



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

DISTRICT 16 / CITY OF TORONTO

NEWSLETTER

Volume 38, Issue 4

March, 2016



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.

Spring Luncheon & AGM ~ See Pages 17, 18, 19, 26

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AGM/Spring Luncheon Tuesday, May 3, 2016 Registration Page 19

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President's Column ~ Roger Wilson

Contact: 416•461•7373 | rogerapwilson@sympatico.ca

February 2015 was so cold and unpleasant that on February 28, last year, I booked a three-week trip to Florida and the Caribbean for February, 2016. We returned recently, and I want to share with you some thoughts that were triggered by our brief visit to the Florida Keys.

These long and skinny islands seem to go on forever and take two to three hours to drive from one end to the other. Part way, we noticed a tiny island with a sign that proudly claimed to be the highest point on the Keys – at a stately height of eighteen feet above sea level. I suddenly realized that, in all likelihood, the entire Keys will be completely submerged within a generation unless collectively we change our lifestyles much more than most people will accept. It is my belief that the outlook is not good but there are some glimmers of hope for the vast areas of low-lying land across the world.

On both sides of our country, and doubtless elsewhere, new technologies are emerging that can actually strip carbon dioxide out of the air, releasing the oxygen, and turning the carbon into useful, beneficial products. It is difficult to see how to scale this up to clean everything, but certainly the technologies could be applied to major CO2 producers.

Almost complete reliance on electricity is probably going to be the key to maintaining a friendly planet and the development of efficient, non-polluting generation should be our number one priority. Wind, solar, hydro-electric, and tidal, all have their place, but will never support all of the rapidly increasing demand. This leaves nuclear as the only reliable, non-polluting means of meeting the base load. However, spent fuel and the rare-but-devastating accidents have fuelled rejection of this technology by large numbers of people. But there will be no feasible alternative unless mankind can come up with something better.

And maybe we have! Ever since the 1950's, when I was studying to be an electrical engineer, physicists have talked about generating power using nuclear FUSION, as opposed to the nuclear FISSION, we use today. For generations scientists searched for this Holy Grail and came up short, but recently, Germany announced that it is going to build the first full-sized

Continued on Page 4

Front Cover: Spring is around the corner. Enjoy! **Back Cover:** Our Spring Luncheon entertainment at the Old Mill features *The Grace Notes*. Our guest speaker at our Annual General Meeting is **Ellen Roseman**, Consumer Advocate. We look forward to seeing you at either or both events. Complete the Registration Form on Page 19 (needed to use finances wisely). More details on Pages 17 and 18.

President continued from Page 3
 the nuclear fusion plant. If it works it changes everything and should go a long way to saving us from periodic devastation and flooding. Keep your fingers crossed!

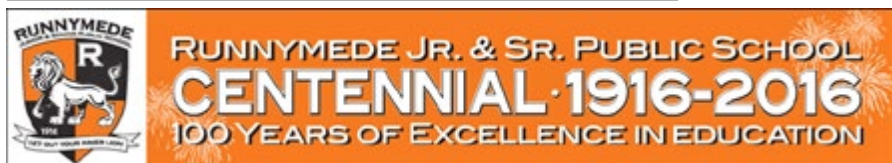
I promise not to use the presidential soapbox on another technical rant but I was so excited I had to share the news. Keep your eyes open for more developments.

Don't forget our Annual General

Meeting on Tuesday, May 3 at the Old Mill. You will have a chance to hear and meet **Ellen Roseman** of the Toronto Star. After the AGM there will be an excellent subsidized lunch, entertainment and an opportunity to chat with old colleagues you probably have not seen for years. The Old Mill in a lovely setting and would make an excellent trip out. Make a note of the date and I will see you there.

Roger 

Runnymede Public School Centenary



Runnymede turns 100 on February 1, 2016!

The school held a special Centennial assembly for students on Friday, February 5.


On May 28, 2016, the school will host a special Open House & Fun Fair event!

To commemorate the school's Centennial, Parent Council has embarked on a special fundraising project to improve the front yard of the school – The Centennial Playground Project.

Spread the word! Help us spread the word about our Centennial and event:

- Like and follow us on Facebook:
www.facebook.com/Runnymede100/?fref=ts
- Visit our 100-Year Book
- Contact us: runnymedecentennial@gmail.com
- Website: www.runnymedecouncil.org/centennial

Runnymede's Centennial Open House and Fun Fair will be an event to remember. More details will be posted to this page as we get closer to the event. Save the date!

Join us! Past students, current students, and current parents are all encouraged to get involved in our school's Centennial Open House and Fun Fair. If you'd like to volunteer, or get more information about the Centennial, please fill out the form and we will get in touch with you. 



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 | lynchmarie11@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: February 5, March 4 ...hope to see you there.



Bridge - Tessie Leung (416•421•9054 | tessleu191@rogers.com) Anyone who knows the basic bidding rules of bridge is welcome to join on the *first, third and fifth Tuesdays of the month from September to June* from 12.30pm to 3.30pm. Friendly atmosphere. Tea is served.



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 23 and 24 for our April and May 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.

← **April 12: *The Dirt on Clean: an Unsanitized History***
 by **Katherine Ashenburg**



May 10: *The Zookeeper's Wife: a War Story*
 by **Diane Ackerman** →



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



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



← **April 26:** *The History of Loneliness*
by **John Boyne**



May 24: *The Winter Palace*
by **Eva Stachniak** →

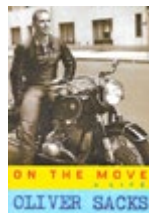
The following activities meet at varying locations:



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.



← **April:** *The Illuminations*
by **Andrew O'Hagan**



May: *On The Move*
by **Oliver Sacks** →



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



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on the 4th Thursday of the month at 4:30pm: **April 28, May 26, June 23.** We have speakers, experts in their areas. Some of the topics covered: wills, executor responsibilities, bonds, RRSPs, stocks and many other areas that affect seniors.

Continued on Page 31 ↗

A Freudian slip is when you mean one thing and say your mother.



RTO/ERO Developments

- Your Toronto Executive, at its January and February Meetings, in addition to receiving the Chairs' reports:
- appointed **Sheila MacMillan** to the vacant Political Advocacy executive position and thanked her for volunteering;
 - approved two executive office changes:
 - **John Bratton** becomes Member-at-Large;
 - **Karen Sinclair** becomes Travel Chair;
 - noted that no Service-to-Others Grant Applications had been received to date;
 - approved the AGM guest speaker: **Ellen Roseman**, Consumer Advocate;
 - approved the purchase of promotional items: magnets, notepads, pens, zippered tote bags, for distribution at membership functions;
 - received notice of the Spring Luncheon entertainment: *The Grace Notes*;
 - received the activity report that the Latin Dance opportunity had been fully subscribed;
 - received the treasurer's and auditor's 2015 report (see Supplement);
 - noted that the collective agreements between the province's teacher unions and the provincial government appears to place restrictions on RTO/ERO's ability to get its name and benefits advertised to potential members;
 - received the Travel report that the Momma Mia trip sold out two busses and that a second trip was set for Chorus Line in September for those not accommodated on the original trip;
 - confirmed the New Members Breakfast event on September 20, 2016 with Ken Edge providing background music.



