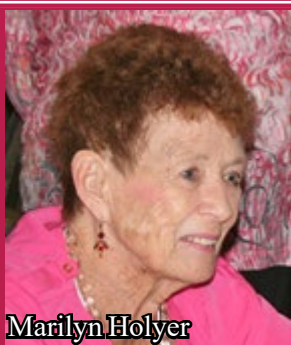




**Richard Holyer**



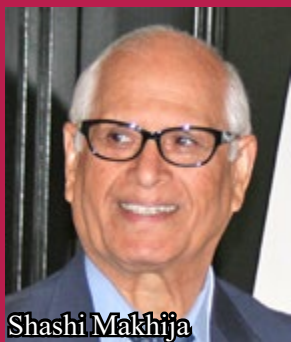
**Marilyn Holyer**



**Ann Ludwigsen**



**Marie Lynch**



**Shashi Makhija**



**Carol Seljak**



**Cindy Shore-Beauvais**



**Lone Smith**



**Bev Swerling**

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.

**Theatre Day Trips ~ Watch For Our January Newsletter**

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## Dates To Remember

December, 2015	Date	January, 2016	Date
Art/Sketch .....	4	Art/Sketch .....	8
Bridge.....	1	Bridge.....	5
Executive Meeting .....	10?	Executive Meeting .....	14
Friday Movie.....	11	Friday Movie.....	8
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## From Your Editors

The RTO/ERO Annual RTO/ERO *Benefits Update* and *Going Places* should be delivered to participants by the time you receive this Newsletter (phone the provincial office if not received (see Page 35)); our provincial organization may re-introduce a Member Code of Conduct next spring; the 2016 Service-to-Others, and \$1,000 Education Scholarship Applications should be available on-line, also by the time you receive this Newsletter.

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

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



## President's Column ~ Roger Wilson

Contact: 416•461•7373 | [rogerapwilson@sympatico.ca](mailto:rogerapwilson@sympatico.ca)

Some years ago one of our members, **Lorna Pitcher**, went to Northern Uganda and was stunned by what she saw. Upon her return she set about starting and funding a school there in this war-torn and impoverished part of the world. I am delighted to report that the District 16 application for the 2015 Service to Others grant was successful. Lorna will attend our Fall Luncheon where she will be presented with a RTO/ERO cheque for \$3,000 (See Page 33). The money is to be used to purchase scholastic materials and furniture. Way to go Lorna and a big thank you to the Provincial Office.

At the recent meeting of the RTO/ERO Senate we learned that **Dr. Paula Rochon** had been named the inaugural RTO/ERO Chair in Geriatric Medicine at the University of Toronto. Her position will advance care for our aging population and support growth, innovation, and leadership in geriatrics research, education and training. While she was not able to attend Fall Senate in person, a special video message from her was aired and will be posted to the RTO/ERO website for all members to access. We wish her well in these endeavours in a field which is becoming ever more important as the proportion of seniors in Ontario doubles in a very few years.

Another highlight at Senate was a moving thanks to RTO/ERO from the recipient of the annual \$10,000 grant. **Mathilde Bazinet**, a member of District 44, described the work of Serenity Hospice in North Bay and the difference the extra money would make to the dying persons they care for.

Of course there are at present many needs in Toronto, but in the very near future there will be more. We are likely to receive more than our share of refugees fleeing war and societal disruption. Many will not speak English and nearly all will find themselves in a strange environment with unfamiliar laws and institutions. Some churches have committed to providing practical help, but there will still be a need for advice and assistance with the language. Retired teachers, especially those who taught ESL, are in the perfect position to “adopt” a family to help them to make a smooth transition. If you are willing to assist, contact Lifeline Syria (details on Page 21) and let them know of your interest in helping to resettle a family. As this Ontario government-supported program ramps up, opportunities for offering assistance will become clearer.

*Continued on Page 4* 📧

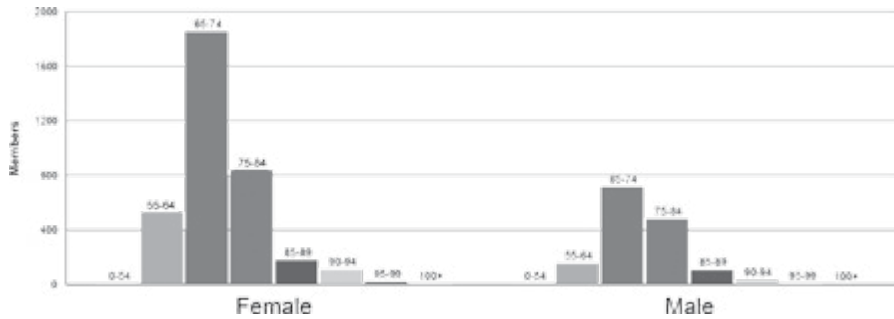
**Front Cover:** Our organization is reliant on volunteers to manage its business and services. Our Activity Convenors are the heart of Toronto District 16, through whom over 1,000 of our members, annually, participate in their offerings. Apologies to those Convenors for whom a suitable photo was not available.

**President continued from Page 3**

Darkness is closing in at frightening speed and, before we know it, what I still call Christmas will soon be here. Enjoy what is left of the tolerable weather and find a way to survive another Toronto winter. I never played winter sports but I do know how to get away for a bit! I hope you, too, can find a way to have some enjoyment until the first shoots and flowers put a spring in your step (mostly no pun intended) and a smile to your face. Good luck!

Roger 

**RTO/ERO Toronto District 16  
Members by Age/Gender\*  
June, 2015**



	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
<b>Total</b>	<b>3,533</b>	<b>1,488</b>	<b>5,021</b>

\*Source: Charles Tabone  
Manager, Information Technology, RTO/ERO

*How do you tell when you're out of invisible ink?*

**Recreation/Social ~ Heather Talbot**

Contact: 416•265•8930 / [heatalb@rogers.com](mailto: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 | [lynchmariel1@gmail.com](mailto:lynchmariel1@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! Sessions: Fridays: December 6; January 8 (not 1) ...hope to see you there.



**Bridge - Tessie Leung** (416•421•9054 | [tessleu191@rogers.com](mailto: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*.

