



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

DISTRICT 16 / CITY OF TORONTO

NEWSLETTER

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Volume 38, Issue 5

May, 2016



R. Baumann



M. Blake



J. Bratton



J. Elliott



A. Gagné



K. Jeffrey



R. Wilson



RTO/ERO Toronto District 16  
Executive - 2016-2017



S. MacMillan



S. Weinert



V. Mah



H. Talbot



W. Menagh



W. Tajer



H. Milton



H. Stover



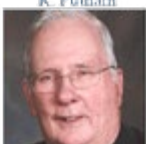
I. Smith



K. Sinclair



F. Reynolds



R. Putnam



R. Neal

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.

**New Member Breakfast, September 20 ~ see Page 20**

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## FALL EVENTS

**No-Bell Luncheon** ~ September 6 ~ See Page 4

**New Member Breakfast** ~ September 20 - See Pages 20, 21

The Breakfast is for all members ~ Come and welcome our newest!

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

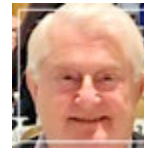
## Dates To Remember

June, 2016	Date	July and August
Art/Sketch .....	3	
Bridge.....	7	Most of our activities are dormant
Executive Meeting .....	9	for the summer. Activity description
Friday Movie.....	10	in the Newsletter will indicate those
Non-Fiction Book Club.....	14	that continue.
Bridge.....	21	Our E-zine will try to keep
Finance.....	23	you updated and announce any
Monday Matinée Movie.....	27	developments for September.
West End Book Club.....	28	

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

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## President's Column ~ Roger Wilson



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

**K**aren Sinclair is our Travel Chair in the district and she reports on the latest theatre trips. Members book by phoning Karen commencing at 8.00am. The phone calls actually start at 7.40, but she allows these to go to voice mail to be dealt with later. At 8.00am she starts answering calls, and by 8.20am the bus is completely full - but the calls keep on coming. Within another 25 minutes she has others on a wait-list! She has now arranged other trips for the Fall ~ ads in this Newsletter.

The point of this story is that these trips are highly regarded, and much sought after, providing, as they do, comfortable transportation, an enjoyable lunch, an excellent performance and lots of fun and laughter with other retired teachers. As demand increases I hope we will be able to increase their frequency.

The theatre trips, however, are just one in around 30 activities organized by member volunteers and supported by the District. Sometimes we forget that an excellent health insurance policy is not the only reason for joining RTO/ERO. The 70,000 strong organization carries out all sorts of activities to improve the quality of

life for its members.

However, as an organization, we want to ensure that teachers retiring in the future will continue to have a choice of carrier for their insurance and, more importantly, that they receive comprehensive information on which to make their decisions. The recent collective agreement between the Government of Ontario and the Affiliates seems to tip the balance in favour of the RTIP plan as a natural successor to the mandatory OTIP plan they will have enjoyed while working. As members, I hope you will keep in touch with your retiring ex-colleagues to let them know there is a choice to be made. Participation in the RTO/ERO Retirement Planning Workshops ought to be on the agenda of every retiring teacher in Ontario.

Another role of RTO/ERO is to maintain a watching brief on emerging trends, to lobby and to give guidance to members on issues that are likely to affect them. One such issue is a change to the rules concerning the obligations of will executors. Effective January 1, 2015, a new law came into effect which not only drastically increases the

*Continued on Page 4*

**Front Cover:** Main picture is the Head Office of RTO/ERO at 18 Spadina Road, Toronto ON M5R 2S7. The office is situated just north of Bloor Street West. Photos of your 2016/17 Toronto District Executive, in alphabetical order from top-left, surround the office. Missing photo: **Lou Manning**

**Back Cover:** Photos of our Theatre Day Trip destinations. See Pages 31, 32, 33.

*President continued from Page 3*  
demands on executors but demands full compliance within 90 days on pain of severe penalties.

My wife and I have discussed its implication for us and we no longer have confidence that our executor will have the time or expertise to handle the job herself. We plan to ensure that she has the expert assistance that she needs to avoid a substantial fine. The details are too complex to describe here but the district hopes to run a workshop shortly and make available to members the advice of a lawyer working in the field. Keep an

eye open for the ad which will appear in this magazine or the e-zine

One last item: our District's Annual General Meeting was on the morning of Tuesday, May 3, and there was an interesting speaker, as well as the usual formalities. 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. It was at the Old Mill in a lovely setting and made an excellent trip out. I enjoyed meeting all those who attended.

Roger 

### RTO/ERO Toronto 'No-Bell Laureate Luncheon'

Celebrate your first day of Freedom from the Bell by joining others who gather for lunch on the day after Labour Day. Not having to go to school should be enjoyed with friends and colleagues.

**Tuesday, September 6, 2016 at 11:30am**  
**The Mandarin (Yonge & Eglinton)**



Cost at the door: ~ age 65 and over/\$21.00  
~ under 65/\$25.00

Cost includes: **unlimited buffet**, tea/coffee, tax and gratuity.  
Cash bar available. **Exact change** is much appreciated.

**Pre-Registering is necessary before Friday, August 26 with:**

**Joan Elliott:** 416•666•4830 / zoriajoan@hotmail.com

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

For roof parking, enter the car park one block south of Eglinton (Berwick), west of Yonge and proceed to the top deck.

**Note:** The Mandarin does not pay for parking at lunch time. Take TTC.

*I changed my iPod's name to Titanic. It's syncing now.*

### 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 | [lynchmarie11@gmail.com](mailto: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: Friday, June 3 ...hope to see you there.



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



**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*.



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

**June 14: *They Called Me Number One: Secrets and Survival at an Indian Residential School* by Bev Sellars** →



*Continued on Page 6* 

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

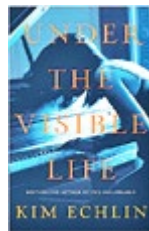


**West End Book Club ~ Steve Feldman:** (416•588•6637 | vsf@sympatico.ca) hosts this book club at Holy Rosary Church. We meet the 4<sup>th</sup> Tuesday of each month in Room 2, September to June (NOT December) from 1:30pm to 3:30pm.



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

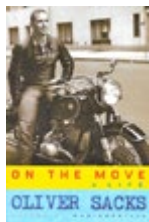
**June 28:** *Under the Visible Life*  
by **Kim Echlin** →



**The following activities meet at varying locations:**

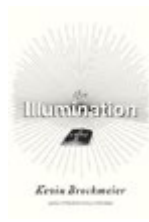


**Book Club ~ Lynne Fitzpatrick** (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. This popular group is at capacity at this time. We list their selections for those interested in their reads.



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

**June:** *The Illuminations*  
by **Andrew O'Hagan** →



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

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



**Finances ~ Lone Smith** (416•234•1969) hosts this group in her home on the 4<sup>th</sup> Thursday of the month at 4:30pm-6:00pm: **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 35*

*Venison for dinner again? Oh deer!*



**RTO/ERO Developments**

Your Toronto Executive, at its March and April Meetings, in addition to receiving the Chairs' reports:

- submitted a recommendation to the Provincial Executive for the RTO/ERO \$10,000 Charitable Donation;
- confirmed Ellen Roseman as the 2016 AGM guest speaker;
- received a report on the November joint meeting of the Executives of Districts 22, 23, 24, 16;
- received a report on the updated Teachers Pension Plan website;
- confirmed plans for the New Member Breakfast and the Fall Luncheon;
- appointed R. Wilson, J. Elliott, B. Reynolds, H. Talbot, R. Putnam as representatives to Spring Senate;
- approved a Service-to-Others Award application;
- discussed the publication of executive contact information in the Newsletter.

