



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

TORONTO DISTRICT 16 NEWSLETTER

Original Logo Concept: C. Naumoff/1991

Volume 40, Issue 1

September, 2017

Toronto District 16 Executive Table Officers: 2017-2018

(clockwise from left)

Joan Elliott: President

Betty Lou Reynolds: 1st Vice President

Armand Gagné: 2nd Vice President

Bob Putnam: Treasurer

Herb Stover: Secretary

**Here For You!
NOW!**

**Here For You!
FUTURE!**

See our Supplement

**Retirement
Planning Wkshp**
Page 7

**Fall Luncheon,
Craft/Exhibitors**
Pages 19, 21



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.

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NOVEMBER TRAVELOGUE

A chance to say "Thank You"
to **Dick and Marilyn Holyer**

See Page 12 for details (and Pages 4 and 36 for additional information)

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.

A Word from the President ~ Joan Elliott



Contact Joan: 416•666•4830 | zoriajoan@hotmail.com

It is a special honour and privilege to begin my first term as president. Outgoing President, Roger Wilson, deserves an enormous thank you for providing cautious oversight as the process of moving our organization from compliance with the Ontario Corporations Act to the Canadian-not-profit Corporations Act unfolds. Thankfully, I will be able to benefit from his advice and guidance as this process continues.

My goal is to continue this vigilance as Districts and, ultimately, Senate, review the draft governance Constitution, By-Laws and Polices as these changes move forward. Being one of your representatives to Senate, I will be your voice to help shape and improve our organization. I will keep you posted on the progress of the transition to a Board of Directors and to this end, would welcome your thoughts, concerns, and suggestions.

District 16 is privileged to have an executive and program coordinators, all talented volunteers who are committed to bringing insight, experience and special abilities to the task of providing members with an exciting array of opportunities and activities for participation and socialization.

Keeping the membership aware and informed regarding current issues relating to the health and well being of seniors is one of the main functions of the Newsletter where you will find answers to questions you haven't even thought about; great efforts are made to stay one step ahead.

To our new members, especially those who have recently retired, keep in mind that it is not what you do for a living but the living you do! Read on, join in and be amazed.

This month's supplement offers a wealth of information such as contact information for the Toronto District 16 executive, a list of our partners, and information of services provided, highlights of RTO/ERO publications, Scholarship and STO (Service-to-Others) Grant details available to members.

As a new initiative to foster awareness of RTO/ERO's benefits to potential members, this Newsletter is being mailed to all public, Catholic, and private schools within the area of the former Toronto Board of Education. It is addressed to the Principal or Retiree. This distribution is in accordance with agreements made with RTO/ERO Districts 22, 23, and 24.

Joan

Principal: Please read and give to any board employee planning to retire. Retiree: Think of us as you approach retirement. We are there for you!

Front Cover: Table officers of RTO/ERO Toronto District Sixteen.

Back Cover: A few of our Super Tees at the beginning of the season.

Thanks Dick and Marilyn Holyer



Dick and Marilyn Holyer's first presentation at our Travelogues was in November, 2003 when they offered "*The Tranquil Waters of Holland and Belgium.*" They had also filled in as convenors while **Val and Dennis Fiedler** were on vacation.

Taking over in the fall of 2004, Dick and Marilyn "*transported us by magic carpet (Air Canada) to one of their favourite haunts, 'Irresistible Vancouver Island'.*"

Helpers over the years included: **Vida Chahsavari-Arshad, Karen Chin, Anne Fraser** (deceased), **Lilian Gandier** (deceased), **Bernice Iles, Gordon MacLean, Helen Milton, Bernice Morley** (deceased), **Christine Newhouse, Vi Piccininni** (deceased), **Vera Shevchuk** and **Beverley Wittrock**. It is individual members like these who have made, and continue to make, our activity programs so varied and interesting to our membership. Apologies in advance to Travelogue volunteers we have omitted.

RTO/ERO Toronto-Specific Project - STO Requirements

Start preparing NOW for 2018 Awards!!! ~ See Page S12

Your RTO/ERO Toronto Executive must make its *Project - Service to Others* selection by the Provincial deadline. ***To do this, applications must be received by our District President by March 1, 2018.***

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

email preferred: zoriajoan@hotmail.com

For submitting a hard copy, a mailing address will be announced when arranged. That will be published in our Newsletter and E-zines.