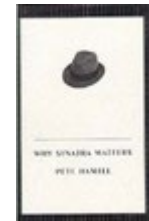


**Travelogue - Dick and Marilyn Holyer** (416•929•8512 | [mar.dickholyer@sympatico.ca](mailto:mar.dickholyer@sympatico.ca)) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm: October to May*.

*See Pages 23 and 25 for our January and February Travelogues!*



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

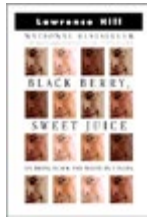


← **December 8: Why Sinatra Matters**  
by Pete Hamill

**January 12: Don't Panic: ISIS, Terror and Today's Middle East** →  
by Gwynne Dyer



*Continued on Page 6* 



← **February 9:** *Black Berry, Sweet Juice: On Being Black in Canada* by **Lawrence Hill**



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



← **January:** *We Are Water* by **Wally Lamb**



**February:** *Dissolution* by **C. J. Sansom** →

**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.



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



**January:** *Daughter Of Time* by **Josephine Tey** →



**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.

*Continued on Page 31* 📖



At its September and October meetings, your Toronto Executive:

- appointed Senators and alternates to Fall Senate: **Roger Wilson/Joan Elliott** and **Betty Lou Reynolds/Ruth Baumann/Herb Stover** respectively;
- selected those district volunteers having left office to receive recognition for their work on behalf of the membership;
- approved the offering by Daniel Berlin to host a choral group;
- appointed its representatives to the Toronto Districts Retirement Planning Workshop Committee: **Valerie Mah, Lone Smith, David Shanoff**;
- referred the request by Sunnybrook Hospital researchers for volunteers to the Communications Chair (see Page 29);
- received the financial report to October 10, 2015: **Assets/\$65,947.47; Expenses/\$53,454.95; 2015 Budget/\$68,706.00**
- received the report on the first meeting of the Toronto activity Convenors held in June and agreed to continue the practice;
- appointed **Armand Gagné** as the Toronto Foundation Representative;
- extended an invitation to **Léa Beauvais** (RTO/ERO Scholarship recipient), **Cindy Shore Beauvais** (Scholarship sponsor) and **Joan Smith** (5000<sup>th</sup> Member) to the Fall Luncheon;
- evaluated the New Member Breakfast held in September;
- approved a request that our Senators ask the Fall Senate to have RTO/ERO, through its districts, express its support for the provision of a welcoming atmosphere for Syrian refugees;
- heard that the RTO/ERO proposed Code of Conduct had been withdrawn to be re-written after receiving district feed-back. It is expected to be re-introduced at Spring Senate, 2016;
- clarified the relationship between RTO/ERO Toronto Districts and its supporting members (District 22, 23, 24, 25, 16) and the Retirement Planning Workshop Committee chaired by Mary Ellen Lawless (North York);
- agreed to purchase a table runner depicting the Toronto District logo;
- began preliminary discussions for the District 16 budget for 2016.



**RTO/ERO Toronto Districts** is the voluntary organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough and East York; Toronto; District 22, 23, 24, 16 respectively).

Our final 2015 Retirement Planning Workshop Toronto Plaza Hotel drew almost 200 attendees - our largest group ever. *Continued on Page 8* 📖



The RTO/ERO Fall Senate (AGM) was held on October 20/21. Committee report extracts are included in this month's Supplement. We encourage you to be familiar with the business and structure of this almost-50-year-old organization conceived within the Ontario Teachers Federation and active in securing indexed pensions and benefits for education retirees.

Your editor was in attendance for Senate's final session and reports:

- the provincial website is being fully redesigned for easier access with district websites to follow;
- the 2016 Service-to-Others (STO) Grant Application Form should be posted now;
- the hundreds of STELCO retirees who, through court order, had their pensions and benefits stopped effective October 9, have been offered the opportunity to join RTO/ERO and access its benefits if there is a spouse/partner who worked in the education sector (see Page 12);
- members are strongly encouraged to support the Canadian Medical Association 'Demand a Plan' campaign at: [www.demandaplan.ca/](http://www.demandaplan.ca/);
- Dr. Paula Rochon, first RTO/ERO Chair in Geriatrics, has a four-minute background video available on YouTube at: <https://www.youtube.com/watch?v=AV6aV1fY1CM>;
- teachers on LTD leave appear to be unaware of pension implications which, in turn, are creating some disappointment. Since the Ontario Teachers Pension Plan does not get informed of an individual's LTD status, they strongly encourage early contact when they begin their LTD. If you know of any former colleagues in this situation, tell them to get in touch with the OTPP immediately;
- a motion to donate \$50,000 to LifelineSyria was defeated with some suggestion that districts more closely involved in their communities might be better able to assist either financially or with volunteers; (See Page 21.)
- RTO/ERO Fees for 2016 remain the same: \$1.25/\$1,000 of OTPP pensionable income (non-OTPP members pay the average fee).

### **RTO/ERO Benefits Claims Deadline for 2014**

**The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for last year, 2014, they must be submitted to Johnson Inc. by December 31, 2015.**

**ETFO Media Release:** The Elementary Teachers' Federation of Ontario (ETFO) has neither requested nor accepted government funds, and will pay for all its own expenses associated with bargaining at the central table and in local bargaining. **Source:** Aida Azarakhsh, Date: 10/21/2015



### **Health Hints ~ Bill Tajer**

**Contact:** 416•494•8590 | [bill.tajer@sympatico.ca](mailto:bill.tajer@sympatico.ca)

RTO/ERO hosts an annual workshop for District Health Representatives (June 7-8). Statistical data was presented showing that, as private insurers enter this growing market, RTO/ERO remains extremely competitive. We present the following information:

#### **Status of RTO/ERO Group Insurance Plans**

- Small surplus generated in 2014;
- Less than 0.6% of members cancel for reasons other than death;
- Growth is steady at just over 5.0%;
- 80% of RTO/ERO membership participates in the plans.

#### **How RTO/ERO Plans differ from Competitors**

##### **Semi-Private Hospital and Convalescent Care**

- Voluntary, separate plan;
- Convalescent care in a Long Term Care facility;
- Insurance rates, even with Retail Sales Tax (RST), offer better value.

##### **Dental**

- Coverage and reimbursement superior to the competing plans;
- Insurance rates, with and without RST, offer better value.

