



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

DISTRICT 16 former CITY OF TORONTO

NEWSLETTER

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September, 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.

Fall Luncheon/Craftshow/Exhibits ~ November 15

Table of Contents

Administration	39	Political Advocacy	13
Angel Foundation Gala	28	President's Column	3
Bob Neal Remembered.....	4	Recreation/Social	5
Brain Health Research Opportunity ...	31	Rendezvous Club	28
Craft/Exhibitor Displays/Luncheon ...	20	RTO/ERO Benefits/The Passing of a Member	10
Enhancements for Your Retirement ...	17	RTO/ERO Developments.....	7
Estate Planning Workshop	8	RTO/ERO Foundation News	18
Euchre Activity - New	7	RTO/ERO Toronto Craft/Exhibitors ..	17
Exhibitor Displays	36	RTO/ERO Toronto Executive	39
From Your Editors.....	37	RTO/ERO Toronto-Specific STO.....	8
Goodwill	23	School Events.....	18
Health Hints	9	TEOF Annual Auction	30
In Memoriam	38	Toronto Choristers Concert.....	37
Medical Assistance in Dying	15	TPSPA Reunion Announcement	38
Military Band Spectacular Concert....	33	Travelogue Assistants Wanted!	36
Palliative Care in Ontario.....	16	Travelogue ~ October 26	27
Pension/Retirement	11	Travelogue ~ November 23	29
Photos: Annual General Meeting.....	19	Welcome to New Members.....	34
Photos: Spring Luncheon.....	22		

Fall Events

Estate Planning Workshop, Wednesday, October 19 (Page 8)

Fall Luncheon/Artisan/Vendor Display, November 15 (Page 20)

Dates To Remember

September, 2016	Date	October, 2016	Date
Bridge.....	7	Art/Sketch	3
Executive.....	8	Bridge.....	4
Non-Fiction Book Club.....	13	Executive Meeting	13
New Member Breakfast	20	Friday Movie.....	14
Bridge.....	20	Non-Fiction Book Club.....	11
Finance.....	29	Bridge.....	18
Monday Matinée Movie.....	26	Finance.....	27
West End Book Club.....	27	Monday Matinée Movie.....	24
		West End Book Club.....	25

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President's Column ~ Roger Wilson

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

As retired teachers to classroom aids or caretakers are eligible even though they were represented in their work life by other unions or associations. RTO/ERO offers a range of activities and, of course, they have access to the excellent insurance plan we sponsor. If you know persons who might be interested please give them a heads-up. They can phone the Provincial Office at 416•962•9463 for further information, or go on line at info@rto-ero.org.

With much regret, I report that **Bob Neal** recently passed away after a valiant fight with cancer. Bob's service to RTO/ERO was exceptional. He served on the District 16 Executive continuously for 16 years including a three-year stint as President. We will all miss him.

In an earlier report I mentioned the potential difficulties around acting as an executor and also the need to have all your documents properly prepared so that when your turn comes your executor or caregiver has the necessary information and authority. District 16 is hosting a free workshop on October 19 on these topics. (See Page 8.) Unless you have already had professional advice, you will certainly benefit if you attend.

In District 16, and elsewhere in the Province, RTO/ERO has been picking up numerous members who are not ex-teachers, but who worked, or their spouses worked, in education. Everyone from professors

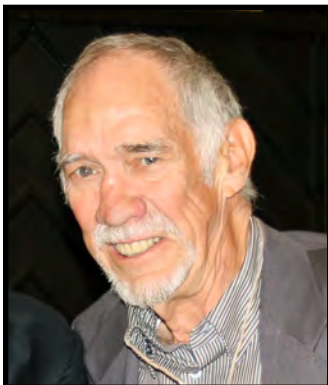
Our Annual Meeting, last spring, was the best attended for a long time. The following luncheon was excellent, the entertainment was fun, and I even knew the words of some of the songs. Our Fall Luncheon is once again at the Old Mill on November 15. It is a great get together and offers great food and an opportunity to buy artisanal items from other retired teachers who now have the time to give to their artistic passions. Pencil it in. I am sure you will enjoy it too.

Now that the Olympics are over I suppose we will again be looking aghast at the circus that has taken over American politics. While the race does not affect our own governance, when the US sneezes we tend to get a cold. Keep your fingers crossed that our massive neighbour elects a stable and intelligent government.

Roger

Front Cover: Attendees at our May Annual General Meeting.

Back Cover: Annual General Meeting participants.



BOB NEAL Remembered

Bob passed away on August 9, 2016. A valued member of the RTO/ERO Toronto District 16 Executive since 1998, Bob served faithfully until his passing. He had been re-elected to the 2016-17 Executive at the May Annual Meeting.

Bob had served locally in various positions beginning as third vice president, working through the presidencies and, subsequently, our Membership/Recruitment Chair.

When there was a dearth of candidates for the presidency, Bob volunteered to serve for three terms, setting a pattern for his successors. While Membership/Recruitment Chair, Bob was an avid spokesperson for RTO/ERO taking promotional materials to assorted events, especially golf tournaments.

Bob was active at RTO/ERO's provincial level on the Member Services Committee where he made attempts to seek a more balanced Senate representation for large districts.

Bob's contributions will be missed!



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.



Fall Schedule:

- Monday, September 26: **Goldies & Oldies** with Jean & Lance
- Monday, October 31: **Members' craft show**
Speaker: Graham McWaters on Theft & Fraud
- Monday, November 28: **Irwin Smith, singer/musician:**
Songs of the Season

Contact: Kay Jeffery:

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

4 rto.toronto@gmail.com / <https://district16.rto-ero.org>
<https://toronto.rto-ero.org>

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 - Our first session in the Fall will be on Friday October 7. Bring along whatever you've been working on and, as always, we'll have ourselves a fine time! We meet, sketch and paint on the first Friday of the month from 10:00am to 12:00N.



Bridge - Tessie Leung (416•421•9054 | 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.



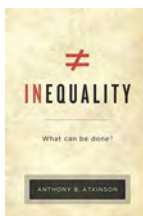
Travelogue - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May.

See Pages 27 and 36 for our October and November presentations.




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

← **Oct. 11: *Inequality: What Can Be Done?***
by Anthony B. Atkinson



Nov. 8: *They Left Us Everything: a Memoir*
by Plum Johnson →



Continued on Page 6 



EUCHRE Anyone?
See bottom of Page 7

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

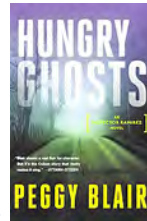


West End Book Club ~ Steve Feldman: (416•588•6637 | vsf@sympatico.ca) hosts this book club at Holy Rosary Church. We meet the 4th Tuesday of each month in Room 2, September to June (NOT December) from 1:30pm to 3:30pm.



← **October 25:** *Circling the Sun* by **Paula McLain**

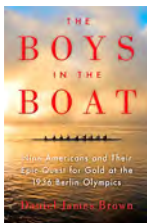
November 22: *Hungry Ghosts* by **Peggy Blair** →



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.



← **October:** *The Boys in the Boat* by **Daniel Brown**

November: *The Burgess Boys* by **Elizabeth Strout** →



Downtown Coffee Club: Host, **Ann Ludwigsen** (acludwigsen@rogers.com | 416•270•4166).

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!



Finances ~ Lone Smith (416•234•1969) hosts this group in her home from 4:30pm-6:00pm. The meetings for the fall are September 29, October 27, November 24, December 15. We learn about all areas of finance from presenters and our members such as credit cards, bonds, stocks, wills or any area you wish.

Continued on Page 35 ↗

Zeuxis, 400 BC: *Criticism comes easier than craftsmanship.*



RTO/ERO Developments

Your Toronto Executive, at its May, June, and September Meetings, in addition to receiving the Chairs' reports:

- authorized a donation of \$500 to the Canadian Red Cross Fort McMurray Relief Fund;
- confirmed updated plans for the New Member Breakfast and the Fall Luncheon with Crafters/Exhibitors display;
- approved the purchase of a Toronto Parks tree and plaque as a memorial to deceased members, 2015;
- authorized up to \$500 for a finance/estates workshop;
- on behalf of District 16, donated \$250 to the RTO/ERO Charitable Foundation in memory of **Bob Neal**, as he had wished;
- finances to August 31: Income/\$72,767; Expenses/\$65,300; Bank/\$57,278.

Editor: In addition to a number of executive members, **John Bratton** and **Roger Wilson** visited **Bob Neal** when he was in palliative care and presented him with our District's *Certificate of Recognition*. (It was well received.)



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 Workshops (RPWs) have been held to date with a total attendance 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, plus one francophone.

Euchre Activity

Member Patricia McGregor, proposes the following **Euchre Group**:
The group would meet once a month from 1:30pm to 4:00pm; day and time as agreeable to the majority of participants.

Both experienced and non-experienced players will be welcome.
Refreshments will be simple. Members will be asked to bring their own coffee, tea, water with them and clean up their space before they leave.

