



THE RETIRED TEACHERS OF ONTARIO
 LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
 DISTRICT 16 former CITY OF TORONTO
NEWSLETTER

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Volume 39, Issue 4

March, 2017

**BENEFITS
 OPEN
 ENROLMENT
 WINDOW**

**TELL RETIRED
 COLLEAGUES
 WHO MAY NEED
 BENEFITS COVERAGE
 SEE PAGES 12 & 13**



Created with <https://Tagul.com>

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.

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Runnymede

Collegiate Institute

90th Anniversary Reunion

Saturday, May 6, 2017

www.runnymedecollegiate.com

12:00 Noon - 5:00 PM

12:00 - 1:30	B.B.Q.
12:00 - 5:00	Decade Rooms
3:00 - 4:00	Ceremonies
4:00 - 5:00	Socializing

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

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



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

The Old Mill at the beginning of May is a very pleasant place. A wander in the garden by the river is a treat. But that is not why I am going there on Wednesday, May 3, 2017. It is the site of our Spring Luncheon and the Annual General Meeting of District 16, RTO/ERO. Our speaker is **Martin Higgs**, immediate Past President of the provincial organization and the Provincial Executive liaison to our district.

Martin is going to outline the whys and wherefores of the major changes to the governance of RTO/ERO. These changes are to be debated at the Spring Senate and are crucial because they could foreshadow changes to our activities and even the details of the health insurance packages. Martin will address questions and explain some of the unique features of our insurance plan.

I was elected as your president at our 2015 AGM and this one will see me make way for a new president and some new members of the executive. The district is always short of members who are willing to serve. However, I hope that there will be people, especially fairly new retirees, coming forward. Some of

us senior seniors are wearing out a bit! Recruitment is the responsibility of the Past President, currently **Lone Smith** (lonesmith@hotmail.com) but, as of July 1, will be me (rogerapwilson@sympatico.ca). Please contact Lone if you have an interest in any of the vacant positions (see Page S2). The tasks are not onerous and there is great satisfaction in working with wonderful people and providing some payback for a good pension and for the rewarding careers that most of us have had.



THE RETIRED TEACHERS OF ONTARIO FOUNDATION
LA FONDATION DES ENSEIGNANTES ET ENSEIGNANTS
RETRAITÉS DE L'ONTARIO

The RTO/ERO Charitable Foundation continues to support research into ways to improve the lives of Ontario's seniors. Last year it awarded \$100,000 to fund four grants in Aging Research and Training at medical schools across Ontario; as well as an inaugural grant of \$50,000 to create a community-based model for identifying and engaging vulnerable isolated seniors. If you wish to support this important work, you can do so by calling 416•962•9463, ext. 271; mailing your donation to the RTO/

Continued on Page 4

Front Cover - For the past few years, RTO/ERO membership has been extended to include all education employees who may not have had access to reasonable-cost health benefits. The open registration window will help those already retired to benefit. **Back Cover:** Clarification of mislabelled photos in January issue.

President continued from Page 3

ERO Foundation, 18 Spadina Road, Suite 300, Toronto, ON, M5R 2S7; or, visiting <https://www.rto-ero.org/support-the-foundation/ways-to-give>.

Many members choose our charity when paying tribute to friends, colleagues, or family members who have passed away. Cards are available at many funeral homes but,

if not, they are available to be picked up from the Foundation office. Download the Memorial Donor Form from the website. (See P27.)

The weather has taken a turn for the better and I am sure we are all looking forward to the summer. I certainly am. Enjoy each and every day. And, at least temporarily, forget the macabre humour of “alternatives truths”.
Roger 16

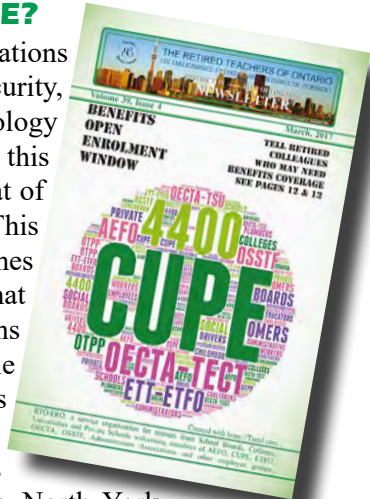
**DO YOU GET YOUR NEWSLETTER?
DO WE HAVE YOUR CORRECT ADDRESS?
DO WE HAVE YOUR CORRECT NAME?**

In this day of increased electronic communications and concerns regarding personal data security, RTO/ERO has implemented a more robust technology protocol to protect its membership database. In this process, names have been updated to match that of the Ontario Teachers Pension Plan (OTPP). This has meant that some RTO/ERO members’ names registered, perhaps years ago, do not match that of OTPP: double surnames reversed; hyphens used/not used, surnames having become middle names; initials used for a given name; changes of status not reported, etc.

Additionally, in Toronto, Canada Post seems to want old names for some areas: East York, North York, Scarborough (fortunately they have moved beyond places like Lansing, Davisville and Brockton. (Do you remember?))

Recently, a few of our members appear not to have received their mailed copy (remember, the PDF version is available on-line for you to download; and, our monthly E-zine reminds you of its availability). Even the editor did not get his November copy!

We are told by Canada Post that our Toronto District 16 mail list is 99.2% accurate - and we’d like to keep it that way. If we change our member list to exactly match RTO/ERO’s master list, you may still receive delivery because of our accuracy, but you may notice a name change. To resolve naming issues, please contact **Dianne Vezeau**, RTO/ERO Manager Membership Services, at: 416•962•9463 ext. 223 | dvezeau@rto-ero.org **16**



Recreation/Social ~ Heather Talbot



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; we'll place an ad in our Newsletter.

Contact Heather: 416•265•8930 | heatalb@rogers.com

Art, Bridge, Travelogue, West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst, just east of Loblaws:



Art Friends - Marie Lynch (416•421•4936 | lynchmarie11@gmail.com) We meet, sketch and paint on the first Friday of the month from 10:00am to 12:00. Our next sessions will be on April 7 and May 5. Bring along whatever you've been working on and, as always, we'll have ourselves a fine time!



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.

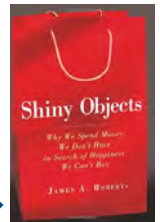


Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca | 416•424•4156) and **Nancy Ballanger** (nancyballanger@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*

← **April: *Dirt: The Erosion of Civilizations***
by **David R. Montgomery**



May: *Shiny Objects: Why We Spend Money We Don't Have in Search of Happiness We Can't Buy* by **James A. Roberts** →



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 31 and 32 for our April and May presentations.

Continued on Page 6 📄

Recreation/Social continued from Page 5



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



← **April: *The Gift of Rain***
by **Tan Twan Eng**



May: *The Illegal*
by **Lawrence Hill** →

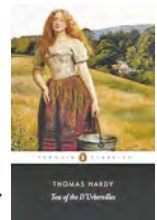
The following activities meet at varying locations:



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



← **April: *The Summer Before the War***
by **Helen Simonson**



May: *Tess*
by **Thomas Hardy** →



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

Meet other retired teachers and friends informally at 625 Church St any *Wednesday or Saturday around 10:30am* (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!



Financial Group ~ Lone Smith (416•234•1969 | lonesmith@hotmail.com) You are invited to join us on the 4th Thursday of the month from 4:30-6:00pm to learn about money and enjoy good company. We touch on all areas of money be it estate planning or how to find the cheapest bank accounts. The February meeting was a presentation on the new requirements for the financial industry for the fee structure and how to survive Trumponomics.

Continued on Page 39 ↗



- Y**our Toronto Executive, at its January/February meetings:
- adopted the 2017 Budget (see Page S3);
 - discussed the frequency of the joint meeting of RTO/ERO Toronto District executives (recently a bi-annual event);
 - discussed issues of executive responsibilities in cases of absence or succession;
 - discussed potential issues arising from the planned reorganization of RTO/ERO;
 - established the dates for the New Member Breakfast (September 19) and Fall Luncheon (November 14);
 - agreed to host a Craft Show and Vendors Display at the Fall Luncheon;
 - agreed to purchase thermal totes as promotional items for our luncheons;
 - received the report of the Past President regarding the AGM Executive Slate for 2017/18 (see Page S2);
 - received the Treasurer's and Auditor's Reports (see Pages S3-S4) for 2017 to date: Income/\$0; Expenses/\$7,354.92; Assets/\$38,735.18;
 - noted that, to date (February 9), only 1 STO Application had been received;
 - set dates for the New Members Breakfast (September 19); and the Fall Luncheon/ Craft Show (November 14);
 - heard that, to date, 13/29 have registered for the Health Workshop/Dance Activity, respectively.

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RT/O/ERO Toronto Districts, a voluntary organization, represents 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 2017 Spring Retirement Planning Workshops (RPWs) have been planned. Our first was held on March 2 with over 90 in attendance. Next:

Thursday, April 20, 2017

The Estate Banquet & Event Centre

430 Nugget Avenue

5:30pm - 8:30pm

Registration/Refreshments: 4:45pm

Pre-Register By April 7

On-Line Registration: www.rto-ero.org/rpw-schedule-list

A Retirement Planning Workshop is planned for Toronto's west end on Saturday, November 18, 2017 at the Weston Golf Club, St. Phillips Drive (Weston Road and Highway 401).

If you know of colleagues considering retirement, please let them know. 16



At its January meeting, the RTO/ERO Provincial Executive:

1. received a report from the Executive Director and the Pension and Benefits Officer about the OTF Pension Advisory Committee.
2. received the Strategic Plan progress report which indicated a noticeable increase in attendance at RPWs (17.16% increase in 2016). There is a considerable increase in membership (74,660 as of January 23, 2017). The surge in new applications reflects the positive impact of marketing and new partner connections
3. decided to become a member of Seniors' Voice which is a collaboration of organizations that have come together to celebrate the contribution of seniors to Canada at a cost not to exceed \$500. (See Page 25.)
(Website: Seniorsvoice.org)
4. requested to meet with the Parliamentary Assistant to the Minister of Health and Long-Term Care as well as the Minister to present a number of strategies and suggestions for health care which would be helpful to not only our members but the seniors across Ontario. The suggestions are reflected in the RTO/ERO document Patients First. (See Page 35.)
5. invited the Constitution Committee to the Presidents and Senators' Workshop in March.
6. reviewed the application forms for provincial committees.
7. received the report of the Executive Director which focussed on the "Bright Beginnings" reception of RTO/ERO.
8. addresses issues and concerns that were forwarded from their District Liaisons.
9. learned that the membership count of RTO/ERO at the end of 2016 was 74,594. As of January 23, 2017 that count was 74,660.
10. recommended to Spring 2017 Senate, "THAT the RTO/ERO Provincial Constitution, By-Laws and Policies document be amended by the addition of a new Policy Statement entitled Defined Benefit Pension Plans: "RTO/ERO believes that Defined Benefit Pension Plans provide better retirement income security than Target Benefit and Defined Contribution Pension Plans, Registered Retirement Savings Plans and Tax Free Savings Accounts."
11. agreed that RTO/ERO participate with other like-minded organizations in challenging the proposed regressive federal legislation Bill C-27, an Act to amend the Pension Benefits Standards Act, 1985.
12. appointed **Martin Higgs** [a past president] as the Ontario Regional Representative to ACER/CART.