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 2016 Retirement Planning Workshop (RPW) schedule is:
- Thursday, February 25 at Q'SSIS (Kingston Rd. at Markham Rd.) About 130 were registered for this RPW.
 - Saturday, April 9 at The 519 Community Centre (519 Parliament St.)
 - Thursday, November 3, west-end location TBA
- On-line only Application Forms have been posted to our websites. Please let former colleagues, who may be considering retirement know, of these opportunities.

*The nicest thing about the future is that it always starts tomorrow.
Money will buy a fine dog, but only kindness will make him wag his tail.*



Tax Tips for 2015:

RTO/ERO has updated its annually produced document. The tips have been re-designed into a brighter and easier-to-read format. There are three ways to read your copy of the Tax Tips:



Download the PDF from this link:

<http://files.ctctcdn.com/bc249d54401/0a30b2c5-51f5-42a1-9106-84d77d631c81.pdf>

Download/view from the RTO/ERO Members' Centre.

Call the Provincial Office at:

416•962•9463 or 1•800•361•9888) to have a hard copy mailed to you.

Are my RTO/ERO membership fees tax deductible?

Canada Revenue Agency permits amounts related to your employment for union dues and dues required to keep a professional status to be claimed on your income tax. *However, RTO/ERO membership fees are ineligible for any tax deduction.* Fees paid to a voluntary membership based organization serving retirees are ineligible to be claimed at tax time on line 212.

Are the premiums for my RTO/ERO insurance coverage tax deductible?

In addition to your claims, the premiums you pay for your RTO/ERO group insurance plans (dental, extended health care, semi-private hospital and supplemental travel) are eligible toward your medical expense tax credit, as outlined by Canada Revenue Agency guidelines. You can also access and print your own statement at www.johnson.ca/rto-ero to access to income tax documentation.

Go to the 'Income Tax Letter' tab in the Members Only section of the Johnson website, to prepare your own income tax documentation any time of the year. Typically, the letter is prepared for a January 1 to December 31 time period. Johnson Inc. will still automatically send you a printed copy annually for your convenience.

Trouble with your Members Only account? Simply email mopassword@johnson.ca for assistance.)

Questions for RTO/ERO? Call 416•962•9463 | 1•800•361•9888
email: membership@rto-ero.org

Be careful reading the fine print. There's no way you're going to like it.

Health Hints ~ Bill Tajer



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

RTO/ERO continually manages its health benefits. The Provincial Health Services and Insurance Committee (HSIC) has started preparations for the District Health Representatives' Workshop scheduled for May 29/30, 2016. Some of the possibilities include:

- A presentation on Best Doctors
- A presentation by the Complex Claims Unit from Johnson Inc.
- Carousel activities (Editor: these do not take place at Canada's Wonderland)
- A speaker for the opening of the workshop with a wellness theme

The specifications have been completed for our market review for our underwriter. These will be sent to insurers, including our current underwriter, Manulife, as part of the RFP process which is quite extensive. Those interested in bidding will be asked to sign a non-disclosure agreement. We appreciate the assistance and expertise of our Johnson consultants as we work through the RFP process as it progresses over the next few months.

Reminder: Suggestions for benefits improvements are always welcome.

These require research into the efficacy of incorporation vis-à-vis premium cost and suitability for the majority of participants. Ideas brought forward in one year are researched the following year for possible inclusion in the third year. For 2018, contact the HSIC by December 31, 2016:

in writing: RTO/ERO HSIC, 300-18 Spadina Rd. Toronto ON M5R 2S7
via email: healthcommittee@rto-ero.org

Cancelled Travel?

Having Documentation Facilitates Reimbursement

Last Winter, a member booked a flight with Air Canada to Florida with the expectation of flying south within the month. Due to illness, the member was forced to cancel the travel plans at the last minute and contacted Allianz Global Assistance for reimbursement.

Initially, the claim was denied with no explanation, or guidance. In a follow-up phone call, Allianz indicated that there was a credit claim on file with Air Canada. Email contact with Air Canada confirmed the credit.

However, Air Canada applied a processing fee prior to issuing the credit towards another flight. This meant that immediate reimbursement would be problematic.

The member contacted **Bill Tajer**, our District Health Representative who advised speaking with **Lori McDonald Blundon**, RTO/ERO's Pension and Benefits Officer. With her assistance, it was confirmed that the credit with Air Canada was due to expire one year after the initial ticket purchase.

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Health continued from Page 9

The member was given two options: purchase another ticket with the Airline processing fee being covered by Allianz; or, let the ticket expire with Air Canada and claim the ticket reimbursement from Allianz.


The latter option was selected, a year after the original ticket was purchased. Allianz processed the claim after advice from Johnson Inc.

Some guidance:

Your *RTO/ERO 2014 Out-of-Province/Canada Travel Booklet* contains details on how to submit claims. If you have misplaced your copy, download a PDF from the RTO/ERO Members Centre or order an emailed PDF from our website. All booklets will be republished for 2017 - a three-year repeat.

If you find yourself in a similar situation:

- be prepared to ask questions of both the insurer and your carrier;
- if you have difficulties with computers/paperwork, have someone assist;
- be aware of rules on airline ticket reimbursement for your ticket type;
- keep all your correspondence together, on-line or off-line;
- try to contact those who can give accurate advice;
- be prepared to, perhaps, lose the purchase value of your original ticket;
- be prepared to wait while all parties involved try to find a solution;
- insurers cannot reimburse losses if it appears compensation is due from a third party.

Ensure that documentation is complete and in hand when seeking reimbursement. This will speed up resolution to any claim. The RTO/ERO insuring administrator (Allianz, Johnson) must take all steps to ensure that members premiums are put to bona-fide reimbursement. 

Toronto Choristers

ANNUAL SPRING CONCERT



Sir John A. MacDonald Collegiate Institute
2300 Pharmacy Avenue
(between Sheppard and Finch Avenues)
Wednesday, May 25, 2016 at 7:30pm
Tickets are \$15.00 each

available through choir members or at the door.

We love to sing and to share the enjoyment of choral singing.
We invite you to be a part of our audience at this final concert of the season!