2018 Applications available this fall at: <https://www.rto-ero.org/programs-services/project-service-to-others>

Our e-zine and Newsletter will let you know when applications available.



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

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

Art, Bridge, Travelogue, Non-Fiction & West End Book Book Clubs meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst, east of Loblaws



Art Friends - Marie Lynch (416•421•4936 | lynchmariell@gmail.com) An open studio for those 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. Class members bring their own drawing and painting materials. *We meet the first Friday of the month from 10:00am to 12:00, except in July and August.*



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

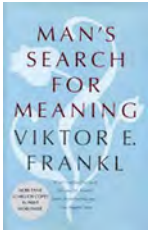


Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca|416•424•4156) and **Nancy Ballanger** (nancyballanger@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30. *This popular group can accommodate additional participants - contact Cynthia or Nancy.* See Page 6 for up-coming reads.

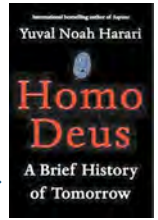
Activities continued on Page 6

2017/18 RTO/ERO Scholarship Applications available on-line
www.rto-ero.org/programs-services/scholarship-program

Recreation/Social continued from Page 5



← **October:** *Man's Search for Meaning: An Introduction to Logotherapy* by **Viktor E. Frankl**



November: *Homo Deus* → by **Yuval Noah Harari**

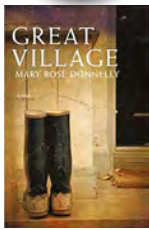


Travelogue - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May.

See Pages 11 and 12 for our October and November Travelogues



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



← **October:** *Great Village* by **Mary Rose Donnelly**

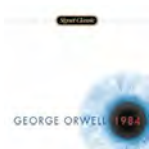
November: *Fates and Furies* → by **Lauren Groff**



The following activities meet at varying locations:



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



← **October:**
A. 1984 by **George Orwell**
B. *Love Enough* by **Dionne Brand**

November: *Do Not Say We Have Nothing* by **Madeleine Thien** →



Continued on Page 35 ↗



Your Toronto Executive, at its May/June meetings:

- agreed to host a workshop(s) on iPad/iPhone use pending member interest;
 - discussed the proposed governance structure of RTO/ERO;
- agreed to provide RTO/ERO promotional material to the Neil Wilson/TSSAA Golf Tournament up to an amount of \$500;
- welcomed **Jim Grieve**, Executive Director, RTO/ERO, who updated the district executive on the growth of membership (76,000 members) and benefits participants (96,000); recruitment efforts; and, governance issues;
- agreed to start meetings at 10:00am, end at 12:00N (unless motion to continue);
- received Senators' report on Spring Senate (see Page 8);
- thanked **Roger Wilson** for his two years as president.



RTTO/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).

Our 2017 **Fall Retirement Planning Workshop (RPW)** is as follows:

Saturday, November 25, 2017 at
The Weston Golf & Country Club | 50 St. Phillips Drive
 9:00am - 12:00N | Registration/Refreshments: 8:30pm
Pre-Register By November 2, 2017
On-Line Registration at:

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

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

Mary Ellen Lawless

RTTO/ERO Distinguished Member Award Recipient, 2017
Annually, at Fall Senate, three RTO/ERO Members are recognized for their extraordinary service to the membership.

We extend our congratulations to **Mary Ellen**, North York District 23, who chaired the Toronto Districts' RPW Committee for ten years having organized over 25 workshops attracting over 2000 potential new members. Her efforts on behalf of the four Districts serving the Toronto District/Toronto Catholic District Boards of Education, and Private Schools within Toronto's borders, have been a welcome example of the voluntarism that RTO/ERO depends upon for its many activities. Mary Ellen's personal contact with the TCDSB enabled the four Toronto Districts to maintain positive lines of communication.

Mary Ellen's last workshop will be on November 25 as described above.

