



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

DISTRICT 16 former CITY OF TORONTO

NEWSLETTER

Volume 39, Issue 5

May, 2017

Have you visited our website?

TORONTO  

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



RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECA, OSSTF, Administration Associations and other employee groups.

## Table of Contents

Administration .....	39	RTO/ERO Charitable Foundation..	14
Craft Show: Advance Notice .....	34	RTO/ERO Developments.....	7
Finding the Right Cruise For You..	13	RTO/ERO Promos.....	11
Finance Report .....	36	September Travelogue Photos.....	32
Goodwill .....	22	<b>Special September Travelogue.....</b>	<b>12</b>
Health Report.....	9	Teachers' Pension Funding Source	38
In Memoriam .....	38	Theatre Daytrip Terms .....	25
New Member Breakfast .....	20	Theatre ~ Dunfield Theatre .....	24
Newsletter Submissions .....	39	Theatre ~ Shaw Festival .....	23
'No-Bell Lunch' .....	4	The Neil Wilson/TSSAA Golf .....	19
OMERS Q & A Session .....	17	'Tis To Laugh.....	37
OTPP and Responsible Investing...18		Welcome New Members.....	34
Pension/Retirement .....	15		
Porter Airlines Discount.....	37		
Powerful Passwords.....	27		
President's Column .....	3		
Recreation/Social .....	5		
Rendezvous Club .....	22		

---

**Supplement:**  
**Is It Time To Decriminalize**  
**All Drugs?**

---

## Dates To Remember

June, 2017	Date	September, 2017	Date
Bridge.....	6	Bridge.....	5
Art/Sketch .....	2	Bridge.....	19
Executive.....	8?	Monday Matinée Movie.....	25
Friday Movie.....	9	West End Book Club.....	26
Bridge.....	20		
Finance.....	22		
Monday Matinée Movie.....	26		
West End Book Club.....	27		

---

**SPECIAL TRAVELOGUE**  
**SEPTEMBER 27, 2017**  
**SEE PAGES 12 & 32**

---



## Remember Our 25th Anniversary Concert

Sir John A MacDonald Collegiate  
Wednesday, May 24 | 7:30pm

---

## Breakfast with our New Members ~ Details, Pages 20/21

## No-Bell Luncheon ~ Details on Page 4

---

*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 Roger: 416•461•7373 | rogerapwilson@sympatico.ca

All things bright and beautiful:

As I write this I think back a few days to Earth Day. The weather was beautiful and it was encouraging to see how many people were down in the highway ditches recovering those coffee cups that should not have been there in the first place. It is nice to know that so many people care.

At our eastern Ontario cottage, my contribution was to try to retrieve our own bit of Planet Earth from the ravages and disorganization of winter. With outside help, we made a fair bit of progress but even now there remains much to be done. But the hands-on effort brought me closer to the burgeoning opportunities of Spring.

The King Alfred daffodils, newly planted in the Fall, were showing well and growing at a great rate. The dahlia bed to the right of the front door had some tulips coming through, but mainly was now cleared and just waiting for the corms to be released from their vermiculite home in the basement to allow them to display their flashy splendour in the summer.

Last Spring we planted two rows of replacement hollyhocks to the left of the front door. We had lots of green

then but, of course, no flowers. To my delight, most of them are now poking their little green helmets above ground and it is evident already that in a month or two we will again have a platoon of ancient flowers standing at attention to guard our entrance. When I went in for lunch my heart was singing and my back was aching – but there was more to come.

Through the window, and ten feet from my seat, are two bird feeders – one mixed seeds and one with Nyjer seed. There was intense activity around the latter. A dozen or so goldfinches, some in brilliant yellow plumage and others still wearing their drab winter clothes, were in fluttering competition for the eight perches. Mostly the goldfinches won but now and again a pair of red summer tanagers managed to sneak in to grab some black grains. The chickadees, woodpeckers and the nuthatches seemed to prefer the mixed seeds but so, too, did the blue jay and a family of grackles. Clearly the grackles got what they wanted when they flew into the flurry of tiny flapping wings but since they didn't stay long there was plenty to go round and the status quo was quickly restored. The robins

*Continued on Page 4* 🗨️

---

**Front Cover:** Photos from our website: 'Toronto' Sign with Canada 150 logo; Toronto from Western Gap; a new, operating Toronto streetcar on Queens Quay; 'The Old Mill', site of district luncheons.

**Back Cover:** Photos from our March Theatre Day Trip.

### *President continued from Page 3*

weren't interested. It had rained overnight and they were after the worms in the grass.

As you can probably tell, Earth Day was good for me and I hope my selfish, first person narrative can bring a smile to your face too. But now I am back to a different reality – RTO/ERO and Toronto.

When you receive this, the Spring RTO Senate will be over and I expect there will be a very different organization in place. Senate may no longer be the supreme decision maker, to be replaced by a Board of seven RTO/ERO members and two expert non-members. The emphasis will still be on service to members, but through a structure which provides expertise at

the Board level, and protection from external risk. A number of safeguards will be built in and the proposed Board members must be acceptable to the Senate. There will still be underlying democratic accountability but in a different sense from that which we are used to.

This is my final report as your president. It has been satisfying to pay back a bit to teaching and teachers and the experience has been an honour and intellectually rewarding. I hope that some of you, especially those of you who have retired more recently, will consider some aspect of service to your former colleagues through District 16, RTO. Hail and farewell.

**Roger**

---

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

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



**Tuesday, September 5, 2017 at 11:30am**  
**The Mandarin (Yonge & Eglinton)**

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

**Exact change**  
is much appreciated.

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

**Pre-Registering is necessary before Friday, August 25 with:**

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

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

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

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



Contact Heather: 416•265•8930 | [heatalb@rogers.com](mailto:heatalb@rogers.com)

We rely on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, consider contacting Heather with a proposal. She'll bring it to the Executive; we'll place an ad in our Newsletter.

**Art, Bridge, Travelogue, West End Book Club**

*At Holy Rosary Parish Hall, St. Clair between Spadina and Bathurst*



**Art Friends - Marie Lynch** (416•421•4936 | [lynchmarie11@gmail.com](mailto:lynchmarie11@gmail.com)) An open studio for retired teachers interested in sketching and painting. A lovely well lit space is available and, although no instruction is provided, there is plenty of support and good fellowship. Members bring their own drawing/painting materials. We meet the first Friday of the month from 10:00am to 12:00.



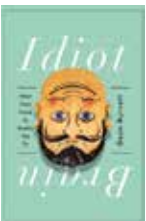
**Bridge - Tessie Leung** (416•421•9054 | [tessleu191@rogers.com](mailto:tessleu191@rogers.com)) Anyone who knows the basic bidding rules of bridge is welcome to join on the *first, third and fifth Tuesdays of the month from September to June* from 12.30pm to 3.30pm. Friendly atmosphere. Tea is served.

**Non-Fiction Book Club: Cynthia Bracewell**

([cgbracewell@sympatico.ca](mailto:cgbracewell@sympatico.ca)) 416•424•4156)

and **Nancy Ballanger** ([nancyballanger@gmail.com](mailto: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.*



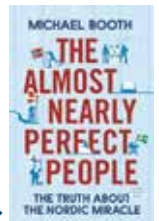
← **June:** *The Idiot Brain: A Neuroscientist Explains What Your Head Is Really Up To* by **Dean Burnett**

**July:** *Consumed: How Markets Corrupt Children, Infantilize Adults, and Swallow Citizens Whole* by **James A. Roberts** →



← **August:** *Angela Merkel: Europe's Most Influential Leader* by **Matthew Qvortrup**

**September:** *The Almost Nearly Perfect People: the Truth About the Nordic Miracle* by **Michael Booth** →



## Activities continued from Page 5

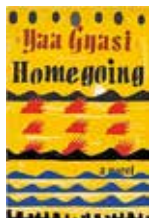


**Travelogue** - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May.

*See Page 12 for our September Special Event*



**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 *4<sup>th</sup> Tuesday of each month*, September to June (NOT December) from 1:30pm to 3:30pm.



← **June: Homecoming**  
by Yaa Gyasi

*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.*



← **June: Dissolution**  
by C. J. Sansom



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

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

*Continued on Page 35* 🗨️



- Y**our Toronto Executive, at its January/February meetings:
- renewed Toronto Executive support for the concept of all members having all rights (currently, Associate Members are not able to attend Senate, nor serve on Provincial Committees);
  - appointed district Senators and alternates to Spring Senate: **Roger Wilson, Joan Elliott, Betty Lou Reynolds, Marjorie Blake, Linda-Sue Thomas**;
  - received one Service-to-Others application by the March 1 due date to be considered for referral to the provincial office for its consideration;
  - received the Nominating Committee's final report regarding the slate of candidates to be presented to the AGM (Published in our March Newsletter);
  - received the monthly reports from Executive Committee Chairs;
  - received the Treasurer's Report to April 6, 2017: Income/\$37,881.99; Expenses/\$20,885.42; Assets/\$63,086.67;
  - welcomed **Martin Higgs**, RTO/ERO Past President, who explained, and answered questions, regarding the pending reorganization of RTO/ERO according to federal legislation regarding not-for-profit organizations;
  - agreed to charge \$25 for non-new-members at our New Member Breakfast;
  - referred a motion to Senate that: *'RTO/ERO request the Ontario and Federal Governments and opposition parties immediately tighten up legislation related to water protection, the Canadian Health Care System, potential Pharma-care, environmental protections, public education, public control of infrastructure in order to avoid any negative effects the re-negotiation of NAFTA might cause; and that "RTO/ERO communicate its position to, and seek support from, those organizations with common interests (e.g. ACER-CART, CARP, etc.).'*

**NOTE: The AGM did acclaim the Executive Slate as published in March.**



**R**TTO/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 held on March 2 and April 20 with over 200 in attendance. Next workshop:

**Saturday, November 18, 2017**

**9:00am - 12:00N**

**at the Weston Golf and Country Club.**

**Details to be announced. On-line registration to be available at:**

**<https://www.rto-ero.org/rpw-schedule-list>**

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

*The last thing I want to do is hurt you. But it's still on the list.*



## RTO/ERO Spring Senate Business

**Editor:** The RTO/ERO Spring Senate will have ended by the time you read this Newsletter. The provincial Executive has prepared a series of motions (below) for debate. Additionally, a proposal to amend RTO/ERO's governance to align with federal not-for-profit legislation will be presented. We have, in previous issues, informed you of those changes ([www.rto-ero.org/who-we-are/governance-new-model](http://www.rto-ero.org/who-we-are/governance-new-model)). Our June E-zine and September Newsletter will inform you of the disposition of these proposals.