John Sinclair | jdb Sinclair@gmail.com



Pension/Retirement ~ Susan Weinert

Contact: 416-367-9917 | susanweinert@hotmail.com

Ontario Teachers' Pension Plan Annual Meeting and Webcast



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

Thursday, April 7, 2016,

4:45pm to 7:00pm

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

(located at Yonge St. and College St.)

If you wish to attend, please register online by Tuesday, April 5 at www.otpp.com. If you cannot attend, watch the webcast live, or later at your convenience, by visiting their website on April 7 to launch the webcast.

The 2015 financial status of the OTPP will have been announced by the time this Newsletter has been received.

Agenda

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

- **Jean Turmel**, Board Chair
- **Ron Mock**, President & CEO
- **Bjarne Graven Larsen**, Executive Vice-President, Investments, and Chief Investment Officer
- **Barbara Zvan**, Senior Vice President, Strategy & Risk, and Chief Investment Risk Officer
- **Tracy Abel**, Senior Vice-President, Member Services

Attending the meeting also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question: three methods:
 - Ask a question on the meeting registration form.
 - Submit a question on-line by Tuesday, April 5. Indicate that it is for the annual meeting and tell them whether you are working or retired.
 - Ask a question in person. (consult Q&A procedures).

For OTPP Participants: Know the re-employment rules

November 26, 2015

Whether you're newly retired or have been receiving a pension for a while, here are a few key things you need to know if you're thinking about going back to work.

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OTPP Pension continued from Page 11

- 1 *There's a limit.* You can work up to 50 days in a school year without affecting your pension. If you reach your limit, you can work until the end of the month in which you exceed the limit. If you continue to work after the month in which you exceed the limit, your pension will be suspended.
- 2 *It's not just teaching that counts.* Any service you provide to an employer who participates in the pension plan, for which you are entitled to get paid for, is considered re-employment. If your retirement pension began on or before Sept. 1, 2010, and you work in a non-teaching capacity at the Ministry of Education, a recent plan amendment affects you. Contact us to learn more.
- 3 *You need to keep track.* You're responsible for keeping track of your days and informing us if you exceed the limit. To make it easier for you, download Worklog, our app that allows you to track your re-employment. The app will alert you when you're close to the limit and remind you to stop working to avoid a pension suspension.

Contact us directly if you're unsure if the re-employment rules apply to you.

Reception: 3rd floor, 5650 Yonge Street, Toronto, ON M2M 4H5

416•228•5900 | 1•877•812•7989 | www.otpp.com

**OMERS Net Assets Exceed \$77 Billion
Earns 6.7% Net Return in 2015**




News Release: Source: www.omers.com

In 2015, OMERS continued to make steady progress towards delivering secure and sustainable defined benefit pensions to the Plan's members. Its funded status improved to 91.5% as a result of investment returns and member and employer contributions, compared with 90.8% the year before.

OMERS earned a net investment return of 6.7% (after all expenses), exceeding its long-term funding requirement of 6.5%. Net assets grew to more than \$77 billion in 2015, a \$5 billion increase over 2014.

"Strong returns from private equity, infrastructure and real estate helped to offset challenges in public markets, demonstrating the importance of diversification, and investing in high-quality assets," said Michael Latimer, OMERS President and Chief Executive Officer.

Public investments returned 0.7% (net) and private investments returned 14.5% (net). While private markets returns remained solid, financial markets are being challenged by slower global growth, continued low interest rates and increased volatility.

In 2015, OMERS received \$3.8 billion in contributions from plan members and employers, and paid out \$3.4 billion in benefits. 

OMERS Spring Information Meeting, 2016 ~ see bottom of Page 13 

Our Members Ask

? From time-to-time we receive questions on health or financial matters from our members. Within our own limitations, we attempt to provide suitable answers. **Caveat:** content is provided for information only. Individuals should seek their own guidance before making any decisions.

Question: It is only now, after 13 years of retirement, that I need to learn the right drawdown strategy of my RRSP. I have consulted my personal financial planner and another at my bank but neither of them seem geared to my need for successfully withdrawing money from RRSP minimizing the tax hits and the clawback of OAS payments.

Information: Funds placed in RRSPs are not taxed. Their investment gains have grown tax-free. When amounts are withdrawn, they become taxable. Avoiding tax is not possible. Minimizing tax can be managed.

Withdrawals from RRSPs are added to your annual income. Take only an amount that will keep you within your end-tax-rate (2015 rates below) to avoid a higher tax rate on that withdrawal. If you need an amount that will place you in the higher tax level, consider withdrawing lesser amounts in December of one year and January of the next.

Tax Rates Effective January 1, 2015, the Federal income tax rates and income thresholds are as follows:

- 15% will apply to income up to \$44,701.
- 22% will apply to income between \$44,702 and \$89,401.
- 26% will apply to income between \$89,402 and \$138,586.
- 29% will apply to income earned in excess of \$138,587.

Effective January 1, 2015, the Ontario income tax rates and income thresholds are as follows:

- 5.05% will apply to income up to \$40,922.
- 9.15% will apply to income between \$40,923 and \$81,847.
- 11.16% will apply to income between \$81,848 and \$150,000.
- 12.16% will apply to income between \$150,001 and \$220,000
- 13.16% will apply to income earned in excess of \$220,001.

Ontario also has a surtax of 20% which applies to Ontario tax in excess of \$4,418 plus a surtax of 36% which applies to Ontario tax in excess of \$5,654.

Other considerations:

- 1 At age 71 RRSPs become RIFs requiring a stipulated minimum withdrawal.
- 2 There may be a greater 'clawback' from one's OAS if applicable.
- 3 Consider withdrawn funds being placed in a TFSA.

OMERS Spring Information Meeting: Our 2016 Spring Information Meeting is on Monday, April 4 at the Metro Toronto Convention Centre and via webcast. It is an opportunity for members and stakeholders to engage directly with both OMERS Boards and the OMERS senior leadership team.



Goodwill ~ Marjorie Blake

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

On January the first we greeted our friends and neighbours with - "Happy New Year 2016". In February we echoed - "Happy Chinese New Year - Gung Hey Fat Choy"- Year of the Monkey". Let's welcome March with "Happy Spring -2016 ". Spring Forward!

Welcome letters were sent to 31 new members. Sympathy letters were sent to relatives of 27 members. Sadly, we lost one of our Centenarians in January. A card of condolence was sent to the family. However, 3 new Centenarians were welcomed to the group.

Birthday cards were sent to: 3 Centenarians (100, 102, 104 years); 16 Nonagenarians (90 years); 29 Octogenarians (80 years). Congratulations to all!

We add, as well, congratulations to members who have celebrated special occasions, newborn births, anniversaries, memorials, and awards.

Get Well/Encouragement/Keeping-in-Touch cards as well as Floral and Fruit arrangements were sent to members at home, in nursing/retirement homes, and rehabilitation facilities.