Not knowing, at present, how many people will be interested I am asking for a room to be rented at the Holy Rosary Church. This will also make tables and chairs available. Most homes can only accommodate 8 to 12 people comfortably, if that.

If you are interested in this group, please contact **Patricia McGregor** at:
416•656•6699 | pmcgregor@yahoo.com

Estate Planning Workshop

You are invited to attend an *Estate Presentation* offered by **Barry Corbin**, Corbin Estates Law Professional Corporation. Barry is an expert in Estate law and lectures numerous professional groups including the Chartered Accountants of Ontario.

Barry will explore a number of the more problematic areas in planning a Will including: choosing executors; dealing with the family cottage; RESPs; blended families and matrimonial property rights; and income tax considerations. He will also highlight some key elements pertaining to the use of beneficiary designations for RRSPs, RRIFs, TFSA's, life insurance and pension plans.

Do join us and enjoy an engaging informative afternoon.

Location: Holy Rosary Parish Hall

Date: Wednesday, October 19 at 1:00pm - 3:00pm

The hall is located at the St. Clair West subway station, east of Loblaw's. Limited street parking. Hall space is also limited, so please register early.

Register by October 7, 2016

Contact: Armand Gagné armand.gagne2@sympatico.ca or, 416•233•0002

Include/leave: full name, telephone number, email address and home address.

Cost: Nil

16

RTO/ERO Toronto-Specific Project - STO Requirements

Start preparing NOW for 2017 Awards!!! ~ See Page S12

2017 Applications available this fall at: <https://www.rto-ero.org/programs-services/project-service-to-others>

Your RTO/ERO Toronto Executive must make its *Project - Service to Others* selection by the Provincial deadline. **To do this, applications must be received by our District President by March 1, 2017.**

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

email preferred: rogerapwilson@sympatico.ca

Canada Post: Roger Wilson

207-660 Pape Avenue

Toronto ON M4K 3S5

16

Hermits have no peer pressure.

There's a fine line between fishing and just standing on the shore like an idiot. ~ Steven Wright

8 rto.toronto@gmail.com / <https://district16.rto-ero.org>
<https://toronto.rto-ero.org>



Health Hints ~ Bill Tajer

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

RTO/ERO Highlights of the April, 2016 RTO/ERO Provincial Health Services Insurance Committee Meeting:

- Training Day (April 19) focussed on the roles of our partners in the program including Consulting, Administration, and Claims
- Also discussed were privacy concerns; our convenience services; and, reporting mechanisms.
- We received first quarter usage reports on both *Eldercare Select* and *Best Doctors*. The response for both has been good but more needs to be done to acquaint members about the services.
- *Eldercare Select* offers the following assistance to RTO/ERO callers: health condition guidance, senior safety, transition advocacy, resource identification, home care procurement and general issues concerning seniors. Call 1•888•327•1500 or www.eldercareselect.ca (See Page S15)
- *Best Doctors* offers four distinct services: InterConsultation (expert second opinion review); FindBestDoc (finding a specialist in Canada); FindBestCare (finding a specialist outside of Canada); and, Best Doctors 360 (to access information, tools and resources). Call 1•877•419•2378 or www.bestdoctorscanada.ca (See Page S19)
- An extensive amount of time was spent reviewing the submissions for the market review for the underwriter. The analysis was thorough and detailed. After much deliberation three finalists were chosen for further investigation, including formal presentations to the committee to occur at our next meeting.
- The Supplemental Travel Plan was reviewed and renewed effective September 1, 2016. (See Page S7.)
- We received and discussed our annual actuarial Healthcare Cost Projection Model which looks at retirements in the next ten years as well as expected participation in our three insurance programs over the next ten years.

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

16

Cicero, 106-43 BC:

There is nothing so ridiculous that some philosopher has said it

RTO/ERO Toronto Newsletter ~ September, 2016

9

RTO/ERO Benefits and The Passing of a Member

The Passing of a Member

The passing of a family member is a difficult time for all concerned. The best advice for a prospective Estate Executor is to consult with, and accept the advice of, a qualified lawyer. Provincial laws are subject to change and may contain subtle phrasing beyond the knowledge of the average person.

It is important that all members of RTO/ERO be aware of the following, in the event that they need to provide assistance to the surviving family.

If the survivors themselves are not full members of RTO/ERO, they may not be aware that they may continue their coverage within the RTO/ERO Health Plans.

If their *existing policy indicates Couple or Family coverage*, then the survivors could be eligible for Associate Membership, and therefore continued RTO/ERO Health Plan Coverage. This seamless transfer of membership would enable them to continue their existing coverage *without the need for evidence of medical insurability*. This request should be made within sixty days of the passing of the member.

- In order for survivors to continue with RTO/ERO Health Plan Benefits, the Executor needs to contact our Plan Administrator, Johnson Inc 1•877•406•9007 and request that a document entitled “*Continuation of Benefits Form*” be mailed to them. This form will require the name of the new Associate Member. For this membership, a single fee is paid once a year in December (prorated during applications at any other time of the year). This form will also require the choice of the Health Plan(s) desired for continuation of coverage. Premiums are paid monthly. This form along with a death certificate would then be mailed as per the instructions on the form.
- If further information would be of assistance, then contact the RTO/ERO office at 1•800•361•9888 or 416•962•9463. You may also contact through our website at www.rto-ero.org.

Source: Written by **Mark Tinkess**, former chair of the RTO/ERO Health Services and Insurance Committee.

Originally published by RTO/ERO Dryden/Red Lake District 35 in their newsletter ‘*The Thirty-Fifth Estate*’, May, 2016. Editor: **Patsy Norman**
Used with permission. **16**

NOTE: **The deadline for the submission of RTO/ERO Benefits claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2015, they must be submitted to Johnson Inc. by December 31, 2016.**

10 rto.toronto@gmail.com / <https://district16.rto-ero.org>
<https://toronto.rto-ero.org>



Pension/Retirement ~ Susan Weinert

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

The following has been edited and condensed for clarity. Visit www.otpp.com/interview to watch the full interview with Chief Investment Risk Officer **Barbara Zvan**.

Source for both items: OTPP Pension News, Summer, 2016, https://www.otpp.com/members/cms/dam/otpp/docs/newsletters/pension-news/english/Pension%20News%20-%20Issue%2066,%20Summer%202016/_jcr_content/renditions/original

Turning 65

Here’s how it works: During your working years you contributed to both the CPP and your Ontario Teachers’ pension. Your Ontario Teachers’ contributions were reduced to reflect the contributions you made to, and the benefits you earned under the CPP during the same period. Chances are you retired before your 65th birthday. During your early retirement years, up until your 65th birthday, we provide a bridge benefit over and above your Ontario Teachers’ pension amount. This benefit supplements your retirement income until age 65 when you’re eligible for an unreduced CPP pension. The month after you turn 65 the bridge benefit stops.

The month after you celebrate your 65th birthday, you’ll notice an adjustment in your Ontario Teachers’ pension, unless you’re already collecting a Canada Pension Plan (CPP) disability pension. That’s because our pension plan is integrated with the CPP.

When should you take CPP? Only you can decide what’s best for your personal situation, but we can offer you some general guidelines to consider. If your expenses are high during early retirement – maybe you still have a mortgage or your kids aren’t finished post-secondary schooling yet – consider collecting a reduced CPP pension. The monthly amount will be less, but you’ll collect it for a longer period of time. The maximum reduced CPP pension is about \$8,000 a year. If you wait until you’re 65 to collect CPP, it won’t be reduced and you’ll receive a higher monthly amount. By waiting, you can collect a maximum unreduced CPP pension of about \$12,000 a year. Check out the Government of Canada’s Canadian Retirement Income Calculator (www.esdc.gc.ca/en/cpp/cric.page) to help you understand the roles CPP and Old Age Security play in your retirement income.

Continued on Page 12

From our websites: *Scholarship Applications* available November 4.

STO Award Applications available early December.

Watch our -zine and November Newsletter for more detail.

Responsible Investing

Q: *Environmental, social and governance (ESG) risks are typically difficult to quantify. So, as a numbers person, how do you assess these types of risks?* **A:** In investments, data is usually just the first step. We take data and through some proper analysis we try to gather some insights. From those insights we make investment and risk management decisions. With ESG risks, there is less data, but it involves us doing more research to develop some context around what we need to know to make investment decisions. Even though it's not perfect, it's a great first step. Investors have to realize that this will be a process. Even with financial statement reporting, it was not that long ago, in the 1920's, when companies didn't even report sales. The concept of full-disclosure only came in the 1930's. And the full study after that probably created some of the base principles that we work with today. We're hopeful that we'll see the same progress with ESG data.