Photo by V. Mah





RTO/ERO Spring Senate Actions:

- issued a request for proposals in 2017 to firms interested in providing a full range of audit and tax services for the organization;
- approved in principle, that all retired members have the same



membership rights and privileges, regardless of member category; (with interim constitution change such that *'An associate member elected to represent a District at Senate shall have all the rights of a Full Member for the duration of that Senate'*).

- approved the necessary steps to implement the change in RTO/ERO's governance to align with federal corporate governance legislation, i.e.:
 - Annual Meeting in May (change from October);
 - Executive becomes a Board of Governors;
 - Board of Governors elects its Chair and Vice Chair from its members;
 - four standing committees: Audit, Benefits, Governance, Human Resources;
 - the governors create where appropriate five advisory committees from the membership: Communications, Member Services, Pension and Retirement Concerns, Political Advocacy, and Project Service to Others (as current);
 - all committees be accountable to the Board of Directors;
 - elections to the Board be by individual, open voting;
- approved the creation of *'a dedicated communications link be created so that all RTO/ERO members can forward to all members of the Governance Committee suggestions/thoughts on the operationalizing of the 'new' organization.'*
- provided for *'the appropriate steps to cause RTO/ERO to make an application to transfer from the jurisdiction of Ontario to the federal jurisdiction including formalizing all documentation and presenting resolutions at the October Senate for approval.'*

Provincial Executive May Meeting Resolutions:

- approved the RTO/ERO 50th Anniversary Logo (top of page);
- approved the production of a 50th anniversary lapel pin;
- printed an additional 10,000 copies of "Standing Up For Seniors". (A researched RTO/ERO policy document presented to the Government of Ontario to encourage healthcare initiatives for Ontario seniors.)

Why didn't Noah swat those two mosquitoes?



Each year, the District Health Representatives from across the province meet to be updated by RTO/ERO and Johnson Inc. on the status of our Health Plans. Below is one presentation.

Editor: When one reaches the age of 65, there is a temptation to drop Extended Health Care (EHC) and rely on the government drug plan (in Ontario, the Ontario Drug Benefit (ODB)). This presentation was designed to show how the EHC still may remain a necessary insured benefit. And, you've seen the TV ads for third-party insurance! Original presentation has been edited for clarity.

Extended Health Care Coverage at Age 65

RTO/ERO District Health Representative Workshop/June 5, 2017
Presented by **Michelle Hillier** and **Colleen Knox**, Johnson Inc.

Misconceptions:

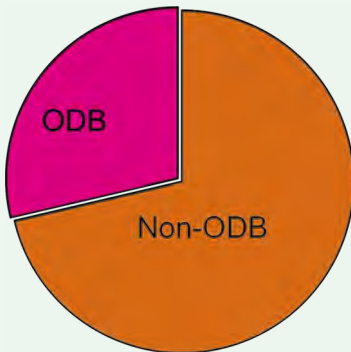
- At age 65 OHIP (the ODB) covers the cost of my drugs
- No need for a prescription drug benefit because of the ODB
- I can save money by not paying the EHC premium

The Facts - Ontario Drug Benefit (ODB):

- ODB covers only its own formulary (see graphics, check the website)
- ODB has a \$100 annual deduction (year runs August 1 to July 31)
- Our EHC Prescription drug benefit covers all eligible drug ingredient costs
- Upon request, our EHC covers proprietary drugs if adverse reaction to generic version

Prescription drug coverage at age 65

For example ...



Covered	Not Covered
Coversyl	Dexilant
Crestor	Jublia
Imovane	Nexium
Lipitor	Victoza

Link to the ODB Formulary:

www.formulary.health.gov.on.ca/formulary/

Continued on Page 10

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

Health continued from Page 9

Limited use drugs:

- The ODB *may* cover ‘limited-use-drugs’ upon request;
- Our EHC Prescription drug benefit covers the drug if ODB eligibility not met.

What am I Paying for with my EHC Premiums at Age 65 and over?

- Access to all drugs
- Paramedical practitioners – 15 practitioners:
 - Acupuncturist
 - Chiropractor
 - Dietician;
 - Herbalist;
 - Naturopath
 - Nutritionist
 - Physiotherapist
 - Podiatrist
 - Speech Therapist
 - Shiatsu Therapist
 - Registered Clinical Psychologist
 - Homeopath
 - Osteopath
 - Registered Massage Therapist

Prior recommendation of a physician **is not** required and payments are made from your first visit.