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

Highlights of the December, 2016 Provincial Health Services & Insurance Committee (HSIC) Meeting

The HSIC training day was most informative as we discussed:

- The annual cycle of HSIC events
- Key benefit program design considerations
- RTO/ERO's Group Benefits Program specifics
- Group health care cost management
- Future cost of plan enhancements

Our next training session in February will involve Benefits Financing.

As part of our agreement with Johnson, the following are reviewed monthly:

- Claims Status Reports and Health Plans Participation
- Home- Auto Annual Review
- Late Applicant Report
- Long Term Care Annual Report
- Proposed Agreements with our underwriter and Johnson for 2017
- Health Plans Third Quarter Financial Statement

At this meeting the committee approved the agreement with Johnson Insurance for 2017 and reviewed the draft agreement with Sun Life.

We also had a presentation by **Lorie Bissonette** from the Ontario Teachers' Pension Plan (OTPP). This annual visit is useful from an actuarial point of view regarding anticipated numbers of retirements. As reported: the oldest pensioner is 109.79; the average age of retirement is 58; the average current age of those receiving pensions is 71.4 years; of the pensioners who carry benefit deductions through their monthly pension, just under 50,000 have RTO/ERO Group Insurance and around 15,000 are with RTIP.

The committee made a decision to waive the medical evidence requirement and implemented an open-enrollment window for any individual insurance plan policyholders wishing to transfer their existing coverage into the RTO/ERO Group Insurance Plans (subject to RTO/ERO membership eligibility). The window will be open until April 30, 2017. See Page 12, 13.

Did you know...

...that the *Vision care benefit maximum applies every two consecutive calendar years* and not every 24 consecutive months? For example, if you purchased new eye glasses in September 2015, you can purchase and claim new glasses any time after January 1, 2017. You do not have to wait until September 2017.

Simple. Safe. Smart.

a presentation to RTO/ERO, June 2015
Health Services and Insurance Committee
by **Sarah Hume**, Director, Client Services

Travel Trends:

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



Industry Challenges

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

RTO/ERO Plan – Key Messages

- “This insurance is intended to cover you for a **sudden and unforeseen** medical emergency.”
- “Medical Emergency” means an emergency service rendered to you for the sudden and unforeseen onset of a medical condition, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in...”
- “Return to Canada: if the attending physician confirms that you are

stable to travel and able to wait to have treatment done, Allianz Global Assistance will make arrangements to return you to your province of residence to have the treatment performed in Canada” → Limitation of benefits

- **“A physician’s consent to travel does not establish your medical stability nor override the definition of sudden and unforeseen.”**

Opportunities: Member Communication

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

RTO/ERO Member Commentary - 2013/2014:

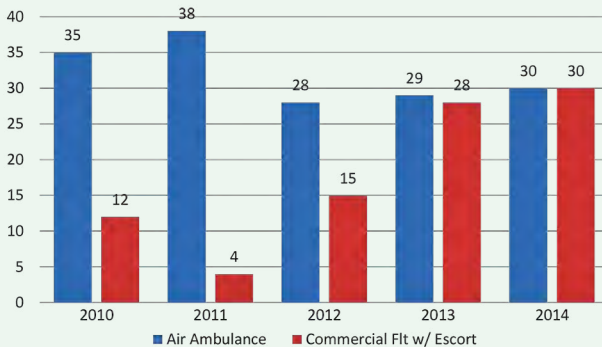
7,669 cases managed

341 negative comments logged (4.45% of cases) (199 from survey)

222 positive comments logged (2.89% of cases) (134 from survey)

Note: positive and negative comments come from the following sources: Customer calls, Letters, Comments on surveys (Allianz soliciting feedback), via RTO/Johnsons/Manulife

Negative comments mostly related: Claims turnaround time; Claims decision; Amount of documentation required to submit claim.



BENEFITS OPEN ENROLMENT WINDOW

DO YOU GET OUR BENEFITS?

RTO/ERO will waive the medical evidence requirement and implement an open-enrolment window for any individual insurance plan policyholders wishing to transfer their existing coverage into the

RTO/ERO Group Insurance Plans, subject to RTO/ERO membership eligibility.

Until April 30, 2017, we will treat those wishing to transfer from any individual insurance plan as if they were coming from a group insurance plan and therefore will waive the medical questionnaire requirement. Coverage with RTO/ERO will commence the day following the termination date of their prior insurance.

Please direct insurance enquiries to our administrator, Johnson Inc., at 1•877•406•9007, and membership enquiries to RTO/ERO at 1•800•361•9888.

RTO/ERO is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. Our insurance programs are designed by members for members. We promote a wide range of world-class programs, social networks and assistance throughout retirement.

Benefits of Membership:

- 1200+ MemberPerks® discounts through Venngo
- Social activities
- Pension advocacy and support
- Job and volunteer opportunities
- Exclusive health and lifestyle publications
- 48 districts across Canada
- Home and auto insurance discounts

Benefits of Group Insurance:

- LARGEST group insurance plan in Canada for education retirees
- Plans are owned, designed and managed by your peers
- 93-day travel coverage included through our extended health plan
- Canada-wide coverage
- Comprehensive prescription, vision and paramedical coverage and much more...
- Extended health, semi-private hospital and dental plans

**RETIREES FROM THE BROADER
EDUCATION SECTOR ALSO ELIGIBLE
FOR THE OPEN ENROLMENT CAM-
PAIGN
AVAILABLE UNTIL APRIL 30, 2017**



Not only can our members who have not enrolled in our benefits plans, but *retirees from the broader education sector are also eligible for the open enrolment campaign.*

Tell your friends who may have retired from child care, schools and school boards, colleges and universities and other members of the education community - teaching and support staff.

During our open enrolment window, you are automatically guaranteed acceptance into any of our plans if you have the same existing coverage. If you wish to pick up additional insurance coverage that you don't have now, a medical questionnaire would be required.

We don't require a medical questionnaire for our dental plan, but there is a first-year coverage limit of \$500.

Our plans include:

- Extended health (which includes travel insurance)
- Semi-private hospital
- Dental

Why switch?

Your next question might be why would someone want to join RTO/ERO and enroll in our group insurance? There are many reasons.

- An individual's insurance rates have risen recently.
- They want an insurance plan that is created by members, for members.
- They might like to take advantage of RTO/ERO's top 31 benefits of membership, such as MemberPerks (1200+ discounts), travel insurance, a dedicated travel agency, opportunities to network and connect with colleagues and much more.

Still have questions?

Contact our Insurance Team: 416•962•9463 | 1•877•406-9007

For more information about RTO/ERO's open enrolment, go to:

English: <https://www.rto-ero.org/here-for-your-future>

French: <https://www.rto-ero.org/fr/ici-pour-votre-avenir>

Health & Wellness Workshop



Date: Wednesdays, April 12, 19, 26

Site: Holy Rosary Parish Hall, 354 St Clair Avenue West
North side of St. Clair 'tween Bathurst/Spadina at Tweedsmuir
Street Parking is limited | Excellent TTC Access
Subway to St. Clair West Station then walk east
Streetcar to Tweedsmuir then walk west

Fee: \$20.00 to help subsidize the three workshops.
Space is limited. Register early.

Topics: (there will be a break, with refreshments, at 10:30am.)

Day	9:30am	10:45am
Wednesday, April 12	Best Doctors: an RTO/ERO insured benefit	Seniors and Fraud Kristin Thomas , Police Constable
Wednesday, April 19	Eldercare Select: an RTO/ERO insured benefit	Reconnecting to Your Creativity: Marsha Stonehouse
Wednesday, April 26	Benefits & Precautions when Taking Prescriptions and Supplements: Akeel Jaffer , Pharmacist	RTO/ERO Health Benefits: Update by Lori MacDonald-Blundon , RTO/ERO Pension & Benefits Officer

The \$20.00 fee gives you access to all three workshops. Although you may elect to attend fewer workshops, the cost is the same since incurred costs are based on full attendance.

This event is organized by:



Valerie Mah
District Archivist



Bill Tاجر

District Health Services/Insurance Representative

Questions & Registration: Contact **Valerie Mah**
by phone: 416•533•0445
by email: vmah@ican.net

Fee Payment: Fee payable at the door, cash or cheque.
Make cheque payable to **RTO/ERO District 16**



Pension Contact:

Susan (general information):

416•367•9917 | susanweinert@hotmail.com

OTPP (specific personal concerns):

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

OMERS (specific personal concerns):

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

Ontario Teachers' Pension Plan Annual Meeting and Webcast 2016 Financial Status to be released on April 6, 2017

Annual Meeting Registration: Pension plan members are invited to the annual meeting of the Ontario Teachers' Pension Plan. If you cannot attend the meeting, watch a webcast of it – live or later at your convenience.

Register by April 3 for the meeting at www.otpp.com/corporate/annual-reporting/annual-meeting-reg or visit this link on April 6 to launch the webcast.

Details: Thursday, April 6, 2017 | 4:45pm to 7:00pm
The Carlu, 7th floor
444 Yonge Street
Toronto, Ontario M5B 2H4



Meeting agenda

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

Jean Turmel, Board Chair

Ron Mock, President & CEO

Bjarne Graven Larsen, Executive Vice-President,
and Chief Investment Officer

Barbara Zvan, Chief Risk & Strategy Officer

Tracy Abel, Chief Pension Officer

Attending the meeting also gives you the opportunity to:

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

OMERS 2017 Information Meeting details on Page 16 

OMERS achieves 10.3% return for local public sector workers, further improves funded status



News Release: Source: www.omers.com

Toronto (February 24, 2017) – OMERS, the pension plan for Ontario’s municipal employees, further improved its funded status in 2016 with an increase to 93.4% due to strong investment returns, and member and employer contributions. The 2016 net investment return was 10.3% (after all expenses), compared to a benchmark of 7.9%, and a net return of 6.7% in 2015. Net assets grew \$8.1 billion in 2016 to \$85.2 billion.

“OMERS is committed to delivering secure and sustainable pensions for our members,” said **Michael Latimer**, OMERS President and Chief Executive Officer. “Our strong investment returns in 2016 reflect the value of our well-diversified portfolio of high-quality assets, which we are continuously building.”

“We are pleased to share that all of our asset classes produced solid returns,” said Mr. Latimer. “We continue to work toward our vision of being a leading model of defined benefit pension plan sustainability.”

“2016 marks the fourth consecutive year that our funded status has improved,” said **Jonathan Simmons**, Chief Financial Officer. “Good investment performance enabled us to strengthen our balance sheet. We have also reduced the discount rate on our pension obligations by five basis points.”

OMERS is an important part of Ontario’s retirement system and the broader economy. In 2016, almost 150,000 retired members received a monthly OMERS pension. In total, \$3.6 billion in benefit payments flowed back into the economy.

“I am proud of the strong progress OMERS made in 2016 to deliver on our five-year strategy – the key objective being to ensure the long-term sustainability of the Plan for our members,” said Mr. Latimer.

OMERS Spring Information Meeting: Our 2017 Spring Information Meeting is on Monday, April 10 at the Metro Toronto Convention Centre (North Building, Level 100, Room 105, 255 Front Street West) and via webcast. It is an opportunity for members and stakeholders to engage directly with both OMERS Boards and the OMERS senior leadership team.