**Annual General Meeting Report:** Held on May 3, and attended by almost 100 members, all items as published in our March Newsletter (audit, budget, 2016/17 executive) were approved. The hour-long presentation by consumer advocate, Ellen Roseman, with opportunity to ask questions, was well received. Highlights: cautions on door-to-door, email, telephone scams.

**RTO/ERO Toronto Recognition**



RTO/ERO Districts are administered by volunteers: executive members and activity convenors. At our Annual Meeting on May 3, we honoured those members who have offered their services. From left to right:

**Roy Harvey:** 7 executive years and president from 2011 to 2013. Roy continues his voluntarism on the Newsletter committee.

**Shashi Makhija:** 8 executive years. Shashi continues his service as a co-convenor for the Friday Night Movie Group.

**Carmelita Salazar:** 11 executive years including Recreation Chair.  
**Lone Smith:** received her President's Pin and continues on the executive. Lone also is the registrar for the Toronto Districts Retirement Planning Workshops.

**Phyllis Broom Walker:** 7 years as convenor of our Walking Group.



**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).

Two 2016 Retirement Planning Workshop (RPW) have been held to date: Thursday, February 25 at Q'SSIS; and, Saturday, April 9 at The 519 Community Centre. Total attendance was about 200 education employees.

**Next Workshop: Thursday, November 3, Markland Wood Golf Club**  
On-line only Application Forms will be posted to our websites. Please let former colleagues, who may be considering retirement, know of this opportunity. There will be other workshops in 2017.



**Spring Senate** will have concluded as you read this. Background and greater detail may be found in the report to Senate itself - available to download from the RTO/ERO Member Centre or emailed PDF from our website. Some concepts contained in the reports include the following

**Foundation:** Our granting focus will be broadened as follows:

1. Geriatrics/gerontology research and training at post-secondary institutions;
  2. Social Isolation addressed through partnerships with community organizations.
- RTO/ERO's new reality is no longer viable because of changes in laws and regulations and, because in an increasingly litigious society it exposes RTO/ERO to unreasonable risk. In light of legislated changes for non-profit corporations, an Ad Hoc Governance Committee is working to examine and refine our organizational structure to ensure compliance with legislation.
  - Another Ad Hoc Committee, is creating plans to celebrate RTO/ERO's upcoming 50<sup>th</sup> Anniversary in 2018.
  - The Provincial Executive is recommending that "*CanAssist African Relief Trust*"
  - The Senate received the Auditor's Report for 2015
  - The Committee Health Services Committee started the renewal process for 2017 by reviewing over 50 Health Plan Enhancements submitted by members. The HSIC will look at potential costs and decide what changes will be made to coverage for 2017.
  - Just over 50 percent of districts are displaying Drupal 6 or 7-based websites. There is no cost to the district for the hosting and support.
  - The Communications Committee confers with the IT Department and the Director of Marketing and Communications to determine how this system might benefit districts in improving contact with their members and potential members.

*Continued on Page 33*

**Health Hints ~ Bill Tajer**



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

**R**TTO/ERO Highlights of the February, 2016 Health Services Insurance Committee Meeting:

- Our Training focussed on the financial aspects of group benefits with a review to managing risk, funding methods and pooling methods (risk reduction strategies); along with a practical exercise on an Extended Health Care Financial Statement;
- We completed our annual review of our Governance Manual;
- We continued planning the DHR/UHR Workshop this year with the theme: *Embracing Longevity*;
- We approved the 2016 Renewal Agreement with Johnson Inc. for the Group Benefits Program;
- The market review for underwriter was discussed; we anticipate a report on all submissions by early April;
- Looking at the 2015 Financial Review and Benefit Utilization, some interesting observations:
  - a This past year's significant shift in the US exchange rate has been a key factor in using our reserves to offset expenses;
  - b Of those retired teachers receiving OTTP, 78% have deductions for the RTO/ERO Group Benefits;
  - c The 2015 change to generic reimbursement has been positive for our plan financially and has also given members more "room" in the prescription drug maximum;
  - d Chiropractor, Massage Therapist and Physiotherapist combined account for 83% of paid claims for Paramedical Practitioners;
- We examined the changes to our competitor's plan and also the initial results of the Open Window to RTIP Policy holders.
- As per our cycle, we began to look at all the plan enhancement suggestions that were sent in by members in 2015 (51 potential changes to our plans were submitted).

**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](mailto:healthcommittee@rto-ero.org)

*England has no kidney bank, but it does have a Liverpool.  
I tried to catch some fog, but I mist.*



RTO/ERO does express its point-of-view on topical items of the day. The following is a recent communication prepared on behalf of our members and presented to the Ontario government.



**Patients First:  
An RTO/ERO Perspective**

RTO/ERO responded to a discussion paper entitled Patients First, proposed by the Ontario Ministry of Health and Long-Term care. The ministry was seeking public feedback on a action plan to strengthen patient-centred health care in Ontario.

The RTO/ERO members who took the opportunity to provide their perspectives have considerable background on the health care issues at hand and the proposals of the Ministry of Health and Long-Term Care.

*Patients First: An RTO/ERO*

*Perspective* reflects the informed opinions of our members in their words; it does not constitute an official RTO/ERO recommendation. By summarizing the member responses, RTO/ERO presents the high-level themes that emerged, to help guide Ministry staff.

*This is a topic of prime importance to the 73,000 members of The Retired Teachers of Ontario/Les enseignantes et enseignants retraités de l'Ontario.*

*In a January 2016 survey, the availability of health care topped the list of issues that matter most to RTO/ERO members. Our members put other issues related to health and wellness high on their list of concerns, including independent living (#3 issue) and long-term care (#4 issue).*

*Moreover, three-quarters of our members say that research on aging is very important to them. Eight out of 10 also cite the importance of understanding factors associated with healthy aging and how to optimize prescription medicine.*

(From the President's and Executive Director's document introduction.)

**Complete document available from this link:**

[www.rto-ero.org/publications/government-relations](http://www.rto-ero.org/publications/government-relations)



**Ontario Teachers' Pension Plan Annual Meeting,  
and,  
Ontario Municipal Employees Retirement System Spring  
Information Meeting**

RTO/ERO District 16 was represented at these meetings. It is strongly recommended that those wishing details of either or both 2015 Annual Reports visit their respective websites where details can be viewed on-line or downloaded for viewing at one's leisure. Actually, we encourage all plans' members with internet access to familiarize themselves with these sites' extensive resources and register for access to their own data.

[www.otpp.com](http://www.otpp.com) \* [www.omers.com](http://www.omers.com)

**Meeting Summary (please download the full report for detail):**

Both Teachers and OMERS meetings follow a similar agenda: introduction of the management team; presentation of previous year's results; description of some highlighted investments; forecast of economic goals; and, a question/answer period.

Both plans emphasised their ethical and environmental responsibilities.

**Teachers:**

- new logo designed for greater international recognition;
- new chief investment officer (from Denmark);
- current funding deficit of \$2.2B expected to grow to \$5B by 2030, then level off (the difference is more than offset by investment skills);
- conditional inflation protection in effect after 2009 is key to getting through the next 15 years;
- negative returns implemented in some countries are a potential danger;
- emphasized information videos and social media links on their website;
- climate change management is one of the priorities (e.g. transform an owned power company from fossil to renewable fuels).