- Vision care and eye exams:

Eyewear: Our EHC vision benefit includes:

- \$400 every 2 years for prescription eyewear (glasses, sunglasses, contact lenses);
- \$400 for new lenses required within 6 months of eye surgery;
- \$400 for contact lenses prescribed for specific eye conditions;

Eye Exams:

- OHIP - covers one routine exam per year for those age 65 and over;
 - Our EHC plan - allows you an additional \$150 for eye exams every two years.
- Aids and appliances – hearing aids, support stockings, orthotics, insulin pumps, CPAP machines (www.ontario.ca/page/hearing-devices)
 - Out-of-province/Canada travel coverage:
 - includes trip cancellation/interruption and delay.

Emergency Medical Coverage:

- Hospital inpatient - OHIP covers up to \$400/night;
 - Ground and air ambulance - not eligible under OHIP;
 - Physician Services – OHIP may cover up to the amount that would have been paid to an Ontario physician.
- Access to Best Doctors®, Eldercare Select and Venngo MemberPerks® services.
 - Ambulance Charges:
 - Ground ambulance costs vary by province - \$240 to over \$700;
 - Ground in Ontario - \$45 per trip;
 - Air costs vary by province, \$6,000 - \$12,000.

Southern Africa: South Africa, Zimbabwe and Botswana
By Linda Johnson

Southern Africa is a world-class destination for every type of traveller. You can choose from safari and nature, adventure and exploration, or culture and heritage.

My journey starts in Cape Town, South Africa in late March and early April, just at the beginning of its fall season. South Africa enjoys a temperate climate thanks to the surrounding oceans. This country has beautiful sandy beaches, soaring mountains, Highveld grasslands and semi-desert scrubland.

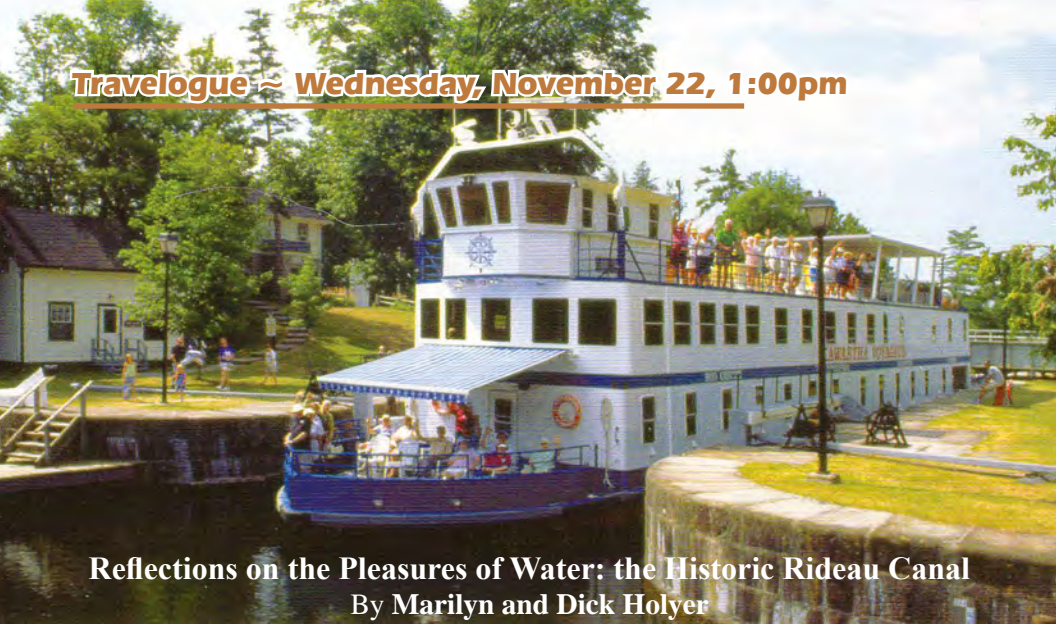
I joined my fellow travellers in Cape town and the six of us continued on the tour. We spent one week touring the Western Cape Region. Two of the highlights, were to travel up Table Mountain for the panoramic view of Cape Town, and also to Cape Point, which is the southwestern most point of the African continent, and which looks out on the Cape of Good Hope. A trip to South Africa wouldn't be complete without a visit to the wine region of Stellenbosch and partaking in the tasting of numerous wines. For a snapshot of Cape Town's flora and fauna, a great way to spend a day is a visit to the colony of African Penguins at Boulders Beach, and the Kirstenbosch National Botanical Gardens.