##### **Extended Health Care Plan**

- Voluntary, separate plan;
- SD medications and diabetic supplies are subject only to prescription drug maximum;
- Insurance rates, net of RST, are better;
- Paramedical practitioners paid before provincial maximum has been reached and without physician authorization;
- Vision care and lenses benefit superior;
- Aids and appliances benefit superior;
- Includes an education benefit.

#### **RTO/ERO Plan Changes 2010 to 2015**

• Drug max –	↑23%	• Travel days –	↑33%
• ED max –	removed	• Travel max –	↑100%
• Incontinence max –	↑20%	• Vision max –	↑20%
• Nursing max –	↑25%	• Eye exam max –	↑32%
• Paramed max –	↑36%	• Crowns/posts max –	↑13%

*Continued on Page 10*

## Health continued from Page 9

- Bridges/dentures max – ↑13%
- Added – Eldercare Select
- Added – LTC residence care

## RTO/ERO Premium Rate Changes 2010 to 2015

- Extended Health Care – ↑16.4%
- Semi-Private – ↓14.5%
- Dental – ↑4.0%



Allianz Global Assistance provided the following data regarding RTO/ERO travel usage including both base and supplemental coverage.

### Travel Trends:

- 1 Travellers are becoming more adventurous – more exotic, far-reaching destinations;
- 2 Lengthier trips, extended day limits;
- 3 Complicated travel itineraries with multiple stops and excursions to remote locations;
- 4 Conference Board of Canada indicates that baby boomers will continue to drive outbound leisure travel market through 5 year forecast.

### Industry Challenges

- Hospitals demanding cash/credit card payments up front before treating patient;
- Standard of medical care not equivalent to Canada, but may be appropriate for treatment;
- Communication issues in some countries → challenge gathering medical info or guaranteeing payment;
- Members do not want to return home to Canada for on-going care – they may have their Canadian home rented out or closed up for the winter
- Lengthy, exotic cruise/tour vacations → an ill member may be disembarked & hospitalized in remote location with no contacts;
- Global issues → government sanctions &/or requirements need to be considered: transportation (flight crew requirements, visas, etc.), billing (may not be able to wire funds to some countries), gathering medical info, etc.

### RTO/ERO Plan – Key Messages

- “This insurance is intended to cover you for a sudden and unforeseen medical emergency.”

*Continued on Page 27*



## Pension/Retirement ~ Susan Weinert

Contact: 416•367•9917 | [susanweinert@hotmail.com](mailto:susanweinert@hotmail.com)

### Ontario Teachers Pension Plan - OTPP Inflation Protection, 2016



*The cost-of-living adjustment for 2016 is 1.3% effective January, 2016.*

The adjustment is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian households each month.

The method used to calculate the increase is prescribed in the Teachers' pension plan and is the same method used by most other major Ontario pension plans, as well as the Canada Pension Plan.

In May 2015, the partners announced a preliminary \$6.8 billion funding surplus. This surplus is being used to partially restore cost-of-living increases for the portion of pensions earned after 2009. Here's what this change means for your 2016 inflation increase.

#### If you retired before 2010

You are unaffected by the decision on how the surplus funds are being spent because you receive full inflation protection. For example, if your annual pension is \$40,000, it would increase by \$520 beginning in January.

#### If you retired in 2010-2014

First, your pension will be restored to the level it would be at if full inflation protection had been provided each year since you retired. On top of the restoration of inflation increases, you'll receive an annual pension increase, as usual. Your 2016 inflation increase will be based on two components:

- Your pension based on pre-2010 credit receives the full inflation adjustment (1.3%).
- Your pension based on post-2009 credit receives 70% of the full inflation adjustment (0.91%).

#### If you retired in 2015

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

Your 2016 increase will also be prorated for the time you were on pension in 2015.

*Continued on Page 12*

**Inflation Protection**

Inflation protection helps you keep up with the cost of living in your retirement. It's also a tool to help keep the plan strong.

Go to the OTPP website ([www.otpp.com](http://www.otpp.com)) and follow *Hope the Hedgehog* on a journey to explore how inflation protection contributes to your pension plan's sustainability. Click or tap Hope below to launch our interactive infographic. You'll be able to choose your path, depending on where you are in your career or retirement and learn how inflation affects you.


**Science of Sustainability**

OTPP has prepared information to explain the importance of sustainability for the provision of your pension as it now exists. Your editors will reproduce some of that material in future Newsletters. In the meantime, you can read this for yourselves at [www.otpp.com](http://www.otpp.com).

Read Part One to learn the role demographics play in our plan's sustainability.

In Part Two we explore how inflation protection works to keep your pension plan strong.

Source: OTPP website | [www.otpp.com](http://www.otpp.com)

**OMERS** The OMERS 2016 pension increase should have been announced by the time you read this. Check [www.omers.com](http://www.omers.com) 

**TIME LIMITED EMERGENCY ~ Do you know someone?**

The courts have granted U.S. Steel's request to terminate benefits for retirees of the former **Stelco**, effective October 9, 2015. *Many of these retirees have spouses in the education sector and would be eligible to join RTO/ERO and our Insurance Plans.*

They can join RTO/ERO and our insurance plans, without medical evidence, *within 60 days of the termination of the U.S. Steel Plan.* No matter when the retiree applies during this 60 day period, RTO/ERO coverage is effective on October 10, 2015 to ensure continuous coverage.

RTO/ERO Membership and Benefits Applications can be downloaded and printed from the RTO/ERO website: [www.rto-ero.org](http://www.rto-ero.org).

The service team at Johnson will answer any questions: 1•877•406•9007. Of course, our membership team can be reached at 416•962•9463 or 1•800•361•9888.

Thank you for helping to get this important message to U.S. Steel retirees!

**Election may be over but critical work lies ahead, says CMA**

**Demand a Plan**

A project of the Canadian Medical Association (CMA), supported by ACER-CART and RTO/ERO. Add your voice to the call for a National Seniors Strategy. By doing so, you will be part of the movement that will help bring about the change we need. Find more information and participate at:

<http://www.demandaplan.ca/>

Ottawa, Oct. 20, 2015- The Canadian Medical Association (CMA) welcomes the arrival of the new Liberal government as a future ally in the implementation of a national seniors strategy.