Please join us via webcast or in-person

- Agenda:**
- Light breakfast 8:30 a.m. EST
 - Meeting 9:00am - 11:00am EST
 - 2016 Financial Results
 - Progress on OMERS 2020 Strategy

Public parking available



Martin Higgs
Past President, RTO/ERO

Martin is currently our RTO/ERO Provincial Past-President. Before being elected to our Provincial Executive, he served as member and later Chair of the RTO Provincial Communications Committee.

With RTO/ERO locally, he has been President of District 36, Peterborough, and is currently their newsletter editor and webmaster.

During his 34-year teaching career he was a teacher and vice-principal at the elementary level.

He was elected Ontario Public School Teachers Federation (OPSTF) District President for 5 years. At the OPSTF provincial level Martin chaired the Collective Bargaining Committee, was a member of the Budget Committee and was one of the Elementary Teachers Federation of Ontario's (ETFO) representatives on the Qualifications Evaluation Council of Ontario (QECO). He was a winner of OPSTF's 75th Anniversary Award for his federation work. After retirement, he worked as a consultant for the Ontario Teachers' Federation (OTF) for nine years.

Currently, Martin is on the Board of Directors of the Kawartha Sexual Assault Centre and was the first male ever invited to join the Board. Previously, he was President of the Board of Directors of the Peterborough Community Legal Centre for six years.

Martin believes that volunteer service should be productive, rewarding and fun and that all issues need to be approached in a collaborative manner, keeping a sense of perspective and a sense of humour. It is this leadership ability and this attitude he brings to his work with RTO/ERO.

Martin has been a long-standing advocate for active and retired educators.

Martin has been asked to speak about RTO/ERO and the services it offers to retired educational staff. Best Doctors, Eldercare Select, and MemberPerks are but a few programs available to members that make RTO/ERO distinct from pretenders. This will be your opportunity to learn about your organization as it heads into its 50th year of continued growth. **16**

a world-class group discount program

This program that includes savings on everything from health and wellness to entertainment, restaurants, travel and more is now included as a part of the Extended Health Care (EHC) Plan.

Visit MemberPerks® at www.rto-ero.venngo.com

Getting started is as easy as 1-2-3. All you need is your Membership ID.

1. Create your account online in order to access the MemberPerks® on your desktop or mobile app.
2. Download the Venngo mobile app
Get the app for iPhone, Android or BlackBerry.
3. Sign in online or via the mobile app to take advantage of your discounts and start saving!



Exclusive savings for Ontario Teachers and the broader education community FREE for all EHC plan members! ONLY \$24.99/year without EHC

MemberPerks® Features

- Instant access to a growing list of over 1,200 perks for you and your family
- Discounts on everything from apparel and computers to shoes and events
- Over 300 health and wellness perks
- Instant access to your discounts no matter where you are with the Venngo mobile app
- Discounts that are easy to redeem in store or online

What You Need to Know

- MemberPerks® is FREE for anyone with RTO/ERO's Extended Healthcare Plan
- RTO/ERO members and their families without RTO/ERO's Extended Healthcare Plan can join MemberPerks® for only \$24.99/year, plus HST.
- When creating your account, subscribe to receive the updates for new and seasonal discounts
- If you have any issues with the program, please contact the Venngo Support Team — we're here to help: 1•866•383•6646

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What is Presto?*

Presto is a system for paying for transit. You get a Presto card from the TTC, load the card with money (more on that later) and pay for TTC rides by tapping the card on a special reader that is on the streetcar or bus, or at the subway station entrance. The TTC fare is automatically deducted from the card when it is tapped on the first step of a journey, and you only need to use it once for each journey.

TTC/PRESTO Website:

www.ttc.ca/Fares_and_passes/PRESTO/index.jsp
www.prestocard.ca

How do I get a Presto card?

One way is to go online at the TTC site and order a card to be delivered by mail. You can also go to the TTC’s Customer Service Centre at Davisville subway station (1900 Yonge Street). To have a card that is set up for the seniors’ concession, and is registered against loss, you must go to the Customer Service Centre. The service centre is on the ground level, above the subway platform. You will need to have photo ID showing your age. Photo ID must be shown to buy the seniors card. There is very clear information on the TTC website – search for TTC and PRESTO, and you will find a pretty complete explanation of the PRESTO card, where to get it, and how to use it.

How do I put money on the card?

Once you have your card and your discount is registered, you can go to the Presto web site and load your card with money to pay for fares. You can also set up an autoload, so that as soon as the balance drops below a certain level the card is automatically refreshed. You can also view your usage, your balance and other information at this site. If you choose not to autoload, there are self-serve reload machines at a number of stations that accept debit or credit cards. If you would like to load your card with cash, you can do that at the Davisville customer service centre.

Continued on Page 20 ➡



* Presto article prepared by **Ruth Baumann**

How do I use the card?

The TTC’s Presto card is up and working in many locations now. All TTC buses and streetcars now have PRESTO card readers, and the number of subways entrances without card readers is shrinking rapidly. Wheel-Trans drivers have a handheld device for reading the card.

When you use your PRESTO card to pay for travel, you do not need to get a transfer. You tap your card as you get on the bus, streetcar or enter the station, and if you change to another bus, streetcar or subway outside of a station, you simply tap the card again. The system will recognize that this is a single journey. If you encounter a fare inspector, he or she will tap your card against their portable reader and see that you have paid.

With the PRESTO card, you can enter streetcars through the rear doors. There is a reader installed both next to the driver by the front door and next to the rear doors. At the subway station, you do not have to line up at the booth to deposit your ticket – you look for the turnstiles with readers, tap your card and go through. The card is tapped at the bottom of the reader on a streetcar or bus, on the solid green portion, and below the arrow indicator at a subway turnstile.

There are still some glitches in the system. Some subway entrances still don’t have readers (check the TTC’s “General PRESTO Questions” for information on which stations and which entrances have PRESTO installed. I still keep a few senior’s tickets in my purse against the possibility that the station I’m entering doesn’t have the PRESTO reader yet. Occasionally, a reader on a bus or streetcar won’t be working properly. If you’re boarding a streetcar and this happens, you should try to use the second reader (one at the front and one at the rear doors). If neither works, the driver will let you ride, but you should tap the card when you get an opportunity on your journey.

Finally, if your card is lost or stolen, but has been registered, you can telephone 1•877•378•6123 (follow options 7•1•1 for TTY) immediately. The line is operative from 6:00am to 10:00pm, Monday through Friday, and from 9:00am to 9:00pm, Saturdays and Sundays. Your card can then be replaced and its cash balance restored. With a card that is registered you can access your Public Transit Usage Statement online to help with a claim for the Federal Public Transit Tax Credit.

Use your PRESTO Card on the following transit systems:

- Brampton Transit
- Burlington Transit
- Durham Region Transit
- GO Transit
- Hamilton Street Railway (HSR)
- MiWay (Mississauga)
- Oakville Transit
- OC Transpo (Ottawa)
- Toronto Transit Commission (TTC)
- UP Express (Airport)
- York Region Transit/Viva

When the symptoms are pointing everywhere

Focus on lupus

Lupus is a chronic, incurable autoimmune disease that occurs when our own immune system attacks our own healthy tissues and organs. Lupus can affect many parts of the body, including the joints, skin, kidneys, heart, lungs, blood vessels, and brain. The condition is extremely complicated and unpredictable, making it one of the most easily misdiagnosed medical conditions.

The symptoms of lupus resemble those of other more common conditions, including rheumatoid arthritis, fibromyalgia, hepatitis C, influenza, and many others. Some of the most common lupus symptoms are:

- Extreme fatigue
- Joint pain, stiffness, and swelling
- Fever and muscle pain
- Hair loss and skin rashes, most notably on the face

Another hallmark of lupus is that the symptoms tend to be sporadic, meaning that they sometimes can “flare up” and other times are in remission, further confusing the prospect for a proper and accurate

diagnosis.

There is no single test to diagnose lupus, and it sometimes takes months or even years for a diagnosis of lupus. The similarities of lupus symptoms to those of other diseases and the lack of testing protocols makes this inflammatory disease one of the most obvious candidates for the Best Doctors service.

If you have symptoms like the ones mentioned here, you should immediately consult with your treating physician. As you begin that uncertain process, you can rest assured that the Best Doctors service will help you take away some of the uncertainty.

Our expansive network of experts and the straightforward, simple explanations that they provide will give you peace of mind as you begin the investigation into what your symptoms represent. Let us help you focus your attention where it belongs, with a detailed, comprehensive expert opinion that will point you in the right direction for treatment.

Call 1.877.419.2378 or visit bestdoctorscanada.com

This newsletter is not meant to provide medical advice or service, and should not be construed as the professional advice of Best Doctors. As such, Best Doctors does not guarantee or assume responsibility for the correctness of the information or its applicability regarding any specific factual situation. Personal health problems should be brought to the attention of physicians and appropriate health care professionals. Best Doctors and the Star-In-Cross logo are trademarks or registered trademarks of Best Doctors, Inc.

RTO/ERO Toronto AGM & Spring Luncheon

Come to **EITHER** or **BOTH** on Wednesday, May 3, 2017 at
The Old Mill ~ Balmoral & Guildhall Rooms
To avoid stairs, enter at West, Upper Level Main Door

Agenda
May
Change

Annual General Meeting with Guest Speaker ~ Balmoral Room

PLEASE REGISTER ~ NO CHARGE
(Registration aids in planning amenities)

**90
Seats
Available**

- 09:30 - Registration, Light Refreshments
- 10:00 - Annual General Meeting
- 10:45 - Speaker: **Martin Higgs**, RTO/ERO Past President (see Page 17)
- 11:30 - Adjournment ~ Social ~ Cash Bar

Spring Luncheon ~ Guildhall Room **You must register ~ \$40.00**

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

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

Rolls & Butter

Soup: *Butternut Squash*

Entrée: *Chicken Brulé with Basil Cabernet Sauce,
Roasted Red & White New Potatoes
with Rosemary, Parsley, Garlic & Olive Oil
Green Beans and Carrots,*

Dessert: *Milk & Dark Chocolate Mousse Tower
with Caramel Crunch, Minted Raspberry Coulis*

Coffee (regular, decaffeinated), Fine and Herbal Teas

Alternate Entrées: **Grilled Salmon**
OR Vegetarian Penne Pomodoro

Alternate Dessert: **Fresh Fruit Cup ~ no sugar**
Substitutions MUST be selected when you register!

- 01:20 - Entertainment ~ *TBA*

Questions about the Menu? Contact **Kay Jeffery** at:
416•767•8179 | catherine.jeffery067@sympatico.ca

Registration Form Page 19 ~ Parking Pass Page 26

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

**150
Seats
Available**

**RTO/ERO Toronto AGM & Spring Luncheon
Registration Form**

Register for EITHER or BOTH AGM & SPRING LUNCHEON

WEDNESDAY, MAY 3, 2017

11:45 ~ Bar

12:00N ~ Luncheon

Registration for each event is requested for proper planning.

Name: _____ Phone: _____

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

Guest: _____ \$40.00/person

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

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

For Lunch, I select:

Chicken Salmon Vegetarian

My Dessert: Mousse Fruit Cup

Guest Selection:

Chicken Salmon Vegetarian

Guest Dessert: Mousse Fruit Cup

Note: No substitutions beyond that entered on this form.