The second week, we flew to Johannesburg and met our guide, who conducted a tour of the Mpumalanga Province of Africa. We experienced the breath-taking views of the Blyde River Canyon (Window of the World), Lisbon Falls, Bourke's Luck Potholes and the Three Rondavels along the Panoramic Route. After spending a couple of days in this area, we moved on to the Kapama Private Game Reserve located near Kruger National Park. After setting our alarm clocks for 5:00am, we embarked on an early-morning safari. Later, during the evening, we were fortunate to see the big five game animals: African lion, African elephant, Cape buffalo, African leopard, and rhinoceros; and other interesting wildlife.

After the two-week tour in South Africa, we opted for a side trip to Zimbabwe to visit the Victoria Falls area. One advantage of the optional trip was a sunset cruise on the Zambezi River. We also ventured into Botswana for a day to visit Chobe National Park.

I hope you will come on October 25 and enjoy my journey into Africa.

More Photos on Page 16



Reflections on the Pleasures of Water: the Historic Rideau Canal
By Marilyn and Dick Holyer

Summer at a cottage on a tranquil lake seemed a dream scenario to a kid growing up after WWII in the Midwestern plains of the USA. Instead, I hopped on my trusty bike and pedalled out to the muddy Cheyenne River in Valley City, North Dakota. When I was a young child, occasionally my parents were able to rent a small cottage in Minnesota, “Land of 10,000 Lakes”. My father even allowed me to go fishing with him until he discovered I was too squeamish to put the bait worm on the hook and was overly concerned about the poor fish flopping at the bottom of the boat in the throes of dying. (I have never wanted to hunt or fish and would like to become a vegetarian, but do enjoy my food and feel conflicted about eating meat.) I remember the scene at the river where the local boys conspired to find water snakes to hurl at the squealing girls. Of course, at that time, there were no public pools in the small towns. A backyard and a hose could be refreshing; running through the sprinkler was only for the younger kids. The water toy of choice for the older set was a big, fat inner tube, a real one, maybe with a few patches. One had to be aware of the air valve which could inflict a wound on the unwary user.

As an adult, I moved to Toronto during the tragically prolonged Vietnam War. I naively expected to bask on beautiful beaches on the Great Lakes - not so easy. It turned out provincial parks were inviting unless one had encountered an all night party with a bunch of noisy beer drinkers. Eventually we did have a small canoe, and I sported a white bikini and a nice tan in those halcyon days.

Flash forward to the present. Now in our eighties, we feel fortunate to be able to drive out of the city to our favourite get away: the coast of Lake Huron between Goderich and Southampton. Last summer, after a knee replacement, I was empowered to get into the lake and actually swim a while. This year I

Photo courtesy of Marilyn and Dick Holyer

hope to repeat that feat before going under the knife again, if needed, to fix the other knee.

This summer, it's no longer possible to swim at the condo since a garden renovation has put our salt water pool off limits. We had another 5-day voyage on the Kawartha Voyageur in June. At our Travelogue, we will present a favourite cruise on the Rideau Canal, a beautiful chain of lakes, rivers and canal cuts for a distance of 202km from Kingston at the head of Lake Ontario to our capital, Ottawa.

Completed in 1832, the canal was one of the greatest engineering feats of the 19th century and meant to be a safe wartime supply route between Kingston and the Great Lakes if the Americans attempted another invasion after the War of 1812. Thousands of Irish immigrants and French Canadian labourers pushed the canal through the rough bush, swamps, and rocky wilderness of Eastern Ontario under terrible conditions. Much of the original stonework can still be seen and is in use today. The rugged landscape is part of the Canadian Shield.