### Motions:

- THAT all retired members have the same membership rights regardless of member category.
- THAT an Ad Hoc Committee of the Executive be established to enter into discussions with OTIP/RAEO to investigate the possibility of forming a business partnership for the purpose of providing a comprehensive and affordable RTO/ERO health plan for all retirees from the educational community, with a report back to Senate at the October, 2017 meeting.
- 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."*
- THAT the StopGap Foundation (<http://stopgap.ca>, description below) be the recipient of the Annual Charitable Donation, 2017 (\$100,000) with the request that they apply these funds in Ontario and British Columbia.



### StopGap Foundation

The StopGap Foundation was registered as a charitable organization in October 2013. Its roots date back to 2011. Building ramps for single-step storefronts began as an initiative to raise awareness about barriers in our built environment.

StopGap's lightweight plywood ramps were painted in bright colours to attract attention. *StopGap.ca* was stencilled on each to advertize the project.

The incredibly positive outcome of the first Community Ramp Project showed that similar projects could be launched in different communities across the GTA, and raised awareness about accessibility on a national scale.

The StopGap Foundation hopes to be proactive instead of waiting until 2025 – the projected due date outlined in the Accessibility for Ontarians with Disabilities Act (AODA).





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

**R**TO/ERO has a process for its Health Plan subscribers to request plan enhancements (email [healthcommittee@rto-ero.org](mailto:healthcommittee@rto-ero.org)). We use medical marijuana as a generalized example not to be applied to any specific request.

A number of factors need to be considered before changes can be made:

1. **Legal restrictions:** can the request be legally implemented in Canada.
2. **Is the drug/device/enhancement a recognized tax deduction/reduction/expense.**

*Medical marijuana – an eligible expense; [is] the amount paid to Health Canada or a designated producer for a person authorized to possess or use the drug for medical purposes under the Marihuana Medical Access Regulations or exempt under section 56 of the Controlled Drugs and Substances Act. (Canada Revenue: [www.cra-arc.ca](http://www.cra-arc.ca))*

3. **Does the drug have a DIN.** (A Drug Identification Number (DIN) is a computer-generated eight-digit number assigned by Health Canada to a drug product prior to being marketed in Canada. It uniquely identifies all drug products sold in a dosage form in Canada and is located on the label of prescription and over-the-counter drug products that have been evaluated and authorized for sale in Canada. For drugs where there is minimal market history in Canada, there is a more stringent review and the drug is required to have a Notice of Compliance (NOC) and a DIN in order to be marketed in Canada.

*Marijuana does not have a DIN.*

*The Loblaw group of companies, including Shoppers Drug Mart, have implemented in its employee medical benefits, the opportunity to cover specific health problems. According to media reports, the marijuana benefit is only available to workers suffering from chemotherapy-related nausea and vomiting or spasticity and neuropathic pain associated with multiple sclerosis.*

4. **Claim Risk:** the effect of possible claims on the financial stability of the Plan.

*It is estimating that a patient who consumes a gram of marijuana a day spends between \$2,500 and \$3,000 a year.*

5. **Premium Rates:** the effect of the enhancement on the premiums paid by subscribers.

*Would the additional costs to fellow subscribers be a detriment to the viability and competitiveness of the benefits plans?*

# WHO ARE WE?

RTO/ERO\* is a full-service voluntary organization, that has been around since 1968. RTO/ERO provides a strong voice for 75,000 employees and retirees from child care, schools and school boards, colleges and universities and other members of the education community.

## TOP 31 MEMBERSHIP BENEFITS

### Group Insurance

1 **LARGEST** group insurance plan in Canada for education retirees

2 **GROUP INSURANCE** plans that are owned, designed and managed by your peers



3 **GUARANTEED ACCEPTANCE** within 60 days

4 **GROUP PLAN RATE = FOR EVERYONE**

5 **GREAT COVERAGE** across Canada - live anywhere without changing your insurance

6 **FREE 93-DAY TRAVEL COVERAGE** through our Extended Healthcare Plan



### Discounts



7 **1200+** MemberPerks® via Venngo

8 **HEARING AIDS**



9 **TRAVEL**

10 **HOME & AUTO INSURANCE**

11 **COURTYARD MARRIOTT**

### Social Activities

12 **LOCAL EVENTS** clubs and gatherings hosted by your peers



13 **MERIT TRAVEL** exclusive group and solo tours and discounts

14 **LEADERSHIP OPPORTUNITIES**



### Support & Advocacy

15 **VOLUNTEER** and job opportunities

16 **PENSION SUPPORT AND ADVOCACY**

17 **\$100,000** Project-Service to Others grant program



18 **\$37,500** annual scholarship program for family members

19 **RTO/ERO FOUNDATION** supports healthy aging research and resources

20 **DISTRICT GOODWILL SUPPORT**

**Programs & Services**

- 21 BILINGUAL** *services and Francophone districts*
- 22 LIVE & FRIENDLY** *one-on-one walk-in service*
- 23 FAST RESPONSE TIME**
- 24 HOST RETIREMENT PLANNING WORKSHOPS AND ADVICE**



**Publications**

- 25 RENAISSANCE** *award winning lifestyle magazine*
- 26 LIAISON** *newsletter*
- 27 TAX TIPS** *annual comprehensive document to help members during tax season*
- 28 POCKET PLANNER** *calendar*



**Online Community**

- 29 ENGAGE WITH RTO/ERO** *and other members via Facebook, Twitter, blogs, rto-ero.org and much more*
- 30 JIM GRIEVE** *blog and vlogs*
- 31 #LEADERSHIPSHINE** *monthly tweet chat*



**R**TTO/ERO will be celebrating 50 years of service to retired education personnel in 2018: one-third the age of Canada.

Originally organized with the support of the Ontario Teachers' Federation, the prime goal at the time was to protect and increase the pension of the retirees of the day. In 1968, there was no built-in cost-of-living increase; pensions were based on the best 40 years; life-span was increasing making existing pensions much less capable of supporting pensioners as they aged. Should you be interested, a number of historical documents are available on both our and the provincial websites. We encourage you to take the time to read them.

RTO/ERO continues to grow. This growth helps maintain the high level of service provided and ensures excellent, competitive insurance coverage and premiums.

To aid in growth, promotional items are produced to raise awareness of education workers who are close to retirement. These are distributed by the province (OTF Affiliate annual meeting, union, trustee and supervisory groups), and local volunteers at numerous events including locally sponsored Retirement Planning Workshops.

To your left is an edited version of a new promotional document now available.

## **Special Travelogue ~ Wednesday, September 27, 1:00pm**

### **Living the Dream with Aubrey and Judy Millard**

**T**hey are back!! You won't forget having met **Judy and Aubrey Millard**, Canadians who indeed live their dream of sailing the world in retirement on a 32 ft. sailboat the *Veleda IV*. Don't miss this one! Bring a friend who will thank you. Long may they sail.

**Part 9 Pacific Northwest from Alaska to Mexico**

**Part 10 The Baja of Mexico and the Sea of Cortez**

***Wednesday, September 27, 1:00pm at Holy Rosary Parish Hall***

**Aubrey and Judy Millard** have been living on their 32-foot sailboat for 18 years, sailing down both the Atlantic and Pacific coasts of North America. After crossing the Atlantic, they spent several years sailing around the UK, Scandinavia, though the rivers of France to the Mediterranean and Black Seas, before returning to the Caribbean and Central America. Their last few years have been on the west coast of North America, the focus of this presentation.

In the first half, Part 9, they will show slides and talk about how they got their boat to the Pacific northwest from Central America and their voyages from the glaciers of Alaska, Haida Gwaii, Desolation Sound, Vancouver Island, down the west coast to San Francisco, and the Baja California Peninsula.

In the second half, Part 10, they will show slides and talk of their passage down the Baja, and up into the Sea of Cortez where their boat is presently "on the hard" in San Carlos on the Sonoran coast of Mexico. **Photo:** Aubrey and Judy on-board *Veleda IV*.

**See also Page 32.**





Cruise lines these days are always adding exciting new amenities, and itineraries to their fleet. So, what's the hype surrounding cruises? Depending on your travel style, cruising might be the perfect way to see the world at the fraction of the price.

However, you want to make sure that your interests and travel style are aligned with the right cruise line.