Remit to the Registrar \$40.00 per person for Luncheon by cheque
(no post-dates) payable to **RTO/ERO District 16:**

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

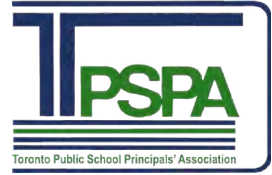
RETURN BY TUESDAY, APRIL 18, 2017

A prompt return permits wise use of District assets.

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

TPSPA 7th Reunion

T.P.S.P.A. Reunion (Toronto Public School Principals' Association)



Plan now for our next reunion at:
The Mandarin (Yonge & Eglinton)
Wednesday, May 17, 2017 at 11:30am

Book your cruises, trips, treks. etc before/after this date so you do not miss your former colleagues! Significant others welcome.

Cost at the door: age 65 and over \$21.00 cash
under 65/\$25.00 cash
Exact change is much appreciated

Cost includes: unlimited buffet, tea/coffee or pop, tax and gratuity.
Cash bar available.

Pre-registration is necessary before Friday, May 12, 2017 with

Arlene Freeman 416•630•3672 | auntiear@sympatico.ca or
Valerie Mah 416•533•0445 | vmah@ican.net

For roof parking, enter the car park one block south of Eglinton (Berwick) west of Yonge and proceed to the top deck. The Mandarin is accessible with an elevator on street level on the east side of Yonge Street, mid way between Yonge and Berwick. When registering, please indicate you will need help and you can call us on your cell phone and someone will meet you on the Yonge Street door. **Note:** The Mandarin does not pay for parking at lunch time so why not take T.T.C. 16

Rendezvous Club ~ Celebrating 80 Years in 2017



Retired women teachers and guests are invited to join us for lunch and entertainment at the Old Mill on the last Monday of the month: September to May.



**March 27: Influential People in Toronto's History -
Brue Bell, Historian**

April 24: In the footsteps of the Group of Seven - Jim and Sue Waddington

May 29: 80th Anniversary Celebration - surprise entertainment and

mementoes 16

Contact: **Kay Jeffery:**

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



Website: <http://seniorsvoice.org>



Seniors' Voice is a collaboration of organizations that have come together to celebrate the contribution of seniors to Canadian society. Annually, we meet on October 1, which the United Nations has designated as the International Day of Older Persons. Seniors' Voice promotes the concerns of seniors at all three levels of government. In 2016, the focus was on health, pensions, housing and inequality.

Canada's federal government can take immediate steps to improve the lives of seniors in the following areas:

A - Housing

- Make a national seniors' housing strategy a component of the new national housing strategy.
- Triple the budget for affordable housing geared to low-income seniors to \$300 million a year.
- Assure that part of new affordable housing units, announced in the 2016 federal budget, is allocated to seniors.
- Partner with the provinces, territories, indigenous governments, municipalities, and private sector to reach the goal of providing the purpose-built seniors housing goal for 18.5% over-75s as Quebec has now— in all of Canada within 10 years.
- Develop comprehensive programs with the provinces, territories, indigenous governments, and municipalities to help seniors stay in their own homes.

B – Health

- Implement a National Health Care Strategy for Seniors as outlined in “A Declaration concerning a National Health Care Strategy for Seniors” developed by those participating in the 2015 Vancouver Roundtable.
- Implement, in cooperation with the provinces, a national pharmacare plan.

C – Pensions

- Improve the Canada and Quebec Pension Plans.
- Reject any move to change defined benefit plans into target benefit plans.

D – Inequality

- Pass legislation to limit corporations' use of off-shore subsidiaries to shift profits and reduces taxes paid in Canada. This can be done by requiring economic substance for offshore subsidiaries to be considered separate entities for tax purposes and capping interest payments to offshore subsidiaries.

Continued bottom of Page 26 ➡

Goodwill ~ Marjorie Blake

The month of February brought us Chinese New Year, Black History Month, Ground Hog Day, and Family Day. We hope that the month was a good one for you.



Welcome letters were sent to 65 new members/associate members. Cards of condolence were sent to 25 relatives of deceased members. Telephone calls were received from members who required pertinent information. Several members have moved from their homes and are now settling down in retirement homes or condominiums. They seem to be enjoying some of the many amenities that are provided for them.

Birthday greetings were sent to 49 80-year-olds and 17 90-year-olds. Plant arrangements and fruit were sent to some members; Encouragement and Get Well cards to others. A thank-you call was received from one Centenarian, who expressed how grateful and happy she was to RTO/ERO Toronto for everything sent to her. In conversation, she attributed her longevity to a "good marriage". Visits were made, where possible, to other members.


Thanks, again, to members who keep us informed re the immediate needs of others. Your input and continued efforts are greatly appreciated.

Here For You Now... Here For Your Future

Contact:

Marjorie Blake 905•837•0874/905•837•8453 | mdblake@sympatico.ca
Valerie Mah 416•533•0445 | vmah@ican.net

Walk-in Service at Johnson Inc. Now at 18 Spadina Road

Toronto Office - Johnson Inc. has an office on the first floor of RTO/ERO's building at 18 Spadina Rd, Toronto  to service RTO/ERO members. Whether you wish to enroll in RTO/ERO's Group Insurance Plans, have a claim to submit (*and, now, have it processed for reimbursement while you wait*), or would like information, or a quote on home and auto insurance, Johnson is there to help you.

Richmond Hill Office - Johnson Inc. is happy to announce that their reception area has *relocated to the first floor*. The new reception area is conveniently located inside the building's front doors. Feel free to visit Johnson Inc. Monday to Friday, 8:30am to 4:30pm. Drop in with your claims and Johnson will process them while you wait. They are also there to answer any questions you have regarding your RTO/ERO Group Insurance Plans or your home and auto insurance.

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Seniors' Voice continued from Page 25

- Establish a mechanism for reporting on major foreign financial transactions.
- Close unfair and ineffective tax loopholes such as stock option deduction
- Institute a Robin Hood Tax, (a tax of about 0.05%, on financial transactions).



Contact Armand: 416•233•0002 | armand.gagne2@sympatico.ca

Founded in 2011, and inspired by the RTO/ERO history of philanthropy, the RTO/ERO Foundation is a registered Canadian charity responsible for fundraising to fulfill its vision and mission.

Vision: Enhance the quality of life of aging adults.

Mission: We are a registered Canadian charity that invests in innovative initiatives promoting healthy, active aging. Recognizing the urgency of an aging Canadian population, we are pro-actively engaging with donors, RTO/ERO members, community organizations and subject matter experts to achieve our vision.

Charitable Registration number: 848662110RR0001

Financial Reports: available from the RTO/ERO website.

Canada Revenue File: The Retired Teachers of Ontario Foundation



Reaching a milestone, special anniversary or special occasion? Consider a donation in honour. Gifts made in memory or in honour can be acknowledged with a special card. The art has been created by your fellow RTO/ERO members. All donations support the Foundation's vision of enhancing the quality of life of aging adults. Contact Armand to obtain either card(s).

Donations may be made On-Line or by Downloaded Donation Form:

<https://www.rto-ero.org/support-the-foundation/ways-to-give>

or, by phone: 416•962•9463 or 1•800•361•9888

or, send cheque payable to RTO/ERO Foundation to RTO/ERO Foundation
300-18, chemin Spadina Road Toronto ON M5R 2S7

Canada's Arctic Region



Perhaps one of the most undiscovered and least explored destinations in Canada, the arctic region is home to over 1,700 species. Consisting of Finland, Greenland, Iceland, Norway, Russia, Sweden, parts of Alaska, and Canada, the Arctic is a magnificent sight to see. With Canada celebrating its sesquicentennial, there isn't a better time to visit Canada's Arctic. With July & August as the prime time to visit, join Merit Hosted Tours on a journey from Iqaluit, Nunavut, to the coast of Greenland across the Davis Strait.

In addition to this, Parks Canada & Adventure Canada have partnered up to visit the site of the HMS Erebus. One of two ships that Sir John Franklin set sail from England on to discover the Northwest Passage, which is now the Canadian arctic. The ships & crew vanished, Parks Canada & Adventure Canada are now offering you the chance to visit the site for the first time in history.

Merit Travel Hosted – *'Heart of the Arctic'*

Departing July 17th, we'll travel just after the summer solstice, when the midnight sun will be near it's zenith. This expedition is far and away our most community-and art-focused Arctic itinerary; throughout, we will meet highly reputed creators and their creations. Kinngait (Cape Dorset) is widely hailed as the Inuit art capital and is home to some of the most celebrated stone carvers in the arctic.

Hosted By: Anne Fairlie

Having spent 30 years working at The Adventure Centre, she fostered her love of travel by backpacking and joining many small group tours. Six summer months living and working in Whitehorse endorsed her love for Canada's wilderness that had been growing since childhood cross country road trips.

For More Information

merit
...for the experience



408 King Street West
Toronto ON M5V 1K2
+1•416•345•9726
toronto@merittravel.com
<https://erovoyage.com>

**Reasons To Stay Alive** by Matt Haig

266 pp., Harper Avenue Press, 2016

ISBN: 978-1-44344-314-2

Reviewed by **John Borovilos**, Member, Toronto District 16

Clinical Depression. While this heartfelt book is about this growing world-wide mental illness and its attendant despair and anxiety disorders, it is also, as the title implies, a surprisingly hopeful book that gives specific guidance as to how to live with and even beat the disease and “stay alive”.

Matt Haig’s book is both inspiring and convincing because he writes honestly and openly about his own sudden descent into what he could only describe as madness or a dark tunnel: the kind of dark hole that Winston Churchill called his “Black Dog” and Sylvia Platt called her “Bell Jar”. Others have described this mental illness as a pressure cooker, an internal war, a fire in the brain, and an echo chamber - a feeling of unbearable dread, sudden tearfulness, and panic.

Famous people who have suffered from depression include F. Scott Fitzgerald, Halle Berry, Billy Joel, Dolly Parton, Tennessee Williams, Abraham Lincoln, Stephen King, Teddy Roosevelt, Isaac Newton, Ernest Hemingway, Robin Williams and many others. As we can see from that short list, one can live with depression and still do great things, but in some cases, even with great fame, money, and glory, some ultimately did commit suicide. The point is most did not - and, as the writer points out, there is some small comfort in knowing that you are not alone and that you too can do creative, constructive things within your personal life to survive, to give pleasure to others, to lead, to triumph!

Matt Haig’s book works brilliantly, because he writes it as an intimate, lively memoir on his own illness, rather than as a third-person, technical book full of medical jargon. While he describes the darker aspects of the illness graphically, he also provides non-medicinal strategies in various lists such as “things that (sometimes) make me better”: slow breathing, writing, listening to music, the smell of bread, reading poetry, long walks, movies, long baths, and sleep. And loving people around you!

A highly recommended book for those who are suffering from depression and for those who love them.

To purchase: HarperCollins Canada \$19.99 (paperback)

16

Parking Pass

61840



21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: May 3, 2017

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 AGM and Spring Luncheon at The Old Mill.

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





A personal view of the great city of Nanking by Dr. Peter Alberti

Dr. Peter Alberti is back with another amazing story of progress in the face of incredible obstacles.