The landscape changes to a limestone plain and the canal descends through the Rideau Lakes and River, and marshes alive with birds and other wildlife. The historic and architectural heritage of the settlements along the way reflects the 185-year history of the canal and offers a great opportunity to appreciate seasonal festivals in small towns. The transition from rural Ontario to the urban capital, with the canal forming the heart of Ottawa's parkland, includes a staircase of 8 locks at the foot of Parliament Hill. The canal is a world heritage site, a Canadian treasure not to be missed.

We are now in our eighties, but we still hope to pass on this labour of love to one or more people to carry on the Travelogue. We plan to give a helping hand during the transition following the example of **Val and Dennis Fiedler** when they invited us to take over the Travelogue several years ago.

With love and appreciation for your warm support and loyalty.

Dick and Marilyn Holyer

End of a Tradition OR A New Beginning?

Our Travelogues have been one of our longest-lasting and most-attended activities. District 16 archives appear to indicate they began in September, 1989 under the leadership of **Louise Griffith**. She organized these events until May, 1993. After a one-year-hiatus, **Val Fiedler** took on this responsibility in September, 1994 and continued these fascinating presentations until May, 2004. Fortunately, **Dick and Marilyn Holyer** were able and willing to immediately take over. The latter introduced digital technology to the Travelogues. To our loss, unless a current member has an interest in this type of activity, this November Travelogue may be our last. Why not attend? See the bottom of Page 36 for some details of current Travelogue operations.

The darker side of misdiagnosis

Focus on depression and hypothyroidism

Although they are two separate diseases, depression can be a symptom of hypothyroidism, which is a deficiency in the levels of hormones created by your thyroid gland. The medications prescribed to increase low thyroid levels can often alleviate the many symptoms of hypothyroidism, including depression.

Since the indicators of hypothyroidism and depression are similar, doctors sometimes overlook the possibility that a person who is depressed may have low thyroid levels as well.

There are many symptoms linked to hypothyroidism and depression, including fatigue, sluggishness, lack of mental focus and sleeping too much. The huge list of other hypothyroidism signals also includes:

- Slower heart rate
- Sensitivity to cold
- Joint or muscle pain or cramps
- Low blood pressure
- Weight gain
- Constipation

Call 1.877.419.2378 or visit bestdoctorscanada.com

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

- Dryness or yellowing of the skin
- Brittle or thick nails
- Swelling in front of the neck
- Hair thinning or loss

Because depression is among the more common symptoms of hypothyroidism, it's imperative that you have an open dialogue with your physician about both your physical and mental feelings. Once you have your diagnosis, Best Doctors can offer a confidential, expert analysis of your case that will give you the facts you need to make informed, prudent decisions about your treatment.

As part of your benefits, the in-depth review of your medical case by our experts will give you an easy-to-understand report that either confirms your diagnosis and treatment or recommends a change. If you think you may have hypothyroidism, or are simply contending with its symptoms, you should take advantage of a service that can alleviate any doubts you have and lets you focus on the best course of action.



Full Inflation Protection for Retired Teachers and a Contribution Rate Reduction for Active Teachers



From the Ontario Teachers' Federation Communiqué, June 12, 2017

TORONTO — The Ontario Teachers' Federation (OTF) and the Ontario Government, joint sponsors of the \$175.6 billion Ontario Teachers' Pension Plan (Plan), will use a portion of the \$11.5 billion surplus in the Plan (as of January 1, 2017) to complete the restoration of inflation protection for teachers who retired after 2009. As well, the contribution rate for the Plan's active members will be reduced by 1.1%. Both changes are effective January 1, 2018.

“Conditional inflation protection has proven to be an effective tool for managing Plan deficits and now, for the fourth year in a row, the sponsors will use some of the surplus to finish the restoration of indexing that pensioners lost in recent years,” said OTF President Mike Foulds. “In addition, the Plan's active members will enjoy a 1.1% reduction in the contribution rate. The remainder of the surplus will be kept in reserve to provide benefit and contribution rate stability against future funding challenges such as low interest rates and increasing longevity, both of which increase the Plan's liabilities.”