Those members who have moved recently, or are preparing to move into nursing homes or retirement homes, or into smaller accommodations, our thoughts are with you.


Phone calls and many Thank-you cards and letters were received from grateful members for cards and/or arrangements received.

Many thanks to members who continue to inform us about those with whom we need to keep in touch. However, we need to hear more from you, given a membership of over 5000 members. Your continued efforts are greatly appreciated.

Here For You Now... Here For Your Future

Contact Persons:

Marjorie Blake 905•837•0874/905•837•8453 | mdblake@sympatico.ca

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

RTO/ERO Foundation News ~ Armand Gagné

Contact: armand.gagne2@sympatico.ca



There are many ways you can make a donation:
Online (one-time, monthly, In Memory and In Honour):

www.rto-ero.org/support-the-foundation/ways-to-give

Yolanda (office hours: Monday, Wednesday, Thursday 8:30-4:30)

Phone: 416•962•9463 x 245 or 1•800•361•9888

Email: ybronstein@rto-ero.org

Protect Yourself Against Fraud

Source: Canada Revenue Agency (CRA)

www.cra-arc.gc.ca/srty/frdprvntn/menu-eng.html

Taxpayers should be vigilant when they receive, either by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number.

These scams may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment. **Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA.** Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. These are scams and taxpayers should never respond to these fraudulent communications nor click on any of the links provided.

To identify communications not from the CRA, be aware of these guidelines:


- If you receive a call saying you owe money to the CRA, you can call the CRA or check My Account to be sure.
- If you have signed up for online mail (available through My Account, My Business Account, and Represent a Client), the CRA will do the following:
 - send a registration confirmation email to the address you provided for online mail service for an individual or a business; and
 - send an email to the address you provided to notify you when new online mail is available to view in the CRA's secure online services portal.

The CRA will not do the following:

- send email with a link and ask you to divulge personal or financial information;

Exception: *If you call the CRA to request a form or a link for specific information, a CRA agent will forward the information you are requesting to your email during the telephone call. This is the only circumstance in which the CRA will send an email containing links.*

- ask for personal information of any kind by email or text message;
- request payments by prepaid credit cards;
- give taxpayer information to another person, unless formal authorization is provided by the taxpayer.
- leave personal information on an answering machine.

Continued on Page 16 

Fraud continued from Page 15

When in doubt, ask yourself the following:

- Did I sign up to receive online mail through My Account, My Business Account, or Represent a Client?
- Did I provide my email address on my income tax and benefit return to receive mail online?
- Am I expecting more money from the CRA?
- Does this sound too good to be true?
- Is the requester asking for information I would not provide in my tax return?
- Is the requester asking for information I know the CRA already has on file for me?

If you do have a debt with the CRA and can't pay in full, take action right away. For more information, go to *When you owe money – collections at the CRA*. www.cra-arc.gc.ca/gncy/cllctns/menu-eng.html

How to protect yourself from identity theft

- Never provide personal information through the Internet or by email. The CRA does not ask you to provide personal information by email.
- Be suspicious if you are ever asked to pay taxes or fees to the CRA on lottery or sweepstakes winnings. You do not have to pay taxes or fees on these types of winnings. These requests are scams.
- Keep your access codes, user ID, passwords, and PINs secret.
- Keep your address current with all government departments and agencies.
- Choose your tax preparer carefully! Make sure you choose someone you trust and check their references. Always review your return, agree with the content before filing, and follow up to make sure you receive your notice of assessment, since it contains important financial and personal information that belongs to you.
- Before supporting any charity, use the CRA website at www.cra.gc.ca/charities to find out if the charity is registered and get more information on the way it does business.
- Be careful before you click on links in any email you receive. Some criminals may be using a technique known as phishing to steal your personal information when you click on the link.
- Caller ID is a useful function. However, the information displayed can be altered by criminals. Never use only the displayed information to confirm the identity of the caller whether it be an individual, a company or a government entity.
- Protect your social insurance number. Don't use it as a piece of ID and never reveal it to anyone unless you are certain the person asking for it is

Continued on Page 21

Ellen Roseman ~ AGM Guest Speaker

Ellen Roseman is a journalist who sticks up for ordinary Canadians. She's been advocating for consumer rights for the past 35 years.



Canadian, are an easy-to-understand introduction to personal finance for those of us who are short of time and money.

When you hear about consumer issues in Canada, you can't avoid finding references to Ellen Roseman. She's become a brand name for activism and a champion at helping consumers fight back against injustices. People praise her direct, down to earth and common sense writing style.

She's the author of four other books, *Ellen Roseman's Money Guide for Modern Families*, *Canadian Parent's Sourcebook*, *Canadian Consumers' Survival Book* and *Consumer, Beware!*.

Her latest book, published in December 2012, is: *Fight Back: 81 Ways to Help You Save Money and Protect Yourself from Corporate Trickery*.

Ellen's personal finance and consumer columns appear in the Toronto Star's business section on Tuesdays.

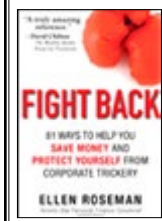
She's been teaching courses in investing and personal finance at the University of Toronto's continuing studies department since 2004. She also does Financial Basics workshops at Ryerson University.

She was the Star's business editor for two years (1997-1998). Before that, she was with the Globe and Mail as a columnist and associate managing editor of the Report on Business.

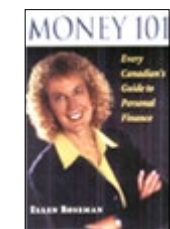
Ellen is on the board of FAIR (Canadian Foundation for Advancement of Investor Rights) and Community Legal Education Ontario (CLEO).

Her books, *Money 101: Every Canadian's Guide to Personal Finance*, and *Money 201: More Personal Finance Advice for Every*

www.ellenroseman.com



Fight Back: 81 Ways To Save Money & Protect Yourself From Corporate Trickery



Money 101: Every Canadian's Guide to Personal Finance



Money 201: More Personal Finance Advice for Every Canadian

RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on Tuesday, May 3, 2016 at
The Old Mill ~ Balmoral & Guildhall Rooms
To avoid stairs, enter at West, Upper Level Main Door

AGM with Guest Speaker ~ Balmoral Room

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

09:30 - Registration, Light Refreshments
10:00 - Annual General Meeting
10:45 - Speaker: **Ellen Roseman**, Consumer Advocate (Page 17)
11:30 - Adjournment ~ Social ~ Cash Bar

Spring Luncheon ~ Guildhall Room

You must register ~ \$40.00

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

11:30 - Cash Bar ~ Social
12:00 - Luncheon

Rolls & Butter

Soup: *Sweet Potato & Roasted Pepper Bisque
with Chive Crème Fraiche*

Entrée: *Stuffed Breast Of Chicken, stuffed with couscous,
Apricots, golden Raisins, Sun Dried Cranberry Jus
Carrots & Peas, Roasted Red & White New
Potatoes with Rosemary, Parsley, Garlic & Olive Oil*

Dessert: *Tiramisu Coupe: Mascarpone, Espresso Soaked
Lady Fingers, Tia Maria, Cocoa*

Coffee (regular, decaf), Fine Herbal Teas

Alternate Entrées: Salmon OR Vegetarian: Penne Pomodoro

Alternate Dessert: Fresh Fruit Cup

Substitutions MUST be selected when you register!

