duty to look after the Service to Others grants on behalf of the District. This year, we were successful in obtaining \$3,100 (out of a maximum possible of \$4,000) for a project which provided down-to-earth (quite literally) experiences in which young people were introduced to the joys of growing various foods. The grant enabled the purchase of the necessary clothing and equipment to be used by youngsters who probably thought that peas grew in plastic bags.

District 16 continues to offer support for a wide variety of activities ranging from book clubs to bridge to travel all the way through to theatre outings. This year the latter had a real shakeup because our long-time

organizer, **Jack De Groot**, retired. The many participants in this highly popular option miss him greatly and we all owe him a huge debt of gratitude. However, the outings have now successfully resumed under new leadership. These are great trips and I urge you to look into them (Page 4).

Your new Executive met for the first time this year early in September and began the task of not only maintaining the many good things we are already doing, but also looking for ways to provide additional opportunities and services to our 5,000 members. I would welcome ideas and would be happy to take them to the Executive for consideration. My email address is rogerapwilson@sympatico.ca.

Finally we cannot overlook the interminable federal election. Surely four weeks is enough! However, the decision as to who governs us is crucial and I urge you to consider the options, to vote and to urge your family to do the same.

Have a great Fall. **16**



Enjoy Reading? Cynthia Bracewell, one of our Book Club convenors, recommends:

The Trinity College Book Sale

October 22 - 26, 2015

Check it out at www.trinity.utoronto.ca/booksale
 Rare Books, all kinds of books at great prices!

Front Cover: Main photo: **Roger Wilson**, RTO/ERO Toronto District 16 President for 2015/16. Bottom inserts: First Vice President **Joan Elliott**, Second Vice President **Betty Lou Reynolds**, Secretary **Herb Stover**, and, Treasurer **Bob Putnam**.

Christmas Shopping ~ It's That Time, Already!

EARLY CHRISTMAS SHOPPING

**TUESDAY, NOVEMBER 17 / 10:00am - 2:45pm
with a Noon pause for our FALL LUNCHEON**

The RTO/ERO Toronto District Craft Show is an opportunity for some early Christmas shopping. We hope that many of you will attend even if you are not participating in our Fall Luncheon. If you do plan to attend our Luncheon, consider arriving early so you have the time to support our Crafters. See Page 29 for a list of vendors known to date.

To display, please call **Kay Jeffery**: 416•767•8179 / catherine.jeffery067@sympatico.ca and complete the form on Page 24.

See Photos of last year's Craft Show on the Photos' Link of our website

Theatre Day Trip Reminder ~ Karen Sinclair

Our two fall trips (in October to St. Jacobs to see *Pirates of Penzance*; November to Cambridge to see *White Christmas*) are SOLD OUT. Future trips will be advertised in our January Newsletter.

Reminders to those who have secured spots for our Fall Trips: (a) your cheques will be cashed in September; (b) the pick-up locations and times are: **1** - St. Andrew's Church at 9:00am; **2** - Yorkdale at 9:15am; and, **3** - Hurontario at 9:45am. (For specific information refer to your May Newsletter.) If you have questions, please call **Karen Sinclair** at 416•690•4961.

Thanks for your support, **RTO Theatre Daytrip Committee**

Toronto Live Theatre Report, Liz Estall



Last season we saw plays at the Factory, Bluma Appel and the Fringe Festival. In September, it will be *Motown* at the Princess of Wales Theatre; in October we look forward to *Upside Downton Abbey* at the Panasonic. Hope you can join us for a great 2015-16 season. See also Page 36.

Thank-you, Susan



We take this opportunity to express our appreciation to **Susan Cantan** for her attempts to convene a DSL Photography group. Cellphone photography appears to have reduced interest in larger camera usage. Thanks, Susan!



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, just east of Loblaws:



Art Friends - Marie Lynch (416•421•4936 | lynchmariell@gmail.com) We meet on the *first Friday of each month at Holy Rosary Church Hall from 10:00am to 12:00 noon*. All are welcome to drop in to see what we are doing or, better still, to join us for a stress-free couple of hours working on one of your own creations. There are always lots of ideas floating around to inspire one! Our session for October will be on Friday 2 ...hope to see you there.



Bridge - Tessie Leung (416•421•9054 | tessleu191@rogers.com) welcomes anyone who knows the basic rules of bidding to join the bridge club on the *first, third and fifth Tuesdays of the month*. *This year, bridge was extended into **July, not August or September. We'll see you in October.***



Travelogue - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May.

See Pages 25 and 27 for our October and November Travelogues!

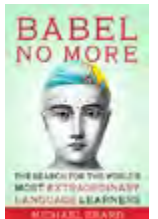


Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca | 416•424•4156) hosts this non-fiction book club on the *second Tuesday of the month from 1:30 to 3:30*, at Holy Rosary Parish Hall.

September 8: *Defending Beef: the Case for Sustainable Meat Production*, by **Nicolette Hahn Niman**

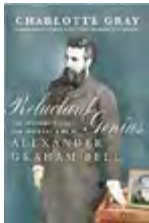


October 13: *Babel No More: the Search for the World's Most Extraordinary Language Learners*, by **Michael Erard**



Continued on Page 6

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



November 10: *Reluctant Genius: the Passionate Life and Inventive Mind of Alexander Graham Bell* by **Charlotte Gray**



December 8: *Why Sinatra Matters* by **Pete Hamill**



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.



October: *The Children Act* by **Ian McEwan**



November: *We Are Water* by **Wally Lamb**

The following activities meet at varying locations:



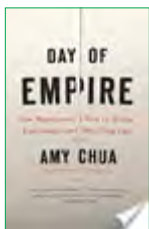
Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. This popular group is at capacity at this time. We list their selections for those interested in their reads.



September: *Secret Daughter* by **Shilpi Somaya Gowda**



October: *The Painted Girls* by **Cathy Buchanan**



November: *Day of Empire* by **Amy Chua**



December: *Coming Ashore* by **Catherine Gildner**

Continued on Page 35



RTO/ERO Developments

At our May Annual General Meeting, the following decisions were made:

- approved the 2015 budget and appointed the auditor;
- elected the district executive for 2015/16;
- approved a motion requesting future RTO/ERO Pocket Planners include religious holidays and festivals;
- heard a presentation from the RTO/ERO Pension and Benefits Officer regarding the RTO/ERO Health Benefits.

At the May and June Executive meetings, Executive actions included:

- receipt, discussion about, and establishment of a committee to respond to a draft RTO/ERO Code of Conduct produced by the provincial executive;
- receipt of the above-mentioned committee's report and forwarded it to the provincial Executive Director and Executive with the view that, although no Code of Conduct was required at this time; should a Code of Conduct be developed, Toronto District's parameters be considered (See Page 15);
- agreement that, as needed, the \$3,000 grant from RTO/ERO for Federal Election purposes (non-partisan) be pooled with those of the other Toronto Districts to facilitate greater buying power for Toronto-wide advertisements;
- a donation of \$500 to Global Medic for Nepalese earthquake aid;
- approval for offering to members a choral group convened by **Dan Berlin**;
- expressions of appreciation to those leaving the Executive: **Melanie Duras, Roy Harvey, Shashi Makhija, Carmelita Salazar**, for their contributions.




RTO/ERO Toronto Districts is the organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough and East York; Toronto).

The final 2015 Retirement Planning Workshop will occur on Thursday, November 5 at the Toronto Plaza Hotel. *Continued on Page 8*

NEW ACTIVITY PROPOSAL
BARBERSHOP CHORAL GROUP

Daniel Berlin would like to start a **Barbershop Choral Group** which would meet once a week throughout the year. Interested singers are asked to contact Daniel by phone at 647.297.8905 | berlin.dan@gmail.com.
Reading music not required! Just a love of singing.

Depuis 1968

 Since 1968

RTO/ERO supports Ontario teachers in their negotiations with their boards of education and the province of Ontario. \$75,000 is set aside annually for this support and, as we go to print, it may well be needed. Remember to support your former staff should they feel it necessary to strike.

RTO/ERO Business continued from Page 7

It was agreed to request each district's executive to pool their \$3,000 provincial grant for political action.

Depuis 1968

 Since 1968

RTO/ERO Provincial actions:

At Spring Senate, 2015:

- un-elected Committee Chairs allowed to vote;
- received 2014 financial statement and appointed 2015 auditor;
- appointed **James Grieve** as Executive Director (pictured on




Photo © RTO/ERO

- the right with out-going Executive Director **Harold Brathwaite**);
- made the \$10,000 RTO/ERO Charitable Donation for 2015 to the Nipissing Serenity Hospice/Maison Sérénité du Nipissing;
- set aside time to discuss the relationship between RTO/ERO and its Districts resulting in a better understanding of the responsibilities of both;
- added 'promotion of the interest of Seniors' to the constitution objectives;

At the June Provincial Executive meeting:

- donated \$10,000 to Nepalese earthquake disaster relief;
- agreed to attend the CARP International Day of Older Persons ceremony at Toronto City Hall on October 1;
- will prepare newsletter advertising guidelines appropriate for District use.

Other information:

- 2016 Pocket Planner was included in the summer Renaissance envelope package in late June/early July. Additional Pocket Planners are available for \$3, including shipping, through Souvenir Canada. They are NOT available from the Provincial Office. To purchase: contact Lisa Kendall, Souvenir Canada, scanada@on.aibn.com | 1-800-259-9641;
- e-Welcome Kit for new members: beginning late June/early July, will contain electronic versions of print materials, District-specific information, and links to RTO/ERO partner sites. 



Health Hints ~ Bill Tajer

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

Each year our District Health Representative (DHR) attends an RTO/ERO Health Benefits workshop to be brought up to dated on the administration of our plans. Here is some of that information.

Q Could the benefit plan save costs by paying the previous year's ODA fee?

A This would save the plan some money for only the year of the change. Thereafter, annual ODA rates would increase again. Participant may have to pay more out-of-pocket if their dentist charges the current rate. Speak to your dentist when you retire; some charge more than the current ODA rate.

Q Why are prescription drugs now reimbursed at the generic drug rate?

A Generic substitution was introduced as a measure of cost control. A study of prescription drug usage showed that most members were already taking advantage of lower cost generics. Using generics provides more room within the annual prescription drug maximum. Controlling rising healthcare costs provides quality benefits today and for the future.

Q For members having couple benefit insurance, can both names appear on the card; or, can each person receive their own card?

A Benefit cards are issued only in the member's name to keep administrative costs down. This is common practice in the insurance industry. The insurance contract is between the member and the insurer.


Q Why does the spouse need the permission of the named card-holder to access personal information regarding their own health issues or to speak to a Johnson's rep?

A Privacy law does not allow others access to information in the member's name without written consent. For a spouse to have access to their information, we require a letter from the member giving Johnson consent to release information to the spouse. Note that this consent does not allow Johnson to make changes to the member's file.

Q What is the policy regarding generic drugs?

A The plan reimburses the cost of a prescription drugs up to the price of the lowest-priced interchangeable drug, typically a generic drug. A participant choosing the brand-name drug pays the difference. Payment for eligible drugs is made at 85% of ingredient cost.

If a medical reason prevents the use of the generic drug, the physician

Continued on Page 10 

Health continued from Page 9

completes a ‘Group Benefits Request for Approval of Brand-Name Drug’ form including the medical reason. The completed form is submitted to Johnson Inc. for assessment. If the request is approved, the plan will cover the cost of the brand-name drug subject to the benefit limitations. Forms are available on our websites or from Johnson Inc. Plan Benefits Claims.

Once completed, the form can be faxed or mailed (PBClaimsOntario@johnson.ca) to be updated within 5 business days of receipt. Participants pay the doctor’s fee for completion of any authorization form (the fee is a tax deduction).

Where a pharmaceutical company covers the cost of the brand name drug, the participant could purchase the brand name drug. The RTO/ERO plan reimburses the pharmacist based on the lowest available price of the generic equivalent. The remainder is paid by the pharmaceutical company. The participant still pays the dispensing fee and the 15% generic co-pay.

Q What are advantages of RTO/ERO Benefits for those residing in Quebec?