The election campaign saw one of the most successful advocacy efforts ever conducted by the CMA to make seniors care a key political issue.

The CMA created a website, *Demand A Plan*, inviting Canadians to show their support for the CMA's call for a comprehensive seniors care plan from Canada's political parties. The website also provided a "promise tracker" tool where visitors could compare the policy statements of the different parties.

Of the over 28,000 Canadians who signed up and took action, many shared their personal stories and put pressure on local candidates to commit to supporting better seniors care in Canada. Over 3,000 Canadians sent almost 25,000 letters to candidates across the country, asking where they stand on a national seniors strategy.


*"In the swing ridings targeted by the CMA, over 90 per cent returned an MP whose party had a comprehensive seniors plan. Now Canadians expect this new government to honour its commitments on seniors care," said Dr. Forbes (CMA President).*

The CMA will continue to advocate for a seniors strategy and lobby the new government and provinces to schedule a meeting to discuss the issue.

In the election campaign, Trudeau pledged to keep a focus on health care issues such as wait times, affordable prescription drugs, availability of home care and community-based services, and coping with the aging population.

Trudeau also stated that his government would negotiate a new Health Accord with the provinces and territories.

*"The CMA is eager to work alongside the Liberal government as we embark on this new reality." said Dr. Forbes. "Canadians are looking for true leadership and collaboration to ensure that their health care system will be able to meet their needs now and into the future," said Forbes.*

**Continued on Page 14** 

The Canadian Medical Association asked Canadians:

# What does a national seniors strategy mean to you?

**Top 3 priorities**  
What Canadians want from a national seniors strategy:

- 92% Enough health care professionals trained to provide health care to seniors
- 89% Long-term care for aging Canadians
- 87% Adequate income for older Canadians

**9 in 10** Canadians agree that we need a national seniors strategy

**#1 benefit**  
Improve the entire health care system by keeping elderly patients living at home for as long as possible

**Canadians agree.** The next Prime Minister needs to address the health care needs of Canada's aging population, regardless of the outcome of the upcoming election.

**DemandAPlan.ca** Source: Ipsos Reid, 2015 National Report Card

Add your voice to the call for a national seniors strategy | #seniorsplan

**Source:** The Canadian Medical Association is the national voice of Canadian physicians. Founded in 1867, the CMA is a voluntary professional organization representing more than 80,000 of Canada's physicians and comprising 12 provincial and territorial medical associations and 60 national medical organizations. CMA's mission is helping physicians care for patients. The CMA will be the leader in engaging and serving physicians and be the national voice for the highest standards for health and health care. Forward any comments about this article to: [cmanews@cma.ca](mailto:cmanews@cma.ca)

## Using Hotel/Public WiFi

Supplied by:

Charles Tabone, Manager, Information Technology, RTO/ERO



*Is it safe to access your bank account using free hotel/public Wi-Fi?*

While hotels do everything in their power to ensure a safe wireless network, unfortunately, there are many hackers that would love to intercept your WiFi network and steal your information. Most hotels have a shared wireless internet system, to which many people “connect”. When users open a web page on any platform, such as your Windows laptop or on a tablet, how do you know if that web page really is secure?

WiFi can either be “open” which means anyone can use the WiFi or it can be encrypted. Thus, the first “rule of thumb” is: if you are using an “open” WiFi, network, your data is not safe.

If you are using a WiFi open network, BUT using an encrypted website, you are safe. Many websites, like banking sites, use encryption to protect your information as it travels from your computer to their server.

To determine if a website is encrypted, look for the HTTPS at the start of the web address. The “S” is for secure! Some websites use encryption only on the sign-in page, but if any part of your session isn't encrypted, your entire account could be at risk. Always look for the HTTPS on EVERY page you visit.

### *What about mobile apps?*

Mobile apps do not have a visible indicator like HTTPS. Many mobile apps do not encrypt information properly, so it's not a good idea to use certain types of mobile apps on an unsecured WiFi. For example if you are using a mobile app to conduct sensitive transactions or shopping with a credit card, think twice. Use a secure wireless network.

If you must use an unsecured network, use the company mobile website when you can check for the HTTPS at the start of the web address, and not the company mobile app.

Don't assume a WiFi network is secure. Most WiFi hotspots don't encrypt information and therefore, they are not secure. In fact, if a network doesn't require a password, it is not secure.

### **Protecting your information when using public WiFi**

1. When using a hotspot, log-in or send personal information only to websites

*Continued on Page 16*



### Consumer continued from Page 15

you know are fully encrypted. To be secure, your entire visit to each site should be encrypted – from the time you log in to the site until you log out. If you think you're logged in to an encrypted site, but find yourself on an unencrypted page, log out right away.

2. Don't stay permanently signed in to accounts. When you've finished using an account, log out.
3. Do not use the same password on different websites. It could give someone who gains access to one of your accounts access to many of your accounts.
4. Many web browsers alert users who try to visit fraudulent websites or download malicious programs. Pay attention to these warnings, and keep your browser and security software up-to-date.
5. Consider changing the settings on your mobile device so that it doesn't automatically connect to a nearby WiFi network. You then have more control over when and how your device uses public WiFi networks. **16**

### Volunteers Wanted

[www.senioroncologypanel.ca/](http://www.senioroncologypanel.ca/)

We would like to invite you to be part of the Senior Toronto Oncology Panel (STOP) study, and to be part of our database of volunteers of older adults aged 60 and older, diagnosed with a cancer in the previous ten years and of caregivers of older adults with cancer. This database will facilitate recruitment of research participants, research advisors and research team members by members of the STOP team at the University of Toronto and affiliated teaching hospitals.

There are two participation opportunities and you are most welcome to join either or both:

**Public Meetings:** This is a series of public meetings where you can contribute to discussions related to research priorities and how we can engage older adults and their caregivers. See the Public Meetings section of our website.