01:20 - Entertainment ~ *Grace Notes (Photo on back cover)*
10 singers, 2 violinists, 2 pianists, and 1 flautist

Questions about the Menu? Contact Kay Jeffery at:

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

Registration Form Page 19 ~ Parking Pass Page 26

**90
Seats
Available**

**150
Seats
Available**

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

RTO/ERO Toronto AGM & Spring Luncheon Registration Form

Register for EITHER or BOTH AGM & SPRING LUNCHEON

WEDNESDAY, MAY 3, 2016 AT 12:00 NOON
Registration for each event is requested for proper planning.

Name: _____ Phone: _____

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

Guest: _____ \$40.00/person

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

My Guest will attend (check either/both): AGM Luncheon

For Lunch, I select:

Chicken Salmon Vegetarian

My Dessert: Tiramisu Fruit Cup

Guest Selection:

Chicken Salmon Vegetarian

Guest Dessert: Tiramisu 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:*

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

RETURN BY TUESDAY, APRIL 22, 2016

A prompt return permits wise use of District assets.

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

A Brief Glimpse of RTO/ERO Beginnings

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

First STO/ERO* President, 1968-1969

More history at: <http://district16.rto-ero.org>


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

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

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

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

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

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

Editor: The beginnings of RTO/ERO are often lost as individuals pass away and time obliterates memories. This is a brief reminder of original raison d'être.

* STO/ERO became RTO/ERO in 1998

Fraud continued from Page 16

legally entitled to that information. If an organization asks for your social insurance number, ask if it is legally required to collect it, and if not, offer other forms of ID.

- Pay attention to your billing cycle and ask about any missing account statements or suspicious transactions.
- Shred unwanted documents or store them in a secure place. Make sure that documents with your name and SIN are secure.
- Immediately report lost or stolen credit or debit cards.
- Carry only the ID you need.
- Do not write down any passwords or carry them with you.
- Ask a trusted neighbour to pick up your mail when you are away or ask that a hold be placed on delivery.

Have you been a victim?

- You should report deceptive telemarketing to the Canadian Anti-Fraud Centre: 1•888•495•8501 | www.antifraudcentre-centreantifraude.ca.
- If you suspect you may be the victim of fraud or have been tricked into giving personal or financial information, contact your local police service.
- If the CRA has confirmed that a taxpayer's information has been compromised, the Agency will act to prevent the fraudulent use of the information involving systems and processes for which the CRA is responsible.
- If your social insurance number (SIN) has been stolen, you should contact Service Canada at 1•800•206•7218. For more information, see Social Insurance Number (Service Canada website) www.servicecanada.gc.ca/eng/sc/sin/index.shtml
- You can ask the CRA to disable online access to your information on the CRA login services by calling the e-Services Helpdesk. After access to your information is disabled, you may change your mind and want access again.
- If so, you can call the e-Services Helpdesk and ask that your access be re-activated.
- If you think your CRA user ID or the password you use in personal dealings with the CRA has been compromised, contact our e-Services Helpdesk. www.cra-arc.gc.ca/cntct/hdsk-nd-eng.html | 1•800•714•7257

Fraud Examples:

Donation tax shelter scheme: donating to a deserving charity and getting a hefty tax break. In recent years, approximately 2,500 individuals a year

Continued on Page 22 


Fraud continued from Page 21

participated in gifting tax shelter arrangements. To date, over 190,000 Canadian taxpayers who donated to one of these tax shelter schemes have been reassessed. Nearly \$6.3 billion in donation claims have been denied.

- Be wary if you are offered a tax receipt worth more than the amount you donated;
- Obtain independent professional advice from a tax advisor before signing any documents;
- Ask for written information about the charity, including name, address and telephone number;
- Call the charity. Find out if the organization is aware of the solicitation and has authorized the use of its name. If not, you may be dealing with a scam artist;
- Confirm if charity is registered and eligible to issue official donation receipts through CRA's charities listings;
- Ask the representative for the charity's registered charitable tax number;
- Refuse high pressure sales pitches. Legitimate fundraisers will not push you to give on the spot.

Telephone Phishing: You receive a call from an unrecognized number. The individual on the line identifies himself as a CRA employee, and claims that you have an outstanding debt. He explains that confirmation of your personal information, including birthdate and bank account, is required to sort out the debt with a re-payment plan. Every year, Canadians lose millions of dollars to telephone phishing scams that result in identity and financial theft. Beware of telephone calls claiming to be from the CRA. The CRA never asks for information such as credit card, health card or passport numbers. The CRA never threatens to lay criminal charges or have you put in jail if you don't pay your taxes. If a telephone scammer uses threats to coerce you into providing personal information, ignore the call and report it to the RCMP Anti-Fraud Centre by email at www.antifraudcentre-centreantifraude.ca or by calling 1•888•495•8501.

E-mail Phishing: Every year, Canadians lose millions of dollars to email phishing (similar to Telephone Phishing) scams that result in identity and financial theft. Beware of emails claiming to be from the CRA. The CRA never requests personal information of any kind from a taxpayer by e-mail. Delete phishing emails and do not click on any links; they can carry harmful viruses that can infect your computer. When in doubt, ask yourself:

- Am I expecting additional money from the CRA?
- Does this sound too good to be true?
- How did the requester get my email address? 

Travelogue ~ Wednesday, April 27, 1:00pm

Recent Travels in Iran

by **Peter Alberti**

Photographer | Traveller | Retired Surgeon

Iwent on a senior's tour of Iran for three weeks in the spring 2015 with 15 others. We travelled for more than 5000 km to many known, and less well known places, historical sites and cities. This was enlivened by considerable interaction with people, particularly schoolchildren and young adults. My talk is an opportunity to show my photographs of an enormously varied country, perhaps seen through the other end of the Western telescope.