**Teachers Q & A Session:**

**Q Why is conditional inflation protection not applied to all retirees - not just those retiring after 2009?**

A There have been various contribution rates and benefits paid since the implementation of pensions for teachers. **Continued on Page 12**

*Pension continued from Page 11*

**Q What future risks are seen?**

A Global competition from other funds raises investment costs.

**Q What are the plans for renewable resource investment?**

A This is happening in a growing global market, many are now getting into this field pushing up costs;

**Q Why is the pension cut when the CPP kicks in?**

A This is the way the plan was structured when the CPP was introduced. (Ed. It appears that younger members are not aware of Teachers history.)

**Q Is attention paid to the 0.9% members dissatisfied with pension service?**

A An independent research company reports every two weeks on member services and negative comments are of concern and remedies sought.

**Q How is the surplus used?**

A Plan Partners (OTF/Ontario Gv) decide. Will consider a balance of restored inflation protection and savings for time of negative returns.

**Q What can be done to counter negative media attention to teachers pensions?**

A Public funds only contribute about 11%; members/10%; investments/79%.

**Q How does Teachers counter quantitative easing and failed banks?**

A Investment are made across a wide range and in many jurisdictions.

**Q How do we disengage from fossil fuels?**

A Do not sell low to fulfill fiduciary responsibilities; transform owned companies to alternate energy sources (expensive); work to develop clean oil extraction and methane capture.

**Q What is done to manage risk from world unrest (i.e. terrorism in Belgium).**

A Factors like these are all part of risk-management. At the 39%-owned Brussels airport, the first responsibility was to assure employees of continued support and focus on dealing with the tragic outcome.

**Q What is the competitive future?**

A European stability; prices being forced up by competition for first-class investment opportunities. (Ed. Is this, in part, because of secret off-shore tax havens?)

**Worth Watching:** [www.otpp.com/videos/were-there](http://www.otpp.com/videos/were-there)

**OMERS:**

The OMERS presentation made the following points:

- investments shifting from bonds to fixed income;
- real estate holdings focussed on London, Paris, Washington, Boston, NY;
- no more government bonds (negative rates for at least 10 years);
- OMERS is well-respected and draws strong investment partners;
- still on track to be fully-funded by 2020; *Continued on Page 14*

Statistic - 2015	OTPP	OMERS
Funding Level	107%	91.5%*
Rate of Return	13.0%	6.7%
Net Assets	171.4B	77B
Contributions	3.3B	3.8B
Benefits Paid	5.5B	3.4B
Active Members	183,000	278,000
Inactive/Deferred Members	69,000	42,000
Retired Members	133,000	141,000
Average Contribution Rate	12.3%	retire at age 65: earnings to \$54,900/9.0% earnings > \$54,900/14.6% retire at age 60: earnings to \$54,900/9.2% earnings > \$54,900/15.8%
New Pensioners, 2015	4,915	8,421
Average Pension	\$45,000 (start)	\$20,500
Average Retirement Age	59	
Average Pensioner's Age	71	71
Youngest Pensioner	9	17
Oldest Pensioner	108	110
Pensioners Aged 100+ 7 OTPP pensioners in pay 50+ yrs	130	98
Years on Pension	31	
Active:Pensioner Ratio	1.4:1	2:1
Funding Source:		
Investments	79%	78.7%
Government	11%	~10.65%
Members	10%	~10.65%
Management Expense Ratio (MER)	0.47%	0.57%
Management Board	11 Members	15 Members
Plan Sponsors	OTF, Ontario Gov't	Ont. Assoc. of Muni's, Toronto City, Ont. School Bds, Police Services Bds, Ont. Childrens' Aid Soc., Elect. Distributors Ass'n., CUPE, Police Ass'n, Fire Fighters Ass'n., OSSTF, OPSEU, Retiree Group
<b>*Goal to be balanced by 2020</b>		

## *Pension continued from Page 12*

- pension reform is important to OMERS, a strong supporter of defined benefits plans (with Teachers) and the ORPP (see below);
- any changes in the CPP will affect OMERS shared benefits.

### **OMERS Q and A:**

**Q** *Why invest in Hydro One contrary to some members' wishes?*

**A** Fiduciary responsibilities call for planned investment/divestment.

**Q** *What risk is there with partners?*

**A** All investments are well-researched to enhance long-term income.

**Q** *Will there be investments in 'future' technologies?*

**A** Yes, but there must be a return on the investment.

**Q** *Will low rates-of-return mean an increase in contribution rates?*

**A** Not a goal to increase contributions; wise investment will foster growth.

### **ORPP & CPP (from the OMERS website):**

There has been no shortage of pension-related news in the media over the past twelve months. Most significant are the governments' announcements regarding the Ontario Retirement Pension Plan (ORPP) and the Canada Pension Plan (CPP). The new federal government has confirmed its intent to propose enhancements to the CPP. Changes to the CPP could have an impact on OMERS members, employers and the Plan. We are engaged in analysis and education of the implications of various options that might be pursued by government. In addition, the ORPP continues to be on the table for full implementation by January 1, 2020. ***While OMERS members are exempt from the ORPP, there will be an impact on non-full-time employees who are not enrolled in the OMERS Plan.***

We are actively monitoring these topics and exploring various solutions. We're committed to providing you with updates as new information becomes available.

### **Spring Luncheon Promotional Items**

Those attending our Fall Luncheon received a fold-able tote, a pen and notepad. The pen was a combination flashlight and stylus for electronic devices. Early arrivals to the AGM received a pedometer to help maintain good health. Help advertise RTO/ERO!



## **Medical Assistance in Dying - Proposal**

**Editor:** We have kept you informed on this societal issue from the original Supreme Court ruling. The following is the government announcement of its intent. By the time you read this, amendments may have altered the proposal.

In 2015, the Supreme Court of Canada ruled in the Carter decision that sections of the Criminal Code that make it illegal for anyone, including a doctor, to cause the death of another person who consents to die or to assist a person to end their own life, are unconstitutional.

To respond to this court decision, the federal government has proposed a framework to provide access to medical assistance in dying to those who are eligible. This approach has been informed by consultations that have taken place across the country, including the federal External Panel on options for a legislative response to Carter v. Canada and the Special Joint Committee on Physician-Assisted Dying.

### **The proposed approach was carefully designed to:**

- recognize individual choice of a medically assisted death for adults who are suffering intolerably and for whom death is reasonably foreseeable;
- affirm the inherent and equal value of every person's life;
- avoid encouraging negative perceptions of the quality of life of persons who are elderly, ill or disabled;
- protect vulnerable people from being encouraged to die in moments of weakness;
- re-affirm society's goals with regard to preventing suicide; and,
- encourage a consistent approach to medical assistance in dying across Canada.

### **What the legislation would do:**

To enable access to medical assistance in dying in Canada, the Criminal Code would be changed so that:

- Physicians, nurse practitioners - and those who help them - can provide assistance to die to eligible patients without the risk of being charged with assisted suicide or homicide.
- There will be safeguards to make sure those who receive medical assistance in dying are eligible, can give informed consent, and voluntarily request it.
- The foundation is laid for the Minister of Health to make regulations to establish a process for monitoring and reporting on the use of medical assistance in dying.