A The drug program under RAMQ (Quebec equivalent of OHIP) covers a limited list of drugs. The RTO/ERO plan covers drugs not covered by RAMQ. Other benefits include: Paramedical Practitioners, Vision Care, Out-of-Province/Canada Travel, etc.

Q How can a component be added to one’s insurance coverage?

A Contact Johnson Inc. Plan Benefits Service. If it has been longer than 60 days since the termination of prior group insurance coverage, one is considered a late applicant.

Q What are the restrictions placed on late subscribers?

A For the Extended Health Care and Semi-Private Hospital & Convalescent Care plans, a medical questionnaire is required. Forms are evaluated by medical underwriters at Manulife. If approved, benefits commence from the date of approval. Should medical conditions change, re-application can be made. For the Dental plan, coverage will start immediately with reimbursement limited to \$100 per person in the first 12 months.

Q Why are dental implants excluded under the RTO/ERO Dental Plan?

A The RTO/ERO Dental Plan excludes implantology or its preparation. Crowns, the final stage in the implant procedure, are covered under the Major Restorative benefit. The inclusion of expensive implantology would result in significant premium increases for all participants.

Continued on Page 31 



Pension/Retirement ~ Susan Weinert

Contact: 416•367•9917 / susanweinert@hotmail.com

We previously reported (May, 2015) on the Ontario Teachers Pension Plan (OTPP) 2014 surplus. This surplus has enabled the pension Partners (Ontario Government and Ontario Teachers’ Federation (OTF)) to increase the pension inflation protection for those who retired after 2009. This is the second consecutive year OTF and the government have allocated surplus funds to partially restore inflation protection levels. Inflation for post-2009 credit was previously reduced to deal with recent funding shortfalls. Details are as follows:

- Funding Surplus, 2014:..... \$6.8 billion;
- Members retiring after 2009: inflation protection increased to 70% of increase in cost of living (from 60%);
- Members retiring before 2010: .. unaffected; receive full 100% protection;
- Effective date: January, 2016;

To see how the inflation increases will affect your annual pension in 2016, visit iAccess Web, the secure members’ section of the pension plan’s website. The information will be available online in late October, shortly after the annual inflation rate is determined.

Visit this page to register for or sign into iAccess Web:

www.otpp.com/members/iaccess

More information:


- Visit the pension plan’s website at www.otpp.com/funding
- Visit FundingYourPension.com

OTF and the government use inflation protection for pension credit earned after 2009 as a lever to help manage fluctuations in the plan’s funding status, facilitating stability in contribution rates and other pension benefits.

When the pension plan has a funding shortfall, smaller cost-of-living increases can help to bring the plan back into balance. When there is a funding surplus, inflation payments may be partially or fully restored.

While inflation increases are only paid to retirees, the pension plan is funded based on the level of inflation protection in effect at the time for post-2009 pension credit. For example, the pension plan was funded to provide 60% of the increase in the cost of living for pensions earned after 2009. It is now being funded to provide 70%.

From time-to-time, the administrators of our pension plans (OTPP/OMERS) are asked by plan participants to set aside their fiduciary responsibilities in

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Pension continued from Page 11

order to meet perceived societal needs. Sometimes, competing goals can create unexpected dilemmas. OMERS, through Borealis (a leading direct infrastructure investor managing a diversified global portfolio on behalf of OMERS and other institutional investors with an Enterprise Value in excess of \$70 billion), has investments in Bruce Power, a nuclear energy company employing hundreds of unionized workers. At the same time, the union movement has been a strong backer of the environmental movement to reduce the use of both nuclear and fossil fuels.

Take a look at the websites of both OMERS and Borealis:
www.omers.com | www.borealis.ca

Source for this item are the respective websites of OTPP and OMERS. Members of these plans are encouraged to register for the electronic communications each entity publishes.

www.otpp.com | www.omers.com **16**

RTO/ERO Toronto Scholarship Winner



We are pleased to recognize Léa Beavais as the Toronto recipient of an RTO/ERO \$1,000 scholarship; one of up to 25 given annually. The smaller photo shows Léa with her mother and sponsor, Cindy Shore Beavais. **16**

Volunteers Needed

Volunteer at Black Creek Community Farm, October, 2015

Black Creek Community Farm, located at Jane and Steeles, received an RTO/ERO Service-to-Others grant in 2014 to help fund visits by local schools. We are looking for fit RTO/ERO volunteers who would like to work with the classes and our staff in the fields and greenhouses.

If you are interested in this or other volunteer possibilities, please contact **Helena Wehrstein** (District 16): helaweh@hotmail.com or 416•536•1243.

For more information about the farm, please visit our website:
<http://everdale.org/blackcreek>

Get ready to vote

- Make sure you're registered
- Watch for your voter information card
- Check that you have the right ID






elections.ca
1•800•463•6868

- Make sure you're registered**

Check your registration if you've moved, never voted before or are a student living away from home.

Go to **elections.ca/register** now. It's easy and will save you time when you go vote in the upcoming federal election.

- Watch for your voter information card**

If you're registered, you will get a voter information card in the mail after the election is called. It tells you when and where to vote.

Check your name and address on the card. If there are errors, or if you don't receive a card, go to **elections.ca** or call us to update your information.

RTO/ERO & Elections

RTO/ERO is non-partisan and issues-based. Political parties are not supported. *However, RTO/ERO will, and does, meet with members of all political parties to promote its issues.*

Continued bottom of Page 14 

Check that you have the right ID

Here are your options:

Show one piece of government-issued ID with your photo, name and address. For example: your driver's licence.



OR

Show two pieces of ID. Both pieces must have your name, and one must also have your address. For example: your health card plus a utility bill, or your student card plus a bank statement.

OR

Take an oath. Show two pieces of ID with your name and have someone who knows you attest to your address. This person must show proof of identity and address, and be registered in the same polling division. This person can attest for only one person.

Go to elections.ca for the full list of accepted ID, details on accessibility, and to learn about the many ways you can vote.

RTO/ERO & Elections continued from Page 13

Our May Newsletter Supplement highlighted those issues along with those of the Canadian Association of Retired Teachers (ACER-CART). That Supplement is available on our website until the election is over.

To summarize, issues to keep in mind for this election include:

- delivery and availability of quality health care;
- aging with dignity;
- social/affordable housing;
- support for aging at home;
- pension protection/enhancement and security;
- environmental regulations;
- increase CPP;
- increase OAS and GIC for low-income seniors;
- prohibit erosion of earned pension benefits;
- national pharmacare plan;
- post-acute and chronic care;
- postal services

REMEMBER: Toronto has three new ridings: two in downtown Toronto; one in east Scarborough. Watch for a change in location of your usual polling station. **Identification rules have changed** so make sure you have the documents required by Elections Canada. Even if you are not politically active, exercising your franchise is vital to a healthy democracy. Encourage your friends to vote and help those who may need some assistance with their ID or transportation.

RTO/ERO Proposed Code of Conduct

Last spring, the RTO/ERO Provincial Executive felt that it was necessary to create a code of conduct for its members. A draft code was drawn up and presented to a meeting of district presidents and referred to the districts for comment and suggestion. The general response from your president at the time (**Lone Smith**), and subsequently your Toronto Executive, was that the draft proposal was inappropriately timed, lacked inspiration, and was a potential discouragement to current and future volunteers who ensure the viability of this great organization.

Your executive forwarded its response to the provincial office by the end-of-June deadline. We copy, below, a portion of that response. The Provincial Executive is re-examining the issue. We'll keep you informed.


RTO/ERO Code of Conduct – District 16 Committee Draft

1. The Code of Conduct expresses the ethical principles of RTO/ERO and serves as a guide for the expectations on how members and staff will conduct themselves on behalf of RTO/ERO.
2. As retired members of the education community, RTO/ERO members should continue to conduct themselves in a manner befitting their profession when attending/participating in both provincial and local District RTO/ERO events and meetings, and while on official RTO/ERO business in the community.
3. The RTO/ERO Code is based on the principles of integrity/accountability, good governance, and communication, as outlined below:
 - a) Uphold the Constitution, Policies and Procedures established by the organization.
 - b) Demonstrate integrity when acting on behalf of the organization by modelling the principles of equity, trust, fairness, and respect.
 - c) Manage time, expectations, costs and resources responsibly and effectively.
 - d) Respect confidentiality of information that is acquired in the execution of one's role at both the provincial and local levels.
 - e) Demonstrate open, honest communication with staff, members, other professional groups and the community.
 - f) Value the use of both official languages.
4. While the Code serves as a guide for the expectations on how members and staff will conduct themselves on behalf of RTO/ERO, situations may arise where a member may appear to have acted outside of the Code. These may include, but are not limited to:

Continued on Page 16

Code of Conduct continued from Page 15

- a) Accessing RTO/ERO information for personal gain;
 - b) Knowingly submitting false claims for reimbursement of expenses;
 - c) Sharing confidential information obtained while working on behalf of RTO/ERO;
 - d) Intentionally violating the principles of the Code.
5. Initial concerns re staff must be in writing and referred directly to the Executive Director for resolution.
6. Attempts at resolution of initial concerns re members arising from issues as set out in paragraphs 3 and 4 above, shall be conducted in a collegial manner between the parties using the offices of the local District Executive. Should the members concern not be resolved at the District level, the member may refer the concern in writing to the Executive Director.
7. Upon receipt of a complaint against a member, the Executive Director will investigate and assess the nature of the complaint and recommend appropriate action to the Provincial Executive. Such investigation will include confidential communication with both the individual(s) issuing the complaint and the member about whom the complaint has been made, as well as others (members and staff) who may have relevant information.
8. During an investigation of a complaint, the Executive Director, on behalf of the Provincial Executive, will act in a fair, impartial and confidential way.
9. Members have the right to procedural fairness and to have matters dealt with in a timely manner.
10. Based upon this investigation and recommendation of the Executive Director, the Provincial Executive may:
- a) take no action;
 - b) caution the member;
 - c) deny the member the right to hold any RTO/ERO office or function;
11. Any communication to be made under the Code involving the Executive Director, shall be in writing, and may be made or given by personal delivery, by overnight courier, registered mail or by transmittal by facsimile machine or electronic transmission or other transmission addressed to the respective parties at the addresses set forth below:

Editor: Since this is a draft document, the remaining portions including the contact information have been excluded at this time. When, and if, a duly Senate-authorized Code of Conduct has been published, we will provide the full details. 

TEOF 23rd Annual Auction
"Don't Forget To Feed the Kids"
TEOF: Toronto Educational Opportunity Fund



Friday, November 20, 2015



5:00pm ~ Viewing

5:30pm ~ Market Place Opens / 6:30pm Dinner

Fountainblu Banquet Room

200 Prince's Blvd, Exhibition Place, 2nd Floor, Queen Elizabeth Bldg

\$100.00 admission (*a portion eligible for tax receipt*) includes:

Buffet Dinner, Parking, Catalogue/Door Prizes

For further ticket information call **Colleen Costa** (416•393•0440 x285)

We also need your help! ~ new or like-new quality items for auction to raise funds for child nutrition. TEOF provides *value-in-kind tax deductible receipts* for eligible donations. Popular contributions over the years have been works of art (paintings, prints, watercolours, collectables, pottery, sculptures), gift baskets, certificates and Special Event tickets for Theatrical or Athletic events with a minimum value of \$20 per item.

To make a donation, or for further information, call:

Les Birmingham / 416•291•0908, or **Ross Richardson** / 416•397•3911
(For each item donated, please provide an estimated price for consideration. TEOF evaluates all accepted donations and issues income tax receipts.)

Hint: A brief description adds value to the donated item.

Additional Registration Forms available at:

www.district16.rto-ero.org (Toronto District 16 link)

AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. _____ Postal Code _____

I wish to order ___ tickets @ \$100.00 = \$ _____ Telephone: _____

Method of payment:

VISA ___ MasterCard ___ American Express ___ Cheque ___

Credit Card #: _____ Expiry Date: ___/___

Cardholder Signature: _____

Mail order form to: TEOF Auction, c/o C. Costa, 200-1482 Bathurst St,
Toronto, ON M5P 3H1,

OR fax to: 416•393•0456

For Office Use Only ~ Date Order Received


Art Friends Photos, Marie Lynch, Convenor

Over the summer members of the Art Friends Group have been keeping each other informed of upcoming art events and exhibitions in

and around Toronto.