Dr. Alberti first visited the city of Nanjing in 1987 as an emissary from Mt. Sinai hospital in Toronto to see whether that hospital should twin with the city's new Jiangsu provincial hospital. The city is situated at the lowest point of the Yangtze River some 250km from the sea. At this location a bridge had been built with some Russian help, but by 2005, he saw a beautiful new suspension bridge plus three additional bridges. That year the Chinese would host the Chinese national games providing facilities for an Olympic competition and the necessary transportation infrastructure of railway, airport terminal, and subway system as well as a huge football stadium.

In 1987 the medical equipment in the hospital was archaic with only 800 beds and computers just coming into use, but on subsequent trips Dr. Alberti saw the expansion of beds to over 1500. On the 80th anniversary (2017), there were over 4,000 beds with exacting modern standards in place.

One can see the evidence of how the great spirit of the Chinese people has enabled the country to develop Nanjing as a relatively smog-free, thriving city of 8 million, equivalent to the GTA of Toronto.

Never underestimate the power of the human spirit to survive. **16**



Travelogue ~ Wednesday, May 24, 1:00pm

Focus on Scandinavia: Norway, Denmark, Sweden by **Janice Coles**

Why go to Scandinavia? For me, the Nordic countries invite curiosity and admiration as they consistently score high on global measures of successful countries as well as images of IKEA and H&M brands, Scandinavian designs, fjords and more...

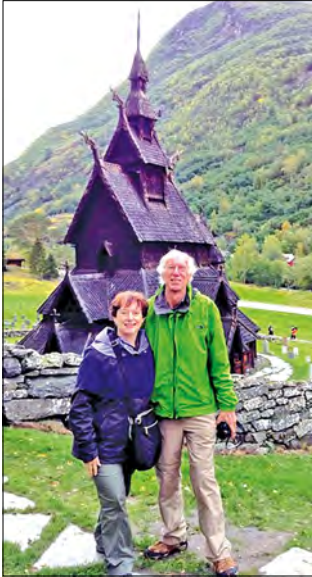
As our 'northern cousins', how are they similar to us and how are they different? How does this northern European region of 25 million people create such prosperous and stable democracies combining market economy capitalism with a strong social safety net?

Our journey took us by train from Oslo to Bergen, Norway followed by 4 days on a Hurtigruten coastal ship from Bergen to Tromso north of the Arctic Circle. A short flight bought us to Copenhagen, Denmark where we explored the city independently and then joined a 12-day Cosmos bus tour through Denmark, southern Sweden, southern Norway, into Sweden and its lake region, and onto Stockholm where we spent an additional few days independently.

Our journey did not provide all the answers to my questions and raised further curiosity, but it did provide a peek into this northern region along with splendid scenery, warm people, interesting food experiences, and more.

Come May 24! Enjoy the 45 minute DVD arm-chair journey and share any experiences you have!

16



Volunteer Opportunities at the Aphasia Institute



Life's a conversation

What is Aphasia?

Aphasia is an acquired problem with language which affects a person's ability to communicate. It is most often the result of stroke or head injury. Individuals with aphasia may have difficulty speaking, difficulty understanding the speech of others and difficulty reading and writing.

People with aphasia are intelligent, competent individuals who have the ability to think and make decisions.

Our Centre

The Aphasia Institute is a community-setting offering a variety of social, creative and skill-based programs delivered by trained volunteers. Volunteers receive on-going training in the skill of Supported Conversation for Adults with Aphasia (SCA™) from our staff team of Speech Language Pathologists and Social Workers. Volunteers contribute valuable life experience and perspective not possible if delivered by clinicians.

What Do Volunteers Do?

Conversation Facilitation: Working with groups of 4 – 6 people with aphasia, volunteers enable our adult clients to interact, engage, challenge and develop amazing conversations. Working in partnership with another co-facilitator, you provide communication techniques specific to the clients with aphasia, while also taking part in the conversation.

Other Volunteer Opportunities:

Painting/Creative Program Assistant, Book Group Co-facilitator; Introductory Program Facilitators; Technology Instruction And Outreach Home-Visit Communication Facilitators. Volunteer opportunities are also available in areas of Research, Administration, Fundraising and Governance.

Commitment

We require that volunteers make a one-year commitment typically consisting of a weekly 3-hour shift. A majority of our programs take place at our Centre, located at 73 Scarsdale Rd (Leslie & York Mills) during regular weekday working hours.

How to Get Started

To learn more, attend an Information session offered by our Coordinator of Volunteer Services, **Shannon Hill**. Contact Shannon at 416•226•3636 ext 17 or shill@aphasia.ca to find out when the next session is.

www.aphasia.ca



The Neil Wilson/TSSAA Golf Tournament ~ 2017

CELEBRATING OUR FIFTEENTH ANNIVERSARY

Friday, June 30, 2017

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

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

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

Times: Golf: Registration at 11:30am
Tee Off (shotgun start) at 1:00pm
Scramble format | Golf carts mandatory



Social: 6:30pm
Roast Beef Buffet Dinner

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

Social only: \$40.00 (all inclusive)

Register by June 17, 2017
(Avoid disappointment. Register early.)

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

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

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

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

Open to all RTO/ERO members



Improving Health Care Access and Delivery in Ontario

Patients First:

An RTO/ERO Perspective

In January, 2016 RTO/ERO surveyed its members and the availability of health care topped the list of issues that matter most to them. Issues related to health and wellness were high on their list, including independent living and long-term care. Eight out of 10 cited the importance of understanding factors associated with healthy aging and optimizing prescription medicine.

The RTO/ERO members who took the opportunity to provide their perspectives have considerable background on the health care issues at hand.

We gave members a link to the provincial Patients First discussion paper and asked them to respond to the 18 questions developed by the Ministry. For each question, we have captured the collective feedback of our members.

The high-level themes that emerged were presented to the Ministry of Health and Long Term Care by then-President **Martin Higgs** and Executive Director, **Jim Grieve**.

Key Themes

1. More Effective Integration of Service and Greater Equity

- Be more unified and consistent in care deliver and continue to slash waits.
- Cut bureaucracy and respond more locally.
- Ensure provincial norms of service, while accommodating local differences
- Improve communication and information-sharing among all care providers.

2. Timely Access to Primary Care and Seamless Links to Other Services

- Provide care in a way that's timely, but that also shows care.
- Use electronic/digital solutions to better link providers.
- Focus on data that sheds light on access, outcomes and the patient experience, from hospital stays to transitions in care.

3. More Consistent and Accessible Home and Community Care

- Focus on both quantity (more care workers, and better paid) and quality (more coordinated and customized care).
- Keep the patient, not the system, at the centre of the care plan.
- Follow-ups, monitoring and consistency help to keep an eye on quality.

4. Stronger Links Between Public Health and Other Health Services

- Along with (or before) integrating public health, better define its role
- Ensure that Medical Officers of Health consult widely with all communities.
- Consider how public health can be part of family health teams, and how certain professionals (e.g. pharmacists, nurses) can play an even greater public health role.

RESERVE MAY 24, 2017 ON YOUR CALENDARS!



We are excited to present an evening of beautiful music especially chosen to celebrate Canada's 150th Birthday as we sing our 25th Anniversary Concert.

Please come and join with friends and former colleagues to enjoy a wide variety of musical selections with considerable Canadian content. A special highlight will be a medley of Canadian songs adapted and arranged by our own **Doug Skilling**.

Where will you be at 7:30 p.m. on Wednesday, May 24, 2017?

At Sir John A. MacDonald Collegiate Institute
2300 Pharmacy Avenue
on the West side, between Sheppard and Finch Avenues

Tickets are \$15 each, from choir members or at the door.

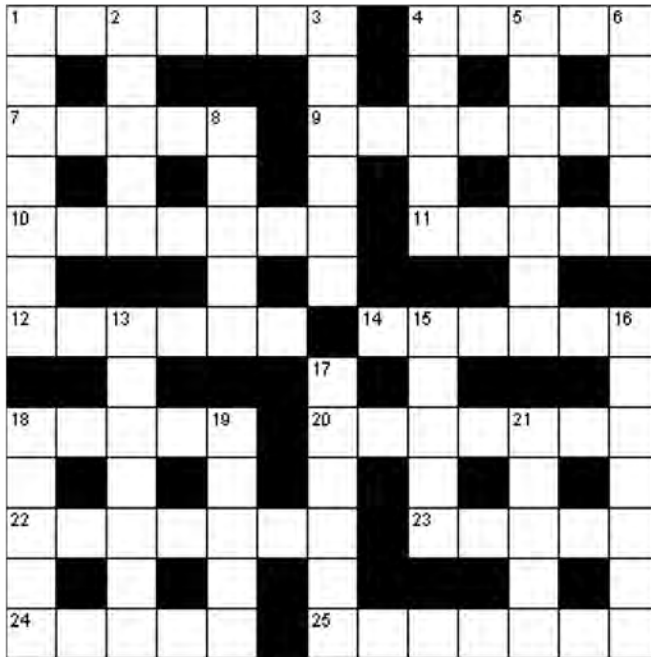
For more information please call **John Sinclair** at 647•693•4671.

Traveller's Caution

Gino Falconi was in transit at Lauderdale-Hollywood International Airport when a shooting occurred. Because of the massive security procedures that were implemented, travellers were detained for more than 12 hours without access to more that they had on hand. Gino cautions: *have enough cash in local currency for emergency expenses; carry protein bars, medications that will tide you through an unexpected period; and clothing for temperature changes.* **16**

PUZZLE CHOICE

Standard Crossword- ukp001



Across

1. Floorshow (7)
4. Spooky (5)
7. Detection device (5)
9. Vertical (7)
10. Inactivity (7)
11. Measuring implement (5)
12. Dictator (6)
14. Ecclesiastic (6)
18. Copious (5)
20. Drawn (7)
22. Pouch worn with a kilt (7)
23. Diadem (5)
24. Admittance (5)
25. Spiny anteater (7)

Down

1. Transported (7)
2. Emblem (5)
3. Tropical bird (6)
4. Mistake (5)
5. Dependable follower (7)
6. Go in (5)
8. Magnitude relation (5)
13. Reinforcement (7)
15. Reasoned judgment (5)
16. Musical passage (7)
17. Opportunity (6)
18. Part of a church (5)
19. Ahead of time (5)
21. Obviate (5)

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 Reproduced with permission. Solution on Page 41.