Note: *When we learned that Dr. Alberti had visited Iran not long ago, we thought it a good idea to refresh our knowledge of the more recent history of that part of the world which, maybe, was unknown as a travel destination by most of us. Canadians may recall the hostage taking incident in which six American diplomatic staff were sheltered in the Canadian Embassy in Tehran by Ambassador Ken Taylor in 1979. He enabled them to fly safely out of Tehran. This event, known as the Canadian Caper, became the subject of the film, Argo, and a source of pride to Canadians.* **Dick and Marilyn**



Travelogue ~ Wednesday, May 25, 1:00pm

The Compostela Challenge: Walking the Camino de Santiago the Most Renowned Pilgrimage (in Spain) with Siobhan Fitzmaurice

Siobhan Fitzmaurice is a retired Marketing Professor from Sheridan College. While on leave, teaching in Dubai, UAE, Siobhan and her husband walked 550 kilometers of the Camino Santiago during the summer vacation. The Camino Santiago is an ancient pilgrimage route that is open to all trekkers.



Siobhan will discuss the history of the route, as well as the daily life of their self-guided tour of the Camino. They stayed in pilgrim hostels, walked 20 - 30 kilometers every day, washed their clothes by hand, met interesting people, saw beautiful sights and had a unforgettable time.

Note: *We recently had the*

opportunity to hear another Canadian pilgrim around 70 years of age who had completed this remarkable journey and returned to Canada to describe it to a church group. We were inspired by the idea that thousands of people from all



over the world, yearly take the challenge to reach this shrine where it is said the remains of St. James, the apostle, are buried in the cathedral at Compostela, an historic major Christian pilgrimage destination.

Dick and Marilyn 

Rendezvous Club



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.



Spring Schedule:

Monday March 21 (note change from last Monday in month - Easter)

The Westenders musical group: from Music Halls to Broadway

Monday April 25:


Fashion Show: Rendezvous members model clothes by Chelsea Fashions

Monday May 30:

Ted Barris: Canadian writer, journalist, professor, broadcaster on his book

The Great Escape (Canadian participants' version)

Contact: **Kay Jeffery:**

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

Loretto College School Centenary



*Join us in Celebrating the Loretto
College School Centenary*

Mass of Thanksgiving:

Saturday, May 14, 2016

At St. Clare Roman Catholic Church


1118 St. Clair Avenue West | 2:00 p.m.

Celebrant, His Eminence Thomas Cardinal Collins

Reception to follow at Loretto College School

151 Rosemount Avenue | 3:30pm | \$35 per person

Parking is limited, TTC recommended

Please RSVP at: www.lorettocollege100.com by April 29, 2016 



Scratch a cat and you will have a permanent job.

Parking Pass

59998



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: May 3, 2016

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.



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

Please display this pass face up on your dashboard.

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

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



Medical Assistance in Dying (MAID)

Editors: We have kept our readers current in the development of legislation regarding medical assistance in dying right from the beginning. The latest report to the federal government has just been released. Here are some of the recommendations made. It can be found in its entirety at this website: www.parl.gc.ca/HousePublications/Publication.aspx?Language=e&Mode=1&Parl=42&Ses=1&DocId=8120006

Background: In early 2015, the Supreme Court of Canada ruled that laws preventing MAID are unconstitutional and gave the government a year plus a 6-month extension to draft legislation. Since then, Quebec has passed its own legislation (since upheld after various challenges); the previous federal government established an advisory committee; the provinces appointed their own joint-committee; and, the new federal government appointed a “*Special Joint Committee on Physician-Assisted Dying*” to review the report of the External Panel on Options for a Legislative Response to Carter v. Canada and, following consultations, make recommendations on the framework of a federal response on physician-assisted dying.”

By June, the federal government must have its regulations approved in order to meet the Supreme Court decision.


Recommendations: (21 recommendations made, not all included here):

- That medical assistance in dying be available to individuals with terminal and non-terminal grievous and irremediable medical conditions that cause enduring suffering that is intolerable to the individual in the circumstances of his or her condition.
- That physical or psychological suffering that is enduring and intolerable to the person in the circumstances of his or her condition should be recognized as a criterion to access medical assistance in dying.
- That the capacity of a person requesting medical assistance in dying to provide informed consent should be assessed using existing medical practices, emphasizing the need to pay particular attention to vulnerabilities in end-of-life circumstances.
- That the Government of Canada implement a two-stage legislative process, with the first stage applying immediately to competent adult persons 18 years or older, to be followed by a second stage applying to competent mature minors, coming into force at a date no later than three years after the first stage has come into force.
- That the permission to use advance requests for medical assistance in dying be allowed any time after one is diagnosed with a condition that is

Continued on Page 28

MAID continued from Page 27

reasonably likely to cause loss of competence or after a diagnosis of a grievous or irremediable condition but before the suffering becomes intolerable. An advance request may not, however, be made, prior to being diagnosed with such a condition. The advance request is subject to the same procedural safeguards as those in place for contemporaneous requests.

- That medical assistance in dying be available only to insured persons eligible for publicly funded health care services in Canada.
- That the Government of Canada work with the provinces and territories and their medical regulatory bodies to ensure that, where possible, a request for medical assistance in dying is made in writing and is witnessed by two people who have no conflict of interest.
- That the Government of Canada work with the provinces and territories and their medical regulatory bodies to establish a process that respects a health care practitioner's freedom of conscience while at the same time respecting the needs of a patient who seeks medical assistance in dying. At a minimum, the objecting practitioner must provide an effective referral for the patient.
- That the Government of Canada work with the provinces and territories to ensure that all publicly funded health care institutions provide medical assistance in dying.
- That the Government of Canada work with the provinces and territories, and their medical regulatory bodies to ensure that culturally and spiritually appropriate end-of-life care services, including palliative care, are available to Indigenous patients.
- That the Government of Canada work with the provinces and territories, and their medical regulatory bodies to establish that a request for medical assistance in dying can be carried out only if two physicians who are independent of one another have determined that the person meets the eligibility criteria for medical assistance in dying.
- That physicians, nurse practitioners and registered nurses working under the direction of a physician to provide medical assistance in dying be exempted from sections 14 and section 241(b) of the Criminal Code. Pharmacists and other health care practitioners who provide services relating to medical assistance in dying, should also be exempted from sections 14 and section 241(b) of the Criminal Code. 

Beware of Reverse Mortgages: watch for high interest rates, early repayment penalties, exorbitant discharge fees, misleading property evaluations. An unintended consequence: the removal of the property from your estate.

The Angel Foundation is analogous to Toronto Education Opportunity Fund.



The poster for the 3rd Annual Dream Getaway Lottery is set against a blue sky with white clouds. At the top left, a red starburst contains the text '3rd Annual'. Below it, a yellow circle features the words 'Dream Getaway Lottery' in blue and red script. To the right, a red propeller airplane flies across the sky, pulling a white banner that reads 'TICKETS \$2.00 each' and '3 for \$5.00 or 20 for \$30.00'. A small blue suitcase is shown falling from the plane. In the top right corner, the logo for 'THE ANGEL FOUNDATION FOR LEARNING' is displayed, with the tagline 'EDUCATE * INSPIRE * SUPPORT * NURTURE'. Below the banner, a small illustration of an angel with wings sits on a cloud. At the bottom, the text 'Visit us @ angelfoundationforlearning.org' and 'Draw ~ May 6th, 2016' is written.