Recently we spent a pleasant summer day painting and sketching at the Evergreen Brickworks in the Don Valley. We're

looking forward to resuming our monthly sessions at Holy Rosary Church Hall in September and again on October 2.

Photos by **Mary Gibson**;
Upper: **Marie Lynch** and **Sandra Winter**;
Middle: **Terry Tedesco**;
Lower: **Diana Bennett** 

Did You Know? Martin Long, former president of the Elementary Teachers of Toronto, was honoured by ETFO on receiving an Honorary Life Member Award.



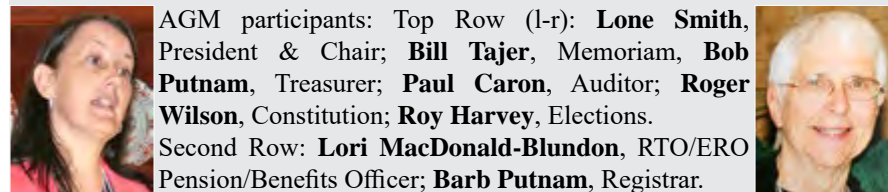
Toronto District 16 Members June 30, 2015

Age	Female	Male	Total
0-54	6	2	8
55-64	529	153	682
65-74	1,852	714	2,566
75-84	839	479	1,318
85-89	177	106	283
90-94	108	29	137
95-99	18	5	23
100+	4	0	4
Total	3,533	1,488	5,021

Photos: Annual General Meeting, 2015



AGM participants: Top Row (l-r): **Lone Smith**, President & Chair; **Bill Tajer**, Memoriam, **Bob Putnam**, Treasurer; **Paul Caron**, Auditor; **Roger Wilson**, Constitution; **Roy Harvey**, Elections.
Second Row: **Lori MacDonald-Blundon**, RTO/ERO Pension/Benefits Officer; **Barb Putnam**, Registrar.



We try to hold a civilized (light refreshments ready when you arrive); relaxed (camaraderie, humour); informative (this time, about RTO/ERO benefits) AGM.

CRAFT SHOW / EXHIBITOR DISPLAYS / FALL LUNCHEON, TUESDAY, NOVEMBER 17, 2015

PROGRAM AT THE OLD MILL, BRÛLÉ ROOM

10:00am to 2:45pm ~ Craft Show & Exhibitor Display

11:00am ~ Meet & Greet / Cash Bar Opens

12:00 Noon ~ Luncheon & Door Prizes
(Prizes compliments of Craft Show Participants)
\$40/Person ~ Please Register / 150 Seats

1:20pm to 2:00pm ~ Entertainment

Complete and submit, with appropriate payment, the Registration Form, opposite, by November 9, 2015 so that we can best use our assets to order proper resources.

Please register early!

~ MENU: SIT-DOWN LUNCHEON ~

Roasted Parsnip & Caramelized Pear Soup with Rosemary Cinnamon Sage
Atlantic Salmon Fillet with White Wine Beurre Blanc served with:
Mini Red & White New Potatoes with Rosemary, Flat Leaf Parsley, Garlic & Olive Oil
Vegetable Medley with Carrots, Broccoli & Red Peppers

OR, *Roasted Chicken Breast* with White Wine Tarragon Dijon Cream Sauce

OR, *Vegetarian Penne Pomodora*

Belgian Milk & Dark Chocolate Mousse Tower with Caramel Crunch,
Minted Raspberry Coulis

OR, *Fruit Cup*

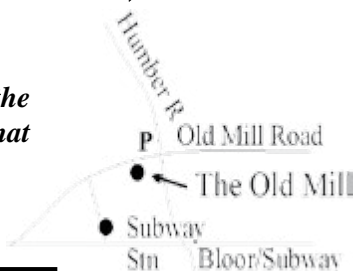
Assortment of Dinner Rolls & Sweet Butter

Coffee (regular, decaffeinated), Selection of Fine & Herbal Teas

Pay Parking is in effect from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.

REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P26
(District 16 cannot be responsible for charges arising from failure to use this pass.)

**REMEMBER
COME EARLY
Craft/Exhibitor Show
10:00am to 2:45pm**



LUNCHEON ENTERTAINMENT: TBA

Watch our E-zine for our Entertainment Announcement!
Kay Jeffery, our Program Organizer, is well known for the arrangements made for our Luncheons: comedy, choirs, vocalists, instrumentalists, etc.
Join us and meet some 'old' friends on November 17.

FALL LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____

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

Guest: _____

Instead of Salmon, I select:Chicken ... Vegetarian
Guest Selection instead of Salmon: . Chicken .. Vegetarian

Instead of Mousse, I select:Fresh Fruit Cup
Guest Selection instead of Mousse:.....Fresh Fruit Cup

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 to:

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

REGISTER BY MONDAY, NOVEMBER 9, 2015

Prompt returns allow our organizers to plan efficiently and accurately with wise use of District assets.

Note: Photos taken at these events may appear in our Newsletter or on our website.



Photos: Spring Luncheon, 2015



At our Spring Luncheon we recognized **Jack DeGroot** (top centre) for his many years organizing our Theatre Day Trips. **Kay Jeffery** organized the day, **Linda Grieve** (top left/right) hosted the festivities for Jack including the choral group below. Also appreciated were **Hank Condie**, a long-time trip organizer and participant. **Harold Brathwaite**, retiring RTO/ERO Executive Director, was also welcomed. Entertainment was provided by **Shane Jeffery**, Elvis tribute artist. Attendance: >130.



Goodwill ~ Marjorie Blake



Welcome back to all members, and especially, to our new members who have joined Toronto District 16 this year. Our Goodwill program continues to include a Welcome Letter, a copy of our most current Newsletter, as well as a New Members Breakfast in September .

During the months of April, May, June, and July welcome letters were sent to 115 new members.

Cards of condolence are sent to families of deceased members. Sympathy cards were sent to 32 families during the months of April, May, June, and July.

Congratulations are relayed to members who have celebrated significant milestones, anniversaries, new arrivals, accomplishments or rewards.

Congratulatory cards and certificates from the Governor General were sent to:

- 1 Centenarian (100 years old) in Regina, Saskatchewan
- 25 Nonagenarians (90 years old) in Toronto
- 36 Octogenarians (80 years old) in Toronto

Congratulations were sent to **Judy Anderson** re the birth of her second grandchild Edison Stone on June 12, 2015.

Members are remembered in times of illness, or other traumatic situations. "Keeping in Touch", "Get Well", "Thinking of You" cards were sent to several members in the months of April to July.

Thank you letters/cards and telephone messages were received from members as well as from relatives of members who were most grateful for the contact made during their time of need and/or their time of celebration.

Please remember to inform us about members with whom we should keep in touch, or who are celebrating a significant milestone. Special thanks to members who have kept us informed about fellow members.


With a membership of over 5,000, any help to keep in touch with fellow members is greatly appreciated.

We Care, We Share.

Contact persons:

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

mdblake@sympatico.ca

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

Finance Group Special Notice: There is a change in our fall schedule for November 26, 4:30pm - 6:00pm.

Colm B. Murphy, PFP® FCSI® Financial Planner, Investment and Retirement Planning, will be present and speak about taxes and how to keep more money in our pockets. Colm will answer any questions.

Rendezvous Club ~ Fall 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.



Fall Schedule ~ Mondays:

September 28: *The Retro Ramblers* a versatile male quartet

October 26: Members' craft show;

Saloma Smith/An Alternative Lifestyle in the Electronic Age

November 30: TBA

Contact: Kay Jeffery:

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

Volunteers Wanted

Volunteer at Art City in St. James Town ~ 2 year commitment ~



Established in 2000, Art City, in St. James Town, is a not-for-profit organization that provides after-school and weekend multidisciplinary art programs, free of charge, to the children and youth who reside in this community. Located in a storefront on Sherbourne Street, Art City is fully integrated into one of Canada's most densely populated and culturally diverse neighbourhoods, and is a safe and non-discriminatory environment that encourages passion for artistic expression, a connection to the community, and a difference in their future.

We are looking for candidates who are interested in supporting arts programs for children. Art City board members are encouraged to contribute to board and organizational activities that are related to their area of experience and that are personally meaningful. For some that may involve strategic planning, assisting in fundraising or broadening organizational networks and partnerships.

You are encouraged to view our website, www.artcitytoronto.ca. If interested, send a letter to the Board at artcityboard@gmail.com.

Submitted by **Carole Montemurro** 16

Federal Elections Caution: During the last Federal election, schemes were employed to trick some voters in going to the wrong voting station. Remember to keep the voting card from Election Canada and pay no attention last minute phone calls, emails, notices from pretenders.

Travelogue ~ Wednesday, October 28, 1:00pm

THE PLEASURES OF THAILAND

presented by Ed Martin



As Ed Martin will tell you, Thailand is a deservedly popular destination for tourists despite the ravages of the terrible tsunami in December, 2004, which killed at least 6,000 people. When I decided to do some research on this exotic country, I was surprised to learn that Thailand had declared war on the UK and the USA after

Japan occupied the country in 1941, and soon after the attack on Pearl Harbour. Then a secret protocol was offered promising to restore any territory taken from Thailand by the British and the French. Thailand had managed to avoid becoming a European colony before the war by playing the rival powers off against each other, acting as a sort of buffer state between them. Japan was trying to promote a "Greater East Asia Co-Prosperty Sphere" as it gobbled up former colonial holdings.

Thailand had endured a bloody history of political upheaval through a long line of hereditary monarchs. A constitution was proclaimed in 1932 with the military continuing to play a major role. Thailand was a major player in Southeast Asia during the Cold War when US Secretary of State John Foster Dulles and President Eisenhower pursued a strategy of containment of communism. A treaty organization patterned after the NATO Alliance including Thailand, Australia, New Zealand, Pakistan,



Cont'd on Page 26 16

Travelogue continued from Page 25

the Philippines, and the UK was organized in 1954 (SEATO). The goal was to protect Viet Nam and Laos. However, by 1977 many members had lost interest and did not participate militarily, and the alliance was dissolved. The Americans would still refer to the organization when they began to get involved in Viet Nam after the French were defeated there in 1954 by the Communist Viet Cong.

From 1947 to 1960 the population of Thailand doubled to 66 million, and the capital of Bangkok became an extremely populated city with 12.6% of the total population. With high investment by multinationals and a headquarters of business and finance, this one of the 'Asian tigers' began to roar. The Travel and Leisure magazine ranks the city as the Best City for four years in a row.



I expect Ed's pictures will show us the reality behind those words!

When you think of Thailand, you may remember being enchanted by the musical "Anna and the King of Siam". Based on a book by a teacher who was hired by the king in the 1800's to teach English at court to his many offspring, I wondered how much truth there was the story. It seems there are some gaps, but Anna really did teach there for 6 years, even if some of her stories were fantasy. If you grew up during World War II, you may have been thrilled, as I was, by the true story of British POWs who were forced into labour in the building of The Bridge on the River Kwai.

Come and learn more about this intriguing country. "Shall we dance?" It's all about "getting to know you". Ed promises us "something wonderful".

Marilyn Holyer 16



Travelogue ~ Wednesday, November 25, 1:00pm

INDIA: SPECIAL PLACES YOU MUST SEE!

by master photographer Pat Zuest



Attending one of Pat Zuest's photographic adventures is like finding yourself on board a magic carpet with a good pilot who knows the terrain by heart and shows you every aspect of her subject in passionate



detail. Think India, both ancient and modern, as you visit Rajasthan, the Taj Mahal, Delhi, and Varanasi in wild natural colours with a



master photographer and passionate observer of the human condition. Relax, you are in good hands! Fall in love with India! 16



**RTO/ERO Toronto Craft Show & Exhibitors' Display
'Enhancements for Your Retirement'**

We are pleased to host another Craft/Artisan Show. If you would like to participate, complete the form below and forward it as indicated. A Registration Form is also available on our website.