### **Who would be eligible**

A person who wants access to medical assistance in dying would have to:

- Be a mentally competent adult (18 years or older); *Cont'd on Page 16*



- Make a voluntary request and give informed consent to receive medical assistance in dying;
- Have a serious and incurable illness, disease or disability;
- Be in an advanced state of irreversible decline in capability;
- Experience enduring and intolerable suffering as a result of their medical condition; and,
- Be on a course toward the end of life. Death would have to be reasonably foreseeable in all of the circumstances of a person's health, but there would not have to be a specific prognosis or prospected time period before death.

#### **Protective measures:**

The following safeguards would ensure that patients are eligible and have given informed consent:

- Patients would have to make a written request for medical assistance in dying (a designated person can do so if the patient cannot write), and have it signed by two independent witnesses;
- Two independent physicians or authorized nurse practitioners would be required to evaluate the request;
- There would be a mandatory period of at least 15 days of reflection, unless death or loss of capacity to consent is imminent;
- Patients would be able to withdraw a request at any time.

#### **Implementation:**

Health is an area of shared federal-provincial-territorial jurisdiction, but provinces and territories hold primary responsibility for delivering health services in Canada. They may choose to adopt additional laws and regulations around medical assistance in dying or set out more requirements for health professionals. The federal government will work with the provinces and territories to support a consistent approach to medical assistance in dying across Canada.

#### **Access:**

The government is proposing to work with provinces and territories on the development of mechanisms to coordinate end-of-life care for patients who want access to medical assistance in dying. This system would help connect patients with a physician or nurse practitioner willing to provide medical assistance in dying, and support the personal convictions of health care providers who chose not to participate. It would also respect the privacy of those who are willing to provide this assistance. This system could also offer other end-of-life care options to both patients and providers.

*Continued on Page 17* 

#### **Monitoring:**

The government is proposing to develop a system to collect and analyze data, monitor trends and report on medical assistance in dying in Canada in order to ensure there is transparency and openness around its use. The government would work with provinces and territories to discuss criteria and protocols for collecting data so that reporting would be consistent across Canada. This system, and the obligations on providers to submit the necessary data, would come into force when the detailed regulatory measures are ready.

#### **Palliative care:**

The government is committed to supporting quality end-of-life services. To this end, the government will work to improve palliative and end-of-life care during discussions with provinces and territories on a new Health Accord.

#### **Existing end-of-life medical practices:**

Patients can already choose to accept palliative care, refuse or withdraw voluntarily from any life-saving treatment, or have intermittent or terminal sedation. These choices will not be affected by new provisions allowing for medical assistance in dying.

#### **Quebec Legislation:**


Legislation that recently came into force in Quebec limits medical assistance in dying to patients who are at the end of their life, and allows only voluntary euthanasia. The proposed federal law is quite similar to the law in Quebec, except that individuals who meet all of the criteria and whose "death has become reasonably foreseeable" would be eligible for medical assistance in dying, while under Quebec's law, an eligible person needs to be "at end-of-life". The proposed federal law would also allow both assisted suicide and voluntary euthanasia as part of medical assistance in dying.

#### **Further study:**

The government proposes to appoint one or more independent bodies to study the issues surrounding mature minors, people who suffer only from mental illness, and advance requests in the context of medical assistance in dying.

#### **Coming into force:**

The Criminal Code prohibition on medical assistance in dying remains in effect until June 6, 2016 or until legislation is passed in Parliament and comes into effect.

**Source:** <http://news.gc.ca/web/article-en.do?nid=1051819&tp=930> 

## The Demographic Balancing Act\*

We (OTPP) have a promise to keep. We'll provide you (and then your survivor) with a secure pension for your lifetime. But, as the ratio of working members to retired members closes in, and life spans increase, keeping this promise becomes more and more of a balancing act.

To keep our promise, we need to be able to predict and understand the factors that determine how long each member will collect a pension.

Our actuaries use a set of complex systems and processes, including 'models', which enable us to predict the future lives of each of our 311,000 members. Many assumptions are used in these processes, including expected salary increases, expected retirement dates, likelihood of becoming ill, and very importantly, how long individuals will live.

All of this helps to paint a picture of when members will start to collect a pension and for how long.

We're always striving to ensure our assumptions are as close to reality as possible, to give us a razor sharp view of our future obligations. When we see differences between what we expected to happen and what actually happened, we update our assumptions.

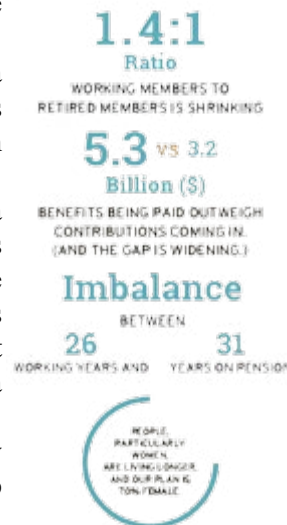
With this in mind, we recently adopted a new approach to predicting improvements to people's lives that will affect how long they live. This means that instead of assuming that someone who is 60 years old will likely live for a specific number of years, we look at when they turned 60. With medical advances, someone turning 60 today can likely expect to live longer than someone who was turning this age 30 years ago. This analysis is consistent with ongoing efforts by the actuarial profession in Canada, the US and the UK.

The result of this new approach has had a significant impact on the future cost of pensions and in 2015, our liabilities increased by \$1.3 billion from what they were in 2014.

Maintaining a clear picture of the future is a critical aspect of what your pension plan needs to do in order to keep the pension promise. The processes we follow to update our assumptions and predict costs help us adapt and make the right decisions as an organization, in order to maintain a healthy, stable and strong plan for years to come.

In Part Two of this series we'll explore how we use conditional inflation protection to help maintain the plan's sustainability. <sup>16</sup>

### QUICK FACTS



\*Source: www.otpp.com Used with permission

## A Member Writes



Just read that article on Page 9 of the January Newsletter in detail. It brings out a very important point about cancellation insurance: if one books just an airline ticket, then cancels a flight, the ticket is valid for one year, and a change fee applies to a new ticket. An airline will not refund the price of a ticket, unless it is a refundable fare. Therefore if one chooses not to travel at all, one has to wait until ticket has expired, to ensure it is not used - before the insurance company pays the benefit. I never thought of that. Thanks for the article.

It is different when one books a tour, those are refunded totally, partially, or not at all depending when one cancels. The tour is only valid for a specific date and destination.

The articles by the vice-president of TICO (Travel Industry Council of Ontario) are published occasionally in the Toronto Star are very useful:

<http://www.thestar.com/search.html?q=dorian+werda>

I suggest RTO members consult that site before booking travel.

Miguel Prohaska <sup>16</sup>

## RTO/ERO Foundation News ~ Armand Gagné

Contact: [armand.gagne2@sympatico.ca](mailto:armand.gagne2@sympatico.ca)



The Foundation Board reconfirmed its commitment to seniors and slightly modified its vision as follows:

Vision: Enhance the quality of life of ageing adults.

Granting focus: To be broadened as follows:

- a Geriatrics/gerontology research and training at post-secondary institutions; and,
- b Social Isolation addressed through partnerships with community organizations.