10 PRIZES TO BE WON!:

1st Prize: \$3000 in American Express Gift Cheques (Can be used as cash)

2nd Prize: 1 Week stay at Carriage Hills Resort in Oro Value \$2368.00

3rd Prize: \$1000 in American Express Gift Cheques (Can be used as cash)

Additional Prizes:

Helicopter Ride Over Toronto for Two

Shaw Festival Tickets and Wine Tour

Golf Experience

Spa Getaway

\$100 Visa Gift Card

2 Luggage Sets (Drawn separately)

Purchase tickets online:

www.angelfoundationforlearning.org

Lottery Ticket Purchase Deadline: Tuesday, May 4, 2016

* Winners will be notified via phone and/or email and the winning numbers will be published on The Angel Foundation for Learning website within 20 days of the Draw. All proceeds from the Dream Getaway Lottery will go to the Social Work Emergency Fund of The Angel Foundation for Learning. Draw location: Dream Getaway Lottery Headquarters, 80 Sheppard Avenue East, Toronto, Ontario, M2N 6E8. Draw time: May 6, 2016 at 12 noon.

Lottery Licence No. 779894

Charity Registration No. 10807-5946-RR-0002

Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in December, 2015 and January, 2016. *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**. Contact Dianne Vezeau at 416•962•9463 or 1•800•361•9888 to change.

As of February 29, 2016, our Toronto District membership stood at 5,173.

Lenore Alexander
Victoria Campbell
Paul E Comeau
David Easson
Maria Ertis
Bonnie Fowler
Deborah Gladstone
Robert G Gossling
Ena Greengarten
Hannah Halpin
Karen Jackson
Mary Karas
Patricia Killaly
Beverley Lapierre
Jennifer Lehrer
Clive Lewis
Doris Lewis

Glynis McCallum
Sally Medland
Donna Midanik
Iori Miller
Penelope A Milton
Karen Morris
Maria Rosario Muro
Gail Oikawa
Patricia Quigley
Donald Sanders
Kathy Seip
Michelle Singer
Ronna Stulberg
Stan Trachtler
Helen E Trulli
Barbara Whitney

Trio Bravo Third Concert for the 2015/16 Season

All Saints, Kingsway Anglican Church
2850 Bloor St. W. (at Prince Edward Drive)
Sunday, April 24, 2:00pm
Tickets: \$25 (\$20 for Seniors/Students)

Featuring:

Suite from Pelleas & Melisande/Gabriel Fauré
Soliloquy for Viola by Walter Babiak
7 Espresso Preludes for Piano/John Selleck
Concertino for Clarinet/Karl Maria von Weber
Trio Pathétique/Michael Glinka

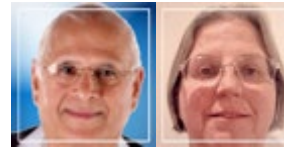
Order tickets in advance at 103 North Drive,
Etobicoke ON M9A 4R5. Make cheque payable
to **Baird Knechtel** (for Trio Bravo)

For information call 416•242•2131.

Check us out at www.triobravo.ca



Social/Recreation continued from Page 6



Friday Night Movie ~ Shashi Makhija (fridaymovieclub@gmail.com | 416•892•1717) and **Carol Seljak** (carolseljak@yahoo.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 416•769•8457. *Malheureusement, a ce moment nous ne sommes pas capable d'avoir des membres plus.*
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.



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.

Continued on Page 32



Toronto Live Theatre Group ~ Liz Estall: 416•925•5240 | estallelizabeth@gmail.com. Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers. 16



The Neil Wilson/TSSAA Golf Tournament ~ 2016

CELEBRATING OUR FOURTEENTH ANNIVERSARY

Friday, June 30, 2016

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

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

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

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

Social: 6:30pm
Roast Beef Buffet Dinner

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



Register by June 17, 2016 (Avoid disappointment. Register early.)

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

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

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

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

Open to all RTO/ERO members

If work were so good, the rich would have kept more of it for themselves.

*A problem shared is a problem halved,
so is your problem really yours or just half of someone else's?*

From Your Editors

Over the past few years we have been bringing our archives up to date with the help of many members and friends of the organization. We still need photos of former executive members as listed below. As time passes, attaining our goal is becoming more difficult, perhaps, impossible. Some of these individuals are still with us. Others may have colleagues who read this and can help. Whether serving for one year, or many, their contributions are appreciated and we want to acknowledge them.

- | | |
|----------------------------|-----------------------------|
| Gertrude Allen - 79/80 | Wanda Matuszkiewicz - 97/98 |
| June Assad - 87/88 | Jean McCaig - 87/88 |
| John Ball - 74/75 | Jean McEachern - 82/83 |
| Harry Barrett - 78/79 | Enid McLean - 89/90 |
| Mattie Clarke - 81/82 | Mel McLean - 89/90 |
| Donald Cooper - 95/96 | Vicky McNabb - 75/76 |
| Cecelia Dineen - 94/95 | Catherine McPherson - 76/77 |
| Murray Dobson - 76/77 | Kathleen McVicker - 97/98 |
| Gord Downward - 92/93 | Ed Moore - 90/91 |
| Roseanne Edmondson - 77/78 | Sacci Nagawe - 96/97 |
| John Gartley - 75/76 | Roy Neufeld - 93/94 |
| Vince Kennedy - 90/91 | Elizabeth Patterson - 87/88 |
| Ed Kerr - 92/93 | Bill Quinn - 89/90 |
| Bill Ketcheson - 93/94 | Veronica Roach - 77/78 |
| Mary Lehane - 76/77 | Harold Tufts - 74/75 |
| Esther Lunney - 79/80 | Jean Watson - 86/87 |
| Bea Machin - 80/81 | William Whitehouse - 86/87 |
| Fionnuala Martin - 88/89 | |

RTO/ERO Toronto Theatre Daytrips ~ Fall 2016

We have already booked two exciting trips for Fall 2016:

Wednesday, October 5, 2016

Stratford Avon Theatre ~ *A Little Night Music*

Thursday, November 10, 2016

St. Jacobs Schoolhouse Theatre ~ *Red Rock Diner*

Details and dates in the May Newsletter. Mark your calendar!



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. Contact **John Sinclair**: jdbsinclair@gmail.com

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 Biller
Rochelle Cole
Brenda Gale
Laura Gatien
Michael Heuer
Robert Kennedy
Eugene Lucas
Elizabeth Luther
Miron Maludzinski
Christine Manning
William McAleece
William Meneray



Winnifred E. Newham
Margaret V. Orok
Daniel D. Prendergast
Mary B. Rowe
Martin Ruckpaul
William E. Shenton
Susan Shore
Theodora Smits
Patricia M. Somerville
Denise C. White
Pearl L. Wilby

Lambton Park Centenary



Lambton Park ~ 100 Years Old!