### **Paul Gaugin Cruise Line**

A luxury cruise line, Paul Gaugin only offers cruises to Tahiti, French Polynesia and the South Pacific Islands. While pricier than other cruise lines, everything under the sun is included in the price.

### **Holland America**

In the premium category, Holland America is more refined cruising than other lines. Guests can enjoy learning through the onboard Digital Workshops, or learn some new recipes in America's Test Kitchen.

### **Royal Caribbean**

A family-oriented contemporary cruise line, Royal Caribbean adds the 'WOW' factor to the amenities on board. Guests can enjoy bumper cars, ziplining, surfing, and enjoying the 360-degree views from the North Star.

#### **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>

Advertisement

Contact Armand: 416•233•0002 | [armand.gagne2@sympatico.ca](mailto:armand.gagne2@sympatico.ca)

### **Use Caution With Drugs For Dementia Symptoms: Dr. Paula Rochon, RTO/ERO Chair in Geriatric Medicine**

**S**cientists have found that a type of drug used to treat symptoms of dementia can have harmful effects, including falling, confusion, dependence, and now — pneumonia.

In some cases, doctors prescribe benzodiazepines and related drugs known as Z-drugs to patients with dementia who wander, have sleep disturbances or show physical aggression. However, recent studies have raised concerns about prescribing these medications because of their association with falls that cause fractures, worsened cognitive function and dependence that can lead to withdrawal if they're stopped.

“This finding is an example of a prescribing cascade, where a new drug therapy causes a new medical condition, leading to yet another drug therapy.” said Dr. Paula Rochon, RTO/ERO Chair in Geriatric Medicine.

Dr. Rochon, who developed the concept of the prescribing cascade, recommends that clinicians try non-pharmacological treatments before prescribing one of these drugs. Activities that keep older adults active and promote better sleep, reminiscence therapy, and reorienting dementia patients with items in their vicinity, such as a clock, a calendar or photos of their family, can help address the symptoms of dementia.

For those who are prescribed benzodiazepines or Z-drugs, the study reinforces the need for medication reviews. Dr. Rochon advises clinicians to be vigilant with medication reviews and avoid prescribing a new drug therapy for a symptom caused by the first, creating a prescribing cascade.

If you, or someone you love, has been prescribed any of these drugs, take the time to sit down with the doctor in question and ask about the results of this research.

Visit our **NEW WEBSITE** at

[www.embrace-aging.ca](http://www.embrace-aging.ca)



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

Learn more about how your support improves  
the quality of life of aging adults!

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

<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

**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, April 6, 2017  
and,  
Ontario Municipal Employees Retirement System Spring  
Information Meeting, April 10, 2017**

**R**TO/ERO District 16 was represented at both meetings. We strongly recommend that those wishing details of either or both 2016 Annual Reports visit the respective websites to view on-line, or download as PDF files.

**Meeting Summary (reference the full reports for detail):**

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

Both plans emphasized their ethical and environmental responsibilities.

**CAUTION: OMERS and OTPP are very different plans. Comparison of data cannot be made without full reference to each plan's annual report.**

**OTPP Presentation Highlights:**

- \$175.6B in net assets; 4.2% total-fund rate of return;
- \$11.5B surplus; 105% funded (the later figure may precipitate a funding valuation by the Partners (Government of Ontario and Ontario Teachers' Federation) to ease the inflation discount applied to post-2009 retirees;
- holdings in foreign currencies, in the volatile 2016 markets, are negative when converted to pay pensions in Canadian dollars and account for reduced rate-of-return;
- OTPP does long-range planning to account for events like elections and Brexit;
- climate change is a major factor in investments (a separate, downloadable document, '2016 Responsible Investing Report', is available) (See Page 18);
- gender parity is encouraged on holdings' boards since research indicates growth is enhanced with balanced governance;
- ethical concerns are important to OTPP representatives who make investments and who sit of holding' boards;

*Continued on Page 16* ↗



## ***Pension continued from Page 15***

- divestment may be counter-productive - new owners may not have the ethical interests of OTPP, and limits ability to press for change;
- Ontario jobs were outsourced in 2016 because of a need to seek advisors capable of working in the broader global markets (OTPP offices in London and Hong Kong), those losing their positions were treated well according to their collective agreement;
- OTPP investment in Chilean water/sewage infrastructure was explained: OTPP does not own water-rights; it is a partner with a government not able to provide finances to build a needed, brand new water/sewage system that has significantly reduced disease;
- a special investment group has been established to focus on ethical investments, invest according to UN standards; use voting rights as owners;
- no ownership in Kinder-Morgan; limited, indirect exposure in Enbridge;
- does not invest in residential real-estate, only commercial to provide on-going income;
- pensioners age/7-109; average pensioner age/71; average retirement age/59;
- average starting pension: \$45,000; average pension and benefit paid/\$41,900;
- administrative costs/member: \$169.



## **OMERS Presentation Highlights:**

- \$85.2B in net assets; 10.3% total fund rate of return;
- 93.4% funded (aiming to be fully funded by 2025);
- some assets owned with OTPP or CPP;
- one quarter of OMERS members are women working part-time;
- pensioners range from age 17-111; 470,000 members; 147,000 retirees;
- average retiree pension/\$29,600; average retiree age/71;
- 1,000 separate employers; many different union, management groups; e.g. firefighters, police, outside & inside workers, librarians, etc. (OTPP services only OTF members and administrators with a teachers' pension);
- administrative costs/member: \$189;
- ratio 1.9 active members to 1 retiree; sustainability becoming an issue;
- part-time employment in education and municipalities becoming an issue for pension participation and adequacy of paid pensions;
- developing investments in 'start-ups' to seed potential growth:
- energy, financial services, distressed assets, agriculture, life sciences forecast future growth;
- Added Voluntary Contributions (AVCs) are available to individuals wishing to have personal investments managed by OMERS provided a 10.3% return;
- Management Expense Ratio (MER) below 50 basis points;
- pension contribution rates average 10.7%. ***OMERS Q&A on Page 17.***



## OMERS Question & Answer Session

At the OMERS Information Meeting, attendee questions skew toward financial issues. Questions come from assorted groups: police, firefighters, various CUPE locals, librarians. (At the OTPP Q&A session a number of queries are directed to ethical investing.)

- CUPE Ottawa asked about potential loss of inflation protection. *Not considered at this time but another 2008 downturn would force the issue;*
- Windsor Inside Workers ask about support for Public/Private Partnerships where the private aspect appears to walk off with the benefits. *OMERS governance model mitigates negative effect on workers.*
- Firefighters asked about providing EMS workers with same pension benefits as police and firefighters. *May be implemented soon.*
- OMERS was questioned as to their involvement in a lobby-group supportive of the one-stop subway to the Scarborough Town Centre - considered by the member to be a waste of money for an unwanted project. *OMERS, through its real estate arm (Oxford Properties), owns the Scarborough Town Centre; has since withdrawn its funding of the lobby group; but still supports.*
- Wellington Catholic Board CUPE asked about helping get 10-month workers, considered part-time, enrolled in OMERS. OMERS will work with employers to accomplish this.
- Librarians asked about OMERS 'green' investment strategy. *OMERS does employ ESG standards in its operations. (See Page 18.)*
- a retiree asked about alternate withdrawal dates for the individual Added Voluntary Contributions (AVCs). *The current June-only withdrawal date is under consideration.*
- question: can AVCs be broadened to include spouses. *Under consideration but legislative rules regarding these types of savings vehicles are complex.*
- question: how will the potential housing market downturn affect OMERS. *The quality of a broad range of investments hedges downturn in specific areas.*

As with OTPP, answers to most financial/investment questions can be found in the OMERS Annual Report available on-line at: [www.omers.com](http://www.omers.com).

16

Building Sustainability Excellence



G R E S B<sup>®</sup>

For the fourth year in a row, Oxford Properties, OMERS real estate investment company, has received the top spot in the Global Real Estate Sustainability Benchmark survey (an industry-driven organization committed to assessing the ESG performance of real assets globally) as the North American Regional Sector leader in the Diversified Office and Retail category. For more than a decade, Oxford has integrated sustainability into the operations of its existing buildings and continues to introduce the latest green building materials and technologies into new developments.

## OTPP and Responsible Investing ~ ESG Standards

### **Environmental Social Governance**

*Responsible investing issues are always emerging and ESG standards are constantly being established or refined. Ontario Teachers' is committed to learning and applying knowledge in new ways. We welcome your comments and suggestions on our responsible investing activities and this report.*

*We can be reached at [Responsible\\_Investing@otpp.com](mailto:Responsible_Investing@otpp.com).\**

**\*OTPP 2016 Responsible Investing Report:**

full report available on-line at: [www.otpp.com](http://www.otpp.com)



### **Responsible Investing Framework:**

Ontario Teachers' responsible investing principles provide a common understanding of how we consider ESG factors in order to ensure a systematic and balanced approach across the plan.

- 1. Integrating ESG:** We consider and evaluate ESG factors alongside other risk factors in our investment processes because we believe they can materially impact the value of our investments.
- 2. Engaged Ownership:** We are engaged owners and take a responsible approach in our asset management practices. We believe that good governance is fundamental to effective management of ESG factors.
- 3. Continuous Learning:** We continue to expand our knowledge, deepen our understanding and evolve our practices by continually assessing current and emerging ESG risks. We share experiences across the pension plan by fostering a culture of thought leadership and collaboration.
- 4. Seeking Disclosure:** We seek clear and relevant disclosure of information that may assist us in making investment decisions.
- 5. Collaboration and Influence:** We collaborate with like-minded investors to more effectively execute these principles.