Q: *We have a fiduciary duty to be here for generations of teachers to come. How does our responsible investing approach help us to fulfill that promise?*

A: Risk management's always been at the heart of what we do. Ontario hired a lot of teachers to teach the Baby Boomers and then [those teachers] eventually retired. So we have a lot of retirees for every active member that we have today. That makes us very thoughtful in terms of what kind of loss we can sustain and how we share the losses among the active working teachers and now retirees with conditional inflation protection. We see this type of ESG lens or responsible investing, as just another way to look at risk management. It's another way that we can say how we can make this plan sustainable for the long term.

Q: *We've also maintained that engagement is much more effective than divestment; that exerting our influence at company tables has a much greater impact. So can you describe to us what being at that table is like?*

A: It's really a two-pronged approach and it's a group effort across Ontario Teachers'. We look at both the companies who we think have heightened risks and poor disclosures and we worry about how they're going to transition to a low carbon economy. We also look at good companies and understand what they're doing. These engagements provide us with an opportunity to voice our concerns and it really differs, depending on whether it's a large company or a small company. Where we have a small holding, we can ask a lot of tough questions and voice our concerns. If it's a small company where we have a large holding, we can be very active at the board table and ensure the right practices are in place. **16**

Legislative Issues

Editor: The current Canadian government is proceeding with the further legalization of marijuana, and Ontario has regulations for medical assistance in dying and is trying to improve the provision of palliative care. We will keep you informed of developments. The government website is a good source of information and we reprint their summary of the current situation.

Legalization and Regulation of Marijuana

Source: <https://www.canada.ca/en/services/policing/justice/legalization-regulation-marijuana.html>

Current Marijuana Laws

Marijuana remains a Schedule II drug under the Controlled Drug and Substances Act, and, unless otherwise regulated for production and distribution for medical purposes, is subject to offences under that Act. Possessing and selling marijuana for non-medical purposes is still illegal everywhere in Canada.

Enforcement of Current Laws

There are public health and safety risks that are associated with marijuana use, including its effects on the mental development of young people and illicit profits that support criminal organization. Until marijuana laws change, and strict regulations and restrictions are put in effect, local police authorities will continue to address illegal marijuana possession and sales.

Unlicensed Sellers

Storefront operations selling marijuana, commonly known as "dispensaries" and "compassion clubs" are not licensed by Health Canada under the current law and are illegal. They are supplied by illegal growers and sell untested, unregulated products that may be unsafe and of particular risk to children.


Task Force on Marijuana Legalization and Regulation

1. Introduction

In the 2015 Speech from the Throne, the Government of Canada committed to legalizing, regulating, and restricting access to marijuana.

The current approach to marijuana prohibition is not working:

- Youth continue to use marijuana at rates among the highest in the world.
- Thousands of Canadians end up with criminal records for non-violent drug offences each year.
- Organized crime reaps billions of dollars in profits from its sale.
- Most Canadians no longer believe that simple marijuana possession should be subject to harsh criminal sanctions, and support the Government's commitment to legalize, tax and regulate marijuana.

Continued on Page 14 

Marijuana continued from Page 13

The Government understands the complexity of this challenge and the need to take the time to get it right.

The Minister of Justice and Attorney General of Canada, supported by the Minister of Public Safety and Emergency Preparedness and the Minister of Health, has created a Task Force on Marijuana Legalization and Regulation (“the Task Force”). The Task Force is mandated to engage with provincial, territorial and municipal governments, Indigenous governments and representative organizations, youth, and experts in relevant fields, including but not limited to: public health, substance abuse, criminal justice, law enforcement, economics, and industry and those groups with expertise in production, distribution and sales. The Task Force will provide advice on the design of a new framework. The Task Force will receive submissions from interested parties, including individual Canadians, consult widely, listen and learn, and commission any necessary focussed research to support its work. It is supported by a federal secretariat and will report back to the three Ministers on behalf of the Government in November 2016, on a date to be determined by the Ministers.

This Discussion Paper is designed to support consultations led by the Task Force. Its goal is to support a focussed dialogue.

Objectives

The Government of Canada believes that the new regime for legal access to marijuana must achieve the following objectives:

- Protect young Canadians by keeping marijuana out of the hands of children and youth.
- Keep profits out of the hands of criminals, particularly organized crime.
- Reduce the burdens on police and the justice system associated with simple possession of marijuana offences.
- Prevent Canadians from entering the criminal justice system and receiving criminal records for simple marijuana possession offences.
- Protect public health and safety by strengthening, where appropriate, laws and enforcement measures that deter and punish more serious marijuana offences, particularly selling and distributing to children and youth, selling outside of the regulatory framework, and operating a motor vehicle while under the influence of marijuana.
- Ensure Canadians are well-informed through sustained and appropriate public health campaigns, and for youth in particular, ensure that risks are understood.

Continued on bottom of Page 27 

Medical Assistance in Dying - Ontario

Editor: Over the past year we have kept you informed of the legal developments regarding Medical Assistance in Dying (MAID). This procedure is now legal in Canada. However, the implementation thereof is governed by provincial regulation. Below is the Government of Ontario announcement regarding it's regulations.

It is noted that some individuals feel the federal legislation is too restrictive and have launched legal action to try to bring the law into line with the original supreme court decision

Medical assistance in dying and end-of-life decisions

Source: <https://www.ontario.ca/page/medical-assistance-dying-and-end-life-decisions>

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Doctors and nurse practitioners in Ontario can now provide medical assistance in dying. Federal legislation, passed on June 17, 2016, guides how Ontario's doctors and nurse practitioners are allowed to provide this option.

How to access medical assistance in dying

Step 1: Talk to your doctor

If you are suffering from a grievous and irremediable medical condition, you can talk to your doctor or nurse practitioner about your options for treatment and care. These options may now include medical assistance in dying.

While some doctors or nurse practitioners may choose not to be involved in medical assistance in dying, they must follow professional requirements set by the College of Physicians and Surgeons of Ontario and the College of Nurses of Ontario. This includes helping patients find another doctor or nurse practitioner who can provide medical assistance in dying. Your doctor or nurse practitioner can call a referral service for help finding another doctor.

Step 2: Know your options

You can ask to receive medical assistance in dying no matter where you live or receive care. This includes:

- a hospital
- a long-term care home
- a hospice or palliative care facility
- your home

Continued on Page 16 

MAID continued from Page 15

Some facilities may choose not to provide medical assistance in dying or have limitations on how they provide it. We encourage facilities to make this information available, so you know your options.

If you're already in a hospital or long-term care home, speak to your doctor or care provider about your options.

Background

In February 2015, the Supreme Court of Canada struck down the federal law prohibiting medical assistance in dying (also known as assisted suicide) in certain circumstances.

In response to the Supreme Court's decision, Parliament passed legislation on medical assistance in dying on June 17, 2016. This legislation now guides how medical assistance in dying can be provided.

This service is covered by the Ontario Health Insurance Plan (OHIP) and drugs required for medical assistance in dying will be available at no cost.

Health care providers, including physicians, nurses and pharmacists, should refer to their regulatory colleges for more information and guidance.

Updated: June 29, 2016 | Published: June 5, 2016

Palliative Care in Ontario

Editor: Related to the issue of Medical Assistance in Dying is access to palliative care. The following is the position of the Ontario Government.

What is Palliative Care?

Source: http://www.health.gov.on.ca/en/public/programs/palliative/palliative_questionsandanswers.aspx

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Palliative care refers to care for patients and their families who are facing a serious, life-limiting illness. Palliative care aims to relieve suffering and improve quality of life for patients and their families at all stages of the illness. Palliative care focuses on treating the impact that an illness has on patients, and is often provided in addition to other care that focuses on treating the illness itself.

What types of services are provided?

The types of palliative care services that may be provided include:

Continued on Page 25 

School Events



Birch Cliff Public School 100th Anniversary

<http://birchcliffps100th.com>

Friday September 23, 2016

Alumni volleyball. Basketball & games

Pub Night: Royal Canadian Legion – 1577 Kingston Road

Saturday September 24, 2016 - **Opening Day Celebrations, Decade Rooms**

Celebratory Lunch, Afternoon – Birch Cliff Public School Gymnasium

Alumni And Parent Dinner - Evening – Q-ssis Banquet Hall (Adults)

Register at the website above.



Rosedale JPS 125th Anniversary

Come Together.

Imagine More. Up-to-date information at:

www.rosedale125.com

or, you can call the school at 416•393•1330.

At this time, activities are as follows:

1. November 2 - Gala Dinner at the Berkeley Church Time - 6:00pm
2. November 5 - Open House Time - TBD
3. November 6 - Tea at Rosedale United Church Time - TBD

John Hunter, Principal Rosedale JPS



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/

Email: wp75mail@gmail.com

16

Volunteer Appreciation

First, we thank **Bev Swerling** for her efforts to originate and host our La Belle Lange activity. Second, we welcome **Jackie Chartier** to this position.

Erratum: in our September ~~E~~-zine, some of the distribution contained the wrong email contact for Jackie. The proper email is found in this Newsletter on Page 35.