Pensioners who retired after 2009 will receive a one-time increase in January 2018 to restore their pensions to the levels they would have been at, had full inflation protection been provided each year since they retired. They will also receive a slightly higher inflation increase next year for the portion of their pensions earned after 2009. Cost-of-living increases for this portion of pension credit will equal 100% of the annual increase in the Consumer Price Index (CPI), up from the current level of 90%. Pension credits earned before 2010 remain fully inflation-protected.

Active Plan members will enjoy a 1.1% reduction in the contribution rate they pay to the Plan.

Last March, Teachers' reported its fourth surplus in a decade. A preliminary funding valuation showed that the Plan was 105% funded at the beginning of 2017, based on current benefits and contribution rates.

Continued on Page 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

Pension continued from Page 15

About OTF

The Ontario Teachers' Federation is the advocate for the teaching profession in Ontario and for its 160,000 teachers. OTF members are full-time, part-time and occasional teachers in all publicly funded schools in the province – elementary, secondary, public, Catholic and francophone.

About Ontario Teachers'

The Ontario Teachers' Pension Plan (Ontario Teachers') is Canada's largest single-profession pension plan, with \$175.6 billion in net assets at December 31, 2016. It holds a diverse global portfolio of assets, approximately 80% of which is managed in-house, and has earned an average annualized rate of return of 10.1% since the plan's founding in 1990. Ontario Teachers' is an independent organization headquartered in Toronto. Its Asia-Pacific region office is located in Hong Kong and its Europe, Middle East & Africa region office is in London. The defined-benefit plan, which is fully funded, invests and administers the pensions of the province of Ontario's 318,000 active and retired teachers.

Source: OTF Communiqué, and OTPP Website

<https://www.otpp.com/news/article/-/article/776082>

<p>Cape Point</p> 	<p>Blyde River Canyon</p> 
<p>T P O T R H C W A O T E V T O N E O B Y L S E T O R F G U E JOIN US! E I V E</p>	 <p>Kapama Private Game Reserve</p>



Faces from our 2017 AGM/Spring Luncheon

More photos on our website: <https://district16.rto-ero.org/pictures>



GLEDHILL JPS is turning 100!

Celebrate with us!

**Saturday October 14, 2017
1 - 3pm**

Do you have memorabilia to lend?
All items will be catalogued and returned after the event.

EXPLORE • REMINISCE • REFLECT



Prescription for test strips. If you are over age 65 and purchasing Ontario Drug Benefit (ODB) covered test strips, please make sure you obtain a prescription from your physician. This allows your pharmacist to submit your claim to the ODB instead of your Extended Health Care plan. This saves room in your Prescription Drug Benefit and saves you and the RTO/ERO Group Benefits Program money.



Toronto Choristers

CHRISTMAS CONCERT

Tuesday, December 12, 2017

Jubilee United Church (40 Underhill, north of Lawrence)

Details to be announced in our E-zine and November Newsletter

We are a choir of over 100 voices,
mainly retired teachers and others
having worked in education.

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

Spring Concert | Wednesday, May 23 | at Sir John A. MacDonald

Website: <https://torontochoristers.ca/>

Lions Clubs Recycled Eyeglass Program

Changing Lives, One Pair at a Time

In just about any home, one can find a pair of eyeglasses that are no longer being used. That same pair of eyeglasses can change another person's life.

Lions Recycle for Sight

Throughout the year, volunteers collect used eyeglasses and deliver them to regional Lions Eyeglass Recycling Centers. Volunteers clean, sort by prescription strength, and package the glasses, then distribute to people in need.



Eyeglass Recycling – How You Can Help

Donate glasses and change someone's life: help a child read; an adult succeed in a job; a senior maintain independence. Everyday, our recycled eyeglass programs do all of this and more.

Check out www.lionsclubs.org.

SO, here's how you can help!

Collect your unused eyeglasses; come to our Fall Luncheon and Craft/Exhibitor Show with those glasses; leave them with us and we'll ensure they get donated appropriately.

Not coming for lunch? Consider dropping by between 10:00am and Noon, leave the glasses with us, and visit the assorted displays.

Remember to clip the Parking Pass on Page 26 if you do visit!