## **2016 RESPONSIBLE INVESTING REPORT**





## **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**

**Editor's Note:** Thanks to **Shashi Makhija** and **Carol Seljak** for hosting the *Friday Night Movie Group* for the last two years. It is members like them, and all our convenors, that provide the range of activities available.

Do we have other volunteers who would like to host an event for our members? Contact **Heather Talbot** ([heatalb@rogers.com](mailto:heatalb@rogers.com)) with your proposal. **Suggestions:** pole-walking, biking, coffee club, dining club.

## **Meet Our NEW MEMBERS at BREAKFAST**

*An Opportunity for New and Experienced Retirees to Meet*

**Tuesday, September 19, 2017**

**The Old Mill, Brûlé Room A**

**9:30am ~ Meet & Greet/Coffee**

**10:00am ~ Breakfast Buffet**

**Music provided by Ken Edge**

**\$25 for Guests/Current Members**

**Gratis for New Members** as described below.



RTO/ERO Toronto welcomes its new members who have joined us from September, 2016 to August, 2017 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

### **REGISTRATION DETAILS**

- 1** Members joining us *From September 1, 2016 to August 31, 2017* will receive a personal invitation directly in late August.
- 2** Those who have joined since 2012 *and did not benefit* from past invitations may also attend at no cost *but must register.*
- 3** Other members, non-members, guests are encouraged to come and greet our new members at the subsidized cost of \$25.00.

***Complete and submit, with appropriate payment, the Registration Form on Page 21 by Monday, September 11, 2017 so that we can best use our funds by ordering the proper resources.***

***Register early! Remember your Parking Pass (Page 26)!***

Event Information: Kay Jeffery: [catherine.jeffery067@sympatico.ca](mailto:catherine.jeffery067@sympatico.ca)

***Come Early! Meet Your 2017/18 Executive & Convenors  
Leave When You Want!***

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

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

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

## Registration Form for New Member Breakfast

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

SEPTEMBER 19, 2017 ~ REGISTRATION FORM

*All Must Register via Bob Putnam as below*

*~ Return by Monday September 11, 2017 ~*

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

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

(Used for RTO/ERO Toronto purposes only)

Guest: \_\_\_\_\_ \$25 per guest

**I joined RTO/ERO Toronto from 2012 to 2016 but was not able to attend this event since joining.  \_\_\_\_\_ No Charge (Please check & initial)**

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

**Other members remit \$25.00/person** by cheque (no post-dates) payable to RTO/ERO District 16 to:

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

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

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

***Remember your Parking Pass - Page 26***

## New Member Breakfast Menu

### Buffet Style

*Chilled Orange, Grapefruit & Apple Juices*

*Fluffy Farm Fresh Scrambled Eggs with Herbed Tomato*

*Mesquite Smoked Bacon & Country Link Sausages*

*Golden Mini Red Potatoes with Rosemary & Cloves*

*Fresh Baked Mini Muffins, Danish Pastries, Croissants,*

*Buttermilk Biscuits, Gluten Free Blueberry Muffins,*

*Sliced Fruit Tray, Preserves, Marmalade, Honey & Sweet Butter*

*Coffee (regular, decaffeinated), Selection of Fine and Herbal Teas*

## Goodwill ~ Marjorie Blake



### Contact:

**Marjorie Blake**

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

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

**S**pring has sprung! But... has it? Warm jackets, boots, scarves, hats and gloves are still on the scene. Daffodils and the other bulb families are trying to show their greenery, but they are somewhat shocked at the onset of a cold spell. However, these drawbacks are temporary, and we need to be thankful for what we have at the moment, and move on with hope for future, brighter days.



Welcome letters were sent to 45 new members. Cards of condolence were sent to relatives of 28 deceased members. Birthday cards were sent to twenty 80 year-olds, seven 90 year-olds, and two 100+ year-olds.

A fruit basket was sent to a member who had a fall, and as well had a short stay in hospital. *Get Well* and *Keeping-in-Touch* cards were sent to some members. Thank you cards and letters, as well as telephone calls, were received from members regarding personal, as well as general, issues pertaining to our Goodwill Program.

Kindly remember to continue to keep us informed and up-to-date with information of interest or concern on behalf of your fellow members.

*All the best to everyone. Enjoy the Summer when it arrives.*

## Rendezvous Club ~ Celebrating 80 Years in 2017




**R**etired 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.



**May 29: 80<sup>th</sup> Anniversary Celebration**  
- surprise entertainment and mementoes

Contact: **Kay Jeffery:**

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

## Theatre ~ Shaw Festival, Niagara-on-the-Lake

This delightful comic romp from the thirties follows the fortunes of Bill Snibson, a proud Cockney who is amazed to learn that he's actually the fourteenth Earl of Hareford. But if he wants to claim his title, it looks as if he will have to shed his old life – and love. With well-loved classic songs including “*The Lambeth Walk*” and “*Leaning on a Lamp Post*”, “*Me and My Girl*” was brilliantly updated by Stephen Fry in 1986 for a run that won a hatful of Olivier, Drama Desk and Tony Awards.

### *Me and My Girl*

**Date: Tuesday, October 3, 2017**



**Depart:** 9:00am St. Andrew's Anglican Church  
2333 Victoria Park Ave.

9:15am Yorkdale Subway Station  
(north end)

9:45am Hurontario Car Pool (at Hwy 401)

**Lunch:** 11:30am - 1:00pm  
Enjoy a delicious buffet lunch the  
**Pillar and Post**

**Show:** 2:00pm - 4:30pm  
Reserved orchestra seating for  
*Me and My Girl*

**Dinner:** 5:00pm - 6:30pm  
Enjoy a delicious dinner at **Betty's Restaurant**

**Return:** .. 8:00pm Hurontario Car Pool  
8:30pm Yorkdale Subway Station (north end)  
8:45pm St. Andrew's Church

**Price:** ..... \$160.00 per person (includes HST)

Make cheque payable to **Year Round Travel Inc.**

*Also see Page 25 for  
Trip Terms & Conditions*

**To Book:** *Call Karen Sinclair* at 416•690•4961 at 8:00am on Wednesday, June 7. If your booking is confirmed, **forward a cheque for the full amount IMMEDIATELY to:**

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

Cheques are payable to **Year Round Travel Inc.**

and may be postdated to June 30, 2017.

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

# ROCK OF AGES

## **Theatre ~ Dunfield Theatre, Cambridge**

**F**ans of '80s arena hard rock music will dig this awesomely hilarious musical comedy that wails with big chords, big hair ... and an even bigger heart. It's 1987, and aspiring rocker Drew Boley meets and falls madly in love with Sherrie, a fresh-faced Midwesterner who has recently moved to Los Angeles to chase her movie star dreams. Will their stars rise? Will their love last? Find out in the worldwide phenomenon featuring 28 classic rock tunes like "Don't Stop Believin'," "We Built This City," "The Final Countdown," "Wanted Dead or Alive," "Here I Go Again," "Harden My Heart," "Can't Fight this Feeling," and "I Want To Know What Love Is."

*Also see Page 25 for  
Trip Terms & Conditions*

**Date: ....Thursday, November 2, 2017**

**Depart: ..9:00am** St. Andrew's Anglican Church  
2333 Victoria Park Ave.

9:15am Yorkdale Subway Station (north end)

9:45am Hurontario Car Pool (at Hwy 401)

**Lunch: ... 11:00am - 11:50am**

Enjoy soup and a sandwich at the **Stone Crock Restaurant**

**Show: .....2:00pm - 4:30pm**

Performance of **Rock of Ages** at the **Dunfield Theatre**

**Dinner: ..5:00pm - 7:00pm**

Enjoy a four-course meal at **Golf's Restaurant**, Kitchener

**Return: ..8:00pm** Hurontario Car Pool

8:30pm Yorkdale Subway Station (north end)

8:45pm St. Andrew's Church

**Price: .....\$145.00** per person (includes HST)

Make cheque payable to **Year Round Travel Inc.**

**To Book: Call Linda Grieve** at 416•498•7228 at 8:00am on Wednesday, June 7. If your booking is confirmed, **forward a cheque for the full amount IMMEDIATELY to:**

**Karen Sinclair, 49 Herbert Avenue, Toronto ON M4L 3P8**

Cheques are payable to **Year Round Travel Inc.**

and may be postdated to June 30, 2017.

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



## Theatre Daytrip Terms & Conditions

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

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

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

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

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

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

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

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

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

3. **Tickets and name-tags** will be distributed as you board the bus.

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

(a) If you cancel before June 30, 2017, your cheque will be shredded.

(b) If you cancel after June 30, 2017 after cheques have been cashed, Karen will connect you with someone on the waiting list, if possible.

(c) If you choose to give or sell your ticket(s) to family, friends, etc, please call Karen with name, phone number, and pick-up location of person(s) attending in your place.

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

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

# Parking Pass

62827



MANAGED PARKING SERVICES



OLD MILL  
TORONTO

21 Old Mill Road, Toronto,  
Ontario M8X 1G5

**EVENT:** Retired Teachers of Ontario - District 16

**VALID:** Sept. 19, 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.



## **Powerful Passwords and other Fraud-Fighting Tips**

**E**ditor: RTO/ERO's health insurance plans are underwritten by Sun Life Financial. An added benefit is the opportunity to subscribe (or unsubscribe) to monthly electronic communications from Sun Life - '*Money for Life*'. Although some marketing information is included, there are also a number of useful articles on timely topics.