This event will take place at The Old Mill, on Tuesday, November 17, 2015 from 10:00am to 2:45pm. Set-up details will be sent to registrants the week before the event. There is a \$40.00 Table Fee (to help cover costs of room rental) and you will be provided with one Luncheon Ticket to be used as you see fit. Participants are asked to donate one of their crafts as a door prize (minimum value: \$10).

There is room for **15 participants only**, so please register early. Space will be allocated on a first-come, first-served, basis. Should multiple Registration forms arrive on the same date, post mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

Contact Kay NOW to book your table. Photos of previous Craft Shows are available on our website: <http://district16.rto-ero.org>

NOTE: products shown should be self-produced and not manufactured by a third party. This is not a garage sale. Kay Jeffery

* * * * *

Name: _____ Phone: _____

Address: _____

Email: _____
(used for RTO/ERO purposes only)

Product Description: _____

Craft Show contact and booking: Kay Jeffery: 416•767•8179
catherine.jeffery067@sympatico.ca

Send Luncheon Registration Form (Page 19) by November 9 to:
Bob Putnam, 1204-15 King Street, Toronto ON M9N 3X1
Remember to enclose your cheque for \$40.00 (payable to RTO/ERO District 16). Please do not contact Bob regarding the Craft Show.

Exhibitor Displays ~ Fall Luncheon

Partial list of *Enhancing Retirement* Exhibitors

- Accredited Senior Agent PSR Brokerage | Katrina Mchugh (Seniors counselling for Where to Live, Downsizing, Other Issues re Seniors)
- Capilia | Truly You Hair Solutions Centre
- Discovery Cruises & Family History Simplified | Louise Todd
- Hearing Aid Source Centre | Edmund Ayvazyan
- Heart Check Pen | Etienne Grima
- Investors' Group | Catherine Maio
- Pearle Vision (Get Your Vision Tested Free) | Bruce Pouty
- Sleep Med. & Sleep Disorders | Dr. M. Enjati
- T-zone Vibration | Alban Frigault
- Tapestry Retirement Home | Will Cara
- Total Access Centre (Accessible Living for All) | Marilyn Wetston

Also see
Pages 20, 21

Watch our E-zines for additional participants!

AND REMEMBER! The Craft Show is on, too!

Lots of timely information and shopping opportunities!

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

On Tuesday, September 8, Valerie Mah and Joan Elliott hosted our district's annual *No-Bell Luncheon* at The Mandarin at Yonge and Eglinton.

As we went to press, there were over 30 members and friends registered to attend.

We'll have a report in our November Newsletter and some photos on our website.



Activity Convenors' Meeting, June 19, 2015

To better co-ordinate the activities offered by Toronto District 16, Heather Talbot and Valerie Mah organized our first Convenors' Seminar. Attended by about a dozen members, the meeting also coincided with the anniversary of Dick and Marilyn Holyer and the day after Ann Ludwigsen's birthday. Ann is in the middle of the photo.



A number of ideas and organizational pointers were discussed with a view to the effective and efficient provision of services to our members.



Parking Pass

59172



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 17, 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.

THE OLD MILL PARKING LOT AND GARAGE PARKING ARE PRIVATE PROPERTY AND ARE NOT ATTENDED. WE ASSUME NO RESPONSIBILITY WHATSOEVER FOR LOSS OR DAMAGE TO THE VEHICLE OR ITS CONTENTS DUE TO COLLISION, THEFT, FIRE OR OTHERWISE.



21 Old Mill Road, Toronto,
Ontario M8X 1G5

Please display this pass face up on your dashboard.

This is your Parking Pass for our Fall Luncheon and Craft Show 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. 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.**



Health continued from Page 10

Travel Issues

QRegarding 183 days in the US, what constitutes a day?

A A day is considered to be a calendar day, or any portion thereof.

QDoes a change of medication affect travel coverage?

A A change in medication, dosage or usage does not automatically mean that the condition would be excluded from coverage under our Out-of-Province/Canada Travel Benefit. However, if it is due to a change in your condition, then any claims resulting from that condition may be excluded.

QHow does the 90 day period for travel insurance apply to a drug change due to addiction or withdrawal?

A If the change in medication, dosage or usage is due to a change in your condition, then any medical issue resulting from that condition may be excluded.

QWhat is known about the 183 day rule for Canadian visitors to the US?

A Canadian citizens are welcome to visit the US for up to six months in any 12-month period. The number of allowable days doesn't reset on January 1. The time is based on an individual's travel dates which can continue from one calendar year to the next. Every day spent in the US through the year (shopping trips to travelling between destinations) counts. Owning as opposed to renting, a vacation home does not increase the maximum number of days.

The Internal Revenue Service (IRS) may consider you a resident for taxation purposes if you spend over 120 days in the US on a regular basis. Fill out a declaration form to avoid being taxed. If you spend a substantial amount of time in the US, you should contact the US Consular District: canada.usembassy.gov/visas/consulates.html

QWhen an illness occurs during the initial 93 days away, and the member has purchased additional days under the RTO/ERO supplemental travel plan, will they be covered if it recurs after the 93-days or is it considered a pre-existing condition?

A Assuming that Allianz has not issued a limitation of benefits and advised the member to return home for additional treatment after the medical emergency, a recurrence may be covered under the RTO/ERO Supplemental Travel Plan depending upon the specific circumstances.

QIf additional days are purchased from another insurance provider and an illness recurs after the 93-days, would the new policy cover them? 🙋

Health continued from Page 31

A In most cases, the recurrence would not be covered. It is important to check the conditions under the other policy.

Q *What constitutes a pre-existing condition?*

A See Page S6 in our Supplement.

Q *If one has his/her annual physical prior to leaving on vacation and, while that person is away, the physician's office calls saying it is important to come in immediately, is this covered by Allianz as an emergency?*

A Medical records are requested to determine if this were just discovered through routine tests or if it were the result of a test to check on something identified by your physician as a matter of concern at your physical. Situations like this are reviewed by Allianz on a case-by-case basis.

Q *Do we need the generic drug name when being treated out of country?*

A You should carry a list of all of your medications and dosage levels. In an emergency, this information can be provided to medical staff to aid in your treatment until they can get full copies of your medical files. With respect to claims payment, drugs used in the treatment of an emergency out-of-province/Canada medical claim are not subject to the generic price restrictions of the regular Prescription Drug benefit. These claims would be adjudicated through Alliance Global Assistance and would be subject to approval under the terms of the out of province/country travel benefit.

Q *Do we need proof of departure when being treated in out-of-country hospitals?*

A Proof of departure is not required to receive treatment. However, Allianz will request proof of departure at the time they adjudicate the claim.

Other

Q *Can multiple plans be developed for differing levels of coverage?*

A Our main competition offers three grades of coverage to retirees. Their marketing materials indicate that the majority of their participants choose the most-comprehensive plan that compares most closely RTO/ERO's. With RTO/ERO representing 8 in 10 OTPP pensioners with a benefits deduction and the fact that the majority of the remaining 2/10 taking the plan most close to RTO/ERO's, there is a very small market for other plans. A small plan size makes it difficult to maintain financial stability. Rates for a competitor's lowest-cost plan have increased 25% in the last five years. **16**

Angel Foundation for Learning ~ Royal Gala
www.angelfoundationforlearning.org/evening-to-feed-the-soul-gala/

THE 10TH ANNUAL
**EVENING
TO FEED THE
SOUL
Gala**


in support of
**THE ANGEL
FOUNDATION
FOR LEARNING**
EDUCATE • INSPIRE • SUPPORT • THRIVE

Order Forms available from the 'Angel' website in mid-September
FRIDAY, NOVEMBER 13, 2015
RIVIERA PARQUE BANQUET HALL

Live Entertainment
Seated Dinner
Antipasto Bar
Raffles
Door Prizes
Open Bar
Silent Auction
Dancing
...and much more!

SAVE THE DATE!

This is one event you don't want to miss!



Tis to Laugh!

News Item: Today's parents are more concerned about their child's mental health than their physical safety.

Comment: This from a generation of parents pushing strollers while on cellphones; having family meals or dining in restaurants while texting and answering 'important' emails; taking their kids to sports events/practises then spending the time viewing their electronic devices. Go figure!

Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in May, June, July and August. *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 August 31, 2015, our Toronto District membership stood at 5,095.

Bob Neal, Membership

Martin Agranove
Maria Amaral
Susan Atkins
Christina Bardes
Rose Anne Barrett
Sophie Broszczak
Domenica Bruno
Bernard Burns
Mary Card
Nancy Carino
Oliver Carroll
Gen Ling Chang
Helen Charles
Mike Choma
Jill Coleman
Julie Cudmore
Florette D'Costa
Neil Dalgarno
Marygrace Di Iulio
Janet Duffy
Sondra Ezrin
Amira Farag
Reta Favrod
Patricia Fink
Gregory Finley
Rosella Flynn
Jane Forbes
Liliana Gagliese
Pina Giancola
Judy Gordon
Hazel Gorley
Corinne Gould

Anna Maria Grizzaffi-Nalli
Jane Hamer
June Haughton-James
Ronald Hearn
Diane Kalil
Roshan Khamisa
Marusia Kondrat
Neema Lakin-Dainow
Lisa Luciani Turner
Jean Penelope Lumley
Shirley Ly
Christine Lynett
Catherine MacDonald
Ellen MacIntyre
Sheila MacMillan
Anne Malc
Linda Malczewski
Darleen Mamula
Anna Maria Manieri
Heather McClory
Mary McDonough
Jeanne McKie
Andrea McMillan
Maureen H McRae
Susan Menary
Doina Mihailescu
Anna Maria Mirabelli
Lois North
Shaune Palmer
Cleonilda Papa
Anna Maria Parise

Deborah Partch
Wilhelmina Ina Pelkey
Martha Peterson
Sally Philippon
Maria Plienegger
Halina Polsinelli
Barbara Poole
Stephen Porter
Brenda E Posner
Wade Potts
Cheryl Powell Urquhart
Marilyn Rasmusson
Rita Rovito
Monica Segall
Harry Shapero
Diana Skibinski
Zina Skocylak
Roksolana Slywynska
J Arlene Stoker
Sheila Stuart
Sophia Sunde
Wendy Terry
Ann Twohig
Frank Vaccari
Margalit Van Bergen
Patricia Van Reet
Leda Westbrook
Clara Williams
Marcia Williamson
Rick Wilson
Elizabeth Woolley
Elsie Wright

Social/Recreation continued from Page 6



Downtown Coffee Club: Meet other retired teachers and friends informally! 625 Church St *any Wednesday or Saturday around 10:30am.* at The Croissant Tree (NE corner of Church and Charles St. E, one block south of Bloor/short walk from Yonge/Bloor subway station). Buy a coffee, look for a table of happy retirees!

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



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on *the last Thursday of the month at 4:30pm:* September 24, October 22, *November 26 -Tax Presentation*, December 10. 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.

* See Page 23 for information specific to November 26.



Friday Night Movie ~ Shashi Makhija (makhija.shashi@gmail.com | 416•892•1717) and **Carol Seljak** (fridaymovieclub@gmail.com | 416•562•7404) host 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!



La Belle Langue ~ Bonjour! Cherchez-vous un endroit où vous pouvez rafraichir votre habileté de conversation en français? La Belle Langue pourrait être pour vous. Nous nous rencontrons le deuxième et le quatrième lundi de chaque mois de 5 h. à 6 h.

Si cela vous intéresse, vous pouvez me faire savoir à bswerling@hotmail.com ou au poste: 416•769•8457.

À bientôt! **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 at the Varsity in the ManuLife Centre 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, at Scaccia, which is at the bottom level of the Centre.

More Activities Continued on Page 36 📄



Super Tees Golf Group ~ The Super-Tees Golf Group plays every second Wednesday at Scarlett Woods Golf Course, from mid-April to the end of October, as weather allows. We usually have from 8 to 12 golfers; sometimes more. We try to book 3 or 4 tee times. You receive an email with the booked tee times *but must receive a confirmation that you are playing* so we know exact numbers. Contact **Rosalie Parente** at rosalie10@rogers.com or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. (*Liability Waiver required.*)



Theatre Day Trips ~ **Karen Sinclair** and her committee arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Full details are printed in our Newsletter regarding schedule and registration process when arranged.