Welcome New Members ~ Linda Sue Thomas



Contact Linda-Sue: rto16memb@gmail.com

Welcome to those having joined RTO/ERO in December, 2016 and January, 2017. *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 February 28, 2017, our Toronto District membership was 5,332.*

Sam Barone
Dan Blachford
Terence Byram
Pauline Caley
Richard Carter
France Croteau
Giovannina Di Domizio
Isabelle Di Taranto
Gordon Dick
Pauline Donohue
Dianne Dowman
Maureen Dunn
Lalita Fernandes
Sandy Finder
Christine Forsyth
Janice Fukumoto
Carolle Gagnon

Rosanna Garisto
Judith Gilbert
Donald Harben
Carol Houston
Esther Isaac
Kathryn Jensen
Linda Jones
John Juha
Lida Kulchin
Paul Kwok
Sharon List
Scott Mcdougall
Elizabeth McFarlane
Brenda McMahon
Mickey Mehal
Marieken Molenaar
Joy Morgan

Joseph Muccilli
Deborah Piotrowski
Francis Powless
Vizy Raman
Frances Rasminsky
Luisa Richichi
Judy Rotman
Danny Saliani
Marthe Scott
Ruta Shupe
Taida Supronas
Donna Thomson
Helene Troubetzkoy
Christine Walsh
Karin Weir
Barbara Woloszczuk
Monica Zimmermann

16

Property Tax Comparison

From the Canadian Federation of Independent Business (CFIB) website:
www.cfib-fcei.ca

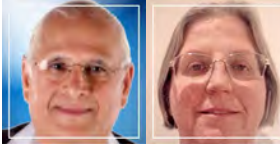
Note: The property tax payables were calculated by CFIB. Since no central repository of this information currently exists in Ontario, the CFIB obtained the data required to calculate the 'municipal' portion directly from the local municipality.

2013 Property Taxes per \$100,000 of Assessed Property Value in Ontario:

Ajax 1,122	Pickering 1,109
Barrie 1,109	Richmond Hill 680
Brampton 944	Toronto 534
Mississauga 715	Vaughan 685
Oakville 699	Whitby 1,138

Social/Recreation continued from Page 6

We meet on the following dates in the spring session 2017: April 20, May 25, and, June 22.



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, eleven months of the year (not December)*. 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 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 40 📧

Social/Recreation continued from Page 39



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.



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. Contact Liz to be added to her email list. **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. Marilyn received a new knee joint this year. This required 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! If you are interested in hosting the Travelogue, please give us a call at 416•929•8512. **Marilyn and Dick Holyer**

Thank You, Patricia




RTO/ERO relies on its members to become volunteers in the local districts. All these positions are filled by those with a commitment to fellow members. Some become so involved, we benefit from their participation through many years. Recently, **Patricia McGregor** volunteered to try to organize a Euchre Group. Although a few indicated a willingness to join, physical bodies did not appear. Thanks for trying, Pat. **16**

From Your Editors

We have added a new feature to our Newsletter - a puzzle. Pending approval, we'll have a puzzle of some sort every issue. Permission to use has been granted by Puzzle Choice. Visit the them to see their many choices.

Finally, thanks to the many readers who have let us know they appreciate our new full-colour issues and the content.

From time to time we include requests for volunteers from outside organizations. We accept requests with space availability being the prime

Continued bottom of Page 41 

Editors continued from Page 40

consideration,. Other criteria include but are not limited to: an RTO/ERO member being currently involved in the requesting organization; informative information is available for our members, the activity would be suitable for retirees seeking some steady, but limited activity (they do have other things to do); and, are not likely to be taking the place of a paid employee.

To prepare for our 45th anniversary in 2018 (and RTO/ERO's 50th), we would like to bring our archives as up to date as possible. We still need photos of former executive members as listed on Page 41. As time passes, attaining our goal is becoming more difficult, perhaps, impossible. **Some of these individuals are still with us.** Others may have colleagues who read this and can help. Whether serving for one year, or many, their contributions are appreciated and we want to acknowledge them.

Check your old photo albums. We'll try to arrange some way to arrange how to get you photo to us easily since many will not be in digital format.

Bill Menagh 418*488*3372 | bmenagh@sympatico.ca

- Gertrude Allen - 79/80
- June Assad - 87/88
- John Ball - 74/75
- Harry Barrett - 78/79
- Mattie Clarke - 81/82
- Donald Cooper - 95/96
- Cecelia Dineen - 94/95
- Murray Dobson - 76/77
- John Gartley - 75/76
- Vince Kennedy - 90/91
- Ed Kerr - 92/93
- Bill Ketcheson - 93/94
- Esther Lunney - 79/80
- Bea Machin - 80/81
- Fionnuala Martin - 88/89
- Jean McCaig - 87/88
- Jean McEachern - 82/83
- Enid McLean - 89/90
- Mel McLean - 89/90
- Vicky McNabb - 75/76
- Catherine McPherson - 76/77
- Kathleen McVicker - 97/98
- Ed Moore - 90/91
- Sacci Nagawe - 96/97
- Roy Neufeld - 93/94

- Elizabeth Patterson - 87/88
- Bill Quinn - 89/90
- Veronica Roach - 77/78
- Harold Tufts - 74/75
- Jean Watson - 86/87
- William Whitehouse - 86/87

Solution to Puzzle on Page 37 © Puzzle Choice

E	N	T	R	Y	E	C	H	I	D	N	A	
L	R	L		L	C						Z	
S	P	O	R	R	A	N	C	R	O	W	N	
I	P		A	A	A				V		E	
A	M	P	L	E	H	A	G	A	G	A	R	D
					C	O					A	
D	E	S	P	O	T						C	
E					N				A			
I	N	E	R	T	I	A	R	U	L	E	R	
R	A	G		A	C						E	
R	A	D	A	R	U	P	R	I	G	H	T	
A				A	O						N	
C	A	B	A	R	E	T	E	E	R	I	E	

Solution - ukp001

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.

John Botterell
Gary Barker
John Clark
Jane Dickson
Michael Farewell
Lee Feldman
David Fox
A. Gordon Jocelyn
Margaret Joubert
Anton Kulchin
Mary McCracken
Doris M. McKenney
D. Elaine Parker



Patricia Powless
Patricia Raman
Arthur D. Scrannage
Ramon Shupe
Bill Slobodian
Teresa Stadnyk
Joy Stanley
Archibald Thomson
Alexis Troubetzkoy
Joan Tuju
Margerey Vanstone
Kenneth Weir
Muriel C. Wilson
Michael Wobosk

16

Craft Show: Advance Notice ~ Kay Jeffery



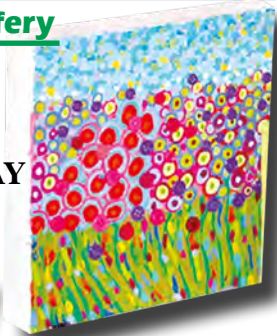
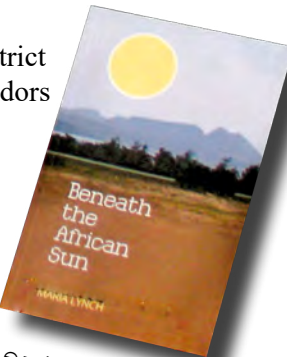
**ARE YOU A CRAFTER?
CONSIDER OUR
FALL LUNCHEON
AS A CHANCE TO DISPLAY
YOUR HANDIWORK!**

Annually, Toronto District 16 holds a Craft/Vendors Show at the Old Mill in conjunction with the Fall Luncheon.

**Reserve Tuesday,
November 14.**

**Interested? Contact Kay
Jeffery by email at:**

catherine.jeffery067@sympatico.ca



16

RTO/ERO Toronto Executive 2016 ~ 2017

President: **Roger Wilson**

First Vice-President: **Joan Elliott**

Treasurer: **Robert Putnam**

Archives: **Valerie Mah**

Goodwill: **Marjorie Blake**

Membership/Recruit: **Linda Sue Thomas**

Political Advocacy: **Sheila MacMillan**

Social/Recreation: **Heather Talbot**

Members-at-Large: **Armand Gagné** (also Foundation Rep), **Ruth Baumann**,
John Bratton, **Lou Manning**, **Helen Milton**

Past President: **Lone Smith**

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

Secretary: **Herb Stover**

Communications: **Bill Menagh**

Health/Insurance: **Bill Tajer**

Pension/Retirement: **Susan Weinert**

Program: **Kay Jeffery**

Travel: **Karen Sinclair**

Executive Meetings are typically held on the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org.

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**, **Joan Elliott**,
Bill Menagh, **Mary El Milosh**

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

RTO/ERO Contact Information

RTO/ERO

300-18 Spadina Road

416•962•9463/1•800•361•9888

www.rto-ero.org

Benefits Service / Johnson Inc

416•920•7248

1•877•406•8077

www.johnson.ca

Teachers' Pension

416•226•2700

1•800•668•0105

www.otpp.com

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



Janina Turner



Ursula Yanchuk

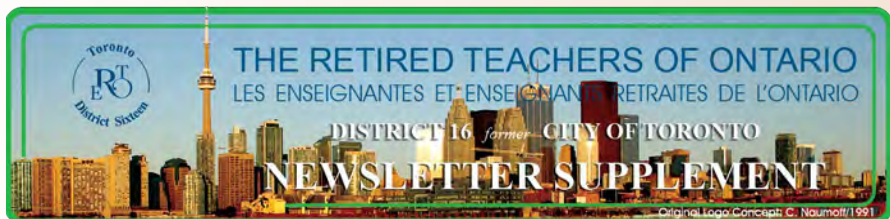


ERRATA: In our January Newsletter, at the bottom of page 21, both photos were wrongly titled. The corrections are noted above and the editor apologizes to all for the error. The real **Marion Stephens**, who was wrongly named, and was one of the participants at the Fall Craft Show, is pictured to your left.



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





Volume 39, Issue 4

March, 2017

**RTO/ERO Toronto District Sixteen
Annual General Meeting
The Old Mill ~ Balmoral Room
Wednesday, May 3, 2017**

Your District Executive attempts to make your Annual General Meetings educative by providing timely information on topical issues while meeting the constitutional requirements for the District's business. This year, we welcome **Martin Higgs**, RTO/ERO Past President. (See Page 17 of the main Newsletter.)

Our March Newsletter informs the membership of decisions to be made. New business may be brought forward at the meeting by any member. The following pages contain the items of business to be presented along with some additional material about our District's development and its current status.

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

PROGRAM

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

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

Registration, Refreshments

Business Meeting ~ **10:00**

Welcome, In Memoriam, RTO/ERO Greetings,
Approval of Minutes, 2016 and Treasurer's Report
Constitutional Changes
Elections, New Business

Guest Presentation: ~ **10:45**

Guest Speaker: Martin Higgs, RTO/ERO Past President

Adjournment ~ Social ~ Cash Bar ~ **11:30**

Spring Luncheon ~ Guildhall Room ~ **12:00N**

RTO/ERO Toronto Executive Nominees* ~ 2017/18

This 2017/18 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **Lone Smith**, Past President, at 416•234•1969 or lonesmith@hotmail.com. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Slates are subject to amendment by the AGM.

POSITION ~Recommendation

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

**Note: One Member-at-Large Position is vacant.
If interested, even for one year, contact Lone.**

* The presentation of a slate of nominees does not prohibit nominations at the AGM.