**Registration to be included in a participant pool for future studies:** This involves the development of a participant pool of older adults and family members/caregivers. This pool will be used by members of the research team from the Bloomberg Faculty of Nursing, Research Department, University of Toronto and affiliated teaching hospitals to contact older adults and their family members/caregivers for future studies. If you would like to be added to the pool, please register using our online registration form. You can also join by contacting the principal investigator, **Dr. Martine Puts** at 416•978•6059 or via email at [martine.puts@utoronto.ca](mailto:martine.puts@utoronto.ca)

On-line registration: [www.senioroncologypanel.ca/?page\\_id=379](http://www.senioroncologypanel.ca/?page_id=379)

**16** [rto.toronto@gmail.com](mailto:rto.toronto@gmail.com) / <http://district16.rto-ero.org>  
<http://toronto.rto-ero.org>



### Goodwill ~ Marjorie Blake

Contact: 905•837•0874 | [mdblake@sympatico.ca](mailto:mdblake@sympatico.ca)

Welcome letters were sent to 162 members during the months of August to October. As well, sympathy cards were sent to families of 44 deceased members/associate members.

**Margaret V. Orok**, one of our Centenarians passed away on September 29, at age 103 years.

Congratulatory cards were sent to:

- 13 Nonagenarians (90 year olds ) in Toronto.
- 44 Octagenarians (80 year olds) in Toronto.
- 1 second time Grandmother

“Keeping in Touch”, “Get Well”, “Thinking of you”, “Encouragement” cards, as well as Fruit and Floral arrangements were sent to several members.

Members who have undergone traumatic situations, are recovering from injuries or short illnesses and /or surgery. Two members have been hospitalized recently. We wish both of them a speedy recovery.

Thank you letters, cards and telephone calls were received from members who were most grateful for the contact made with them during traumatic ordeals and/or time of celebration.

Many thanks to members who continue to keep us informed about other members with whom we need to keep in touch.

With “falling” Fall and “approaching” Winter, do keep well!

### Contact persons:

**Marjorie Blake** 905•837•0874/905•837•8453 | [mdblake@sympatico.ca](mailto:mdblake@sympatico.ca)

**Valerie Mah** 416.533.0445 | [vmah@ican.net](mailto:vmah@ican.net)

### Executive Member Needed

Your Toronto Executive continues to lack a *Political Advocacy Chair*. Members are encouraged to seriously consider a year or more service - one executive meeting per month. The job-description includes:

- spearhead political awareness on behalf of seniors and retired educators in particular in anticipation of Federal and Provincial government initiatives;
- liaise with other organizations which express an interest in pursuing political awareness at the provincial and federal levels for seniors and retired educators.
- implement locally, provincial RTO/ERO political action programs and initiatives including media contact, materials distribution, etc.;
- work closely with other RTO/ERO Districts Political Action counterparts in the City of Toronto.

*Yawn: An honest opinion openly expressed.*

**Photos: New Members Breakfast, 2015**



## Photos: No-Bell Luncheon



Photos by V. Mah



On Tuesday, September 8, Valerie Mah and Joan Elliott hosted our district's annual *No-Bell Luncheon* at The Mandarin at Yonge and Eglinton. Over 30 members and friends in attended.

## Lifeline Syria ~ an opportunity to help



September 4, 2015 Ministry of Citizenship, Immigration and International Trade: Ontario is continuing to support Lifeline Syria's efforts to resettle and integrate 1,000 Syrian refugees in the Greater Toronto Area over the next two years. Lifeline Syria is a community-based initiative helping to recruit, train and match private refugee sponsors in Ontario with Syrian refugees approved for resettlement by the federal government. Sponsors include organizations, individuals, or groups of individuals such as faith-based groups\*.

In April 2015, Ontario provided \$30,000 in seed funding to Lifeline Syria to help kick start their operation. Over the past six months, Ontario has been working closely with Lifeline Syria's steering committee to further develop its initiative. The province is now providing Lifeline Syria with an additional \$300,000 so that it can continue its important work.

The funding will be used to:

- Implement an outreach campaign to promote private sponsorship
- Recruit, train and support private sponsors
- Develop and coordinate targeted services for refugees, and help to build capacity within the community to meet their complex needs
- Cover the cost of necessary staff positions, including case workers and a project manager.

**\*Does Religion Play a Role in Refugee Sponsorship?** No. Many Sponsorship Agreement Holders (SAHs) are affiliated with religious organizations in Canada. But they offer protection to refugees solely on the basis of humanitarian need and have a long track record of offering help to people of all faiths. Sponsors do not engage in any form of religious proselytizing and seek only to assist families in settling in Canada. It is a rigorous tradition in Canada that refugees must be selected for resettlement solely on the basis of need.

**Is There a Security Risk with Refugee Resettlement?** More than 75% of Syrian refugees are women and children. UNHCR criteria give priority to vulnerable groups such as women at risk, children, survivors of trauma or torture, refugees at heightened risk of sexual violence or exploitation and refugees who require resettlement to ensure family unity. Refugees approved for resettlement have undergone a rigorous security screening by both the United Nations High Commissioner for Refugees and the Government of Canada before being accepted. No existing security protocols will be compromised.

*Continued on Page 22* 🗨️

## Lifeline Syria continued from Page 11

Canada conducts its own security checks and also takes into consideration any anchor relatives or sponsors in Canada.

**Will They Be a Burden?** No. Studies have shown that sponsored refugees benefit from the networks of their sponsors, find work quickly and match or outperform other immigrant groups.


**Why Resettle Refugees Here?** When refugees are not able to return home and have no prospects of integrating into their current country of asylum, resettlement in another country is a solution that offers protection to those who are particularly vulnerable or whose life, liberty, safety, health or fundamental human rights are at risk.

Resettlement is also an international responsibility that helps relieve pressure on countries which are providing asylum to large numbers of refugees.

International sponsorship can also serve to reunite families that have been torn apart by conflict.

Canada has experience and expertise in resettling large groups of refugees. Lifeline Syria can help with donations as a registered charity with Canada Revenue; help you become a sponsor or match you with a sponsoring group; help you create a sponsoring group; or, direct those wishing to volunteer to the appropriate agency.