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 ~ *First the bad news!* **Phyllis Broom Walker** began this group in May, 2008 when our hiking group stopped. Circumstances have arisen such that Phyllis is not able to continue. We take this opportunity to thank Phyllis for the years spent organizing and leading the monthly walking tours and we look forward to having another volunteer step forward to take her place. RTO/ERO relies on members like Phyllis and our other convenors for their generous voluntarism. Our district is a most viable entity because of them. *So, is there a members who would like to organize a similar activity?*

Contact **Heather Talbot** at:

416•265•8930 | heatalb@rogers.com

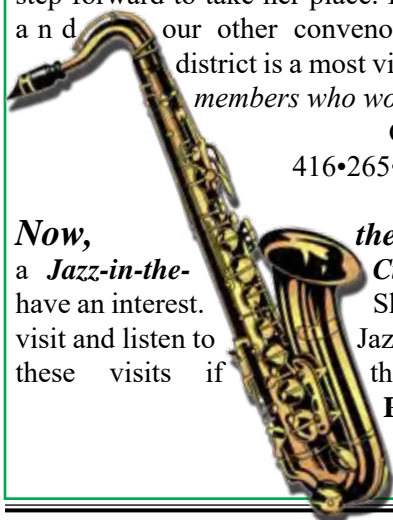
Now, a **Jazz-in-the-** have an interest. visit and listen to these visits if

the good news! Phyllis is willing to organize a **City** group for those members who may She is proposing a *monthly* Jazz group to Jazz in the City and will be happy to arrange there is an interest. Please contact her at:

Phyllis Broom Walker:

416•653•3521

llanoka@aol.com 



Joyce Boucher
1994 - 98



Sidney Coles
1979 - 88



Israel Gang
1981 - 94



Lillian Gang
2001 - 02



Bun Reid
1978 - 86



Warren Smith
1993 - 2000

After printing the list of former Toronto District executive members whose photos we needed for our archives, a number of members came through with quick responses. At our AGM in June, **Dianne Scott** delivered a staff photo from **Diana Boddington** containing the images of **Sid Coles, Israel Gang** and **Bun Reid**. Arriving home after the AGM,

Canada Post had delivered an envelope from **Joyce Boucher**; and, a week later, **Warren Smith** sent his contribution. Meanwhile, member **Moritz Staschewski**, was getting in touch with Israel's son who was able to supply Lillian Gang's photo and another of Israel (used above).

Thanks to Diana, Joyce, Warren and Moritz for taking the time and effort to help us in our quest.

We still need 34 photos for our collection, so we'll publish our missing-list as space permits. Although some whose photos are missing may be deceased, there remains the possibility that current members may remember them and be able to help us before too much time passes.

Newsletter Contact:

Editor: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5
416•488•3372 / bmenagh@sympatico.ca

President: **Roger Wilson**, 207-660 Pape Ave, Toronto ON M4K 3S5
416•461•7373 / rogerapwilson@sympatico.ca

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

Did You Know! The PDF version of our Newsletter can be viewed in full colour. Available from our website each publication month.

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.



Kathleen Adamek
Joan D. Ainslie
Jacqueline A. Aylesworth
Roderick A. Charles
Olesia L. Choma
Vera Dash
Robert G. Dixon
Norman J. Fitzpatrick
Sheila Gill
Tarlochan Gill
John Houston
Helena M. Joyce
Florence Keach
Margaret Keen
Robert B. Kell
Evelyn Koski



Pauline A. Lahie
Roy Lee
Shirley A. MacKenzie
M. Marie Matson
George McJannet
Maria F. Micallef
M. Nadia Miller
Vincent O'Donnell
Janet Ray
Bairu Sium
Vera M. Sobieniak
Donna Spearpoint
David Stickney
Magdolna Szabo
Melba A. Thompson
Emily G. Valteau
Maureen F. Wilkinson

Want to
help children?

TEOF 23rd Annual Auction Donations

"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund

SPRING CLEANING? DOWNSIZING?

We can use your help! We need quality new or gently used items for auction to raise funds for child nutrition. TEOF provides *value-in-kind tax deductible receipts* for donations. Popular contributions over the years have been works of art (paintings, prints, watercolours, carvings, pottery, sculptures), antiques, gift baskets, certificates and Special Event tickets for Theatrical or Athletic events with a minimum value of \$25 per item.

To make a donation, or for further information, call:

Les Birmingham / 416•291•0908, or Ross Richardson / 416•397•3911

(For each item donated, please provide an estimated price for consideration. TEOF evaluates all accepted donations and issues income tax receipts.) **Hint:** A brief description adds value to the donated item.

See Page 17 for Auction Details & Registration!

RTO/ERO Toronto Executive 2015 ~ 2016

President: **Roger Wilson**

First Vice-President: **Joan Elliott**

Treasurer: **Robert Putnam**

Archives: **Valerie Mah**

Goodwill: **Marjorie Blake**

Membership/Recruitment: **Bob Neal**

Political Advocacy: **Susan Weinert**

Social/Recreation: **Heather Talbot**

Members-at-Large: **Ruth Baumann, Melanie Duras, Lou Manning, Helen Milton, Karen Sinclair**

Past President: **Lone Smith**

Second Vice-President: **Betty Lou Reynolds**

Secretary: **Herb Stover**

Communications: **Bill Menagh**

Health/Insurance: **Bill Tajer**

Pension/Retirement: **Volunteer Needed**

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, Roger Wilson

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



Melanie Duras
2014 - 2015



Roy Harvey
2008 - 2015



Shashi Makhija
2007 - 2015



Carmelita Salazar
2004 - 2015

Photos: Four members of the 2014/15 Executive decided that after 27 years, collectively, other pursuits in their busy lives required close attention. **Melanie Duras** was a Member-at-Large; **Roy Harvey** served as president (2011/13) and Foundation Representative; **Shashi Makhija**, a Member-at-Large, visited many members as a portion of his Goodwill efforts; **Carmelita Salazar** was, for many years, Social/Recreation Chair, then Member-at-Large.



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





Volume 38, Issue 1

September, 2015

RTO/ERO MEMBER SERVICES, 2015/2016

Retain for Reference

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While every effort is made to ensure the accuracy of the information in this Newsletter, important decisions should be made only after consulting with the appropriate body.

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Toronto ON M5R 2S7
416•962•9463 or 1•800•361•9888
416•962•1061 (Fax)
www.rto-ero.org

RTO/ERO ~ Toronto District 16

President
Roger Wilson
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rogerapwilson@sympatico.ca
http://district16.rto-ero.org

Ontario Teachers' Pension Plan (OTPP)

5650 Yonge St
Toronto ON M2M 4H5
416•226•2700 or 1•800•668•0105
Member_Inquiry@OTPP.com
www.otpp.com

Ontario Municipal Employees Retirement System (OMERS)

400-1 University Avenue
Toronto ON M5J 2P1
416•369•2400 or 1•800•387•0813
client@omers.com
www.omers.com

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

416•920•7248 (local)
1•877•406•9007 (toll free)
416•920•0939 (fax)
www.johnson.ca

Service Address:

Johnson Inc. - Service Dept.
18 Spadina Road, Suite 100A
Toronto, ON M513 2S7

Claims:

905•764•4888 (local)
1•800•638•4753 (toll free)
905•764•4041 (fax)

Claims Address:

Johnson Inc. - Claims Dept.
1595 16th Avenue, Suite 700
Richmond Hill, ON L4B 3S5

ALLIANZ GLOBAL ASSISTANCE

Agency for RTO/ERO Benefits while out-of province/country

P.O. Box 277
Waterloo ON N2J 4A4

1•800•249•6556 (North America)
519•742•6683
(from elsewhere - reverse charges)
519•742•8553 (Fax)
www.allianz-assistance.ca

See Page S7 for additional detail regarding Mondial Assistance

ELDERCARE SELECT

An Extended Health Plan Service ~ See Page S17 for details

Call to speak to a Care Specialist. 1•888•327•1500

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

Provincial Committees

RTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual or you may seek the support of your District. District executive structure parallels that of the provincial committees. **Note:** *the Constitution was changed (2009) to allow the Health Services and Insurance Committee to remove the Senate from the process to approve the RTO/ERO Benefits.*

Audit Committee

- oversees RTO/ERO's financial reporting process;
- reviews scope of audit and audit plan with external auditors;
- reviews internal financial controls;
- reviews audited financial statement with the external auditors.

Communications Committee

- recommends the type of communications, including website; advertising and editorial policy; and practices related to publishing letters to the editor;
- assists districts in local communications (newsletters, websites).

Health Services and Insurance Committee

- oversees the operation, administration, interpretation and application of the RTO/ERO Health Insurance Benefits Program;
- appoints insurance carriers, underwriters, administrators, claims payer, consultants, and other professional help;
- oversees the Benefit Entitlement Review process (see Page S5).

Member Services Committee oversees or assists:

- District Goodwill Programs
- Travel Programs (operated by Merit Travel, see Page S23);
- Membership Recruitment (includes Retirement Planning Workshops).

Pension and Retirement Concerns Committee

- responds to concerns of retired teachers re pension entitlements;
- recommends amendments to the Teachers' Pension Plan Act benefitting RTO/ERO members and active members of the teaching profession;
- maintains liaison with organizations in the field of gerontology;
- monitors government legislation in the field of pensions, taxes, health, accommodation and social services;
- keeps members informed about significant issues/developments that affect retired teachers through topical Fact Sheets and the development of articles for Newsletters;
- monitors the operations and investment strategy of the OTPP.

Continued on Page S4 

Political Advocacy Committee

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators;
- supports District political actions.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S13);
- determines which STO Grants are to be approved and the amounts;
- reviews/recommends Scholarship Applications (see Page S22);
- recommends to Senate any changes to STO Grants and Scholarships. 16

Health Benefits Premiums ~ 2015

- Benefits and rates were effective January 1, 2015 (to be revised 01/01/2016);
- The provincial portion of the HST (8% in Ontario) or the provincial PST (9% in Quebec) is added to monthly premium rates.
- See Page S5 for guidance on making suggestions for benefits' change in 2017. (Suggested changes for 2016 are now being costed and those deemed cost-effective and of value to most participants will be announced in December, 2015.)
- The deadline for the submission of 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 2014, they must be submitted to Johnson Inc. by December 31, 2015.*
- Booklets are reprinted every three years. The next distribution is scheduled for early 2017. Keep your annual Group Benefits newsletter with your booklet. PDF versions available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence. 16

Semi-Private Hospital		Extended Health		Dental Plan	
Single	\$14.60	Single	\$ 84.78	Single	\$ 55.12
Couple	\$29.16	Couple	\$169.57	Couple	\$108.70
Family	\$34.28	Family	\$203.50	Family	\$135.55

Medical Benefit Tax Credit

Premiums, and the difference between the amounts submitted and amounts reimbursed, may be eligible to claim on your Income Tax. Statements of Premiums and Claims summarizing the premiums paid, along with the total claims submitted and paid in the previous calendar year, are mailed to you in February. Remember to submit these to whomever does your taxes. 16

How Our Health Plans Are Developed & Requests for Plan Improvements

The Health Services and Insurance Committee (HSIC) determines the benefits that our health plans provide for the rates paid. Balancing affordable premiums and optimal coverage, the HSIC annually examines the current usage of the plans; receives input from individuals, districts and Senate regarding plan modifications; then determines coverage and rates for the following year. *(In 2009, the Constitutional requirement to report changes in coverage and premiums to Fall Senate for amendment or approval was removed.)* Benefits changes begin January 1. Premium changes are effective the preceding December.

If an individual member or district wishes to suggest a change in the plans for 2017, it should be presented to the Health Services and Insurance Committee by March, 2016. Present your case to the committee at:

**RTO/ERO Health Services
 300-18 Spadina Road,
 Toronto, ON M5R 2S7 or,
healthcommittee@rto-ero.org**

Alternatively, one may make a request through our District Health Representative, Bill Tajer or the RTO/ERO Toronto District 16 Executive.

These health plans belong to RTO/ERO, are administered by Johnson Inc. and underwritten by Manulife Financial.