16

Photos: Annual General Meeting, 2016



Those attending our AGMs include current and past executive members, new and not-so-new members, guest speakers, and representatives from the RTO/ERO provincial executive and other districts in Toronto (22, 23, 24).

**RTO/ERO Toronto Craft Show & Exhibitors' Display
 'Enhancements for Your Retirement' ~ November 15**

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

This event will take place at The Old Mill, on Tuesday, November 15, 2016 from 10:00am to 2:45pm. Set-up details will be sent to registrants the week before the event. There is a \$40.00 Table Fee (to help cover costs of room rental) and you will be provided with one Luncheon Ticket to be used as you see fit. Participants are asked to donate one of their crafts as a door prize (minimum value: \$10).

There is room for **15 participants only**, so please register by November 1. Space will be allocated on a first-come, first-served, basis. Should multiple Registration forms arrive on the same date, post mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

Contact Kay NOW to book your table. Photos of previous Craft Shows are available on our website: <http://district16.rto-ero.org>
NOTE: products shown should be self-produced and not manufactured by a third party. This is not a garage sale.

Kay Jeffery

* * * * *

Name: _____ Phone: _____

Address: _____

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

Product Description: _____

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

**Send Luncheon (p21) and Craft (above) Registrations, by November 7, to:
 Bob Putnam, 1204-15 King Street, Toronto ON M9N 3X1
 Remember to enclose your cheque for \$40.00 (payable to RTO/ERO District 16).**

Do not contact Bob with questions regarding the Craft Show.

CRAFT SHOW / EXHIBITOR DISPLAYS / FALL LUNCHEON, TUESDAY, NOVEMBER 15, 2016

PROGRAM AT THE OLD MILL, BRÛLÉ ROOM

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

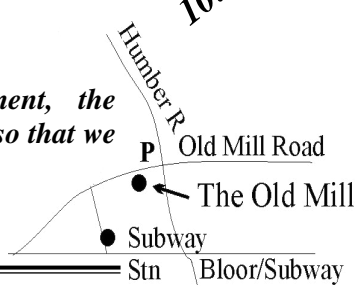
11:00am ~ Meet & Greet / Cash Bar Opens

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

1:20pm to 2:00pm ~ Entertainment

Complete and submit, with appropriate payment, the Registration Form, opposite, by November 7, 2016 so that we can best use our assets to order proper resources.

Please register early!



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

~ MENU: SIT-DOWN LUNCHEON ~

MAIN DISH CHOICE

Roasted Chicken Breast with Herb Cream Sauce served with:
Vegetable Medley: Carrots, Broccoli, Red Peppers, Mini Red & White New
Potatoes with Rosemary, Flat Leaf Parsley, Garlic & Olive Oil

OR, Seared Atlantic Salmon Fillet in White Wine Beurre Blanc

OR, Vegetarian Penne Pomodora

DESSERT CHOICE

Chocolate & Berry Bliss: Citrus White Chocolate Mousse with Wild Berries
Compote, Rum Infused Dark Chocolate Ganache

OR, Fruit Cup

Assortment of Dinner Rolls & Sweet Butter

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

Cash Bar Opens at 11:00am

**EXHIBITOR
DISPLAYS
(PARTIAL LIST
ON PAGE 29)**

Pay Parking is in effect for any vehicles NOT displaying the Parking Pass or who are not registered at the Front Desk.
REMEMBER TO CLIP YOUR PARKING PASS (Page 26)
District 16 cannot be responsible for charges from failure to use the pass.

LUNCHEON ENTERTAINMENT: TBA

Watch our E-zine for our Entertainment Announcement!
Kay Jeffery, our Program Organizer, is well known for the arrangements made for our Luncheons: comedy, choirs, vocalists, instrumentalists, etc.
Join us and meet some 'old' friends on November 15.

FALL LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____

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

Guest: _____ \$40.00/person

My selection:

Chicken Salmon Vegetarian
My Dessert: Berry Bliss Fruit Cup

Guest Selection:

Chicken Salmon Vegetarian
Guest Dessert: Berry Bliss 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 MONDAY, NOVEMBER 7, 2016
A prompt return permits wise use of District assets.

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

Spring Luncheon, 2016 Photos



Goodwill ~ Marjorie Blake

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

Welcome back to all members, especially to our new members who have joined RTO/ERO Toronto District 16 this year. Our Goodwill program continues to include a Welcome letter, a copy of our most current Newsletter, as well as a New Member Breakfast for new members having joined us since September, 2015.

During the months of April, May, June, and July welcome letters sent to 123 new members. This has really been a Leap Year! So many of our members have “moved-on “ to new heights - promotions, new venues, and “ higher service “! Whatever the situation our thoughts are with them, as well as with friends and relatives. It is with deep sorrow and regret that we mourn the loss of Executive member **Robert (Bob) Neal**, Members and Recruitment Convenor who passed away on August 9, 2016. He will be greatly missed for his smiles, his sense of humour, as well as his 17 year loyalty to the RTO/ERO Toronto District 16 Executive.

Condolence and Sympathy cards were sent to 36 families and relatives. Congratulatory cards were sent to members having celebrated significant anniversaries/milestones, or moved to new venues. *Keeping In Touch, Get Well, Thinking Of You,* and *Encouragement* cards were sent to some members.

Birthday Greetings were sent to: three Centenarians (100 years); fifteen Nonagenarians (90 years); thirty-nine Octogenarians (80 years).

Thank you cards and telephone messages were received from members/relatives expressing their gratitude for the contact made during their time of need or time of celebration. Special thanks to members who have kept us informed /updated about members with whom we should keep in touch.

Your help and attention is greatly appreciated. *Here for you now... Here for the Future!*

Contact Persons:

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

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

No-Bell Luncheon



Executive members **Joan Elliott** and **Valerie Mah** organized this event on the first day of school. 36 members attended. Photo of two attendees by Valerie Mah. Perhaps we will have greater detail and photos in our November Newsletter.

Parking Pass

60744



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 15, 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 Fall 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. 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.**



Palliative Care continued from Page 16

- Physician and nursing services to assess and manage the progression of the illness. This includes providing pain and symptom management to improve comfort and quality of life
- Personal support services (e.g., homemaking)
- Psychological, spiritual and bereavement support
- Other services, such as physiotherapy, caregiver support, pharmacy, social work.

How can I access palliative care?

Palliative care can be provided or accessed through the following channels:

1. Your primary health care provider (e.g. family doctor). Many types of palliative care are provided directly by primary health care providers who are already treating individuals for disease. For individuals requiring more specialized services, primary health care providers can provide appropriate referrals.
2. Your local Community Care Access Centre can refer you to hospice or other support services
3. Your local hospital
4. Your long-term care home

Where is palliative care provided?

Palliative care is delivered in all care settings, including the following:

- Individual homes
- Hospices
- Long-Term Care Homes
- Hospitals

What does it cost to receive palliative care?

There is no cost to patients for medically necessary palliative care services in their homes, hospices, or hospitals. For example, this includes any treatments that a physician may provide. While residents of long-term care homes may pay a co-payment, these funds represent the individual's contribution to food and accommodations – not palliative care services.

What supports exist for caregivers?

There are a variety of supports available to caregivers in Ontario. These may include respite care or hospice-based bereavement. The 2015 Patients First: A Roadmap to Strengthen Home and Community Care [PDF] commits to investing more in training and education programs and developing a one-stop online source for information and resources available to caregivers to enable them to work with providers to ensure appropriate services are delivered.

Continued top of Page 26

Palliative Care continued from Page 25

Contact a local Community Care Access Centre for more information, or use <http://thehealthline.ca>, which can help individuals locate caregiver supports in their area.

What is Advance Care Planning?

Advance Care Planning is a process that encourages patients, family members and health care providers to talk about patients' health care wishes, in case there comes a time when the patient may not be able to make his or her own health care decisions. While Advanced Care Planning conversations can be difficult, they help support patient-centred palliative care and help friends and family by taking away some of the stress and uncertainty that comes at an already emotional time.

How are palliative care and medical assistance in dying related?

As of June 6, 2016, medical assistance in dying will be permitted in Canada. This will not change how Ontario patients with life-limiting illness access other medical treatments, including palliative care.

Based on the experience of other countries, only a small number of Ontarians will choose to access medical assistance in dying. Patients with life-limiting illnesses will generally choose to access palliative care and other treatments.

Other resources:

Ontario: Power of Attorney for Personal Care ('*Living Will*'), a PDF
<http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.php>
Dying With Dignity Canada: <http://www.dyingwithdignity.ca/>
Be A Donor: www.beadonor.ca

16

Marijuana continued from Page 14

- Establish and enforce a system of strict production, distribution and sales, taking a public health approach, with regulation of quality and safety (e.g., child-proof packaging, warning labels), restriction of access, and application of taxes, with programmatic support for addiction treatment, mental health support, and education programs.
- Continue to provide access to quality-controlled marijuana for medical purposes consistent with federal policy and Court decisions.
- Conduct ongoing data collection, including gathering baseline data, to monitor the impact of the new framework.