News from **Dr. Rochon**, RTO/ERO Chair in Geriatric Medicine:

The first published research findings under the name of the RTO/ERO Chair in Geriatric Medicine have just been published. They appeared in the Journal of the American Geriatrics Society and were referenced in a Globe & Mail article: [www.theglobeandmail.com/life/health-and-fitness/health/seniors-in-long-term-care-often-overprescribed-drugs-study/article29494233/](http://www.theglobeandmail.com/life/health-and-fitness/health/seniors-in-long-term-care-often-overprescribed-drugs-study/article29494233/)

**Full Scientific Article:** <https://secure.campaigner.com/Campaigner/Public/t.show?ahtpe--7zag0-11jdc4w5>

Did you know: In Memoriam cards are available should one wish to make a donation to the RTO/ERO Charitable Foundation. Contact Armand for details on how to obtain them. <sup>16</sup>

## MEET OUR NEW MEMBERS at BREAKFAST

An Opportunity for New and Experienced Retirees to Meet

Tuesday, September 20, 2016

The Old Mill, Guild Hall

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet

\$20 for Guests/Current Members

Gratis for New Members as described below.

RTO/ERO Toronto welcomes its new members who have joined us from September, 2015 to August, 2016 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

### REGISTRATION DETAILS

1 Members joining us *From September 1, 2015 to August 31, 2016* will receive a personal invitation directly in late August.

2 Those who have joined since 2011 *and did not benefit* from past invitations may also attend at no cost *but must register.*

3 Other members, non-members and guests encouraged to come and greet our new members at the subsidized cost of \$20.00.

*Complete and submit, with appropriate payment, the Registration Form on Page 19 by Monday, September 12, 2016 so that we can best use our funds by ordering the proper resources.*

*Register early! Remember your Parking Pass (Page 24)!*

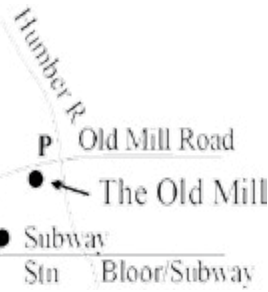
Event Information: Kay Jeffery: catherine.jeffery@sympatico.

*Come Early to Meet Your 2016/17 Executive & Convenors  
Leave When You Want!*

*If you find, after registering, that you cannot attend, please contact our Registrar, Bob Putnam, at 416-249-9214 so that your fees are not wasted.*

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

**REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P24  
(District 16 cannot be responsible for charges arising from failure to use this pass.)**



Photos taken at our events may appear on our website or in a subsequent edition of this Newsletter.

## Registration Form for New Member Breakfast

An Opportunity for New and Not-So-New Members to Meet

SEPTEMBER 20, 2016 ~ REGISTRATION FORM

*One Must Register ~ Return by Monday September 12, 2016*

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

email: \_\_\_\_\_

(Used for RTO/ERO Toronto purposes only)

Guest: \_\_\_\_\_ \$20 per guest

**I joined RTO/ERO Toronto from 2011 to 2015 but was not able to attend this event since joining.**  **No Charge (Please check & initial)**

*New members, whose names we receive via the August 31, 2016 provincial database update, will receive their personal invitation separately via Canada Post early in September in time to meet the published deadlines. Those for whom the invitation is too late to participate this year, we look forward to meeting you at future breakfasts, at no charge, within the next five years.*

**Other members remit \$20.00/person** by cheque (no post-dates) payable to RTO/ERO District 16 to:

**BOB PUTNAM, 1204-15 King Street, Weston ON M9N 3X1**

**NOTE 1: Buffets do not necessarily accommodate special dietary needs**

**NOTE 2: Event photos may appear in this Newsletter or on our Website**

## New Member Breakfast Menu

### Buffet Style

*Chilled Orange, Grapefruit & Apple Juices  
Fluffy Farm Fresh Scrambled Eggs with Herbed Tomato  
Mesquite Smoked Bacon & Country Link Sausages  
Golden Mini Red Potatoes with Rosemary & Cloves  
Fresh Baked Mini Muffins, Danish Pastries, Croissants,  
Buttermilk Biscuits, Gluten Free Blueberry Muffins,  
Sliced Fruit Tray, Preserves, Marmalade, Honey & Sweet Butter  
Coffee (regular, decaffeinated), Selection of Fine and Herbal Teas*

Remember your Parking Pass - Page 24

## RTO/ERO Proposed Code of Conduct

Last year we informed our readers that RTO/ERO would be establishing a Code of Conduct for members working on the organization's behalf. This would be an adjunct to the current Code of Ethics and Privacy Statement. The impetus for the development of a Code of Conduct came from a number of Districts that asked for such a document to be created which would assist them in dealing with difficult situations involving members.

Your Toronto executive established a committee to examine last year's first draft. A committee report with recommendations was adopted by your executive and forwarded to the provincial executive. The revised draft Code is copied below. It, also, will be reviewed by your Toronto executive.

A finalized version will be introduced at Fall Senate, 2016.

### **Ethical Principles**

1. The Code upholds the principles of integrity/accountability, good governance, and communication, established by RTO/ERO and approved as the Code of Ethics by Senate in 2005, namely:

#### **Integrity/Accountability**

- Demonstrate integrity when acting on behalf of the organization.
- Model the principles of equity, trust, fairness, and respect.
- Recognize the importance and value of RTO/ERO members and employees.
- Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

#### **Governance**

- Uphold the Constitution, By-Laws, Policies and Procedures established by the organization.
- Support the governance structures (Senate, Provincial Executive, Provincial Committees, Districts and Units) to ensure the organization's democratic strength.
- Manage time, expectations, costs and resources responsibly and effectively.
- Respect confidentiality of information that is acquired in the execution of one's role at both the provincial and local levels.

#### **Communication**

- Demonstrate open, honest communication with staff, members, other professional groups and the community.
  - Share information in a timely manner, using a variety of methods to enhance our philosophy of 'Service to Others'.
  - Value the use of both official languages.
2. The Code will operate in conjunction with and incorporate the principles in all appropriate RTO/ERO policies, including the Respect & Dignity and Workplace Violence policies.



## Goodwill ~ Marjorie Blake

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

Spring has arrived...almost..., and with it comes April showers which hopefully will bring May flowers. May your gardens be full of beautiful flowers in the coming months.

Welcome letters were sent to 35 new members.

As well, sympathy cards were sent to relatives of 16 deceased members.

Birthday cards were sent to :

3 Centenarians (100 year old)

18 Nonagenarians (90 year old)

32 Octogenarians (80 year old)

Congratulations to our Centenarians, Nonagenarians, and Octogenarians! Sadly, centenarian **Susan Shore** passed away at age 102 this year.

Cards of Condolence, Get Well, and Encouragement, as well as fruit basket arrangements were sent to members who lost close relatives, and to members who were hospitalized for a short period. We wish them all a speedy recovery.

Overall, to all those who have lost loved ones, those who have experienced/are experiencing serious health problems, or are recuperating from a variety of health setbacks, remember that you are all in our thoughts. Be strong!


Thanks for the telephone calls and cards. Please continue to keep us informed about the welfare of our fellow members.

All the best to you all, and have a wonderful Summer.

*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 




### **West Preparatory School Anniversary**

West Prep is celebrating 75 years. This is going to be an event not to be missed. Please come out and join the celebration.

**Thursday, October 20 at 7:00pm - 10:00pm**  
**70 Ridge Hill Dr, Toronto, ON M6C 2J6**  
**Alumni celebrations start at 7:00pm**

**Facebook:** [www.facebook.com/groups/1740041552892730/](http://www.facebook.com/groups/1740041552892730/)

**Email:** [wp75mail@gmail.com](mailto:wp75mail@gmail.com) 

# Parking Pass

60745



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Sept. 20, 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.