RTO/ERO Benefit Entitlement Review

Plan participants who contact RTO/ERO after a claim has been denied will be directed to a claims specialist from Johnson Inc. to discuss the rationale of the decision. If the participant does not agree with the reason from Johnson Inc. and contacts RTO/ERO again, the participant will receive an application letter from RTO/ERO.

This letter describes the process and contains a form that the participant completes and submits to RTO/ERO. *The participant would be required to specifically indicate that the claim should be approved based on the fact that at least one of the three criteria is applicable.* Forms are returned if this criteria is not met. See bottom of Page S21 for criteria.

Upon receiving the form and any other pertinent information, RTO/ERO will keep a copy and send originals to Johnson Inc. Johnson Inc. will do an independent review of the claim with the adjudication of the benefit entitlement measured against the three criteria. Johnson Inc. will notify the member if the denial was upheld or overturned.

Johnson Inc. reports individual reviews/outcomes to the HSIC. If the HSIC determines that a review was not handled as it should have been and that any of the three criteria did apply, then the HSIC would provide Johnson Inc. with direction applying to all future claims. 16

Travel Insurance Reminders/Limitations

Note that RTO/ERO, Johnson Inc., and Allianz Global cannot give a specific guarantee on your personal health status and your ability to be covered when Out-of-Province/Canada.

This insurance is intended to cover you for a sudden and unforeseen medical emergency. A physician's consent to travel does not establish your medical stability nor override the definition of sudden and unforeseen.

The medical stability clause can be found in the Out-of-Province/Canada Travel Booklet. It states **your medical emergency is not sudden and unforeseen in the following circumstances:**

If, in the 90 days prior to your date of departure, you had:

- a) Any cancer, heart or lung condition for which you were awaiting or have received the outcome of medical tests (except routine monitoring), the results of which show irregularities or abnormalities; You required future investigation of your medical condition (except routine monitoring), consultation with a physician, or treatment or surgery recommended by a physician and/or planned before your trip.
- b) Any condition for which you were admitted to a hospital for a period of at least 24 hours.
- c) Any medical condition or surgery that you contemplated or reasonably foresaw the need to seek or receive treatment or surgery.
- d) Any condition for which you have been advised by a physician not to travel.

Day trips out of your province of residence are subject to the same 90 day stability clause. The stability period applies to the 90 days immediately prior to each day trip.

Participants are encouraged to call Johnson Inc. Plan Benefits Service to discuss. They should also discuss this clause with their physician. In the event of a claim, your medical records will be requisitioned by Allianz.

Under Trip Cancellation, payments made when your condition was stable will be considered for reimbursement. **16**

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

Allianz Global Assistance

Co-ordinating Agency to access and claim RTO/ERO Health Benefits while out-of-province/country



P.O. Box 277
Waterloo ON N2J 4A4
1•800•249•6556 (North America)
519•742•6683 (from elsewhere - reverse charges)*
519•742•8553 (Fax)
www.allianz-assistance.ca

**Calling Long-Distance from overseas may sometimes be problematic. To minimize potential difficulties, see our item on Page S8.*

See your **Benefits Agreement booklet** or **Going Places** for details. If you have misplaced either copy, they are available at <http://toronto.rto-ero.org> or www.rto-ero.org or www.johnson.ca websites.

While travelling, plan members can call toll-free:

in Canada or United States	~ 1•800•249•6556
from Mexico	~ 00•1•800•514•3702
from the Dominican Republic	~ 1•888•751•4403
from other countries participating in <i>Universal International Toll-Free*</i>	~ 800•9221•9221
from anywhere else	~ 519•742•6683

* Argentina, Australia, Austria, Belgium, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom. (This list may change from time-to-time. Call Allianz before you leave!)

NOTE 1: Your Benefits Description Package contains a separate removable document describing how to access out-of-province/country benefits. Keep that pamphlet with your documents when you travel.

Afraid to lose your original copy? Obtain a PDF version from our website and print applicable pages for each member of your party.

NOTE 2: *You are not insured* should you travel to countries for which the Government of Canada has issued a Travel Advisory. Check the website: www.voyage.gc.ca/dest/ctry/reportpage-en.asp.

NOTE 3: If you have any questions, call Allianz Global Assistance or Johnson Inc. before you travel. **16**

When you agree to a plan with your cell phone service provider, it includes a coverage area (“home” area) where billing according to your selected plan applies. If your contract is for local coverage, roaming charges may apply when you travel and leave the coverage area of your provider’s network and “roam” onto the network or coverage area of another cellular provider, *even if you are still within Canada*. If you have a nationwide coverage plan, roaming charges apply when you travel outside of Canada.

You should be aware that roaming charges can add up quickly and be very expensive, sometimes reaching hundreds or even thousands of dollars.

Roaming charges apply to voice calls, text messages, the transmission of pictures, Internet access and other data that you receive, upload or send when outside your home network. You can accumulate roaming charges simply by leaving your Smartphone turned on while travelling outside your home area as data can be sent to and from a phone automatically.

To avoid roaming charges, shut off the phone, turn off network connections or set your phone on airplane mode, even when not using it. You may wish to purchase an inexpensive pre-paid phone or data plan in the country you are visiting - local rates are a lot cheaper than roaming charges.

Before you travel, contact your service provider. Most provide travelling packages that take roaming into account for an additional cost. Find out:

- Whether there is anything you have to do to ensure that your phone is capable of roaming;
- What roaming packages they offer;
- What roaming charges will apply to what services, including voice and data services;
- How you can monitor your roaming charges while you are travelling, so you will know what charges have accumulated and won’t be surprised by an unexpected bill upon your return.

Voice calls only: If it’s just for voice calls (no Internet or data services), turn off data roaming and data synchronization services on your phone. Make sure that you don’t have applications on your phone that can override these settings.

Data services: If you do want to use data services, turn your phone off when you are not using it. Using Wi-Fi networks for no charge or a nominal fee.

Roaming charges are legitimate fees that consumers are contractually obligated to pay. If you are faced with unexpected charges, you should contact your service provider. It may be able to adjust the various network fees or, at least, establish a payment arrangement.

Source: www.crtc.gc.ca/eng/info_sht/t17.htm

E-zine ~ a *monthly* email communication from the Toronto District 16 Newsletter editor to members regarding developing issues. There are no attachments and recipients may stop the service upon request. Also included, as available, are direct links to *Liaison*, *Health Matters*, *Tax Tips*, *Renaissance*.

Fact Sheets ~ created by RTO/ERO, they reference topical issues. Fact Sheets can be obtained directly from the Members Centre section at www.rto-ero.org, or by contacting **Liz Timms** (416•962•9463) at the Provincial Office, or by emailed PDF from <http://toronto.rto-ero.org/rtoero-fact-sheets-toronto-districts>. Complete list on Page S20.


Group Benefits Program Up-date ~ an *annual* newsletter distributed in late Fall describing Health Services and Insurance Committee approved benefits changes; sent directly to RTO/ERO members who purchased any of the Plans. A PDF copies available from our websites (see above).

Going Places ~ an *annual* newsletter distributed in late Fall describing helpful travel tips for outside-of-province/country sent directly to RTO/ERO benefits subscribers. PDF available from our websites (see above).

Health Insurance Plans Booklet ~ *published every three years* (next printing in early 2017); sent directly to all benefits participants. This document is a complete, detailed, summary of all RTO/ERO Insurance Benefits. Remember to retain your copy in a safe place. Should you misplace your copy, a PDF version is available from our websites. Remember to take the travel booklet portion on your trips.

Health Matters ~ *published quarterly during the year*, this publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HSIC) meetings and to share items of interest pertaining to Health and Wellness. Districts are encouraged to use any of this information in communications with members at meetings or via local newsletters. This item is now included in *Renaissance*.

Liaison ~ a *bi-monthly*, brief review of current developments within RTO/ERO; distributed to members via email and available in PDF/E-Book/HTML formats from our websites. RTO/ERO Toronto District 16 provides a summary of pertinent information in its own Newsletter. *A member may register at the RTO/ERO Members Centre website to have each issue emailed direct.*

Continued on Page S10 

Publications continued from Page S9

Out-of-Province/Canada Travel Booklet ~ Published *every three years* (next in early 2017) as an adjunct to the Health Insurance Plans Booklet detailing travel benefits of up to 93 days; and, Supplemental Travel coverage beyond the 93 days. The Supplemental Travel Plan is updated yearly in August.

Pocket Planner ~ *annually* produced and mailed to all members in mid-summer. The general format has been used for a number of years with minor modifications as suggested by members. The design permits ease of use for purse or breast/suit pocket.

Position Papers ~ created for political advocacy use for local district members and Political Advocacy Committees. These positions of RTO/ERO are available in PDF or Word format from our website. There is an emphasis on matters related to older citizens. Note: RTO/ERO does not support political parties.

Renaissance Magazine ~ a *quarterly* publication mailed directly to all members; distributed twice/year to all Ontario schools. It is the official Magazine of RTO/ERO. It is also available by emailed PDF should one prefer the electronic version.

RTO/ERO District Newsletters ~ published by RTO/ERO districts at varying frequencies. (Toronto publishes five Newsletters per year.) Available from district websites, these may be of interest to Toronto members. The other districts in Toronto (Etobicoke/York, North York, Scarborough/East York), along with the other 45 district websites, can be reached through links on our joint website: <http://toronto.rto-ero.org>.

Senate Materials ~ *a few weeks prior to Spring and Fall Senates*, committee reports and filed motions are available to RTO/ERO members as PDFs to be downloaded from our websites. Our E-zine will inform you of their availability.

Tax Tips for RTO/ERO Members ~ produced *annually* to assist those preparing their own Income Tax submissions. It appears in December or January and is available by contacting **Liz Timms** at the RTO/ERO Office (416•962•9463) or the Member Centre or via emailed PDF from our website.

From time to time, additional items are prepared by RTO/ERO committees that are useful to members. Your RTO/ERO Toronto Newsletter editors try to keep you informed through our publication of the availability of these additional items. **16**

Documents prepared for Members only are made available through a direct link in our E-zine when they become available.

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

Project STO (Service To Others) Grants ~ 2016

As teachers we spent much of our lives serving others – our students. It is not surprising that, in retirement, our organization devotes a portion of its resources in assisting members to continue serving to make our community, or world, a better place.

To this end the provincial organization gives its districts an opportunity to support the application of a member's favourite organization in the amount of up to \$4,000. It is important that applicants, understand the process. Here is a brief outline.

* * *

A Toronto District 16 application must be submitted to the provincial office by a specific date. **To this end, individual applications must be received by our closure date of March 1, 2016**, to be considered by a sub-committee of the Toronto Executive. Just one project, if any, is forwarded to the Toronto Executive. In turn, the Toronto Executive makes the final decision about which project (if any) is to be forwarded to the provincial Service-to-Others (STO) Committee. Although all applications may be worthy of consideration, only one per district is allowed to go forward. Those applications meeting the basic criteria for the grant are selected for further consideration; those not meeting the basic criteria are rejected outright. (The process, although somewhat subjective, is based on which application best meets the stipulated conditions.) Once done, applicants are informed of the disposition of their submissions.

The RTO/ERO STO Committee considers potentially 48 applications from the entire province over the summer and meets in September to decide the degree of support which projects will receive. In 2014 our proposal asked for \$4,000 and received \$3,100. The 2015 grants have not yet been announced.

The Provincial Executive receives the recommendations of the STO Committee at its meeting in late September and makes the final determination. The chair of the STO Committee then notifies the districts of this final decision. The selected applicants are informed, the awards made, and the grants given.

To be eligible to sponsor another project the following year, each district whose project was supported must submit a report indicating how the money was actually spent.

* * *

Your District Executive would like to receive more applications. Keep an eye on our Newsletter and be prepared to download the correct form from the provincial website. Fill it out, and hope that your pet project receives a cash boost. The process starts after Fall Senate. Good luck! **16**

Start preparing NOW for 2016 Awards!!!