March was **Fraud Protection Month**. One article in the March Issue of '*Money for Life*' was felt by your editors to be of interest enough to all our members to bring to your attention and is copied below.

We thank the writer, **Anne Levy-Ward** and **Sun Life Financial** for their permission to reproduce.

Should you wish to receive this communication, go to:

[www.sunlife.ca/ca/Learn+and+Plan/  
subscribe+to+our+newsletter?vgnLocale=en\\_CA](http://www.sunlife.ca/ca/Learn+and+Plan/subscribe+to+our+newsletter?vgnLocale=en_CA)

**March 13, 2017**

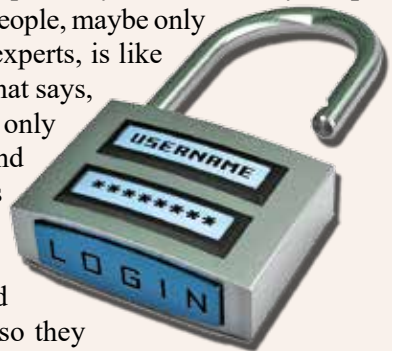
### **Powerful passwords and other fraud-fighting tips**

By **Anne Levy-Ward**

**Sun Life Financial '*Money for Life*' Newsletter, March 2017**

*You can protect yourself from fraud with high-tech tricks and applications  
– and low-tech common sense.*

How many passwords do you have? Dozens, probably. But how many *unique* passwords do you have? If you're like many people, maybe only a few – or even just one. And that, say the experts, is like leaving the keys in your car with a big sign that says, "Steal me" – except that the bad guys can not only steal *what you have* (like bank accounts and investments) but also compromise functions that control *what you do* (like remotely activating camera and audio-recording features, deleting emails, phone calls and texts, or even opening your garage door – so they can steal your car).



### **Your most important password**

It's not your online shopping account. It's not your Canada Revenue Agency ID. It's not even your online banking password. It's your webmail password. Why? Because if cyber-crooks can get into your webmail account, they can use the "password recovery" feature on other sites to gain access to almost all of your other accounts. So protecting your webmail is your first line of defence

against fraud. That means always using a secure connection to your webmail account (consider using a VPN – virtual private network – when using public wi-fi for personal use) on any device wherever you are, and turning on 2-step verification if that’s possible. And remember: Your password is only as secure as the last site you used it on.

On its website, **Get Cyber Safe**, ([www.getcybersafe.gc.ca/cnt/prtct-yrslf/prtctn-dntty/usng-psswrds-en.aspx](http://www.getcybersafe.gc.ca/cnt/prtct-yrslf/prtctn-dntty/usng-psswrds-en.aspx)) the Canadian government offers some password tips, including:

- Don’t ever use your name, birthday, driver’s license or passport number.
- Memorize your passwords and don’t store them on your phone or laptop.
- Change your passwords often.
- Re-enter your password every time you visit a website or browser, even if it gives you the option of staying signed in, or offers to remember your password. (Bonus: Having to enter it every time will help you remember it.)
- Clear your browsing history or cache after banking or shopping online.
- Don’t enter your password until you’re sure a site is secure. Look for a padlock or unbroken key icon in the browser window, along with a url that starts with <https://>, not just [http](http://).
- Be sure to change the original default password on your smartphone.

Your passwords should be at least 8 characters long, and should include upper- and lower-case letters, numbers and special characters (like # or &). But the strongest password is useless if you can’t remember it.

If you find it frustrating to create strong passwords that you can actually remember, here are a couple of tricks:

1. **Promote your personal goals.** After all, most of us type passwords dozens of times every day, so why not seize the opportunity to reinforce positive changes? Repetition forms habits, good and bad. If you enter a password 4 times a weekday, that’s around 84 repetitions a month.

Jot down your goals and then use the first 1 or 2 letters from each word to develop an 8-character password. Then capitalize and replace some letters with numbers and special characters. For example, “Quit smoking forever” becomes the password QtsM4#v@. Similarly, “Save money for trip to Paris!” becomes s\$\$4T2€!

Note that keyboard symbols, like the € (Alt + 0128 = €), add extra complexity to your passwords. You can find out how to create them online.

Each time you enter your password you’ll reinforce your goals. You



might even look forward to creating new passwords so you can get more things done.

2. **Celebrate pop culture.** Start with the initial letters in a familiar sentence (like a book title, a song lyric or the punchline of a favourite joke), then swap out a number or two, and throw in a special character in an appropriate place. So “Aren’t you glad I didn’t say banana?” could become Aygid5b? And “What we have here is a failure to communicate” could become Wwhh!af2c8.

If you’re convinced you can’t remember more than a couple of passwords, consider getting a password manager app, which will keep an encrypted list of all your passwords that’s accessible only by one, master password. Needless to say, that master password should be the longest and strongest of all.

## How do you know if your webmail account has been hacked?

Some obvious signs:

- Your password no longer works.
- Family and friends complain that you keep “spamming” them.
- Messages appear as having been read, even though you haven’t seen them.
- “Sent” and “Deleted” folders contain messages sent or deleted, but not by you.

To combat webmail account hacking, some major webmail providers offer self-serve monitoring features that let you check and validate your account activity:

- **Hotmail/Live – check recent activity**

<https://support.microsoft.com/en-ca/help/13782/microsoft-account-what-is-the-recent-activity-page>

- **Gmail - check recent activity**

<https://support.google.com/mail/answer/45938?hl=en>

More on foiling webmail hackers:

- **How to find out who has accessed your email account**

<https://www.techwalla.com/articles/how-to-find-out-who-has-been-accessing-my-email-account>

- **What to do if your email account gets hacked and how to prevent it**

<https://www.theguardian.com/technology/2014/feb/03/what-to-do-email-hacked-how-to-prevent>

## Beware of fake news

Defending yourself with strong passwords and high-tech apps will help protect

*Continued on Page 30* 🗨️

## ***Fraud continued from Page 29***

you against fraud. But you can also fight fraud with low-tech, common sense.

Since the dawn of time, con artists have preyed on people's greed, credulity and weakness ("Try this apple..."), but today's fraudsters use modern technology to put age-old scams on steroids. If that ad or "news item" on your favourite social site promises something miraculous or even just unlikely – chances are it's "fake news," designed to attract your attention, your clicks, your trust and your money. **The Competition**

**Bureau of Canada** ([www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h\\_00122.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html)) warns: "Just because a website looks like a news site, or appears to be affiliated with a well-known news source, does not mean that is in fact the case. Many fraudsters create fake news sites to promote bogus products with unfounded and misleading claims. Look to well-known, reputable sources when searching for information online."



bogus products with unfounded and misleading claims. Look to well-known, reputable sources when searching for information online."

So far, we've been talking about the dangers of fraud aimed at you as an individual. That's where most law-enforcement agencies direct their energies. But you can also be hurt by fraud against corporations – like auto insurance fraud or group benefits fraud. Insurance companies do have deep pockets, but this kind of fraud can hit you in your wallet, too. Auto insurance fraud drives up the cost of insuring your car; group benefits fraud increases the cost to your employer of providing healthcare benefits like prescription drug and dental coverage, which can result in higher premiums and/or reduced coverage for you.

### **How to fight benefits fraud**

Here are 4 commonsense ways to protect your healthcare benefits from fraud:

1. Protect your identity – keep your passwords confidential and monitor your claims for errors or claims that are NOT yours.
2. Keep receipts for a year in case your insurer asks to verify a claim.
3. Know what's covered and what's not so you can use your plan appropriately.
4. Report suspected plan abuse or fraud if someone tries to persuade you to misuse your plan. (See Page 31.)

## Other useful resources:

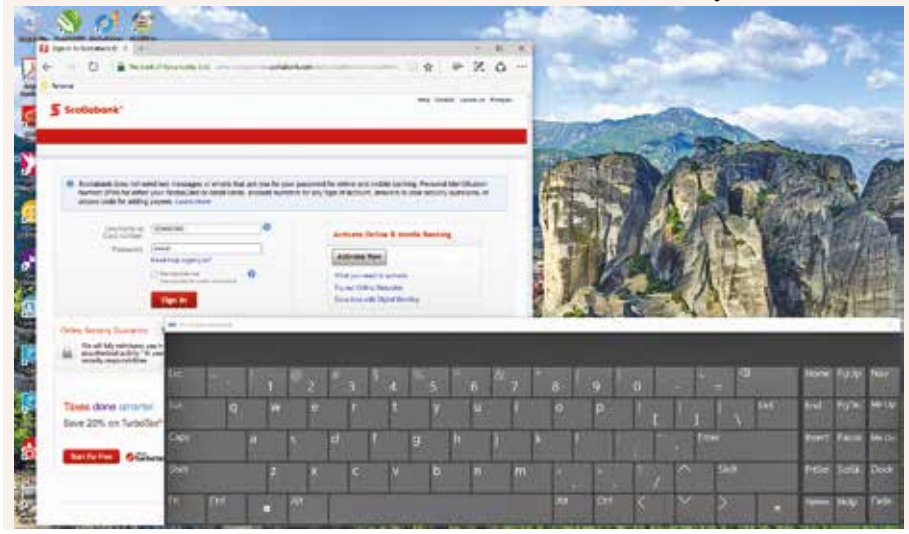
- **How to avoid or recover from identity theft** (Consumer Protection Ontario)  
<https://www.ontario.ca/page/how-avoid-or-recover-identity-theft>
- **Fraud alerts and information** (Sun Life Financial)  
<https://www.ontario.ca/page/how-avoid-or-recover-identity-theft>
- **Cops and Bloggers** (Saskatoon Police Service Blog)  
<http://copsandbloggers.ca/category/crime-prevention/>
- **Consumer Protection BC blog**  
<https://www.consumerprotectionbc.ca/blog/itemlist/user/4054-melaina>
- **dot.con** (CBC documentary on online fraud)  
<http://www.cbc.ca/doczone/episodes/dot-con>

## And from the Competition Bureau:

- **Recognizing fraud**  
[www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h\\_00122.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html)
- **Fraud Prevention Month**  
[www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03662.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03662.html)
- **Little Black Book of Scams**  
[www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html)

16

**For further security:** Your computer (Windows 10) has a **virtual keyboard** (see below) from which you enter data into secure log-in-forms that prevent tracking of keyboard strokes. There are viruses that can track keyboard entries and send those entries to scammers who then have access to your secure site.