**Please display this pass face up on your dashboard.**

**This is your Parking Pass for our New Member Breakfast at The Old Mill.**

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



Toronto, Ontario is thrilled to be hosting the **8<sup>th</sup> Canadian Transplant Games August 8 – 13, 2016!** Since 2000, the *Canadian Transplant Games* (CTG) has been a showcase where organ transplant recipients from across the country come to enjoy competition and camaraderie while celebrating a second chance at life. Held every two years, the CTG is a family oriented event. In addition to the competition for recipients there are activities and education opportunities designed for family members and other supporters.

The purpose of the Games is to:

- Increase organ & tissue donation in Canada and beyond;
- Demonstrate the active and healthy lifestyle that may be achieved following transplantation;
- Promote the success of organ donation and transplantation;
- Offer hope to the thousands of Canadians on transplant wait lists;
- Provide an opportunity to thank donors and donor families for their precious gift of life.

**About the Canadian Transplant Association:** The CTA is a registered charity comprised of transplant recipients, donor, donor families, health care professionals and supporters. All these volunteers are dedicated to promoting organ and tissue donation through public advocacy, educational programs, and awareness events such as the CTG. The CTA provides a support network for organ transplant recipients while promoting organ and tissue donation, as more than 4,000 Canadians await a second chance at life.

**Public Invited:** We invite transplant recipients, families, friends and donors from across Canada to be a part of this memorable event in Ontario's capital city. See our website to find everything about the Games.

**Participants:** The Transplant Games provide opportunity for organ transplant recipients from around the country to come together for competition and fun in a celebration of health. The transplant athletes, age 4 to 80+, will choose from sports such as Track and Field, Swimming, Golf, Tennis, Table Tennis, Pickleball, Badminton, Bowling, Cycling and Lawn Bowling.

*Continued on Page 26*

**Transplant Games continued from Page 25**

**Volunteers Needed:** We would like to invite you to volunteer your time and talent to support transplant recipient athletes during these Games. The contribution of volunteers is essential to the success of the Games so whether you are interested in helping with registration, greeting guests from afar or assisting at the track, there is certainly a valuable and rewarding role for you at the Games.

**Forms, submitted no later than May 31, 2016, are available at:**

<http://games.canadiantransplant.com/volunteers>

Please note the following information for volunteers:

- Volunteers will be contacted by email at a later date to determine availability during the week of the Games and volunteer allocation.
- There will be mandatory orientation/training session(s) for all volunteers. Times and locations will be communicated at a later date.
- Volunteers will be responsible for their own accommodations and related costs and transportation. Volunteers qualify for registration at the Participant Registration cost and are responsible to register on their own.
- Meals will be provided if your shift(s) require work during meal hours.

**Three Easy Ways to Get In Touch:**

Mail your completed application to: 2016 Canadian Transplant Games  
PO Box 74,  
Tavistock ON N0B 2R0

Contact us for more information: [CTAGames2016@gmail.com](mailto:CTAGames2016@gmail.com)  
Toll Free Number: 1•877•779•5991

**Consider Volunteering and Attending these Events! 16**

<b>Transplant Games Schedule ~ Public Welcome</b>				
<b>Event</b>	<b>Location</b>	<b>Day</b>	<b>Date</b>	<b>Time</b>
Bowling	Bowlerama West Toronto	Tues	Aug 9	9am-5pm
Badminton	Ryerson - Kerr Hall	Tues	Aug 9	9am-5pm
Pickle-Ball	Ryerson - Kerr Hall	Tues	Aug 9	9am-5pm
5km Cycle Race	Ontario Place	Tues	Aug 9	9am-12pm
Lawn Bowling	Willowdale Lawn Bowl Club	Thur	Aug 11	9am-4pm
Tennis	North York Tennis Club	Thur	Aug 11	9am-4pm
Road Race (Run)	Downsview Park	Thur	Aug 11	10am-12pm
Table Tennis	Ryerson - Kerr Hall	Fri	Aug 12	9am-4pm
Swimming	U of T Athletic Centre	Fri	Aug 12	8:30am-4pm
Golf	Oakville Exec. Golf Course	Fri	Aug 12	9am-5pm
Track and Field	U of T Stadium	Sat	Aug 13	8am - 3pm



**M**ore than 85% of Ontarians are in favour of organ donation.

However, only one in four Ontarians have registered their consent to donate. It only takes two minutes to register...

[Beadonor.ca](http://beadonor.ca) is the simple, electronic, quick way for you to register your consent for organ and tissue donation. It only takes a moment to register with results that will be long-lasting and positive. Register Now.

**1 Organ Donor Can Save 8 Lives**

A few facts...

- The first and foremost duty of health care professionals is to save a life. Only when a life cannot be saved does organ and tissue donation become an option.
- Everyone has the potential to be an organ and/or tissue donor regardless of age or health.
- All major religions support organ and tissue donation or respect an individual's choice.
- Organ and tissue donation should not impact funeral arrangements.
- Your donation decision will only be disclosed for the purpose of sharing your decision with your family.
- You can change or withdraw your consent to donate at any time.

Register, even if you signed a donor card. A signed donor card is not recorded in the Ministry of Health and Long-Term Care's database and may not be available when needed. Organ and tissue donor registration is the only secure and guaranteed way to make your decision to save lives be known. Trillium Gift of Life Network is a not-for-profit agency of the Government of Ontario and is responsible for planning, promoting, coordinating and supporting organ and tissue donation across Ontario and improving the system so that more lives can be saved. Registering "Yes" makes a difference.

[www.giftoflife.on.ca](http://www.giftoflife.on.ca) | 1•800•263•2833 | [www.beadonor.ca](http://www.beadonor.ca)

## Not Just Tourists Toronto ~ Can You Help!

**N**ot Just Tourists was founded with the purpose of getting medical supplies to those who can't afford them. Ordinary tourists are given the means to change the lives of the locals they visit. After seeing first-hand the serious lack of medical supplies in Cuba in 1990, Dr. Ken Taylor and his wife Denise—from St. Catharines, Ontario—started taking medical supplies to remote areas in Cuba. Soon, others who were traveling to Cuba began approaching them to take medical supplies too, and the Not Just Tourists phenomenon started.



Our project is about love. Through the work of volunteers, we aspire to:

- Change the way people travel and start the journey for ordinary tourists to become humanitarians;
- Prevent the waste of usable medical supplies and get them to those in most need.

Since its inception 25 years ago, it has spread with chapters across Canada and over 10,000 suitcases delivered to 82 countries.

Not Just Tourists receives donations from Canada's largest hospitals, clinics, medical suppliers and individuals. The supplies donated are typically gauze, bandages, surgical instruments, masks, gloves, antiseptics, IV kits, urinary supplies and birthing kits. The supplies are packed by volunteers into suitcases during weekly "packing parties". Travellers sign up and are given the suitcases to deliver to remote clinics where they are needed. The project does not accept funding, is non-political, non-religious. Everything is accomplished through volunteers.

**Our Values:** We Are Collaborative; Transparent; Non-Bureaucratic; Committed; Inclusive; The Project Is About Love.

**The Toronto Chapter** has distribution centers and pick up points throughout the city. Through its network of donors, volunteers and travellers Not Just Tourists Toronto is able to fulfill its mission of getting supplies to where they are needed most.

**Contact:** Address: 214 Wright Ave, Toronto ON M6R 1L3


Phone: 647•528•5029

Email: [info@njttoronto.com](mailto:info@njttoronto.com)

Website: [www.njttoronto.com](http://www.njttoronto.com)

[www.facebook.com/notjusttouristsgta](http://www.facebook.com/notjusttouristsgta)

Registered Ontario Non-Profit #1926246

Submitted by member, **Art Mayer** 



## Theatre ~ Stratford Festival, Avon Theatre



**O**n a magical midsummer night, lovers old and new are swept up in a dizzying whirl of romance. "Send In the Clowns" is just one irresistible highlight of this ravishingly beautiful musical.