This is the year our school is having its 100th birthday! While the actual anniversary celebration is likely to take place in September 2016 (date TBA), we're proud to begin planning and sharing information



now! At this time, we're simply looking for alumni (past graduates) who would be interested in meeting to plan for the anniversary celebration. We are hoping that the first meeting would take place during the afternoon of February 12, 2016.

Contact: LambtonPark@tdsb.on.ca | 416•394•3070
<http://schoolweb.tdsb.on.ca/lambtonpark/Home.aspx>
Photo/Logo courtesy of Lambton Park Newsletter

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: **Sheila MacMillan** Program: **Kay Jeffery**
Social/Recreation: **Heather Talbot** Travel: **Karen Sinclair**
Members-at-Large: **Ruth Baumann, John Bratton, Armand Gagné, Lou Manning, Helen Milton,**

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. 'Letters-to-the-Editor' are also welcome. 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
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.

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		



Top:
Luncheon Entertainment:
The Grace Notes



Middle:
AGM Guest Speaker:
Ellen Roseman, Consumer Advocate



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





Volume 38, Issue 4

March, 2016

**RTO/ERO Toronto District Sixteen
Annual General Meeting
The Old Mill ~ Balmoral Room
Tuesday, May 3, 2016**

Your District Executive attempts to make your Annual General Meetings educative by providing timely information on topical issues while meeting the constitutional requirements for the District's business. Our March Newsletter informs the membership of decisions to be made. New business may be brought forward at the meeting by any member. We arrange a speaker who will provide timely information. This year, we welcome **Ellen Roseman**, consumer advocate. (See Page 17 of the main Newsletter.)

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

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

PROGRAM

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

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

Registration, Refreshments

Business Meeting ~ 10:00

Welcome, In Memoriam, RTO/ERO Greetings,
Approval of Minutes, 2015 and Treasurer's Report
Constitutional Changes
Elections, New Business

Guest Presentation:


Guest Speaker: Ellen Roseman (see Page 17) ~ 10:45

Adjournment ~ Social ~ Cash Bar ~ 11:30

Spring Luncheon ~ Guildhall Room ~ 12:00N


RTO/ERO Toronto Executive Nominees ~ 2015/16

This 2016/17 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **Lone Smith**, Past President, at 416•234•1969 or lonesmith@hotmail.com. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Slates are subject to amendment by the AGM.

POSITION ~	Recommendation	
President ~	Roger Wilson	
Past President ~	Lone Smith	
First Vice-President ~	Joan Elliott	
Second Vice-President ~	Betty Lou Reynolds	
Treasurer ~	Bob Putnam	
Secretary ~	Herb Stover	Note:
Archives/Foundation ~	Valerie Mah	This slate may
Communications ~	Bill Menagh	be amended
Goodwill ~	Marjorie Blake	when
Health Services and Insurance ~	Bill Tajer	presented at
Membership ~	Bob Neal	the AGM
Political Advocacy ~	Sheila MacMillan	
Program ~	Kay Jeffery	
Retirement/Pension Concerns ~	Susan Weinert	
Social/Recreation ~	Heather Talbot	
Travel ~	Karen Sinclair	
Members-at-Large (up to 5):	Ruth Baumann, John Bratton, Armand Gagné, Lou Manning, Helen Milton, 	

Who Are RTO/ERO Toronto District 16

According to data available as of 31 December, 2015, RTO/ERO Toronto District 16 numbered 5163 Members. Our longest retired (but not oldest) member retired in 1969. Our members fill the following age brackets:

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

RTO/ERO Toronto Draft Budget ~ 2016

	Budget 2015	Audit 2015	Draft Budget 2016
1			
2			
INCOME			
4	Provincial Rebate	69,497.75	69,497.76
5	Subscriptions	0.00	20.00
6	Interest	200.00	93.43
8	Political Advocacy	0.00	1,545.00
9	STO Grant		3,000.00
10	Total Income	69,697.75	74,156.19
EXPENSES			
Administration			
12	Office	350.00	1,021.77
13	AGM	1,400.00	1,917.67
14	Audit and Legal	1.00	0.00
15	Bank Charges	50.00	28.26
16	Executive Meetings	1,200.00	818.52
17	Senate/Workshops	2,000.00	800.00
18	Rentals ~ Holy Rosary	600.00	600.00
19	Toronto Districts	1,500.00	1,504.20
20	STO Grant		3,000.00
21	Goodwill	1,200.00	1,740.61
22	New Member Breakfast	4,400.00	4,204.37
23	Service to Others	2,000.00	1,838.00
24	Membership	4,500.00	4,327.85
25	Golf Tournament	500.00	649.40
26	Newsletter	37,000.00	38,681.38
27	Political Advocacy	1.00	1,525.00
28	Member Activities		
29	Rentals ~ Holy Rosary	4,200.00	4,848.56
30	Seminars	300.00	477.22
31	Refreshments	700.00	1,229.83
32	Equipment	1.00	0.00
33	Fall Craft Show	1.00	0.00
34	Fall Luncheon	2,300.00	1,463.11
35	Spring Luncheon	4,500.00	3,596.46
36	Contingency	1.00	0.00
37	Total Expenses	68,705.00	74,292.21
BALANCE			
		992.75	136.02

Continued on Page S6 

	Budget 2015	Audit 2015	Draft Budget 2016
40 Reserves			
41 GIC Canada Trust	20,000.00	30,000.00	30,000.00
42 Horizon Reserve	15,999.21	5,763.21	5,763.21
44 Total	35,999.21	35,763.21	35,763.21

16

**2015 AUDITOR'S REPORT TO
RTO/ERO TORONTO DISTRICT 16**

Balance Sheet As of 31 December 2015

Accounts	31 December 2015 Balance
Assets	
Cash and Bank Accounts	
Club 16 Trips	5,763.21
RTO 16	13,854.71
Total Cash and Bank Accounts	19,617.92
Investment	
RTO 16 GIC	30,000.00
Total Assets	49,617.92
Liabilities & Equity	
Liabilities	0.00
Equity	49,617.92
Total Liabilities & Equity	49,617.92

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2015 to December 31, 2016.

Signed:

Paul A. Caron Robert G. Putnam R.A.P. Wilson

Paul A. Caron
Auditor

Robert G. Putnam
Treasurer

Roger Wilson
President **16**

RTO/ERO Toronto Executive to June 30, 2016

PRESIDENT

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RTO/ERO Toronto Executive to June 30, 2016 cont'd

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* Foundation Representative

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

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

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

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