## September Special Travelogue Photos

Spinnaker in Guatemala



Iceberg off Anchorage



South Sawyer Tidal Glacier



## PUZZLE CHOICE

### Across

1. Snakelike fish
4. Assist in crime
8. Particle
12. Imitate
13. Fruit
14. Pulsate
16. Bad time for Julius
17. Border
18. Wipe out
19. Laconic
21. Sediment
23. Additional to or different from
24. Attempt
25. Slightly open

27. Cut down
29. Form of transport
30. Vitality
31. Fuss
34. Study of plants
37. Bill of fare
38. Napkin
39. Quartz used in cameos
40. Used to control a horse
41. As well
42. High mountain
43. Fraud
45. Each
47. Cereal grass seeds
48. Paddle

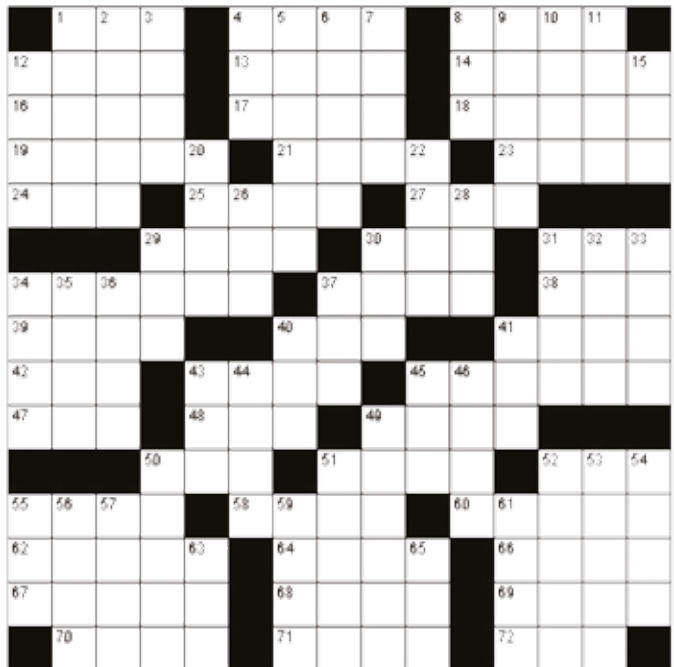


- 49. Aromatic herb
- 50. Fitting
- 51. Champion
- 52. Droop
- 55. Tablet
- 58. Aspersions
- 60. Languish
- 62. Residence
- 64. In the middle
- 66. Halo
- 67. Defamation
- 68. Shade of blue
- 69. Pack tightly
- 70. Medieval land worker
- 71. Hinge joint
- 72. Conifer

- 36. Variety
- 37. Coalesce
- 40. Saloon
- 41. Be unwell
- 43. Jump
- 44. Annual grass seeds
- 45. Melody
- 46. Gambit
- 49. Infer
- 50. Tree with cone-like fruit
- 51. Person
- 52. Fry quickly in fat
- 53. Pointer
- 54. Chew
- 55. Buddy
- 56. Wading bird
- 57. Part of the ear
- 59. Long and thin
- 61. Facile
- 63. Mischievous fairy
- 65. Staining substance

**Down**

- 1. Type of duck
- 2. Mineral used as an abrasive
- 3. Not as great
- 4. Simian
- 5. Pandemonium
- 6. Avid
- 7. Woody plant
- 8. Consumed
- 9. Tossed
- 10. Unwritten exam
- 11. Flowerless plant
- 12. Glove
- 15. Insect
- 20. Yield
- 22. Tibia
- 26. Crested bird
- 28. Flightless bird
- 29. Charge
- 30. Animal doctor, in short
- 31. Fit
- 32. Saucer
- 33. Woodwind instrument
- 34. Male hog
- 35. Merely



© Puzzle Choice | <http://www.puzzlechoice.com>  
 Reproduced with permission. Solution on Page 37.

## Welcome New Members ~ Linda Sue Thomas



Contact Linda-Sue: [rto16memb@gmail.com](mailto:rto16memb@gmail.com)

Welcome to those having joined RTO/ERO in February and March, 2017. *As of April 30, 2017, our District membership was 5,345.*

Beatriz Amuchastegui  
Edward Bavington  
Lita Bernardi  
George Black  
Michel Bondy  
Angela Boragina  
Lorna Cairns  
Sharon Chlon  
Thelma Clark  
Helmar Drost  
Patricia Carol Dyer  
Victoria Dziura  
MacKinnon  
Susan Fehrman  
Silvana Filice  
Pamela Foreht

Keith Goddard  
Rosemarie Goodman  
Victoria Grant  
John Guyatt  
Theresa Hallas  
Anne Harrison  
Daniel Kapp  
Vivienne Kong  
Ruth Lambert  
Julia Lamoca  
Gerald Lokash  
Arn MacPherson  
Jessie Maughan  
Margaret McEvenue-  
Young  
Michele Miller

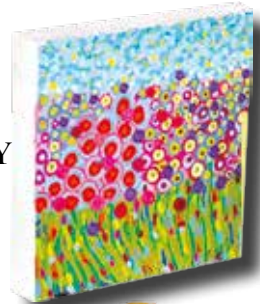
Maria Rosetta Moran  
Katherine Neralich  
Nicole Pepper  
Marjorie Pethick  
Ann Rand  
Carol Ratzlaff  
Ana Maria Santos  
Frederick Sauv e  
Louise Sills  
Agatha Tam  
Michael Tudor  
Sandy Whitehouse  
Shulamith Witty  
Helen Wolfe  
Beth Jeanine Wright

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



16

## Social/Recreation continued from Page 6



**Financial Group ~ Lone Smith** (416•234•1969 | lonesmith@hotmail.com) You are invited to join us on the 4<sup>th</sup> Thursday of the month from 4:30-6:00 p.m. 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. We meet on the following dates in the spring session 2017: May 25, June 22. **See our report on Page 36.**



**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. **June 9 may be our last Friday Movie! Thanks Shashi and Carol ~ See bottom of Page 19.**



**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 *4<sup>th</sup> 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. **Continued on Page 36** ☞

## ***Social/Recreation continued from Page 35***

Contact **Rosalie Parente** at [rosaliele10@rogers.com](mailto:rosaliele10@rogers.com) or **Cindy Shore-Beauvais** at [shorbeau@sympatico.ca](mailto:shorbeau@sympatico.ca). (*Liability Waiver required.*)



**Theatre Day Trips** ~ **Karen Sinclair** and her committee (**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](mailto: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

## **News from the Financial Group ~ Lone Smith**

Contact Lone: [lonesmith@hotmail.com](mailto:lonesmith@hotmail.com)



**O**ur Financial Group, in an attempt to be on the cutting edge of the “World of Money” invited Jenny do Forno from Nest Wealth to explain the concept of Robo Advisors. Contrary to popular belief it is not a robot taking care of your money and deciding how to invest.

The first step requires you to complete an online risk profile, essentially a questionnaire about you, which generates a risk score. In order for this to be effective you must be very honest.

Next Nest Wealth will set up a phone appointment to ensure they know what is right for you and to discuss your risk profile. This is different from most Robo Advisors in that they have a chat function plus you can email any time.

Once your risk profile is done and the paperwork processed, your money can be held in several accounts for example RRSP, LIRA, RIFFS, Trading, etc. - all for the same fee. Rebalancing occurs if the account incurs a 3% deviation from your risk profile. The portfolio is held with NBCN and is covered by \$1,000,000.00 worth of insurance.

Nest Wealth invests in seven ETF (Exchange Traded Funds) sectors: Global; Reits; short, long and medium bonds; Canadian Equities; and, Emerging funds. The purpose is to ensure diversification, the model based on David Swenson’s financial theory and research. The ETFs mirror the growth of the market. The purpose of using this type of service is to take the emotion out of investing.

Nest Wealth operates on a flat administration fee basis: \$0-\$75,000 @ \$20/month; \$75,000-\$150,000 @ \$40/month; and, over \$150,000 @ \$80/month.

*Continued bottom of Page 37*

Thanks again to a few members who took the time to help with our executive archives. **Audrey Neufeld** sent us a photo of **Roy Neufeld** (right, 1993/94). **Joan Neilson, Margaret and John Catto** arranged for a scan of Jean Watson (86/87) to be sent. The latter was added to our archives but, sadly, we could not provide a suitable print version.



The remaining 30 will be listed from time-to-time.