**Date:** Wednesday, October 5, 2016

**Depart:** 9:00am St. Andrew's Anglican Church  
2333 Victoria Park Ave.  
9:15am Yorkdale Shopping Mall  
9:45am Hurontario Car Pool (at Hwy 401)

**Lunch:** 11:30am - 1:00pm  
Enjoy a soup & sandwich at *Anna Mae's Restaurant*

**Show:** 2:00pm - 4:30pm  
Reserved orchestra seating for *A Little Night Music*

**Dinner:** 5:30pm - 7:00pm  
Enjoy a delicious dinner at *Quehl's Restaurant*

**Return:** 8:15pm Hurontario Car Pool  
8:45pm Yorkdale Shopping Mall  
9:00pm St. Andrew's Church

**Price:** \$150.00 per person (includes HST)  
Make cheque payable to *Year Round Travel Inc.*

**To Book:** Call **Karen Sinclair** at 416•690•4961 at 8:00am on Wednesday, June 8, 2016. If your booking is confirmed, forward a cheque payable to *Year Round Travel Inc.* for the full amount to:  
**Karen Sinclair, 49 Herbert Ave., Toronto, ON M4L 3P8**  
*Payment to be received by July 31, 2016*

**Inclusions:** Return transportation via deluxe coach, lunch & dinner, reserved orchestra seating, driver gratuity, gratuity on meal, and all taxes.

*Also see Page 31  
for  
Trip Terms &  
Conditions*

## Theatre ~ St. Jacobs Schoolhouse Theatre



Come, join us for a fun-filled bop down memory lane. Watch as five teens come of age through a timeless soundtrack which defined an entire generation... featuring raucous hits like “Great Balls of Fire,” and “Jailhouse Rock”, as well as tender ballads like “Diana,” “Crying,” and more. Charming, cheerful, and chock full of fun, this rock ‘n’ roll musical celebration will have you singing your way out of the theatre with its toe-tapping beats and classic ‘50s style.

**Date:** Thursday, November 10, 2016

**Depart:** 9:00am St. Andrew’s Anglican Church  
2333 Victoria Park Ave.  
9:15am Yorkdale Shopping Mall  
9:45am Hurontario Car Pool (at Hwy 401)

**Lunch:** 11:30am - 1:00pm  
Enjoy a soup & sandwich at the Stone Crock Restaurant

**Show:** 2:00pm - 4:30pm  
Reserved seating for the Red Rock Diner

**Dinner:** 5:00pm - 7:00pm  
Enjoy a delicious dinner at Golf’s Steakhouse

**Return:** 8:15pm Hurontario Car Pool  
8:45pm Yorkdale Shopping Mall  
9:00pm St. Andrew’s Church

*Also see Page 31 for  
Trip Terms & Conditions*

**Price:** \$140.00 per person (includes HST)  
Make cheque payable to **Year Round Travel Inc.**

**To Book:** Call **Linda Grieve** at 416•498•7228 at 8:00am on Wednesday, June 8. If your booking is confirmed, forward a cheque payable to **Year Round Travel Inc.** for the full amount to:

**Karen Sinclair, 49 Herbert Ave. Toronto ON M4L 3P8.**

*Payment to be received by July 31, 2016*

**Inclusions:** Return transportation via deluxe coach, lunch & dinner, reserved orchestra seating, driver gratuity, gratuity on meal, and all taxes.

## Theatre Daytrip Terms & Conditions

Once your booking is confirmed, please make special note of the following:

### 1. Departure Times and Pick-up Locations for Both Trips.

**9:00am Pick-up #1: Church of St. Andrew** located on Victoria Park Ave. immediately south of the 401. Approach the church from the south. Turn East (right) onto Terraview and then an almost immediate left turn into the church driveway. Park at the back of the church.

**Note:** There is no left turn southbound on Victoria Park at Terraview from 7:00am to 9:00am.

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

### 9:45am Pick-up #3: Carpool Lot at Hurontario.

*From Toronto:* Leave 401 via Hurontario exit - remain in centre lane, proceed across Hurontario at the traffic light.

*From points South or North on Hurontario:* Turn West at the traffic light (1st North after passing over 401 or 1st South of World Vision). Follow roadway to the STOP sign, turn left, follow a very short distance to another STOP sign. Turn left again. Parking spaces are to your left.

### 2. A waiver form will be circulated on the bus as required by RTO/ERO.

### 3. Tickets and nametags will be distributed as you board the bus.

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

- If you cancel before July 31, 2016, your cheque will be shredded.
- If you cancel after July 31, 2016 after cheques have been cashed, Karen will connect you with someone on the waiting list, if possible.
- If you choose to give or sell your ticket(s) to family, friends, etc, please call Karen with name, phone number, and pick-up location of person(s) attending in your place.

**Please note:** If we are unable to find someone to replace you after the cheques are cashed your payment is not refundable. In the past this has occurred in a small number of cases.

**RTO/ERO Toronto Theatre Daytrips Committee:  
John Bratton, Jack DeGroot, Linda Grieve, Karen Sinclair**



## Our Members Ask

One of our members was seeking advice on what might be the most advantageous time to claim one's Canada Pension Plan: early, or at age 65? Would a financial planner (FP) be suggested?

Although it is not within our expertise to recommend what individuals do, financially, we can try to give some guidance regarding personal decisions.

**Bill Tajer**, one of our executive members, has sent the following comment:


It has been my experience that a financial planner is most reluctant to make recommendations without knowing an individual's personal financial history and their objectives for the future.

This requires the individual to prepare a complete summary of income, debts, life insurance, investments, spending etc. and be willing to share this info with a FP.

A fee-for-service planner may be more objective as the planner is not committed to selling products affiliated with a particular investment company. For persons who want a quick response, this may not be attractive, as there are costs for the service and one must do considerable prep.

Re: CPP, I have met individuals who have taken the pension as soon as they turned 60 because of need or wanting to enjoy some additional funds while they had their health.

I have also met individuals who were approaching 70, and in a few cases persons over 70, still working, who have not applied for either CPP or OAS for whatever reason. The changes to CPP in recent years makes the decision as to when does one collect CPP more complex.


For your information, our District does host a financial interest group hosted by Lone Smith. The dates of their meetings are included in our Newsletter (see Page 6) and E-zine. 



### "A Chorus Line" Update

at Stratford Festival Theatre on September 13, 2016 (This is a second trip planned due to the overwhelming demand for the June 15 trip.)

**NOTE 1:** All members who have signed up for this trip are reminded to send their cheques for \$150.00 per person to **Karen Sinclair** by July 31, 2016.

**NOTE 2:** *To All Members:* We have a few tickets available for "A Chorus Line". The details are exactly the same as the June trip outlined in the January Newsletter. If you wish to attend call **Karen Sinclair** at 416•690•4961 as soon as possible. 