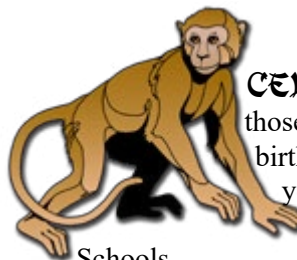
**Contact:** Lifeline Syria

C/O COSTI Immigrant Services, 760 College Street, Toronto, ON M6G 1C4  
info@lifelinesyria.ca | 647•827•1428  
<http://lifelinesyria.ca/> 

## TEOF Annual Lunar New Year Banquet



Thursday, February 18, 2016  
6:00pm Cocktails | 6:30pm Dinner  
Dim Sum King Seafood Restaurant  
421 Dundas St. W. 3rd floor  
(Wheelchair accessible)  
\$60 p.p. | \$600 per table of ten



**CELEBRATE THE YEAR OF THE MONKEY:**  
those born in 1920, 1932, 1944, 1956, unless your birthday is in January or February. Help us with our yearly commitment of up to \$100,000 to subsidize Nutrition Programs for 26 Toronto Inner City Schools.  
For information, contact:

**Theresa Lennox:** 416•393•8861 [theresa.lennox@tdsb.on.ca](mailto:theresa.lennox@tdsb.on.ca)  
**Valerie Mah:** 416•533•0445 [vmah@ican.net](mailto:vmah@ican.net)

22 [rto.toronto@gmail.com](mailto:rto.toronto@gmail.com) / <http://district16.rto-ero.org>  
<http://toronto.rto-ero.org>

## Travelogue ~ Wednesday, January 27, 1:00pm

### Travels through the Western Balkans:

East meets West from Sarajevo to Vienna ~ September, 2014

by Janice Coles

What inspires your travel choices? The 'world is your oyster' and the choices are many. Perhaps a movie, a TV show, magazine article or book, family roots, a recommendation...

For me, for this trip, it was the award winning book, *'The Cellist of Sarajevo'* written by Canadian author, Steven Galloway. This novel explored the realities




of a city and inhabitants under an almost 4 year siege during the 1990's Bosnian war which followed the break-up of the former Yugoslavia; and, another book by Canadian UN peace-keeper, Fred Doucette, *'Empty Casing: A Soldier's memoir of Sarajevo Under Siege'* depicting the reality of those years. Both these books led to a curiosity about the former Yugoslavia and why the tragedy and horror of the 1990's occurred. As well as the curiosity to see how those countries are faring 20 years later, there was a desire to see the ancient walled UNESCO city of Dubrovnik on the Adriatic Sea.

We started with an independent five-day visit to Sarajevo and Dubrovnik followed by a 14-day Globus bus trip with the theme, 'East meets West'. This journey from Dubrovnik to Vienna led us from the Bay of Kotor in Montenegro, Dubrovnik through Bosnia and Herzegovina, Croatia, Slovenia, Trieste in Italy, and concluded in Vienna, Austria. Along the way, the similarities and differences of these countries of the 'southern Slavs' were explored through geography, history, religion, culture (and food!) located in Europe but on a 'land bridge' between Europe and Asia.



From Bosnian 'Turkish' style coffee 'kahva' to Illy espresso in Trieste and Viennese 'kaffee' and 'kaffeehaus', the Turkish Ottoman period has left its 'mark' and more.

Join the journey and learn about the area's past and present...and perhaps place it on your travel 'wish list'! 

RTO/ERO Toronto Newsletter ~ September, 2015

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**AN ITALIAN ODYSSEY:**

**Sites You Have Not Seen, Stories You Have Not Heard**

Presented by **Gib Goodfellow**



Left: The medieval mountain village of San Gimignano's plaza with one of its 13 towers.



Right: Cinque Terre seascape



Left: Ruins of Nora, the first settlement on Sardinia



Right: A view of the Tivoli from the Villa d'Este



Left: In the Valley of the Temples in Sicily, not the best preserved Greek temple


At the hotel pool in Kathmandu I overheard the tour organizer bragging that he had been to Italy a dozen times but his next trip would include all the things he had not done. Sure enough. We landed in Rome and took off immediately for Sorrento where we had two nights. We drove right past Pompeii on our way to Herculaneum, the city buried in ash which preserved both wood and decorations. We spent some time on the Amalfi Coast, but did not make it to the Isle of Capri because our leader had been there. We had the best meal of the trip at a farm in the Sila Mountains in Calabria. The network of tunnels and aerial-highways are feats of engineering.

We took a ferry to Sicily where we stayed in Taormina, Agrigento, and Palermo to visit Mt. Ethan, the Greek sites at Syracuse, the Roman hunting lodge at Casale, and the Valley of the Temples. Then on to Sardinia where we spent four nights with days full of sightseeing including fortified dwellings and stone towers built before the Phoenicians arrived. The spectacular Emerald Coast offered wonderful vistas. At Alghero, I experienced the most beautiful swim of my life.

We had our second overnight crossing, disembarking at Genoa, Italy's largest port. After a city tour we drove to the Cinque Terre Region, where Phyllis, a friend and I walked through 12 kilometres of vineyards between the five villages which cling to the cliffs. In Tuscany, we explored the walled medieval centre of Lucca and walled village of San Gimignano on a mountainside. Enroute to San Gimignano, we drove by the leaning tower of Pisa. The leader had not intended originally to stop but there was a vote taken and the bus made a U-turn. We had a one day tour of Rome and another day to explore Rome on our own. The finale and one of the highlights was a trip to Villa d'Este with its 200 fountains in Tivoli.

Gib's photos opposite. 16

**Volunteer Opportunities at Sunnybrook!**

 Sunnybrook Health Sciences Centre is recruiting volunteers for a variety of roles. One 3-4 hour shift per week can make a positive difference for our patients! Greatest need is during business hours, Monday through Friday. For more information and to apply please visit [www.sunnybrook.ca](http://www.sunnybrook.ca) or call Volunteer Resources at 416•480•4129. 16

## Project STO (Service To Others) Grants ~ 2016

### Applications Now Available!!!

Our provincial organization gives its districts an opportunity to support 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 the President, Roger Wilson, by our closure date of March 1, 2016**, to be considered by the Toronto Executive. Just one project, if any, can be selected. 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.) 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 2015, our proposal received 3,000.00. (See Page 33.) Also see Page 12 of our Supplement for a complete list of the RTO/ERO Service-to-Others Grant 2015 recipients.

NOTE: It is the responsibility of the applicant to ensure that the application is completed according to the stipulated directions. Although an executive member may give guidance, such assistance should not be considered support. The full executive will make a decision regarding one, or none, of the submissions.