Who Are RTO/ERO Toronto District 16

According to data available as of 31 December, 2016, RTO/ERO Toronto District 16 numbered 5163 Members. Our longest retired (but not oldest) member retired in 1969. Our members fill the following age brackets:

Age in:	2007	2008	2009	2010	2011	2012	2013	2014	2016
=>100 yrs	9	5	11	7	7	3	4	4	6
90 - 99 yrs	104	106	136	108	123	127	142	155	189
80 - 89 yrs	514	537	609	576	614	657	706	755	832
70 - 79 yrs	1098	1184	1447	1444	1562	1680	1812	1948	2248
60 - 69 yrs	1775	1824	1764	1940	1957	2021	1993	1959	1852
50 - 59 yrs	375	315	187	226	179	159	159	167	160
<50 yrs	2	2	1	1	2	0	0	0	7
Total	3877	3973	4155	4302	4444	4647	4817	4988	5294*

*as of December 1, 2016

RTO/ERO Toronto Draft Budget ~ 2017

		Budget 2016	Audit 2016	Draft Budget 2017
1				
2				
	INCOME			
4	Provincial Rebate	72,548.89	72,548.89	75,763.98
5	Subscriptions	20.00	30.00	20.00
6	Interest	60.00	233.20	100.00
8	Political Advocacy	0.00	0.00	0.00
9	STO Grant	0.00	2,000.00	0.00
10	Total Income	72,628.89	74,812.09	75,883.98
	EXPENSES			
	Administration			
12	Office	900.00	376.27	400.00
13	AGM	2,000.00	2,461.33	2,000.00
14	Audit and Legal	1.00	0.00	1.00
15	Bank Charges	50.00	28.81	100.00
16	Executive Meetings	900.00	1,269.48	1,200.00
17	Senate/Workshops	1,900.00	1,241.16	1,300.00
18	Rentals ~ Holy Rosary	600.00	600.00	600.00
19	Toronto Districts	1,600.00	1,555.50	1,600.00
20	STO Grant		2,000.00	
21	Goodwill	1,800.00	2,375.12	2,000.00
22	New Member Breakfast	4,400.00	4,581.42	4,500.00
23	Service to Others	1,800.00	2,088.00	2,000.00
24	Membership	4,400.00	4,964.98	4,500.00
25	Golf Tournament	650.00	500.00	400.00
26	Newsletter	38,200.00	40,667.04	38,400.00
27	Political Advocacy	1.00	0.00	1.00
28	Member Activities			
29	Rentals ~ Holy Rosary	4,590.00	5,700.00	4,660.00
30	Seminars	500.00	661.92	1,721.00
31	Refreshments	1,200.00	389.93	500.00
32	Equipment	1.00	0.00	1.00
33	Fall Craft Show	1.00	0.00	1.00
34	Fall Luncheon	2,400.00	2,040.84	3,000.00
35	Spring Luncheon	4,050.00	5,031.92	4,500.00
36	Contingency	1.00	0.00	1.00
37	Total Expenses	71,945.00	78,533.72	73,386.00
	BALANCE	683.89	3,721.63	2,479.98

Continued on Page S6

Proposed Budget continued from Page S3

	Budget 2016	Audit 2016	Draft Budget 2017
40 Reserves			
41 GIC Canada Trust	30,000.00	10,000.00	10,000.00
42 Horizon Reserve	5,763.21	15,957.02	15,957.02
44 Total	35,763.21	25,957.02	25,957.02

**2016 AUDITOR'S REPORT TO
RTO/ERO TORONTO DISTRICT 16**

Balance Sheet As of 31 December 2016

Accounts	31 December 2016 Balance
Assets	
Cash and Bank Accounts	
New Horizons Reserve	0
RTO/ERO District 16	20,133.08
Total Cash and Bank Accounts	20,133.08
Other Assets	
Asset Reserve	10,000.00
New Horizons	15,957.02
Total Assets	25,957.02
Liabilities & Equity	
Liabilities	0.00
Equity	46,090.10
Total Liabilities & Equity	49,090.10

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

Signed:

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

Paul A. Caron
Auditor

Robert G. Putnam
Treasurer

Roger Wilson
President

RTO/ERO Toronto Executive to June 30, 2017



PRESIDENT

Roger Wilson

416•461•7373

rogerapwilson@sympatico.ca

PAST PRESIDENT

Lone Smith

416•234•1969

lonesmith@hotmail.com



1ST VICE PRESIDENT

Joan Elliott

416•666•4830

zorajjoan@hotmail.com



2ND VICE PRESIDENT

Betty Lou Reynolds

905•891•5609

elizabethreynolds@rogers.com



TREASURER

Bob Putnam

416•249•9214

rgpgeog@aol.com

SECRETARY

Herb Stover

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Bill Menagh

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GOODWILL

Marjorie Blake

905•837•0874

mdblake@sympatico.ca

HEALTH/INSURANCE

Bill Tajer

416•494•8590

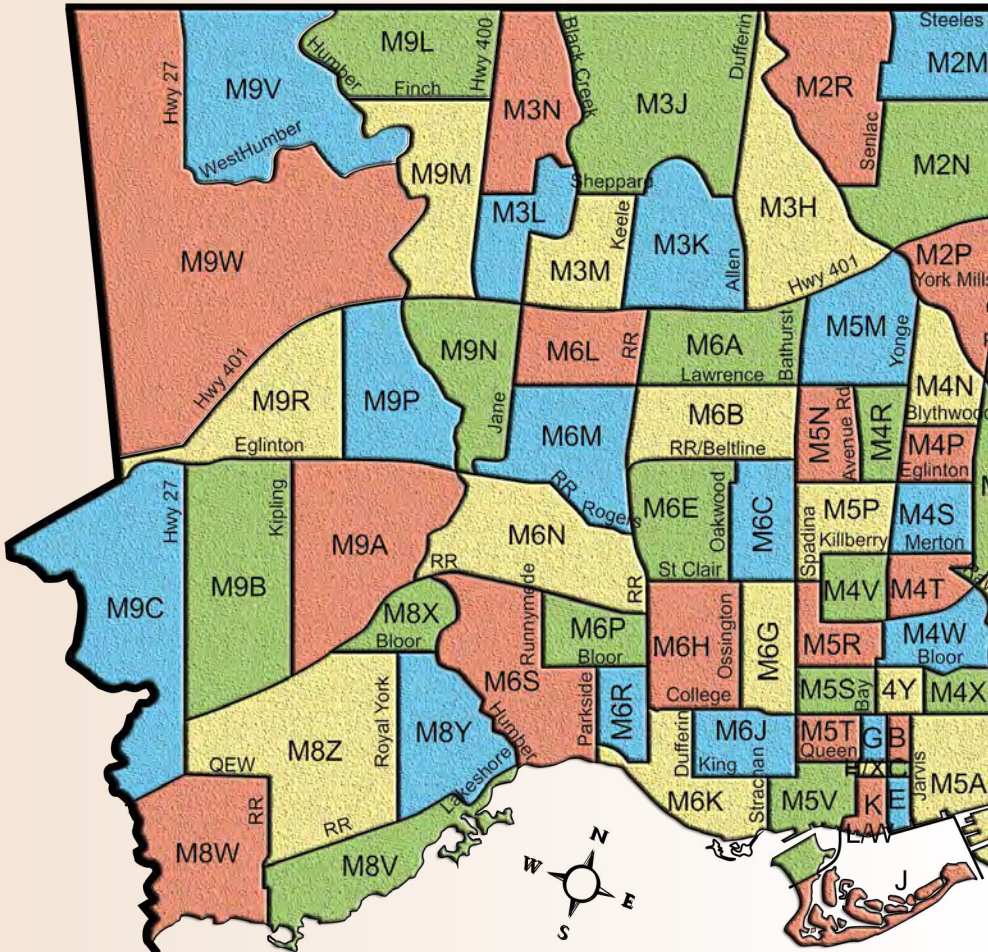
bill.tajer@sympatico.ca



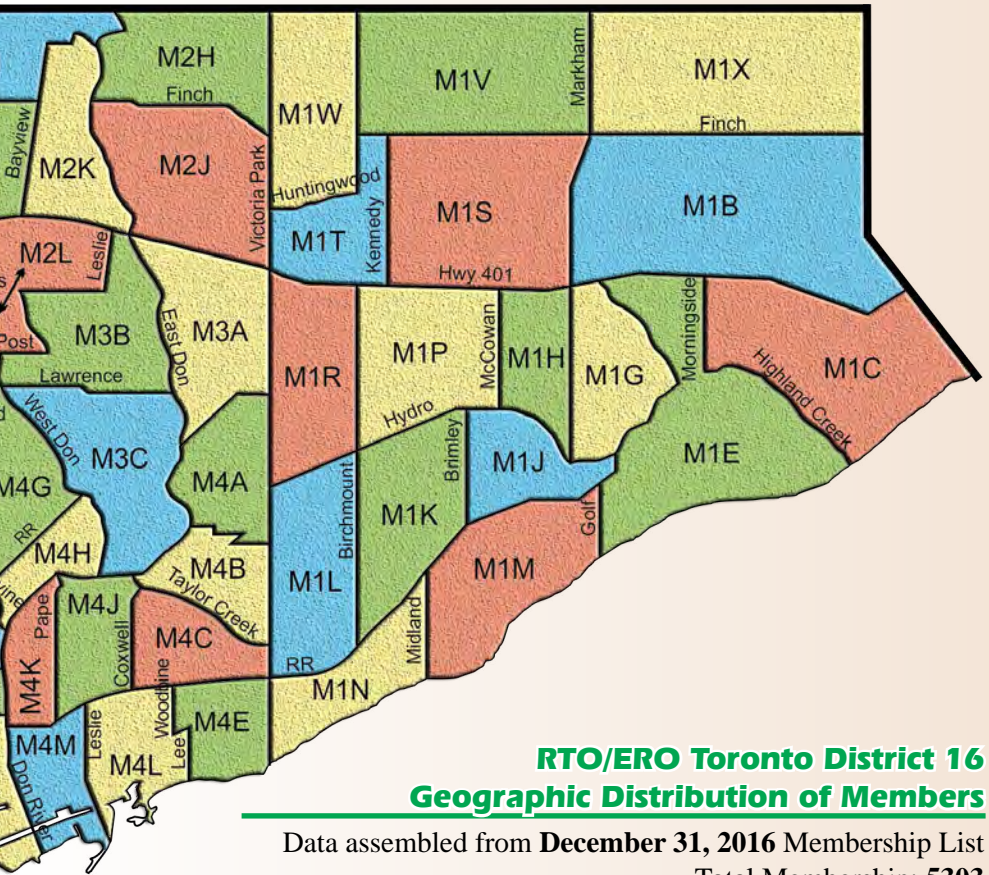
MEMBERSHIP/RECRUITMENT

Linda Sue Thomas

rtol6memb@gmail.com



Postal Code	#s	M1T	29	M3A	47	M4G	135	M5A	65
		M1V	7	M3B	27	M4H	21	M5B	23
M1B	7	M1W	24	M3C	50	M4J	58	M5C	7
M1C	28			M3H	28	M4K	101	M5E	19
M1E	36			M3J	5	M4L	79	M5G	5
M1G	6	M2H	24	M3K	2	M4M	40	M5J	49
M1H	6	M2J	42	M3L	2	M4N	78	M5M	142
M1J	12	M2K	33	M3M	8	M4P	76	M5P	106
M1K	12	M2L	17	M3N	7	M4R	68	M5R	122
M1L	11	M2M	25			M4S	136	M5S	40
M1M	22	M2N	52	M4A	13	M4T	69	M5T	16
M1N	57	M2P	19	M4B	27	M4V	90	M5V	23
M1P	14	M2R	20	M4C	52	M4W	95	M5W/X	2
M1R	12			M4E	157	M4Y	98		
M1S	16								



RTO/ERO Toronto District 16 Geographic Distribution of Members

Data assembled from **December 31, 2016** Membership List
Total Membership: **5303**