RTO/ERO Toronto District 16 Executive ~ July 1, 2015 to June 30, 2016

PRESIDENT

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207-660 Pape Ave
Toronto ON M4K 3S5
416-461-7373
rogerapwilson@sympatico.ca



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lonessmith@hotmail.com



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bmenagh@eol.ca



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Pickering ON L1W 3C9
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mdblake@sympatico.ca



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Bill Tاجر
3 Manorpark Court
Toronto ON M2J 1A1
416-494-8590
bill.tاجر@sympatico.ca



MEMBERSHIP/RECRUITMENT

Bob Neal
1211-757 Victoria Pk Ave
Toronto ON M4C 5N8
416-694-9683
bneal@sympatico.ca



PENSION/RETIREMENT

Susan Weinert
912-39 Parliament St
Toronto ON M5A 4R2
416-367-9917
susanweinert@hotmail.com



POLITICAL ADVOCACY

Vacant

Volunteer needed

PROGRAM

Kay Jeffery
26 Harshaw Ave
Toronto ON M6S 1Y1
416-767-8179
catherine.jeffery067@sympatico.ca



SOCIAL/RECREATION

Heather Talbot
231 Livingston Road
Toronto ON M1E 1L8
416.265.8930
heatalb@rogers.com



TRAVEL

John Bratton
417 Elm Rd
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enorjay@rogers.com



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ruthbaumann@sympatico.ca



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mannlou@hotmail.com

Helen Milton
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416-782-8038



Karen Sinclair
49 Herbert Ave
Toronto ON M4L 3P8
416-690-4961
karenjsinclair@hotmail.com



One Vacancy

Volunteer needed

PLEASE RETAIN THIS PAGE FOR REFERENCE

PLEASE RETAIN THIS PAGE FOR REFERENCE

Executive Meetings are held at Holy Rosary Catholic Church Parish Hall (St. Clair and Tweedsmuir) on the second Thursday of September, October, November, December (as necessary), January, February, March, April, May and June (as necessary). Open to all members, advance notice is suggested. If one wishes to address the executive on a particular matter, please let the president know the topic in advance so that the agenda can allocate the appropriate amount of time and the full executive can be informed before the meeting. Note that some meetings may be cancelled or postponed during holiday times or other disruptions.

Supplementary Travel Insurance Rates

September 1, 2015 to August 31, 2016

Your RTO/ERO benefits include the first 93 days of travel.

Single Premium Rates shown. Couple Rate: 2 x Single Rates

For Family Rates or any other questions contact:

Plan Benefits Service at Johnson Inc. at 1•877•406•9007

In Ontario, the Provincial portion of the HST (8%) is added to premiums.

* Available only in Ontario, British Columbia, Manitoba, Newfoundland and Labrador.

Total Trip Days	< 55	55-59	60-64	65-69	70-74	75-79	80-84	85 +
98	\$ 11	\$ 14	\$ 23	\$ 30	\$ 39	\$ 68	\$ 113	\$ 151
107	37	47	77	103	134	239	397	535
122	79	103	168	225	300	544	925	1,220
137	139	171	280	387	507	886	1,441	1,935
152	196	271	464	594	783	1,335	2,160	2,939
167	253	347	602	775	1,000	1,693	2,763	3,728
182	312	429	737	966	1,258	2,138	3,361	4,520
197*	373	511	884	1,163	1,513	2,546	3,992	5,347
212*	437	597	1,023	1,366	1,792	2,985	4,674	6,236

Complete details regarding RTO/ERO Supplementary Travel Insurance available on our websites.

RTO/ERO Toronto-Specific Project - STO Requirements

Your RTO/ERO Toronto Executive must make its *Project - Service to Others* selection by the Provincial deadline. **To do this, applications must be received by our District President by March 1, 2016.**


Submit applications (.DOC/.DOCX format) as follows:

email preferred: rogerapwilson@sympatico.ca
 Canada Post: Roger Wilson
 207-660 Pape Avenue
 Toronto ON M4K 3S5

Assistance in completing an application may be sought from:

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

Susan is unavailable from mid-December to mid-January

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

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

Web-based Services

Provincial RTO/ERO, RTO/ERO Toronto District 16, RTO/ERO Toronto Districts (the latter giving access to the four districts in Toronto), Johnson Inc. (the RTO/ERO Benefit Plans Administrator), and Allianz Global Assistance operate websites of value to potential and current members.

Provincial RTO/ERO ~ www.rto-ero.org

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

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

Toronto Email Address ~ rto.toronto@gmail.com

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

Eldercare Select ~ www.eldercareselect.ca

Provincial Site: www.rto-ero.org

You will be able to (some items require use of Member Number and Password):

- download PDF versions of *Year-End Tax Tips* and *Fact Sheets, Senate Reports, Position Papers, Liaison, Health Matters*, committee publications and governance materials;
- see what's going on in other districts via links to their websites; (join a District near home and access Toronto District 16 through its website);
- participate in the *RTO/ERO Business/Volunteer web-page* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Members are also welcome to reply to these listings if interested in pursuing one of the volunteer or business/job opportunities. Share your thoughts about issues and events concerning RTO/ERO and its members. (RTO/ERO provides the service for information only and accepts no responsibility for content.);
- access RTO/ERO Benefits comparisons with competitor plans;
- access RTO/ERO Benefits description details (if you have misplaced your hard copy reprinted every three years);
- obtain Senate File of Reports to learn about business that determines how RTO/ERO develops as an organization and governs itself;
- register for email delivery of the *RTO/ERO Liaison* and *Renaissance*;
- update your personal information in RTO/ERO records;
- change the RTO/ERO District to which you affiliate.

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

This site provides similar material to that of the provincial organization but also provides links to the four Toronto RTO/ERO Districts:

- Etobicoke/York ~ District 22
- North York ~ District 23
- Scarborough/East York ~ District 24
- Toronto ~ District 16

Continued on Page S16 

Web Services continued from Page 15

- order and receive by email the *Year-End Tax Tips, Fact Sheets, Liaison, Benefits Plans details, Senate Files of Report* in PDF format;
- access the four districts' current *Newsletters* in PDF format;
- view records of executive and general meetings (including photos).


Toronto District 16 E-Zine Service:

Over 2500 RTO/ERO Toronto members benefit from this service. Recipients are informed about updates to our website and emergent issues. Members choose to get that information if so interested. No attachments are ever sent. **Addresses are confidential for District 16 purposes only** (see our **Privacy Policy** on Page S23). Contact the webmaster at rto.toronto@gmail.com.

Johnson Inc.: www.johnson.ca

To access your secure personal benefits information on this site, you will need to complete a form to receive your username and password. You have access to all details regarding your Benefits coverage both current and historical. Members have access to the Group Benefits Program and other Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time. One may also submit claims electronically via this site.

RTO/ERO Travel Opportunities: www.rtotravel.ca

Also see Page S23. 

Registering at the Member Centre Website

To register for the first time you will need the email address you originally gave RTO/ERO when you applied for membership*. **Accept Cookies!**

1. Go to www.rto-ero.org and click on 'Members' Centre'.
2. Select '**Forgot Your Password?**'
3. Enter the Email Address currently on record with RTO/ERO.
4. Select the '**Password**' button.
5. Click on '**Submit**'.

* or the email address currently on record with RTO/ERO

If you try with **unregistered email address** you will get the message:

"You have not registered with this [some@that.com] Email address, if you have any question please contact us by phone."

In that case, call the provincial office to register your email or get your initial password configured (416•962•9463 | 1•800•361•9888).



Eldercare Select

RTO/ERO Extended Health Care Plan participants and their families have access to Eldercare Select services. Eldercare Select is personalized nursing expertise for your caregiving challenge. Each caregiving situation is unique in complexity and in its solution. Eldercare Select Care Specialists are experts in helping solve eldercare/caregiving challenges.

Call to speak to a Care Specialist. 1•888•327•1500

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 throughout 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. Needs will change over time, and your care giving goals will require a new set of solutions.

Extended Health Care Plan participants have access to an online personal health record allowing members to track health indicators, monitor and trend those indicators and store medical information of their loved ones as well.

EHC Plan participants receive a 25% discount on First-Watch, our personal medical response system that features: 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.

Caregivers Tools

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** * **Legal and financial concerns**

Additional Service

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. 

RTO/ERO \$1,000 Scholarships ~ 2016

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in *Renaissance*. The procedure may be amended for 2016 by Senate decision. Our Newsletter will inform you of any revisions to the process.

When announced, the *Electronic Application Forms* **only** are available from the Provincial Website at www.rto-ero.org. Contact **Gail Knox**, Administrative Assistant, Research, at 416•962•9463 / 1•800•361•9888 ext. 233 for more information. *No hard copies are mailed or available by email.*

Twenty-five \$1,000 scholarships available

The Application and other Scholarship-related documents will be posted on the RTO/ERO website on or about the middle of September. The documentation will be removed in late December for the holiday break and re-posted in early January until early February. 16

Membership

Most of our members are retired teachers from Ontario Public, Catholic and Designated Private Schools *receiving a pension from the OTPP*.

However, the following are also eligible for membership:

- **retired non-educator employees of an Ontario School Board or educational organization (e.g. CUPE, employee associations, etc.).**
 - individuals not retired and eligible to be Full/Associate members on retirement;
 - retired educators receiving a pension from a non-designated Ontario Private School;
 - retired teachers who opted for a deferred pension from the OTPP;
 - retired teachers who opted for the commuted value of his/her contributions to the OTPP;
 - surviving spouses of Full/Associate members;
 - retired educators receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario;
 - retired educators receiving a pension from a University or College in Canada (administrators/faculty/staff of Colleges and Universities);
 - retired teachers receiving a pension from a teachers' pension fund outside Ontario
 - non-educator divorced spouses of Full or Associate members;
- * The Ontario Government now permits teaching beyond age 65. Since they may need medical coverage they will be permitted to join RTO/ERO. Also, should they wish to participate in our Long-Term Care Plan, premium rates are lower for those contributing longer. 16

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

Code of Ethics

The Code of Ethics expresses The Retired Teachers of Ontario's principles guiding the conduct of staff and others acting on behalf of RTO/ERO.

to enhance our philosophy of Service to Others'.

- Value use of both official languages.

'Whistleblower' Policy

RTO/ERO's auditors recommended and the Executive approved a new "Whistleblower Policy and Procedures" that applies to all employees; Officers/Executive of RTO/ERO; members of Standing Committees, and **members of District Executives**, and pertains to **alleged wrongdoing in the performance of RTO/ERO business or that of a local District.**

Conditions of Executive/Committee Membership

The following item is a required stipulation for those seeking election/appointment to the provincial executive and provincial committees: *'I declare that neither I, nor any member of my immediate family, has any material interest nor is liable to any financial or other gain as a result of my participation in the business of the RTO/ERO for which I am applying. Further, I will declare immediately any such interest should it arise subsequent to my appointment/election.'* 16

Privacy Code

RTO/ERO values its relationship with its members and is committed to respecting your privacy. We protect this privacy by maintaining personal information in the strictest confidence and securing it using appropriate safeguards. RTO/ERO does not share members' information with other

organizations without your consent.

Questions/concerns can be directed to RTO/ERO's Privacy Officer, Executive Director, **Jim Grieve**, or Information Officer, **Simon Leibovitz**, at privacy@rto-ero.org or 416•962•9463 / 1•800•361•9888. 16

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* number indicates year of issue

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Tax-deductible Medical Expenses

Complete list on Canada Revenue Agency website at www.cra.gc.ca.

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

RTO/ERO Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

- Our general editorial policy is to be informative regarding the governance of RTO/ERO; and, informative to retired persons regarding life issues;
- Although published by the district, operations are maintained at 'arm's length': opinions expressed in RTO/ERO Toronto District 16 Newsletters do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

Content Criteria (see also the second last page of this Newsletter):


In addition to our regular columns we may include:

- Community Service requests for volunteers and activities that must be community or education oriented and non-profit. Space limitations may necessitate the editing of submitted material;
- Submissions from members that may be of interest to other members: travels, events, life milestones, etc.;
- Member advertisements that provide services to RTO/ERO Toronto members.

Note: RTO/ERO Toronto District 16's responsibility for any advertisements is limited to providing space only. No endorsement of any product or service is made or implied. Transactions entered into as a result of contacts made through this service are between the parties involved in that transaction only. The editors reserve the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue.