**March Newsletter clarification:** Phone contact for **Betty Lou Reynolds**, 2<sup>nd</sup> Vice President: 416•356•5609

**Editor: Bill Menagh:** 416•488•3372 | bmenagh@sympatico.

16



**Porter Airlines Discount Discontinued**

This former benefit of membership arranged through Merit Travel has been discontinued through lack of usage. Porter Airlines determined that usage was too low to warrant maintaining the option.

16



Solution to Puzzle on Page 37 © Puzzle Choice



**'Tis To Laugh**

Thanks to those living in Toronto's sub-standard geared-to-income public housing for foregoing \$1B repairs in order that others may enjoy a one-stop subway extension to the Scarborough Town Centre.

**Finance continued from Page 36**

The average annual fee would be approximately \$1,240 for any amount over \$150,000. By the use of technology, they have created a way for us to invest and keep as much of our money as possible. If you are interested in learning more do contact me.

Our next topic to explore is the Funeral industry.

## In Memoriam ~ Marjorie Blake



Contact Marjorie: 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.

Murray Anderson  
Margaret Baer  
Gary Barker  
Sharon Cape  
Mary Campbell  
Frederick Chapman  
George Ciruls  
Isabel Curtin  
Surjo Dass  
Maria Drost  
Catherine Freeman  
Dietrich Galonska  
Irene Hick  
Margaret Innes  
Henry Josephs  
Donald Kong  
E. J. Ross Maughan



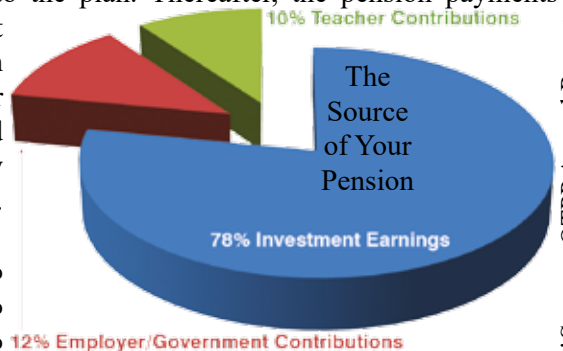
Barbara Mendelson  
Brigid Murphy  
Roger Pethick  
Arthur Relf  
Patricia Sakamoto  
Margaret Shutka  
Elinor Smyth  
Ronald Stevenson  
Kenneth Tannis  
Douglas Walker  
Robert Winslow  
Charlotte Wray  
Ronald Wright

**Erratum:** Our January Newsletter contained a misspelled name of a deceased member. **Jaan Tuju** passed away in October, 2016. **16**

## Teachers' Pension Funding Source\*

Current contribution rates to the Ontario Teachers Pension Plan are 12.3%. Within five years, retirees have received in pension payments an amount equal to their contributions to the plan. Thereafter, the pension payments derive from the investment earnings created through expert management. Teacher pensions are often portrayed as a government burden by apologists for the 1-percent. Not so!

Member Contributions: 10%  
Employer/Government: 12%  
Investments: 78%



\*Source: OTPP Annual Report

## **RTO/ERO Toronto Executive 2016 ~ 2017**

President: **Roger Wilson** Past President: **Lone Smith**  
First Vice-President: **Joan Elliott** Second Vice-President: **Betty Lou Reynolds**  
Treasurer: **Robert Putnam** Secretary: **Herb Stover**  
Archives: **Valerie Mah** Communications: **Bill Menagh**  
Goodwill: **Marjorie Blake** Health/Insurance: **Bill Tajer**  
Membership/Recruit: **Linda Sue Thomas** Pension/Retirement: **Susan Weinert**  
Political Advocacy: **Sheila MacMillan** Program: **Kay Jeffery**  
Social/Recreation: **Heather Talbot** Travel: **Karen Sinclair**  
Members-at-Large: **Armand Gagné** (also Foundation Rep), **Ruth Baumann**,  
**John Bratton**, **Lou Manning**, **Helen Milton**

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

### **Change of Address, Status, District**

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

### **Obtaining Your Newsletter**

**T**his 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**

**Y**our Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. 'Letters-to-the-Editor' are also welcome. The editors reserve the right to reject, or modify, any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any content in this document with appropriate attribution. Third-party submissions **must include all source details**.

**Submission standards: Electronic TXT file preferred**, (or Word DOC/DOCX, WordPerfect WPD, or PDF file) emailed to [bmenagh@sympatico.ca](mailto:bmenagh@sympatico.ca). Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

**Editorial Committee:** **Ian Baird**, **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**

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



Photos of participants in our Theatre Day Trip on March 29, 2017 to see *'Joseph and the Amazing Technicolour Dreamcoat'*. Photos by Valerie Mah

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





## **Is It Time To Decriminalize All Drugs?**



**I**t is increasingly recognized that the financial costs (health-care, policing, social services), and human costs (overdose, death, family crisis and breakup) of improper legal and illegal drug use is becoming a significant burden for Canadian society. Vancouver has implemented safe injection sites for illegal drugs that have helped decrease the adverse health, social, and economic consequences of drug use without requiring abstinence. (Soon to be available in Toronto.)

The federal government is on the verge of legalizing the sale of marijuana for recreational use in addition to the current medical use.

Portugal decriminalized all drugs in 2001 and the data collected over a 10-year period has been very enlightening. This direction is now being advocated, by some, for Canada to consider. Toronto's acting medical officer recently advocated for prescription heroin to be available.

We provide some of the data and viewpoint in this Supplement.

# **Drug Policy in Portugal: The Benefits of Decriminalizing Drug Use\***

---

**Artur Domoslawski**  
(Translated from Polish to English  
by Hanna Siemaszko)  
June 2011  
Global Drug Policy Program

For more information contact:  
**Global Drug Policy Program**  
**Open Society Foundations**  
c/o Helsinki Foundation for Human Rights  
Ul. Zgoda 11, 00-018  
Warsaw, Poland  
[www.soros.org/initiatives/drugpolicy](http://www.soros.org/initiatives/drugpolicy)

## **Preface by Fernando Henrique Cardoso**

Former president of Brazil (1995–2002), co-president with César Gaviria and Ernesto Zedillo of the Latin-American Commission on Drugs and Democracy, and chair of the Global Commission on Drug Policy.

*Drug Policy in Portugal* is a lucid, penetrating and timely study about the impact of drug decriminalization on people's health and public security.

I was introduced to the Portuguese experience during a visit to the country in January 2011. I met with political leaders, health professionals, social workers, researchers and experts on public security. I also visited the Taipas Center for Treatment and Rehabilitation, observed the proceedings of the Commission for the Dissuasion of Drug Addiction, and talked to youngsters in schools and people incarcerated for drug trafficking offenses.

It did not take long to grasp the national drug policy's innovation, balance and consistency. Such a progressive approach was all the more remarkable in a society known to be relatively conservative.

During my visit, I was highly impressed by the message I heard from Dr. João Goulão and other officials, who emphasized that the goal of the Portuguese drug policy is to fight the disease not the patients.

All the available evidence shows, beyond any doubt, that punitive measures alone, no matter how harsh, do not achieve the goal of reducing drug consumption. Worse, in many cases prohibition and punishment have



**OPEN SOCIETY  
FOUNDATIONS**

\*Used with permission. Complete document available from:

[https://www.opensocietyfoundations.org/voices/  
portugal-drug-decriminalization-works](https://www.opensocietyfoundations.org/voices/portugal-drug-decriminalization-works)

disastrous consequences. The stigmatization of drug users, the fear of police repression and the risk of criminal prosecution make access to treatment much more difficult.

By decriminalizing the consumption of all drugs, Portugal broke with a global paradigm. Instead of insisting on repressive measures that are, at best ineffective, at worst counterproductive, it chose a bold approach that favors more humane and efficient policies.

In so doing, Portugal indeed reflects one of the core recommendations of the Global Commission on Drug Policy, which I chair—that is, to “End the criminalization, marginalization and stigmatization of people who use drugs but who do no harm to others... Replace the criminalization and punishment of people who use drugs with the offer of health and treatment services to those who need them.”

This paradigm shift is, at the same time, straightforward and far-reaching. It fully embraces the need to treat those suffering from health problems with help and support, rather than stigmatization and punishment.

This study about this ground-breaking experience, now translated to English, also shows convincingly that in Portugal, drug decriminalization is not seen as panacea or a magic solution capable of solving all problems. Quite the contrary, decriminalization of drug consumption is part and parcel of a balanced and comprehensive but still challenging set of policies aimed at reducing the harm that drugs cause to people and societies.

It is also a pragmatic, evidence-based public policy, devoid of intolerance and prejudice, which has the primary goal of safeguarding citizens' health and security. Accordingly, mandatory administrative measures may be used whenever necessary, but criminal punishment is no longer the policy's central component.

Portugal is wisely investing in harm reduction and in forms of social regulation to reduce drug consumption. That is why it puts so much emphasis on dissuasion and prevention.

For all these reasons, I do not hesitate to say that Portugal's national drug policy represents a desirable paradigm shift in global drug policy. The results of the Portuguese experience reveal it to be a successful alternative to the prohibitionist approach that has led to violations of basic human rights such as the rights to health and social integration.

The present study results from careful critical analysis of the outcomes achieved by the policy on levels of drug consumption since 2001. Statistics are

prone to controversy, but in Portugal's case the evidence is incontrovertible: the feared 'explosion in drug consumption' did not materialize. Portugal did not become a 'drug paradise'.

Given all the positive outcomes generated by this innovative policy, the Global Commission on Drug Policy is deeply concerned by the economic and financial crisis that jeopardizes key components of the country's drug policy.