16



Save the Date: TEOF Lunar New Year 2017
Year of the Rooster ~ Thursday, February 9



Travelogue ~ Wednesday, October 26, 1:00pm

Join Harold on Mount Kilimanjaro, Africa

Harold Lass is a former colleague from our teaching career at Northern Secondary School. An outstanding English teacher, head of department, and, as you will see, he is a man with a zest for adventure travel with the communication skills to share his experience in a way you will enjoy. With his lively sense of humour, we are delighted to introduce Harold to our District 16 members. Don't miss this one!

Have you ever dreamed or contemplated to Mountain Climb, perhaps ascending Mount Kilimanjaro? Join Harold on his 6 day climb through 5 geographical zones from tropical rain forest at the base of Kilimanjaro to Arctic at its summit, the highest point on the African continent. Situated near the equator in lush Tanzania, Kilimanjaro is a world unto itself, replete with its own flora and breathtaking vistas.

Come touch the sky.





SAVE THE DATE

FRIDAY, OCTOBER 28, 2016
RIVIERA PARQUE, VAUGHAN

JOIN US FOR A MAGICAL EVENING OF **For more info:** **IN SUPPORT OF**
 * LIVE ENTERTAINMENT * www.aflgala.org
 * GREAT FOOD * www.angelfoundationforlearning.org
 * DANCING *
 * A SILENT AUCTION *
 * AND OTHER FUN SURPRISES! *

THE ANGEL FOUNDATION FOR LEARNING
 EDUCATE * INSPIRE * SUPPORT * NURTURE

TEOF 24th Annual Auction Donations

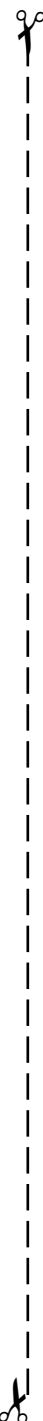
Friday December 1 **"Don't Forget To Feed the Kids"**
 TEOF: Toronto Educational Opportunity Fund
SPRING CLEANING? DOWNSIZING?

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

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

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

See Page 29 for Auction Details & Registration!



TEOF 24th Annual Auction
"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund



Friday, December 1, 2016
 5:30pm ~ Viewing
 6:30pm ~ Dinner



Fountainblu Banquet Room

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

\$100.00 admission includes Dinner and Location:

Buffet Dinner prepared by the award winning Thistletown Culinary Programme returned by popular demand.

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

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

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

Additional Registration Forms available at:
www.district16.rto-ero.org (Toronto District 16 link)

AUCTION TICKET ORDER FORM

Name (please print): _____
 Address: _____
 City: _____ Prov. _____ Postal Code _____
 I wish to order ___ tickets @ \$100.00 = \$ _____ Telephone: _____
 Method of payment:
 VISA ___ MasterCard ___ American Express ___ Cheque ___
 Credit Card #: _____ Expiry Date: ___/___
 Cardholder Signature: _____

Mail order form to: TEOF Auction, c/o C. Costa, 200-1482 Bathurst St,
 Toronto, ON M5P 3H1,
 OR fax to: 416•393•0456

For Office Use Only ~ Date Order Received

Perception of Cuba Today with Pat Zuest



What is happening in Cuba today? In 2015, on the cusp of the American decision to re-establish diplomatic relations with Cuba, **Pat Zuest**, a Toronto Camera Club Photographer, went to Cuba for two weeks to brush up on the elements of street photography and immerse herself in the rapidly changing culture. Two weeks later she returned with a new collection of images. Her show reflects her updated perceptions of the people in cities and rural

farming communities, the country's unique development from a colonial to an independent country, and its rapid development from a purely socialist political



environment to a more mixed tourism-focused economy. Is this authentic Cuba of today? See for yourself as we dip into the Cuba of 2016. **16**

Are you interested in becoming more physically active?

Do you have high blood pressure or diabetes?

Do you have trouble remembering?



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

Who can join?

- ✓ About 55-80 years of age.
- ✓ No history of severe stroke.
- ✓ 6-month commitment.



For information, please contact Email: activebrain@sri.utoronto.ca
Sarah Atwi, PhD Candidate Phone: 416 480 6100 ext. 85407



May 17, 2016

Opportunity to Participate in Research on Boosting Brain Health with Exercise

- Are you interested in becoming more physically active?
- Do you have high blood pressure or diabetes?
- Do you have trouble remembering? *More details on Page 32*

Brain Health Research continued from Page 31

If you answered yes to any of these questions, do not let this unique opportunity pass you by. We are recruiting people to this research study to better understand how aerobic exercise impacts brain physiology and cognition. Our multi-pronged approach includes brain magnetic resonance imaging (MRI, a noninvasive and safe procedure that allows us to take pictures of the brain), ultrasound of blood vessels, and clinical assessments. Ultimately, we hope to find beneficial effects on memory, attention, blood vessel health, and overall benefits to brain physiology.

We are recruiting individuals between 55 and 80 years of age who either have a history of high blood pressure, diabetes, or other cardiovascular risk factors, or are concerned about recent changes in their memory. Like any research study, our study has some exclusion criteria, which include individuals who have had a severe stroke or have been told by their family doctor to avoid vigorous physical activity.

Participants will be asked to complete four assessments upon entering the study, and again at six-month and one-year follow-up time points. These assessments will occur at Sunnybrook Hospital or Toronto Rehabilitation Institute (both locations are near Bayview and Eglinton Ave). During the 6-month exercise program, participants will be asked to exercise 5 times per week, including one weekly-supervised group session held at the Rumsey Centre. Transportation for the assessments and the weekly group sessions will be reimbursed. Some participants will be selected at random to attend weekly stretching and flexibility exercise sessions at Sunnybrook for 6 months before starting their exercise program.

Enrolment into the study is ongoing with new exercise programs beginning every month. This study has been approved by the Research Ethics Board at Sunnybrook Health Sciences Centre.

If you or any of your friends and loved ones may be interested in participating or would like further information, please contact:

Sarah Atwi, PhD Candidate at University of Toronto

Email: activebrain@sri.utoronto.ca

Phone: 416•480•6100 ext 85407

Editor: We informed our members of this opportunity last year when contacted by Sarah Atwi. She was very appreciative of our members' participation and wrote: *'I wanted to thank you for helping with the uploading of the Exercise and Brain health study recruitment notice in the Retired Teachers of Ontario newsletter last year. The feedback was amazing and we have quite a few people enrolled in the study and enjoying the research we are conducting.'*

We are happy to help further this research and encourage participation. **16**

Military Band Spectacular Concert



THE BAND OF THE ROYAL REGIMENT OF CANADA

with special guests
Pipers and Drummers of the 48th 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
In the heart of downtown - on the PATH, two blocks from Union Station.
Tickets \$45 from Arts Box Office www.artsexboxoffice.ca 416.504.7529
For more information contact Gino Falconi at falconi_ga@yahoo.ca

A musical salute to Canada's Military: Vimy to Afghanistan

Sunday, October 30, 2016 at 2 p.m. | Glenn Gould Studio

Canadian Broadcasting Centre, 250 Frnt Street West, Toronto

Tickets \$45: Arts Box Office www.artsexboxoffice.ca 416•504•7529

For more information contact: Gino Falconi: falconi_ga@yahoo.ca

Welcome to New Members

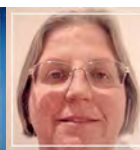
Welcome to those having joined RTO/ERO in May, June and July, 2016. Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24) and **others across Ontario**. Contact **Dianne Vezeau** at 416•962•9463 or 1•800•361•9888 to change.

As of August 31, 2016, our Toronto District membership stood at 5,261.