#### Send completed applications to:

##### Roger Wilson

President, RTO/ERO Toronto  
207-660 Pape Avenue  
Toronto ON M4K 3S5 16

#### Tis to Worry!

**News Item:** Canada elects a left-of centre federal government.

**Comment:** We assume that promised legislation will proceed as proposed without interference from remnants of Canada's 'tea-party-north' that may haunt Parliament Hill.



#### Health continued from Page 10

- "Medical Emergency" means an emergency service rendered to you for the sudden and unforeseen onset of a medical condition, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in..."
- "Return to Canada: if the attending physician confirms that you are stable to travel and able to wait to have treatment done, Allianz Global Assistance will make arrangements to return you to your province of residence to have the treatment performed in Canada" See Limitation of benefits
- "A physician's consent to travel does not establish your medical stability nor override the definition of sudden and unforeseen."

#### Special Comments:

- Members are reminded that the intent of the Travel plan is to stabilize and return to home province for on-going care.
- Members should familiarize themselves with the level of medical care and communication infrastructure in the country they are travelling to.
- Appropriate medical care: in many cases, the level of medical care is not equivalent to care in Canada, however, it may be appropriate for the nature of the member's illness – evacuation is not always necessary.
- Upfront payment requests – while Allianz will make every effort to have the medical provider bill us directly, this is always at the discretion of the provider. Members should be aware that they could potentially be requested and required to pay for treatment, if the provider will not bill Allianz directly.

#### Usage and Evaluations for 2013/14:

- 7,669 cases managed
- 341 negative comments (4.45% of cases) (199 from survey comments)
- 222 positive comments (2.89% of cases) (134 from survey comments)

Note: positive and negative comments come from the following sources:

- Customer calls
- Letters
- Comments on surveys (Allianz soliciting feedback)
- Via RTO/Johnson/Manulife

Negative comments mostly related to the following:

- Claims turnaround time
- Claims decision
- Amount of documentation required to submit claim 16

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*Egotist: Someone who is usually me-deep in conversation.*

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## RTO/ERO Education Scholarships

RTO/ERO offers up to twenty-five \$1,000 Education Scholarships as follows (full details available on-line via the Members Centre Link):



### Type of Program:

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

### Scholarship Application

- The *on-line-only application* is accessed using your RTO/ERO sponsoring member's membership number.

### Eligibility and Criteria

- Applicant is a resident, Canadian citizen or a landed immigrant.
- Applicant's relationship to RTO/ERO Member:
  - child/step-child;
  - grand/great grandchild;
  - grand/great grandniece/nephew;
  - niece/nephew;
  - daughter/son-in-law.

### Caveat

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

*Applications will be available until 4:30pm on February 15, 2016 from the RTO/ERO website (Members' Centre).*

[https://www.rto-ero.org/members\\_center](https://www.rto-ero.org/members_center)

## RTO/ERO New Videos

**Jim Grieve, Executive, Director**



**Dr. Paula Rochon, Geriatrics Chair**



Visit: [www.rto-ero.org/who-we-are/about-us/video](http://www.rto-ero.org/who-we-are/about-us/video)

## More Volunteers Wanted

Are you interested in becoming more physically active?

Do you have high blood pressure or diabetes?

Do you have trouble remembering?

Opportunity to participate in a research study on boosting brain health with exercise.

Who can join?

- ✓ About 60-80 years of age.
- ✓ No history of severe stroke.
- ✓ 6-month commitment.



For information, please contact Email: [activebrain@sri.utoronto.ca](mailto:activebrain@sri.utoronto.ca)

Sarah Atwi, PhD Candidate

Phone: 416 480 6100 ext. 85407



September 21, 2015

You are asked to consider participating in this study to examine how the brain changes in older age because of reported difficulties with memory within the past two years, or a risk factor associated with an increased likelihood of changes to the small blood vessels within the brain. One example of such a risk factor is high blood pressure.

## Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in August and September. *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 October 31, 2015, our Toronto District membership stood at 5,133.*

**Bob Neal**, Membership

Editha Africa  
Ahmed Ali  
Andrea Alimi  
Sylvie Andrew  
Josephine Au  
Eva V Baine  
Barbara Belbin  
Marien Breen  
Linda Margaret Burman  
Nancy Cates  
Vashti V Charles  
Monica S H Chen  
Stephen Cheong  
Vincent Citriniti  
Andrew Cruikshank  
Ann Dabideen  
Joy Daniels  
Karin Digout  
Doreen R Ditta  
Mairead Flynn  
Helen Fox  
Yona Gerstl  
Heather Gillett  
Beverley Gitter  
James Goetz  
Joanne Gould  
Monica Hendricks  
Susan Hiraishi  
Kathy Honickman

Karen Huebner-Thompson  
Kareyn Hughes  
Stephen Irwin  
Kathleen Kamper  
Melanie Kelch  
Dorothy M Kleine  
Michi Kobayashi  
Donna J McClelland  
Carol McDonald  
Keith McLean  
Penrose E Mcleod-Smith  
Michael J McMorrow  
Kimberley Nadeau  
Jack Pacione  
Roseanne Pelz  
Giuseppe Picciotto  
Merle Silverhart  
John Skura  
Lloyd Smith  
John Taylor  
Margaret E Thompson  
Patricia Vassos  
Anna Visocchi-Chiappetta  
Susan M Weatherseed  
Sandra Webster  
Sylvia Weir  
Zhongyuan Xu  
Sophia Zahumeny-Phillips

*Everyone has a photographic memory; some just don't have film.  
If at first you don't succeed, destroy all evidence that you tried.*

## Social/Recreation continued from Page 6



**Finances ~ Lone Smith** (416•234•1969) hosts this group in her home on *the last Thursday of the month at 4:30pm*: \*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.

**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.



**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. Nous nous rencontrons seulement une fois en decembre. 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 Cente on Bloor Street between Bay and Yonge Streets. We meet on *the 4<sup>th</sup> 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.

*Continued on Page 32* 📖

*A clear conscience is usually the sign of a bad memory.*



**Social/Recreation continued from Page 31**



**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](mailto:rosalie10@rogers.com) or **Cindy Shore-Beauvais** at [shorbeau@sympatico.ca](mailto: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](mailto:eegreenleaf@sympatico.ca) Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers.