## Senate continued from Page 8

- The Member Services Committee designed a one-page document entitled "Approaching the Affiliate Groups" and also created strategies to approach the Early Childhood Educators.
- 23 Retirement Planning Workshops were completed with at least another 18 for the balance of the year.
- A Provincial Goodwill Workshop this year entitled "For the Good of our Members".
- A new agreement was signed between Merit and RTO/ERO for a three-year period.
- Despite a new government in Ottawa, the work to shift public servants from defined to target pension plans are reportedly continuing. The Ontario Teachers' Pension Plan (OTPP) strongly defends defined benefit pension plans. RTO/ERO will remain vigilant.
- The Political Advocacy Committee (PAC) is creating a support document outlining ways in which RTO/ERO can assist the Ministry of Health and Long Term Care to provide excellent services for Ontario seniors under the new structure proposed in the Guide to the Advanced Health Links model and how our 73,000 members can assist.
- PAC is also making suggestions for a recommendation to the Minister of Health and Long Term Care that LHIN Boards have a dedicated position on each Board for a well-informed senior representative.
- ACER/CART works with: The Canadian Health Coalition; The United Nations Day of the Older Person, October 1, 2016; National Health Care Strategy for Seniors; The Canadian Coalition for Retirement Security; The McMaster Optimal Aging Portal.
- The Benefits Adjudication Committee receives TPP changes that comply with Provincial and Federal requirements. One item is an amendment to the Pension Benefit Act which requires the TPP Board to provide former and retired members with statements before July 1, 2017. The statement will include information about the pension plan, the pension in pay, spouse and beneficiary, funding status of the plan, and explanation of plan amendments. Subsequent statements will be provided every 2 years thereafter or sooner if funding changes occur. Active members will receive annual statements.

**Lambton Park Community School Centenary**  
Saturday, September 24, 2016  
1:00pm to 5:00pm  
50 Bernice Crescent, Toronto ON M6N 1W9  
Contact: lambtonpark100@gmail.com  
www.facebook.com/groups/822115541267172

## Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in February, March and April, 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 April 30, 2016, our Toronto District membership stood at 5,177.*

Joyce Agbaru  
Vasilica Anghelache  
Monica Belcourt  
Marion C Benson  
Roberta Bonathan  
Barbara Burke  
Leslie Burrows  
Donald Cameron  
F Grace Colella  
Susan Cook  
Maria Cosentino  
Debra Couto  
Aleksander Fedko  
Carole Freeman  
Michael H Gale  
Ronald J Garlick  
David Honsberger  
Mary L Hotrum  
Jane Hudson  
Anne Johnson  
Jean Jones  
Marianne Keating  
Wendy Keene  
Walter Korobaylo

Linda Lamont  
Helene-Elisabthe Linka  
Anne Fraser MacKenzie  
Gloria Marcel  
Monica McGrath  
Patricia Miner  
Joan May Monte  
Victoria Morris  
Abraham Navarro  
Reva Nelson  
Arlene E Noble  
Marlene O'Brien  
D Elaine Parker  
Victoria Petrogiani  
Velma Ruschin  
Angela Sander  
Elaine Simkevitz  
Jacquelyn Storms  
Katherine J Vatcher  
Lorraine Vecchiarelli  
Christine Warfield  
Susan Williams  
Judith E Wright

## Golf Season Notice!

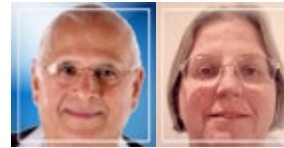
As we are updating our member list, **Rosalie and Cindy** request all present members of this group to resend them their email address and phone number (cell phone preferred) if you wish to remain on the list. Prospective new members should also send the information to them and specify that you wish to join our group.

Please send this to both:

**Rosalie Parente:** rosalie10@rogers.com and  
**Cindy Shore Beauvais:** shorbeau@sympatico.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 *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. Contact **Dale Vibert** (dvibs@yahoo.com) for January, February, March, July, August, November, December. Contact **Steve Feldman** (vsf@sympatico.ca.) for April, May, June, September, October. If you would like to receive our monthly email please send an email to Steve.



**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.*)

*Continued on Page 36*

*Social/Recreation continued from Page 35*



**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 | [estallelizabeta@gmail.com](mailto:estallelizabeta@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**

**Thursday, 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 1:00pm  
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**

**From Your Editors**



Since our 40<sup>th</sup> anniversary, we have tried to amass an archive of all executive members who have served Toronto District 16. We have been appreciative of those members who have helped. This time we acknowledge the efforts of **Loeland Parliament**, himself a past executive member. He was kind enough to send photos of the above. They are, from left to right:

**Gord Downward:** executive member in 1992-93

**Wanda Matuszkiewicz:** executive member in 1997-98

**Roseanne Edmondson:** executive member in 1976-77 and 1977-78.

Bye-the-way, we still seek about 32 photos. We'll keep you posted.

**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 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](mailto:catherine.jeffery067@sympatico.ca) **16**



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:** [jdb Sinclair@gmail.com](mailto:jdb Sinclair@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.



Lloyd Benson  
Nicolette H. Bledin  
G. Cameron Bourne  
Thomas C. Campbell  
Marilyn Garlick  
Vanetta Goodall  
Dolores M. Gordon  
Marion Gordon  
Wayne Hughes  
Donald C. Kennedy  
Dorothy M. Mann



Barbara J. Markiewicz  
Ingeborg L. Marlow  
David B. McNab  
Ethelyn V. McRae  
Jean Ralph  
H. Joyce Saunders  
Willem Schoenmakers  
Susan Shore  
Anne Smith  
Suzanne Worsley

## Military Band Spectacular Concert

The Band of The Royal Regiment of Canada

with special guests

Pipers and Drummers of the 48<sup>th</sup> Highlanders of Canada

vocalist - Danielle Bourrée

singer/songwriter - David Leask, Jean Miso

and more!

**Present an Autumn Military Band Spectacular Concert**  
**The new take on a Toronto tradition!**

*'Til The Boys Come Home'*

*A musical salute to Canada's Military from Vimy to Afghanistan*

Sunday, October 30, 2016 at 2 p.m.

Glenn Gould Studio

Canadian Broadcasting Centre, 250 Front Street West, Toronto

Tickets \$45: Arts Box Office [www.artsboxoffice.ca](http://www.artsboxoffice.ca) 416•504•7529

For more information contact:

Gino Falconi: [falconi\\_ga@yahoo.ca](mailto:falconi_ga@yahoo.ca)

## RTO/ERO Toronto Executive 2015 ~ 2016

President: **Roger Wilson**

First Vice-President: **Joan Elliott**

Treasurer: **Robert Putnam**

Archives: **Valerie Mah**

Goodwill: **Marjorie Blake**

Membership/Recruitment: **Bob Neal**

Political Advocacy: **Sheila MacMillan**

Social/Recreation: **Heather Talbot**

Members-at-Large: **Ruth Baumann, John Bratton, Armand Gagné,  
Lou Manning, Helen Milton,**

Past President: **Lone Smith**

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

Secretary: **Herb Stover**

Communications: **Bill Menagh**

Health/Insurance: **Bill Tajer**

Pension/Retirement: **Susan Weinert**

Program: **Kay Jeffery**

Travel: **Karen Sinclair**

*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. '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](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, 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
<a href="http://www.rto-ero.org">www.rto-ero.org</a>	<a href="http://www.johnson.ca">www.johnson.ca</a>	<a href="http://www.otpp.com">www.otpp.com</a>
OMERS: 416•369•2400 / 1•800•387•0813 / <a href="http://www.omers.com">www.omers.com</a>		



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 Inset: Stratford Avon Theatre by rin Samuell © Stratford Shakespeare Festival

RTO/ERO Toronto Newsletter  
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 Toronto ON M4R 2C5