Kelly Alles	John Ross Evans	Diane McKinlay
Dan Anglin	Angela Ewers	Karin Milne
Angelina Assalone	Mary Felice	Catherine Minnan-Wong
Martha Bartley	Rosemary Ferrando	Danny Mirrett
Scot Bassant	Brian Floody	Susan Muth
Wendy Beck	Peter G Garneau	Marie O'Brien
Denese Belchetz	Catherine Gibbs	Miriam O'Herlihy
Dorothy Belins	Cheralea Gilbert	Josie Pannozzo
Patricia Black	Evelyn Gillies	R Cheryl Purves
Jo-Anne Blanchett	Anthony Gonano	Gayle Reid
Angelina Boggia-Reda	Miriam Harris	Michele Root
Linda Box	Christine Hersey	Lorraine Rozario
Patrice K Brennan	Veronica Heyes	Marion L Rudd
Connie Brienza	Daphne Howard	John Rufa
Linda Briskin	Michael Howlett	Gino Ruffo
Frank Bruno	Eleonore Huber	Barbara Ruhr
John F Burke	Rita Iafrate	Giovanna Samuels
Kathleen F Callahan	Julia Iga	Jan Schreiber
Marilyn Chale	Donna Issariotis	Catherine Seton
Gordon Chong	Monika Jakubchik	Yvonne White Sheriff
Tak-Leung Chow	Walter Jedrzejek	Kathryn Shortt
Mary Pat Christie	Victor Kowalenko	Peter Sliva
Dan Clarke	Diane Lauziere	Roma Somers-Cram
Joanne Clarke	Greg Lawrence	Norene K Starkman
Jo-an Collins	Elizabeth D Legate	Leah Stevenson
Brian Cormack	Brian Legere	Elsje Suichies
Anthony Cotter	Marianne Loranger	Gary Sweet
Carmela D'Aquila	Dannie Loreno	Donna Swire
Vincenza Desjardins	Gregory Lorentz	Linda Sue Thomas
Elena Di Gregorio	Pamela Lovett (Walker)	Shirley Underwood
Julie Di Vittorio	Diana Lukaweski	Ingrida Mara Upeslaci
Linda Donnan	Rosemary MacInnes-Rae	Coleen Vieira
Tom Donovan	Sal Mannella	Marje Virro
Paul Douros	Orville Marshall	Heather Welsh
Lucy Dyczkowsky	Pam Mcburney	Liliana Wolosin
Susanne Egier	Linda McGlade	Maria Zanzini
John Ethier	Nancy McIntyre	

16

Social/Recreation continued from Page 6



Friday Night Movie ~ Shashi Makhija (416•892•1717 | fridaymovieclub1@gmail.com) 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 ~ Si vous aimez parler en français entre amis, rejoignez-nous le deuxième et derniers lundis de chaque mois de 5h. à 6h. Nous sommes en vacances pour les mois de juillet et août, mais on recommence en septembre. Si cela vous intéresse vous pouvez me rejoindre à jtchartier@hotmail.com

ou 416•691•9547. A bientôt! **Jackie Chartier**



Monday Matinée Movie ~ 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 afterwards, join us for coffee/tea/dessert./or whatever, at Scaccia, which is at the bottom level of the Centre.

Convenor for January, February, March, July, August, November, December is **Dale Vibert** (dvibs@yahoo.com)

Convenor for April, May, June, September, October is **Steve Feldman** (vsf@sympatico.ca)

If you would like to receive our monthly email please send an email to Steve at the above email address.



Super Tees Golf Group ~ The Super-Tees Golf Group plays *every second Wednesday at Scarlett Woods Golf Course, from early May to the end of October, as weather allows*. We have from 8 to 16 golfers who play regularly. We try to book 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

Congratulations:

Bruce and Sandra Robertson on their 50th wedding anniversary.



Theatre Day Trips ~ Karen Sinclair and her committee (**John Bratton, Jack DeGroot, Linda Grieves**) arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Advertisements are announced, when arranged, in our January and May Newsletters regarding schedules and registration

process.



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**

Travelogue Assistants Wanted! ~ Can You Help?

We, as Marilyn's 85th birthday approaches, have at times, contemplated giving up hosting the District 16 Travelogue which, we have enjoyed immensely for more than 10 years. This year, Marilyn received a new knee joint which involves significant recovery time and walking with a cane or two. The doctor says the other knee is also a candidate for future surgery.

We are open to working with someone who would like to explore the notion of being with us this year as a transition period. Please think about being that person! We will always be grateful to **Val and Dennis Fiedler**, who loyally supported us as we learned the ropes, and we will gladly do the same for our successor(s).

If you are interested in hosting the Travelogue, please give us a call at 416•929•8512. **Marilyn and Dick Holyer**

Exhibitor Displays ~ Fall Luncheon

Partial list of Enhancing Retirement Exhibitors

- Discovery Cruises
- Family History
- Investors' Group
- Moving Seniors With a Smile
- Retire At Home—Homecare provided when you need it.
- A Smile at Twilight:

Robert Loyst author of *Dealing with Dementia/Alzheimers*

- Tapestry
- Total Access Centre
- University Women's Club

REMEMBER! The Artisans and Exhibitors display together!
Lots of timely information and shopping opportunities!

Also see
Pages 20, 21

From Your Editors



Roy Harvey, a valued member of this newsletter's editorial committee since September, 2011, has left the committee having determined that other life responsibilities have taken priority within his many on-going commitments. Roy ended his participation with the production of our May Newsletter.

With humour and insight, Roy contributed much to the content and proofing of the Newsletter, the enjoyment of the editorial meetings, and the steady guidance through committee deliberations. We wish him well and look forward to seeing him at Toronto District 16 luncheons. Thanks, Roy!



The editorial committee for 2016/17 (pictured above in the order named) consists of continuing members **Ian Baird, Mary El Milosh** and, chair, **Bill Menagh**. We welcome our new members **Ruth Baumann** and the president's liaison, **Joan Elliott**.

Submissions and suggestions from members are appreciated and encouraged. Although, from time-to-time, we may include content not appreciated by 100 percent of our readers, the goal is to provide contextual information regarding developments within RTO/ERO provincially and locally; background material on provincial and federal government initiatives that affect seniors; political information as it relates to RTO/ERO stated initiatives; and, perhaps, as space permits, some humour (?).

Your Newsletter Committee regrets the loss of executive member **Bob Neal**. Bob was a member of this committee for the three years of his presidency and always expressed his support for RTO/ERO, provincially and locally, through his many President's Messages. We offer our condolences to his many friends and family. **16**

Toronto Choristers **CHRISTMAS CONCERT**
 Tuesday, December 6, 2016
 Jubilee United Church (40 Underhill, n of Lawrence)
Details to be announced in our E-zine and November Newsletter
 We are a choir of over 100 voices, mainly retired teachers and others having worked in education.
 Contact **John Sinclair:** 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.



Susan Aly
Shirley Braithwaite
Ann Breslin
Elizabeth C. Colley
Michael Dzupina
Dorothy Elaine Elkington
Barbara Fraser
Julia M. Gray
Robert Halstead
Francis Heisler
Jane Hendry
Alfred N. Hill
Joyce V, Legault
Leo Lynch
Glenda Madott
Jeffrey McGee
Robert J. Neal
Henry T. Oki



Gwendoline Pratt
Leon Ramkison
Dale K. Reiert
Shirley Rozee-Garneau
Norman M. Rudd
Mary G. Slade
Eugene Stasiuk
Marion L. Sullivan
Jean R. Tatay
Malcolm B. Thomas
Emmy VanTaack
Grace Wakelin
Rita Wood
Norman Rudd, Toronto District 16 Executive Member (2006/07) passed away on June 20.



IN MEMORIAM CLARIFICATION ~ May Newsletter, 2016

Toronto District 16 had three **Anne Smiths** as members.

Anne Christina Smith,

retired from Monarch Park Collegiate, is well and wishes to assure her friends and colleagues that she is enjoying her retirement.

TPSPA Announcement



Arlene Freeman and Valerie Mah ask all former TPSPA (Toronto Public School Principals' Association) members to save this date for the bi-annual reunion. Significant Others Welcome.

Wednesday, May 17, 2017

Mandarin Restaurant, 2200 Yonge St. at Eglinton.

RTO/ERO Toronto Executive 2016 ~ 2017

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: **Vacant**
Pension/Retirement: **Susan Weinert**
Political Advocacy: **Sheila MacMillan**
Program: **Kay Jeffery**
Social/Recreation: **Heather Talbot**
Travel: **Karen Sinclair**
Members-at-Large: **Armand Gagné** (also Foundation Rep), **Ruth Baumann, John Bratton, 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, Ruth Baumann, Bill Menagh, Mary El Milosh, and Joan Elliott

Publication: Submissions: First day of September, November, January, March, May

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

RTO/ERO Contact Information

RTO/ERO	Benefits Service / Johnson Inc	Teachers' Pension
300-18 Spadina Road	416•920•7248	416•226•2700
416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com
OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com		



Annual General Meeting officials (clockwise): President **Roger Wilson**; Health Services Representative **Bill Tajer**; Treasurer **Bob Putnam**; Past President **Lone Smith**; Provincial Past President **June Szeman**; Vice President **Betty Lou Reynolds**; and, Guest Speaker **Ellen Roseman**.



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





Volume 39, Issue 1

September, 2016

RTO/ERO MEMBER SERVICES, 2016/2017

Retain for Reference

Allianz Global Assistance	7
Best Doctors Canada.....	19
Change of E-mail, Address, Status, District	20
Code of Ethics.....	17
Contact Information.....	2
Eldercare Select	15
Fact Sheet Index.....	18
Health Benefits Reminders	5
Health Plan Development & Improvements.....	4
Membership	16
Privacy Code.....	17
Project Service To Others Grants, 2017	12
Provincial Committees.....	3
Registering at the Member Centre Website	14
RTO/ERO \$1,500 Scholarships, 2017	5
RTO/ERO Benefit Entitlement Review	4
RTO/ERO Merit Travel.....	16
RTO/ERO Publications	8
RTO/ERO Toronto Executive, 2016/2017	11
RTO/ERO Toronto Districts.....	20
RTO/ERO Toronto Newsletter Policy.....	19
Supplementary Travel Insurance Rates.....	7
Travel Insurance Reminders/Limitations	6
Web-based Services	13



Triannual Benefits Booklets, including 2017 benefits and premiums changes, coming in late Fall.