**Jazz-in-the-City** ~ We had originally planned for this group to be under way and hosted by **Phyllis Broom Walker**. Unfortunately, we need to put a hold on this for the time being. Stay tuned! 

**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.




**Coming Schedule:**

**Monday, November 30** ~ *Who Let the Girls Out*—a chorus of 16 women harmonizing festive favourites;

**Monday, January 25:** ~ *Celebration of Robbie Burns Day*: a presentation of local Scottish Country Dancers;

**Monday, February 29:** ~ Author **Terry Fallis**, Winner of the 2015 Stephen Leacock Award.

Contact: **Kay Jeffery**:

416•767•8179 | [catherine.jeffery067@sympatico.ca](mailto:catherine.jeffery067@sympatico.ca) 

**Toronto District's STO Grant, 2015**



RTO/ERO, as part of its social responsibility allocates Service-to-Others (STO) Grants of up-to-\$4,000 to support projects that raise the profile of RTO/ERO and its members by demonstrating that RTO/ERO and its members care about their communities and are willing to help others who need assistance.

This year an RTO-STO grant of \$4,000 was made to Canadian charity Children of Hope Uganda [COHU] to be used to pay for scholastic and instructional materials and furniture at the Barlonyo Early Childhood Development Centre [ECDC] in northern Uganda.

The Barlonyo Early Childhood Development Centre (ECDC) was built in 2012 by COHU at the site of the massacre on February 21, 2004 of 301 villagers by Joseph Kony's Lord's Resistance Army.

The ECDC, and its sister vocational school, Barlonyo Technical and Vocational Institute, have become the energetic hub for the 2,000 people living in the surrounding community.




Children of Hope Uganda was founded by RTO/ERO District 16 member, **Lorna Pitcher** following her March Break visit to Uganda in 2007. She retired in June 2007 to devote her energies to helping Kony's child victims.

All funds raised in Canada are wired directly to the COHU account in Lira, Uganda. All COHU operations are overseen by the capable Director, **Esther Atoo**, a retired teacher in Lira.

**Contact information:**

Lorna Pitcher, Founder, Children of Hope Uganda  
[www.childrenofhopeuganda.org](http://www.childrenofhopeuganda.org) | 416•420•4709  
Canadian Charity # 84461 3885 RR0001  
8-70 Shaftesbury Avenue  
Toronto, Ontario M4T 1A3

**Photos:** Top: Lorna at the Barlonyo ECDC, 2013

Middle: Lorna with ECDC students, November, 2013. 

## 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.



- Gerald Aberle
- R. Dale Atkinson
- Richard Baine
- Michael Doyle
- Mary Farrell
- Carol Gray
- M. Joan Kerrigan
- Dorothy T. Mather
- Clara McDaniel
- James Stevenson
- William Strickland
- Jean Vanderheyem



Gerald (Gerry) Aberle served on the RTO/ERO Toronto Executive from 1992 to 1994 as Goodwill/Personal Concerns Chair.

**Toronto Choristers** We are a choir of over 100 voices, mainly retired teachers and others having worked in education.

We sing a wide range of musical works: Broadway musicals, religious and spiritual anthems, jazz, works by Canadian composers, and medleys from various musical genres, to name a few. Our practices occur weekly on Thursdays. New members are welcome to join.

### Christmas Concert

Tuesday, December 8, 2015 at 7:30pm

Jubilee United Church, 66 Underhill Road

(off Lawrence Ave., East of the Don Valley Parkway)

Voluntary contributions requested for the church's Outreach Program

Our *Annual Spring Concert* at Sir John A. MacDonald Collegiate Institute, 2300 Pharmacy Ave. takes place Wednesday, May 25, 2016 at 7:30pm. Tickets are \$15 each, available through choir members or at the door.

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

## RTO/ERO Toronto Executive 2015 ~ 2016

President: **Roger Wilson** Past President: **Lone Smith**  
First Vice-President: **Joan Elliott** Second Vice-President: **Betty Lou Reynolds**  
Treasurer: **Robert Putnam** Secretary: **Herb Stover**  
Archives: **Valerie Mah** Communications: **Bill Menagh**  
Goodwill: **Marjorie Blake** Health/Insurance: **Bill Tajer**  
Membership/Recruitment: **Bob Neal** Pension/Retirement: **Susan Weinert**  
Political Advocacy: **Vacant** Program: **Kay Jeffery**  
Social/Recreation: **Heather Talbot** Travel: **John Bratton**  
Members-at-Large: **Ruth Baumann, Lou Manning, Helen Milton, Karen Sinclair, one vacancy**

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](http://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](mailto: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, Bill Menagh, Mary El Milosh, Roger Wilson**  
**Publication: Submissions:** First day of September, November, January, March, May

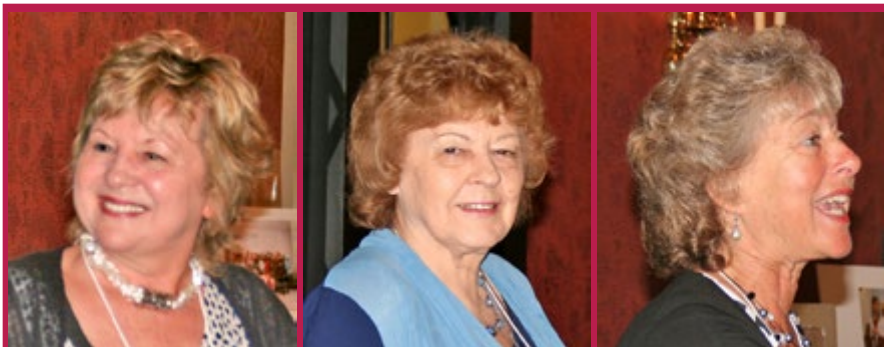
**Mailings:** Late September, November, January, March, May

**Did You Know!** The PDF version of our Newsletter can be viewed in full colour.

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**Top Row:** Our New Member Breakfast was hosted and organized by **Joan Elliott**, First Vice President; **Kay Jeffery**, Program Chair; and, **Heather Talbot**, Recreation/Social Chair.



**Erratum:** We omitted credit for the September cover photo of our President, **Roger Wilson**. It was taken by **Valerie Mah** at Spring Senate, 2015.



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