The Health Ministry developed the capacity to design drug policies (in partnership with other ministries and civil society) and had the necessary means to implement them in the field. This institutional framework ensured that Portugal benefited from a broad network dedicated to offering treatment, prevention, harm reduction and social reintegration to those who need it.

My fear is that Portugal's economic challenges may lead to an increase in drug consumption, which has been seen elsewhere to be linked to economic downturns. In addition, circumstances could tempt more people to engage in trafficking as a means of subsistence. An appropriate response to these challenges requires resources that may not be available in the context of budgetary restraint. It would be tragic if these constraints reduced the country's capacity to respond to drug-related challenges and weakened the efficiency of its national drug policy.

Even from a strict economic perspective, my sense is that backing away from the country's pioneering drug policy would be counterproductive. The weakening of the treatment and prevention network can only lead to an increase in drug consumption and other pernicious effects on people's health and well-being. Should this happen, Portugal would unfortunately be forced to spend much more on treatment for HIV and related services as the number of people living with HIV would rise again.

Portugal's landmark experience is a global reference as an innovative and successful approach, and it is too important to be jeopardized in a moment in which fear and uncertainty about the future affect not only Portugal but many other countries in the European Union.

There is a wide consensus in the world that the 'war on drugs' has failed and that it is time to open up a broad debate about viable alternatives and new solutions. We are hopeful that Portugal will preserve its position at the forefront of this global debate—earned by its boldness to innovate in favour of public health and human rights.

## **Foreword**

Fifty years after the first UN Convention on Drugs, the debate over the

enforcement-based approach that dominates drug policies worldwide is heating up. Confronted with the disastrous effects of these policies, many countries are rethinking the repressive strategies that have failed to limit the supply and use of drugs and have often devastated individuals and societies.

The United Nations Office on Drugs and Crime has repeatedly confirmed in its World Drug Reports that efforts to eradicate and control the production of illegal drugs have largely been futile. What is more important, there is mounting evidence that repressive drug policies fail to take into account the human factor. Prisons worldwide are filled with people incarcerated on drug-related charges, many of whom were driven to drugs or drug dealing due to addiction or poverty. High incarceration levels not only have a negative impact on those who are incarcerated, but also place huge economic burdens on their families and societies. Frequently, the punishment is vastly disproportionate, with lengthy prison stays handed out for minor offenses.

Responding to drug use and possession with the tools of law enforcement means that public health suffers. Drug dependencies largely go untreated; inside most prisons there is no access to needle exchange, opiate substitution or other treatments. HIV and Hepatitis C spread easily. Large numbers of inmates take up drug use in prison, and many overdose shortly after release. Prison is simply not the answer to drug use and minor drug-related offenses. We need to find a better, more humane response.

The basis for this response can be found in a growing international movement led by scientists, health practitioners, drug users, policymakers, and law enforcement officials who are committed to effective, enduring, and humane solutions to the challenges of drug use. The Global Commission on Drug Policy, whose members include four past presidents, a former UN Secretary General, and a Nobel laureate, launched a report in June 2011 that condemns the war on drugs and calls for governments to seriously consider alternatives such as decriminalization. The *Lancet*, a renowned British medical journal published a special issue in July 2010 to address the problem of HIV among drug users. The 2010 Vienna Declaration, signed by the heads of UNAIDS and the Global Fund to Fight AIDS, Tuberculosis, and Malaria, bears 20,000 signatures in support of drug policies that are rooted in science. A global campaign led by AVAAZ—End the War on Drugs—gathered over 600,000 signatures.

Surprisingly, Portugal—a small country known for its conservative values, strong Catholic tradition, and recent emergence as a democracy—has become an international model for drug policy reform. In a dramatic departure from the norm, Portugal decriminalized drug possession in 2000. By moving the matter of personal possession entirely out of the realm of law enforcement and

into that of public health, Portugal has given the world a powerful example of how a national drug policy can work to everyone's benefit. In the past decade, Portugal has seen a significant drop in new HIV infections and drug-related deaths. Instead of languishing in prison cells, drug dependent individuals in Portugal now receive effective treatment and compassionate programs that integrate them back into society. Even law enforcement has benefited, as police officers are now free to focus on intercepting large-scale trafficking and uncovering international networks of smugglers. As a result, public safety has increased.

Portugal proves that decriminalization does not increase drug use. To the contrary, it has demonstrated that humanitarian and pragmatic strategies can, in fact, reduce drug consumption, addiction, recidivism, and HIV infection. Portugal gives us hope that we can overcome the fear-driven "war on drugs" propaganda that paralyzes societies and hinders reform. Portugal proves that strategies based on respect for human dignity and the right to health can increase public safety.

*Drug Policy in Portugal: The Benefits of Decriminalizing Drug Use* is the second in a series of publications by the Open Society Foundation's Global Drug Policy Program that seeks to document positive examples of drug policy reform around the world. We hope this publication will inspire policymakers, advocates, and drug users themselves to design policies that are guided by the principles of human rights, public health, and social development.

**Kasia Malinowska-Sempruch**

Director, Global Drug Policy Program  
Open Society Foundations



**OPEN SOCIETY  
FOUNDATIONS**

### **Our Mission**

The Open Society Foundations work to build vibrant and tolerant societies whose governments are accountable and open to the participation of all people.

### **"Decriminalize all drug use" \***

By Nathaniel Erskine-Smith on Jan 26, 2017

**Nathaniel Erskine-Smith** is the Member of Parliament for Beaches—East York, and an outspoken member of the Liberal Party.



**Caveat:** It is important to state that my stance on this issue does not necessarily reflect the sentiments of the Liberal Party. Currently there is no advocacy from the Liberal Party regarding the decriminalization of all drugs. The Government of Canada intends to regulate possessing and selling marijuana.

**W**e can and should treat drug abuse as a health issue, and not as a crime. Our Liberal government has committed to a sensible and evidence-based approach to drug policy. That's what Prime Minister Justin Trudeau talked about when he campaigned on legalizing recreational marijuana, and it's what has fuelled federal support for supervised injection clinics, as cities grapple with an overdose epidemic.

But that commitment to evidence demands that we go further.

If we follow a public health and harm reduction approach to its logical conclusion, we could save even more lives by regulating all drugs according to their respective harms. Pharmaceutical quality control, for example, could ensure Canadians do not unsuspectingly use drugs laced with deadly fentanyl. In a step towards regulation, we should decriminalize all drug use and possession.

Or we can keep banging our head against the wall, and maintain the criminal prohibition against illicit drug use — Nixon's "war on drugs" — which continues to be an abject failure.

That war creates a lucrative and violent black market, and it shifts resources that should be going to public health to law enforcement, instead. Those enforcement efforts only serve to divert problems to new geographic areas or to inadvertently promote the use of alternative drugs, and the use of the criminal justice system marginalizes those who are already often at society's margins, diminishing the likelihood that they seek treatment.

It may not be an easy sell, but it's the right answer.

The war has also failed to effectively curtail the supply or consumption of illicit drugs.

Fentanyl and illicit drug overdoses killed hundreds of Canadians in 2016. B.C. officials and medical experts have called it a public health emergency.

Preaching abstinence isn't working. But there is evidence that decriminalization does.

In 2001, Portugal decriminalized low-level possession and use of all drugs. Those caught with drugs are sent before dissuasion commissions, which include representatives from law, medicine, and social work. More than 80 percent of cases are dismissed without sanction, and the number of people arrested and sent to criminal courts declined by more than 60 percent. There's been no major increase in drug use (the level of drug use is below the European average), adolescent and problematic drug use has decreased, and the number of deaths from drug overdoses has dropped significantly.

In 2011, the Global Commission on Drug Policy called for an end to prohibition, stating that “government expenditures on futile supply reduction strategies and incarceration displace cost-effective and evidence-based investments in demand and harm reduction.” That Commission included former presidents and prime ministers of Brazil, Colombia, Greece, Mexico, and Switzerland, former UN Secretary General Kofi Annan, and former Supreme Court of Canada judge and UN High Commissioner for Human Rights Louise Arbour.

Last year, our government began down the path of evidence-based drug policy.

First, in an effort to address the opioid crisis, Minister Philpott introduced Bill C-37, effectively repealing the previous government’s attack on evidence and supervised injection clinics. The move will save lives.

The minister also changed Health Canada rules to permit physicians to prescribe heroin to severe drug addicts, and restored harm reduction as a key pillar of Canada’s drug strategy, “ensuring that Canada’s drug policies are well balanced, appropriately health-focused and evidence-based.”

Second, the Task Force on Cannabis Legalization and Regulation released its report, and the cannabis community exhaled in relief. The report provides sensible recommendations for regulating access to cannabis, restricting commercial advertising, and allowing for personal cultivation of four plants per household (though it misses recommending record suspensions for those with convictions for simple possession). In sum, a public health approach that also treats Canadians like the responsible adults we are.

All of this is a good beginning to a modern drug policy. Public health and harm reduction are front and centre, and we have put ourselves in a position to show the world a responsible way forward.

“I am proud to stand up for drug policy that is informed by solid scientific evidence and uses a lens of public health to maximize education and minimize harm,” Minister Philpott told the United Nations last year on April 20. “We know it is impossible to arrest our way out of this problem.”

So let’s continue down that path. It may not be an easy sell, but it’s the right answer.

---

\*This article was published by Vice News Canada. Permission to use was granted by both:

**Nathaniel Erskine-Smith** (<http://nerskine-smith.liberal.ca>)

**Vice News Canada** (<https://news.vice.com/canada>)