M6A	14	M8V	48	Ontario	Kitchener	10	Canada		
M6B	47	M8X	62	Regions	Markham	46	Alberta	6	
M6C	69	M8Y	30	L/Central	836	Miss'auga	155	B.C.	20
M6E	25	M8Z	32	K/Eastern	123	Newmarket	21	Manitoba	6
M6G	92			N/Western	94	Oakville	37	New Bruns	4
M6H	75			P/Northern	31	Orillia	13	Nfld	7
M6J	30	M9A	74	Cities =>10	Ottawa	10	Nova Scotia	33	
M6K	12	M9B	51	Ajax	25	Pickering	39	PEI	5
M6L	12	M9C	63	Barrie	12	Picton	12	Quebec	20
M6M	23	M9M	7	Brampton	24	Richm'd HI	39	Saskatchewan	1
M6N	35	M9N	14	Burlington	18	Stouffville	22	Yukon	1
M6P	142	M9P	46	Caledon	11	Thornhill	80	Out of Canada	
M6R	52	M9R	32	Cobourg	14	Unionville	13	International	6
M6S	174	M9V	5	Collingwood	10	Whitby	16	USA	6
		M9W	7	Guelph	12	Woodbridge	35		

RTO/ERO Toronto Executive to June 30, 2017 cont'd



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416•962•9463 / 1•800•361•9888 / www.rto-ero.org

Johnson Inc. Claims: 905•764•4888 / 1•800•638•4753 | www.johnson.ca

Best Doctors: 1•877•419•2378 | www.bestdoctorscanada.com

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

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

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

BENEFITS OPEN ENROLMENT WINDOW

R*T*O/*E*R*O* will waive the medical evidence requirement and implement an open-enrolment window for any individual insurance plan policyholders wishing to transfer their existing coverage into the RTO/ERO Group Insurance Plans, subject to RTO/ERO membership eligibility.

Also see Page 12

Our commitment at RTO/ERO is “*Here for you now, here for your future*”. We are here to improve the lives of our members and seniors. Our Plans, too, are designed and run by members, for members.

From now until April 30, 2017, we will treat those wishing to transfer from any individual insurance plan as if they were coming from a group insurance plan and therefore will waive the medical questionnaire requirement. Coverage with RTO/ERO will commence the day following the termination date of their prior insurance.

Please direct insurance enquiries to our administrator, Johnson Inc., at 1•877•406•9007, and membership enquiries to RTO/ERO at 1•800•361•9888.

Call volumes at this time of year are higher. If you need to leave a message, we are committed to returning calls within 24 hours.

We will continue to keep you updated. Thank you for supporting RTO/ERO and helping to distribute this important message!

Inform your contacts who may wish to benefit from this limited-time opportunity.

The Formation of RTO/ERO Districts

When the first Senate Meeting of STO/ERO was held in March, 1968, the voting delegates were representative of the five affiliates of the Ontario Teachers’ Federation. Later that year, an Extension Committee was established to organize STO/ERO into geographic areas based on the provincial county-board system. On December 4, 1968, the Areas were set:

Area 1 / Fort William Area	5 / Waterloo	Area 9 / Peterborough
Area 2 / Sault Ste. Marie Area	6 / St. Catharines	Area 10 / Ottawa
Area 3 / North Bay Area	7 / Dufferin, Peel, Malton, Simcoe	
Area 4 / Windsor Area	8 / Toronto	

In 1972, the province reorganized into Districts with the necessary changes made to the Constitution with some adjustments in 1973. The first Senate meeting to which all voting delegates were named by a district was held in May, 1974. In 2018, RTO/ERO celebrates 50 years.

A Brief Glimpse of RTO/ERO* Beginnings

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

First STO/ERO President, 1968-1969

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

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

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

By motion of the OTF Executive, **Art McAdam** was instructed to form a committee and proceed to organize the superannuated teachers. A committee of ten was formed with OTF covering expenses and providing facilities. OTF drafted a letter to all superannuated teachers (about 4,000) stating our purpose with a proposed constitution and objectives for such an organization. The letter also asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who would consent to be nominated for election to an organization of retired teachers.

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

* *The Superannuated Teachers of Ontario* (STO/ERO) changed its name to *The Retired Teachers of Ontario* (RTO/ERO) on July 1, 1997.

RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term of Executive Service

Bolded ~ current Executive | † ~ past president | * ~ Deceased

Name	Terms	Elliott, Joan	2011/17 (6)
Aberle, Gerald*	1991/94 (3)	Fedchak, Mary Ann*	2002/08 (6)
Allen, Gertrude*	1978/80 (2)	Fick, Lew*	1985/86 (1)
Assad, June*	1986/88 (2)	Fiedler, Dennis†	1989/99 (10)
Baird, Ian	1993/09 (16)	Fiedler, Val	1994/04 (10)
Ball, John*	1973/77 (3)	Fraser, Anne*	1980/05 (25)
Barrett, Harry†*	1976/79 (3)	Freeman, Arlene†	1993/09 (16)
Batchelor, Ron†*	1993/98 (5)	Friesen, Wally*	2005/08 (3)
Baumann, Ruth	2015/17 (2)	Gagné, Armand	2015/17 (2)
Birrell, Jenny	1998/99 (1)	Gang, Israel*	1981/94 (13)
Blake, Marjorie	2002/17 (15)	Gang, Lillian*	2001/02 (1)
Booker, Susan	1995/10 (15)	Gartley, John*	1975/76 (1)
Boone, Geraldine*	1981/86 (5)	Grieve, Linda	2004/10 (6)
Boucher, Joyce	1994/98 (3)	Halford, Ron	1995/99 (5)
Bratton, John†	1999/17 (18)	Hardie, Charlotte†*	1986/95 (9)
Brooks, Wilson*	1987/89 (2)	Harvey, Roy†	2008/15 (7)
Bussey, Art*	1994/99 (5)	Hayes, George†*	1986/01 (15)
Bustamante, Rosalina	2002/10 (8)	Heard, Norton*	1980/86 (6)
Carr, Charles*	1996/05 (9)	Henderson, Torry	1993/00 (7)
Carson, Pat†*	1995/11 (16)	Hornick, Phil*	1985/88 (3)
Caster, Tom	2007/08 (1)	Jeffery, Kay	1994/17 (23)
Chandorkar, Betty	1988/96 (8)	Kennedy, Margaret*	1973/75 (2)
Chole, Natalie	1988/93 (5)	Kennedy, Vince*	1990/91 (1)
Clark, Mattie*	1977/82 (5)	Kerr, Ed*	1990/93 (3)
Coles, Sidney†*	1979/88 (8)	Ketcheson, Bill*	1985/94 (9)
Cooper, Donald*	1987/96 (9)	Lehane, Mary*	1975/77 (2)
Darbyshire, Bill*	1973/77 (4)	Lennox, Mitchell†*	1983/96 (13)
De Groot, Jack	1994/05 (11)	Lindsay, Ruth†*	1988/98 (10)
Dean, Harold†*	1980/85 (5)	Longmuir, Cecil†*	1978/81 (3)
DeGraaf, John*	1994/95 (1)	Ludwigsen, Ann	2010/12 (2)
Devine, Ken	2005/06 (1)	Lunney, Esther*	1977/80 (3)
Dineen, Cecilia*	1982/95 (12)	Lyons, Tom	2008/10 (2)
Dobson, Murray*	1975/77 (2)	Machin, Bea*	1977/81 (4)
Downard, Gord*	1992/93 (1)	MacMillan, Sheila	2015/17 (2)
Duras, Melanie	2014/15 (1)	Mah, Valerie†	2004/17 (13)
Edmondson, Phyllis	1998/99 (1)	Makhija, Shashi	2007/15 (8)
Edmondson, Roseanne*	1976/78 (2)	Manning, Lou	2010/17 (7)

Martin, Fionnuala*	1988/89	(1)	Roach, Veronica*	1977/79	(2)
Matuszkiewicz, Wanda	1997/98	(1)	Robb, Al†*	1982/94	(12)
McCaig, Jean*	1986/88	(2)	Rowney, Jim†	1992/96	(4)
McEachern, Jean*	1981/83	(2)	Rowney, Paul	1996/05	(9)
McGillivray, Robert*	1988/91	(3)	Rudd, Norm	2006/07	(1)
McGinn, Bernice†*	1985/94	(9)	Salazar, Carmelita	2004/15	(11)
McGregor, Patricia	2008/09	(1)	Schissler, Laura†*	1976/82	(6)
McIver, Murdoch†*	1973/75	(2)	Shanoff, David†	2002/14	(12)
McLean, Enid*	1988/90	(2)	Shaver, Bill	1989/01	(12)
McLean, Mel*	1988/90	(2)	Simons, Shirley†	1991/00	(9)
McNabb, Vicki*	1973/76	(3)	Sinclair, Karen	2015/17	(2)
McPherson, Catherine*	1975/77	(2)	Smith, Lone†	2009/17	(8)
McVicker, Kathleen*	1995/98	(3)	Smith, Margaret†*	1978/98	(19)
Menagh, Bill†	1998/17	(19)	Smith, Warren	1993/94, 99/00	(3)
Milloy, Archie†*	1974/77	(3)	Sparks, Doug*	1987/91	(4)
Milosh, Mary El	2005/10	(5)	Stover, Herb	2014/17	(3)
Milton, Helen	2009/17	(8)	Strangway, Kenneth*	1979/86	(7)
Moore, Ed*	1990/92	(2)	Stubbs, Ted*	1973/78	(5)
Moore, Mary†*	1979/88	(9)	Sweetman, Allan†*	1973/76	(3)
Morris, Peter	2000/04	(4)	Tajer, Bill†	1995/17	(22)
Nagawe, Sacci*	1996/97	(1)	Talbot, Heather	2012/17	(5)
Naumoff, Carl	1989/98	(8)	Targett, Lloyd	1991/97	(6)
Neal, Bob†*	1998/16	(18)	Terry, John*	1991/97	(6)
Neufeld, Roy	1993/94	(1)	Thomas, Linda Sue	2016/17	(1)
Olds, Doreen	2010/11	(1)	Thomas, Mary†*	1980/90	(10)
Noylander, Mary	1988/00	(12)	Tufts, Harold*	1973/75	(2)
Parliament, Loeland	2002/04	(1)	Warren, Laura*	1989/00	(11)
Patterson, Elizabeth*	1980/88	(8)	Watson, Jean*	1983/87	(4)
Pavkovic, Fran	2010/11	(1)	Weinert, Susan	2010/17	(7)
Pennings, Joan	2011/12	(1)	Whitehouse, William*	1977/87	(10)
Petch, Rhena	1992/99	(7)	Whitley, Harold†*	1974/78	(4)
Putnam, Bob	1995/17	(22)	Wilson, Roger	2010/17	(6)
Quinn, Bill*	1987/90	(3)	Young, Shirley	2002/08	(5)
Reid, Walter†*	1978/86	(7)	Zettler, Nanette	2008/10	(2)
Reynolds, Elizabeth	2012/17	(5)			

DID YOU KNOW?: RTO/ERO Toronto District 16 policy approved at our AGM and recorded with the Constitution, allows appointed volunteers to be reimbursed for duly authorized expenses incurred in performing their specific function. Executive members are not reimbursed for attending executive meetings. These are considered voluntary positions.