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

Contact Information

RTO/ERO ~ Provincial

300-18 Spadina Rd
Toronto ON M5R 2S7
416•962•9463 or 1•800•361•9888
416•962•1061 (Fax)
www.rto-ero.org

RTO/ERO ~ Toronto District 16

President
Roger Wilson
416•461•7373
rogerapwilson@sympatico.ca
http://district16.rto-ero.org

Ontario Teachers' Pension Plan (OTPP)

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

Ontario Municipal Employees Retirement System (OMERS)

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

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

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

Service Address:

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

Claims:

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

Claims Address:

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

ALLIANZ GLOBAL ASSISTANCE

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

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

See Page S7 for additional detail regarding Allianz Global Assistance

ELDERCARE SELECT

An Extended Health Plan Service ~ See Page S15 for details

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

BEST DOCTORS

An Extended Health Plan Service ~ See Page S19 for details

1•877•419•2378 | customer.ca@bestdoctors.com
or visit www.bestdoctorscanada.com

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

Provincial Committees

RTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual or you may seek the support of your District. District executive structure parallels that of the provincial committees.

Audit Committee

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

Communications Committee

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

Health Services and Insurance Committee

- oversees the operation, administration, interpretation and application of the RTO/ERO Health Insurance Benefits Program;
- appoints insurance carriers, underwriters, administrators, claims payer, consultants, and other professional help;
- oversees the Benefit Entitlement Review process (see Page S4).

Member Services Committee oversees or assists:

- District Goodwill Programs
- Travel Programs (operated by Merit Travel, see Page S16);
- Membership Recruitment (includes Retirement Planning Workshops).

Pension and Retirement Concerns Committee

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

Political Advocacy Committee

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and

Continued on Page S4

RTO/ERO Provincial Committees continued from Page S3

federal levels for seniors and retired educators;

- supports District political actions.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S12);
- determines which STO Grants are to be approved and the amounts;
- reviews/recommends Scholarship Applications (see Page S5);
- recommends to Senate any changes to STO Grants and Scholarships. **16**

Health Plan Development & Improvements

The Health Services and Insurance Committee (HSIC) determines the benefits that our health plans provide for the rates paid. Balancing affordable premiums and optimal coverage, the HSIC annually examines the current usage of the plans; receives input from individuals, districts and Senate regarding plan modifications; then determines coverage and rates for the following year. Premium changes are effective the preceding December.

If an individual member or district wishes to suggest a change in the plans for 2018, it should be presented to the Health Services and Insurance Committee by December 31, 2016. Present your case to the committee at:

RTO/ERO Health Services, 300-18 Spadina Rd, Toronto, ON M5R 2S7
or,

healthcommittee@rto-ero.org

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

These health plans belong to RTO/ERO, are administered by Johnson Inc. and underwritten by Manulife Financial. **16**

RTO/ERO Benefit Entitlement Review

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

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

Upon receiving the form and any other pertinent information, RTO/ERO will keep a copy and send originals to Johnson Inc. Johnson Inc. will do an independent review of the claim with the adjudication of the benefit entitlement measured against the three criteria. Johnson Inc. will notify the member if the denial was upheld or overturned. *Continued on Page S5* **16**

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

Review Criteria

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

- ambiguous wording of the RTO/ERO Health Plans;
- incorrect written representation provided by the Plan Administrator and/or Underwriter to the members of RTO/ERO; and/or
- a misinterpretation of the RTO/ERO Health Plans by the Plan Administrator and/or Underwriter to the members of RTO/ERO. **16**

Health Benefits Reminders

- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2015, they must be submitted to Johnson Inc. by December 31, 2016.*
- Booklets are reprinted every three years. The next distribution is for 2017/20. Keep your annual Group Benefits newsletter with your booklet. PDF versions available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence.
- Johnson Inc., our Benefits Administrator, annually provides a full, individualized report regarding premiums paid and amounts reimbursed - a useful, and time and money-saving benefit at tax time. **16**

RTO/ERO \$1,500 Scholarships, 2017

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in *Renaissance*. The procedure may be amended for 2017 by Senate decision. Our Newsletter will inform you of any revisions to the process.

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

Twenty-five \$1,500 scholarships available

The Application and other Scholarship-related documents will be posted on the RTO/ERO website on Friday, November 4.

The application will be removed at the close of business on Friday, March 3, 2017. **16**

Travel Insurance Reminders/Limitations

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

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

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

- If, in the 90 days prior to your date of departure, you had:
- Any cancer, heart or lung condition for which you were awaiting or have received the outcome of medical tests (except routine monitoring), the results of which show irregularities or abnormalities; You required future investigation of your medical condition (except routine monitoring), consultation with a physician, or treatment or surgery recommended by a physician and/or planned before your trip.
 - Any condition for which you were admitted to a hospital for a period of at least 24 hours.
 - Any medical condition or surgery that you contemplated or reasonably foresaw the need to seek or receive treatment or surgery.
 - Any condition for which you have been advised by a physician not to travel.

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

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

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

NOTE 1: Your Benefits Description Package contains a separate removable document describing how to access out-of-province/country benefits. Keep that pamphlet with your documents when you travel. *Afraid to lose your original copy?* Obtain a PDF version from our website and print applicable pages for each member of your party.

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

NOTE 3: Questions? Call Allianz Global Assistance or Johnson Inc. before you travel. **16**

Allianz Global Assistance

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



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

www.allianz-assistance.ca

*Calling Long-Distance from overseas may sometimes be problematic.

See your **Benefits Agreement booklet** or **Going Places** for details. If you have misplaced either copy, they are available at <http://district16.rto-ero.org> or www.rto-ero.org or www.johnson.ca websites.

TravelMedic Mobile App

TravelMedic places the power of a global medical advisor at your fingertips. In addition to the international drug dictionary, TravelMedic includes: international hospital listings, first aid term translations, emergency service phone numbers (911) abroad, and up to date travel alerts from the Government of Canada.

Download TravelMedic for free from the *AppStore* or *Google play*. **16**

Supplementary Travel Insurance Rates September 1, 2016 to August 31, 2017

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

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

For Family Rates or any other questions contact:

Plan Benefits Service at Johnson Inc. at 416•920•7248 | 1•877•406•9007

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

Total Trip Days	< 55	55-59	60-64	65-69	70-74	75-79	80-84	85 +
98	\$ 12	\$ 15	\$ 26	\$ 32	\$ 41	\$ 71	\$ 119	\$ 159
107	39	49	81	108	141	251	417	562
122	83	108	176	236	315	571	971	1,281
137	146	180	294	406	542	930	1,513	2,032
152	206	285	487	624	822	1,402	2,268	3,086
167	266	364	632	814	1,050	1,778	2,901	3,914
182	328	450	774	1,014	1,321	2,245	3,529	4,746
197*	392	537	928	1,221	1,568	2,673	4,192	5,614
212*	459	627	1,074	1,434	1,882	3,134	4,908	6,548

Complete details regarding RTO/ERO Supplementary Travel Insurance available through our websites. * These options available only in Ontario, Manitoba, British Columbia, New Brunswick and Newfoundland.

RTO/ERO Publications

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

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

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

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

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

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

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

Continued on Page S10 

Publications continued from Page S9

Out-of-Province/Canada Travel Booklet ~ Published *every three years* (next for 2017) as an adjunct to the Health Insurance Plans Booklet detailing travel benefits of up to 93 days; and, Supplemental Travel coverage beyond the 93 days. The Supplemental Travel Plan is updated yearly in August. (See Page S7.)

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

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

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

RTO/ERO District Newsletters ~ published by RTO/ERO districts at varying frequencies. (Toronto publishes five Newsletters per year.) Available from district websites, these may be of interest to Toronto members. The other districts in Toronto (Etobicoke/York, North York, Scarborough/East York), along with the other 44 district websites, can be reached through links on our joint website: <http://toronto.rto-ero.org>.