Advertising: The position of RTO/ERO Toronto District 16 on advertising shall be that of RTO/ERO and subject to space availability:

The content of all advertising is subject to the approval of RTO/ERO. We accept no material that may be considered advertising from political parties, religious groups, financial planners/advisers, investment firms and the like.

Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto District 16. While every effort is made to ensure the accuracy of the information contained in these Newsletters, important decisions should be made only after consulting with the appropriate professional or organization. 

RTO/ERO Health Benefits Entitlement Review Criteria

Denial of reimbursement for an RTO/ERO Benefit Claim can be reviewed if:

- ambiguous wording of the RTO/ERO Health Plans;
- incorrect written representation provided by the Plan Administrator and/or Underwriter to the members of RTO/ERO; and/or
- a misinterpretation of the RTO/ERO Health Plans by the Plan Administrator and/or Underwriter to the members of RTO/ERO. 

Districts/Units


RTO/ERO Members may join the District/Unit of their choice as listed below. We suggest that multiple retirees in a family join separate districts to maximize benefits for fees paid. *Remember, if you do change districts, you still have access to RTO/ERO Toronto District 16 through our website, email service and Newsletter Subscription.*

District Name	District #	District Name	District #
Algoma	3	Muskoka	46
Alliston, South Simcoe	17	Niagara	14
Atikokan	1	Norfolk	12
Barrie, Central Simcoe	17	North Bay	43
Brant	40	North York	23
Bruce	10	Northumberland	30
Chatham-Kent	33	Orillia, North Simcoe	17
Cochrane	5a	Ottawa-Carleton (<i>bilingual</i>)	27
Collingwood, West Simcoe	17	Oxford	37
Dryden	35	Parry Sound	6
Dufferin	10	Peel	39
Durham, Region of	28	Perth	9
Elgin	41	Peterborough	36
EstaRiO (Prescott-Russell)	45	Prescott-Russell	32
<i>a French-Language District</i>		Rainy River	1
Etobicoke & York	22	Red Lake	35
Frontenac	20	Région du ciel bleu (North Bay)	44
Grey	10	<i>a French-Language District</i>	
Haldimand	13	Renfrew - North	21
Haliburton	18	Renfrew - South	21
Halton	15	Scarborough & East York	24
Hamilton-Wentworth	13	Stormont, Dundas & Glengarry	25
Hastings & Prince Edward	19	Sudbury	4
Huron	9	Thunder Bay	2
Kawartha Lakes	18	Timiskaming	5
Kenora	26	Toronto	16
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Lanark	29	Vancouver Island	47
Leeds & Grenville	48	Waterloo	11
Lennox & Addington	20	Wellington	31
London-Middlesex	8	Windsor-Essex	7
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Lost your Membership Card? Call RTO/ERO at 416•962•9463

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

The RTO/ERO travel experts are pleased to assist. You may contact any branch for general information and special offers are published in *Renaissance* and at www.rtotravel.ca. Individuals may use our toll free number to speak with one of our dedicated RTO/ERO agents: 1•877•872•3826.

Toronto Office: 408 King St. W Toronto ON M5V 1K2 416•345•9726 Toronto@MeritTravel.com 10:00 – 18:00 Mon.-Wed., Friday 10:00 – 19:00 – Thursday 11:00 – 16:00 – Saturday	Newmarket: 14-17205 Leslie St. Newmarket ON L3Y 8E4 905-895-3331 newmarket@merit.ca 09:00 - 17:00 Monday - Friday 10:00 - 14:00 Saturday (1 st Sat. after Labour Day to Sat. before May long weekend) 
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RTO/ERO Toronto Districts

The four districts in the City of Toronto have established a voluntary entity called '*RTO/ERO Toronto Districts*'. It acts as the recruitment arm for the four districts established to contact common sources of new members: **Toronto Catholic District School Board, Toronto District School Board, Conseil scolaire de district catholique Centre-Sud, Conseil Scolaire de District du Centre-Sud-Ouest.** Contact is made with the **Elementary Teachers of Toronto** and the **Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units** and the local **Ontario Secondary School Teachers' Federation** and **administrators' professional organizations** and **CUPE Locals 1280, 1328 and 4400.** A number of **Designated Private Schools, other private schools** as well as **administrators/faculty/staff of Colleges and Universities** in retirement are also in our 'catchment area'. The four districts produce a variety of promotional materials, sponsor Retirement Planning Workshops, attend Union activities and host a joint website containing material useful to members at <http://toronto.rto-ero.org>.

On occasion, a district may have space available on one of their excursions. If so we try to let our email participants know of the opportunity.

The 2015/16 district representatives, referred to as 'Council', are:	
District 22~Etobicoke/City of York	District 23~North York
President: Sheila Tait	President: Maureen Capotosto
1st Vice President: Claudia Mang	1st Vice-President: Jan Siegel
District 24~Scarborough/East York	District 16~Toronto
President: Donna Hubel	President: Roger Wilson
1st Vice-President: Bill Sparks	1st Vice-President: Joan Elliott

Toronto District 16 Standard Dates

HR ~ meetings at Holy Rosary Parish Hall, St Clair & Tweedsmuir
Annual General Meeting: .mid-May
Art Friends (HR)..... 1st Friday; September to June
Book Club 1st Monday; September to June
Bridge (HR) 1st, 3rd & 5th Tuesdays; September to June
Craft Showmid-November
Day Trips.....as announced in Spring and Fall
Executive Meeting (HR)...2nd Thurs./Sep. Oct. Nov. Jan. Feb. Mar. Apr. May
Fall Luncheonmid-Nov.
Finance.....last Thursday, September to June
Friday Evening Movie2nd Friday; September to June
Jazz-in-the-City..... as arranged
La Belle Langue.....as arranged
Monday Matinée3rd Monday; all year
New Member Breakfastmid-September or October
Newsletter Submissions 1st Day / Sept., Nov., Jan., Mar., May
Newsletter Deliveryend of Sept., Nov., Jan, Mar, May
Non-Fiction Bk Club (HR) .2nd Tuesday; September to June
RTO/ERO AGM/Senate....mid-October
RTO/ERO Spring Senate ..mid-May
Spring Luncheon.....mid/May
Super Tees Golf.....seasonal as arranged
Toronto Live Theatreas arranged
Travelogue (HR)4th Wednesday/Oct. Nov. Jan. Feb. Mar. Apr. May
West End Book Club (HR)..4th Tuesday

Change of E-mail, Address, Status, District


To change address or other contact information, the **ONLY** contact is Dianne Vezeau (Provincial Office ~ **416•962•9463** or **1•800•361•9888**). ***Access is available through the RTO/ERO website's Members' Centre to make your own changes to your RTO/ERO data.***

To change your District:

Either call Dianne as above or:

a) log on to www.ero-rto.org/members_center
(You will need your 9-digit Membership Number)

b) select '***Change of Address Form***' found under '***Member Resources***'.

There are over 40 RTO/ERO Districts in Ontario. See list on Page S22. You still can access Toronto District via the internet while developing new relationships. 

ACER-CART has been in existence since 1991. It is the national voice of retired teachers. It is a national bilingual association of member associations representing over 128,000 retired teachers from Canada's ten provinces and Yukon Territory.

It operates in the interests of its members, facilitating liaison and mutual assistance among them, and promoting and supporting public education.

It advocates for national policies that are necessary in building a strong social and economic fabric that responds to the needs of aging Canadians.

WORKING TO ACHIEVE A CARING, CONSULTATIVE AND COMMITTED CANADIAN PARLIAMENT

ACER-CART wants to ensure that each political party and its candidates are fully engaged in communications with seniors. ACER-CART is committed to providing appropriate support to its member associations and their retired teachers to engage the candidates and their political parties. The post-election Parliament must be committed to providing leadership and support to the provinces and territories so that their constitutional responsibilities are carried out in a coordinated, consultative and unified manner. In this way Canada can realize a truly efficient and effective approach to responding to the needs and realities of seniors.

This pamphlet is intended to assist members in ensuring that all candidates seeking a seat in Canada's Parliament and offering to participate in formulating laws and policies are aware of the voice of ACER-CART and its member associations, are responsive to the relevant issues, and are committed to work on behalf of Canadian seniors now and in the future.

For further information, contact the following:

JoAnn Lauber
ACER-CART President
jlauber@shaw.ca

George Georget
Political Advocacy Chair
wordsworth@sasktel.net

Roger Régimbal
Executive Director
regimbal.roger@sympatico.ca



www.acer-cart.org

Cette brochure est aussi disponible en français.



A Vision for Canada



Association canadienne des enseignantes
et des enseignants retraités

Canadian Association of Retired Teachers

www.acer-cart.org



Health Care in Canada

ACER-CART believes that health care for Canadians should be publicly administered, publicly funded and publicly delivered, nationally universal in coverage and accessible, comprehensive, and portable.

ACER-CART urges that the Parliament assembled after the next federal election initiate a new era of negotiated agreement, through a health accord endorsed by the federal, provincial and territorial governments, that would protect, transform and strengthen Medicare, thereby providing stability and cohesiveness to the Canadian health care system.

"Society becomes more wholesome, more serene, and spiritually healthier, if it knows that its citizens have at the back of their consciousness the knowledge that not only themselves, but all their fellows, have access, when ill, to the best that medical skill can provide."

Aneurin Bevin (1942), founder,
National Health Service, United Kingdom

A National Seniors Care Plan

ACER-CART believes that Canadians deserve the security of a continuum of community-based integrated services that includes a universal system of home care, home support, long-term care services, and hospice and palliative care; and that this continuum of services should be an integral part of a Canadian comprehensive health care system.

ACER-CART urges that a newly elected federal government collaborate with the provinces and territories to facilitate the establishment of a national seniors care plan that coordinates care for seniors.

"We need a national strategy involving all levels of government, and with Ottawa taking the leading role. We see this as a much more positive alternative to quarrelling over who is in charge of what and who should pay for what."

Dr. Christopher Simpson, President
Canadian Medical Association

"Code Gridlock: Why we need a national seniors care system".
Address to the Canadian Club of Ottawa. November 18, 2014.

A Universal Pharmacare Program

ACER-CART believes that access to adequate medication is an essential component of a national health care program.

ACER-CART urges that the next federal government convene a meeting of the Ministers of Health to seek to mediate a consensus among the provinces and territories to work together and to offer a willingness to accept the authority from them to act on their behalf to establish a regulatory agency so that the price of generics is stabilized across Canada, resulting in substantial savings to provincial and territorial governments and to patients.

"The implementation of a universal pharmacare program, based on a first-dollar coverage, set up conjointly with a national formulary and a bulk purchasing alliance for generics...could achieve a savings of \$ 2.7 billion in prescription drugs per year while allowing equal drug access and improved health for all Canadians."

Marc-André Gagnon, (PhD), Carlton University
"A Roadmap to a Rational Pharmacare Policy" 2014

Pension and Retirement Income

ACER-CART believes that all employed persons deserve to contribute to a defined benefit pension plan and that the allowances be fully adjusted in accordance with the Consumer Price Index.

ACER-CART believes that all working Canadians deserve secure and reliable federal pension and retirement income programs. These are crucial also to the well-being of all provincial, territorial and federal budgets.

ACER-CART urges the next Parliament and Government to work with the provinces and territories to exercise leadership, commitment and cooperation to strengthen the economic future of all retired persons, taxpayers and citizens of Canada by ensuring comprehensive and coordinated pension and retirement income programs.

ACER-CART urges that the focus be on the enhancement of the Canada Pension Plan (CPP), a defined benefit plan providing Canadians with the greatest pension income security in retirement.

"We should seriously consider building on the strengths of the CPP through a phased-in, moderate increase to retirement and survivor benefits. CPP's guaranteed benefits are secure, inflation-indexed, and portable."

Ontario Finance Minister Duncan's letter to Federal,
Provincial and Territorial Finance Ministers. June 10, 2010

Original ACER-CART Pamphlet: www.acer-cart.org

Reproduced and reformatted for
RTO/ERO Toronto District 16 Newsletter
September, 2015