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

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

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

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

RTO/ERO Toronto District 16 Executive ~ July 1, 2016 to June 30, 2017

PRESIDENT

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416•461•7373
rogerapwilson@sympatico.ca



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elizabethreynolds@rogers.com



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sec.ort@bell.net



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mdblake@sympatico.ca



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SOCIAL/RECREATION

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416•265•8930
heatalb@rogers.com



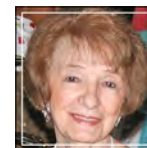
MEMBER-AT-LARGE

John Bratton
416•782•2530 /
enorjay@rogers.com



MEMBER-AT-LARGE

Helen Milton
416•782•8038



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

Project STO (Service To Others) Grants ~ 2017

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

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

A Toronto District 16 application must be submitted to the provincial office by a specific date. **To this end, individual applications must be received by our closure date of March 1, 2017**, to be considered by a sub-committee of the Toronto Executive. Just one project, if any, is forwarded to the Toronto Executive. In turn, the Toronto Executive makes the final decision about which project (if any) is to be forwarded to the provincial Service-to-Others (STO) Committee. Although all applications may be worthy of consideration, only one per district is allowed to go forward. Those applications meeting the basic criteria for the grant are selected for further consideration; those not meeting the basic criteria are rejected outright. (The process, although somewhat subjective, is based on which application best meets the stipulated conditions.) Once done, applicants are informed of the disposition of their submissions.

The RTO/ERO STO Committee considers potentially 48 applications from the entire province over the summer and meets in September to decide the degree of support which projects will receive. In 2014 our proposal asked for \$4,000 and received \$3,100. The 2016 grants have not yet been announced.

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

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

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

**Applications available in early December.
Watch our Newsletter/Ezine for details.**

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

Web-based Services

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

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

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

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

Toronto Email Address ~ rto.toronto@gmail.com

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

Eldercare Select ~ www.eldercareselect.ca

Provincial Site: www.rto-ero.org

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

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

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

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

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

Continued on Page S16 

Web Services continued from Page 15

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

Toronto District 16 E-Zine Service:

Over 2700 RTO/ERO Toronto members benefit from this service. Recipients are informed about updates to our website and emergent issues. Members choose to get that information if so interested. No attachments are ever sent. **Addresses are confidential for District 16 purposes only** (see our **Privacy Policy** on Page S17). Contact the webmaster at rto.toronto@gmail.com.

Johnson Inc.: www.johnson.ca

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

RTO/ERO Travel Opportunities: www.rtotravel.ca

Also see Page S16.

16

Registering at the Member Centre Website

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

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

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

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

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

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

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



Eldercare Select

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

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

The need for caregiving often presents itself suddenly, and becomes more pressing and more complex as it continues. On average, it will last more than five years, with caregiving impacting many parties throughout the process. Caring for a loved one and navigating the health care system can be overwhelmingly complex. The experience can be frustrating and sometimes it's heartbreaking. Needs will change over time, and your care giving goals will require a new set of solutions.

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

EHC Plan participants receive a 25% discount on First-Watch, our personal medical response system that features: a nursing assessment upon installation; two-way voice response; and, nursing support during emergency calls.

Eldercare Select is provided by First Health Care, an accredited home health care organization. First Health Care has been providing care solutions since 1996. With over one million eligible employee members, First Health Care is the largest provider of corporate eldercare solutions in Canada.

Caregivers Tools

Nurse led, this personal consultation and map of care report is customized to each member's specific needs. Coaching, support and planning are provided in key areas:

- **Current living situation and future wishes** * **Existing health condition**
- **Goals of care** * **Resource identification specific to geography**
- **Advanced care preferences** * **Legal and financial concerns**

Additional Service

Home care, including nursing and personal care, delivered by quality approved and monitored providers, is available on a 24/7 basis, across Canada. *Any additional fees are the responsibility of the member*, however the care specialist will assist in identifying those costs and funding options where possible.

16

Tax-deductible Medical Expenses

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

Membership

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

However, the following are also eligible for membership:

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

RTO/ERO | Merit Travel

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

Toronto Office:

408 King St. W
Toronto ON M5V 1K2
416•345•9726
Toronto@MeritTravel.com
10:00 – 18:00 Mon.-Wed., Friday
10:00 – 19:00 – Thursday
11:00 – 16:00 – Saturday

Newmarket:

14-17205 Leslie St.
Newmarket ON L3Y 8E4
905-895-3331
newmarket@merit.ca
09:00 - 17:00 Monday - Friday
10:00 - 14:00 Saturday (1st Sat. after
Labour Day to Sat. before May
long weekend) **16**

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

Code of Ethics

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

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, Policies and Procedures established by the organization.
- Support the governance structures (Senate, Executive, Committees, Districts and Units) to ensure the organization's democratic strength.
- Manage time, expectations, costs and resources responsibly and effectively.

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 use of both official languages.

'Whistleblower' Policy

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

Conditions of Executive/Committee Membership

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

Privacy Code

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

organizations without your consent.

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

Fact Sheet Topics

* number indicates year of issue

A. Financial Issues

- A1 Free CPA Tax Clinics/14*
- A2 Income Tax Forms/14
- A4 Pension Escalation Calculation/13
- A5 Reverse Mortgages/09
- A7 Using Credit Cards/14
- A10 Joint Asset Planning/10

B. Government Benefits

- B1 Canada Pension Plan/11
- B2 Guaranteed Income Supplement/14
- B3 Old Age Security/09
- B4 Spouse's/Survivors Allowance/14
- B5 Veterans/14

C. Health Issues

- C1 Assistive Devices/Home Oxygen Program/12
- C3 Elder Abuse/09
- C4 Mail Order Pharmacy Programs/12
- C5 Ontario Drug Benefit Program/12
- C6 Special Drugs Program/13
- C7 Telehealth Ontario/13
- C8 Trillium Drug Program/10
- C9 Community Care Access Centres/14
- C10 Long Term Care Facilities/11
- C11 Local Health Initiative Networks/14
- C12 Alzheimer's Disease/14
- C13 Parkinson's Disease/12
- C14 Sleep/14

D. Insurance Issues

- D1 Automobile Ins. Endorsements/11
- D2 Life Insurance - Beneficiaries/12
- D3 How To Lower Insurance Premiums/12
- D5 Your Driving Record/Ins. Rates/13
- D6 Your Property Insurance Policy/13

E. Legal Issues

- E1 Bequests to RTO/ERO/13
- E2 Social Insurance Number (SIN)/10

- E3 Lawyer Referral Service/12
- E4 Legal Aid/12
- E5 Estate Planning Powers of Att./12
- E6 Starting Your Own Business/13
- E7 Expressing Concerns about Provincial Govern't Services/12
- E8 Funeral Pre-Planning/13
- E9 Executor's Checklist/13
- E10 Mortgage Fraud/12
- E11 Identity Theft/12

F. Marital Issues

- F1 Battered Spouse/12
- F2 End Common-Law Relations/12
- F3 Grounds for Divorce/12
- F4 Living Together/12
- F5 Marriage Contracts & Cohabitation Agreements/12
- F6 Marriage/Remarriage after Retirement/13
- F7 Separation/12
- F8 Separation Agreements/12
- F9 Support Orders on Divorce/12

G. Surviving Spouse Issues

- G1 Applying for Survivor Pension/13
- G2 Associate Membership in RTO/ERO/13
- G3 Canada Pension Plan/13
- G4 RTO/ERO Health Insurance/13
- G5 Planning Legal Affairs/13

H. Retirement Issues

- H1 Vacation Check List/12
- H2 Driver License Renewal/14
- H3 Important Documents/13
- H4 Downsizing/12
- H5 Residence Options for Seniors/12
- H7 Home Security/12
- H8 Pre-Death Planning/13
- H9 Online Privacy/Security/14

Fact Sheets available from our websites, or, contact RTO/ERO office to order your hard copy: 416•962•9463 | 1•800•361•9888

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

RTO/ERO Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

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

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

In addition to our regular columns we may include:


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

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

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

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

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

 **Best Doctors Canada**
THE REINVENTION OF RIGHT

Best Doctors is an organization that provides a suite of services which enables you to draw on the knowledge of the best medical minds in the world to help you get the right diagnosis, the right treatment and the right care. Our worldwide network of over 53,000 leading medical specialists has been helping members ensure they have the right diagnosis and the best treatment for over 20 years. See your Benefits Booklet (to be revised for 2017). **Website:** www.bestdoctorscanada.com/. **16**

RTO/ERO Toronto Districts

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

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

The 2015/16 district representatives, referred to as 'Council', are:

District 22~Etobicoke/City of York

President: Claudia Mang

<https://district22.rto-ero.org>

District 23~North York

President: Jan Siegel

<https://district23.rto-ero.org>

District 24~Scarborough/East York

President: Bill Sparks

<https://district24.rto-ero.org>

District 16~Toronto

President: Roger Wilson

<https://district16.rto-ero.org> **16**

Change of E-mail, Address, Status, District

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

To change your District:

Either call Dianne as above or:

a) log on to www.ero-rto.org/members_center

(You will need your 9-digit Membership Number)

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

There are over 40 RTO/ERO Districts in Ontario. See list on Page S22. You still can access Toronto District via the internet while developing new relationships. **16**

Lost your Membership Card? Call RTO/ERO at 416-962-9463