**RTO/ERO Toronto Craft Show & Exhibitors' Display
'Enhancements for Your Retirement' ~ November 14**

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

This event will take place at The Old Mill, on Tuesday, November 14, 2017 from 10:00am to 2:45pm. Set-up details will be sent to registrants the week before the event. There is a \$40.00 Table Fee (to help cover costs of room rental) and you will be provided with one Luncheon Ticket to be used as you see fit. Participants are asked to donate one of their crafts as a door prize (minimum value: \$10).

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

Contact Kay NOW to book your table. Photos of previous Craft Shows are available on our website: <http://district16.rto-ero.org>

NOTE: products shown should be self-produced and not manufactured by a third party. This is not a garage sale.

Kay Jeffery

* * * * *

Name: _____ **Phone:** _____

Address: _____

Email: _____

(used for RTO/ERO purposes only)

Product Description: _____

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

**Send Luncheon (p21) and Craft (above) Registrations, by November 6, to:
Bob Putnam, 1204-15 King Street, Toronto ON M9N 3X1**

Remember to enclose your cheque for \$40.00 (payable to RTO/ERO District 16).

Do not contact Bob with questions regarding the Craft Show.

CRAFT SHOW / EXHIBITOR DISPLAYS / FALL PROGRAM AT THE OLD MILL, BRÛLÉ ROOM

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

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

12:00 Noon ~ Luncheon & Door Prizes

(Prizes compliments of Craft Show Participants)
\$40/Person ~ Please Register / 150 Seats

1:20pm to 2:00pm ~ Entertainment

Complete and submit, with appropriate payment, the Registration Form, opposite, by November 6, 2017 so that we can best use our assets to order proper resources.

Please register early!

GOT UNUSED EYEGLASSES?

Bring them to these events.

We'll donate them to the Lions Club. See Page 18.

~ MENU: SIT-DOWN LUNCHEON ~

MAIN DISH CHOICE

Roasted Chicken Breast with White Wine, Tarragon Cream Sauce:

Vegetable Medley: Carrots, Broccoli, & Cauliflower; Herb Roasted Mini Red Skin Potatoes

OR, Seared Atlantic Salmon Fillet in White Wine Beurre Blanc

OR, Vegetarian Penne Pomodora

DESSERT CHOICE

New York Cheesecake with Strawberry Garnish

OR, Fruit Cup

Assortment of Dinner Rolls & Sweet Butter

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

Cash Bar Opens at 11:00am

Pay Parking is in effect for any vehicles NOT displaying the Parking Pass or who are not registered at the Front Desk.

REMEMBER TO CLIP YOUR PARKING PASS (Page 26)

District 16 cannot be responsible for charges from failure to use the pass.



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

LUNCHEON ENTERTAINMENT: FRANCIS DE MELLO



For his show, Francis will perform a variety of upbeat and well known songs for singing along, and for your listening and dancing pleasure. www.francisdemello.com

Francis' photo and bio on page 24.

DISPLAYS BEFORE/AFTER OUR LUNCHEON

Kay Jeffery, our Program Chair, organizes an attractive and informative assortment of crafters (attractive gift ideas for all occasions), and service providers (Best Doctors, Eldercare Select, Merit Travel, Johnson Inc. have been invited). We'll updated, confirmed list in our monthly *E-zine*.

Join us and meet some 'old' friends on November 14.

FALL LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____

Guest: _____ \$40.00/person

My selection:

Chicken Salmon Vegetarian

My Dessert: Cheesecake Fruit Cup

Guest Selection:

Chicken Salmon Vegetarian

Guest Dessert: Cheesecake Fruit Cup

Note: No substitutions beyond what is entered on this form.

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

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

RETURN BY MONDAY, NOVEMBER 6, 2017

A prompt return permits wise use of District assets.

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

EVENING TO FEED *GALA*

THE SOUL

The annual Evening to Feed The Soul is the signature fundraising event of The Angel Foundation for Learning. Your support helps us to facilitate TCDSB students' success, by empowering them to focus on their education.

Student Nutrition Program: Each school day, 52,000 TCDSB students receive a healthy breakfast, lunch or snack

School Allocations: Approximately \$50,000 is distributed annually to ensure that all students can participate on class trips.

November 10, 2017

Riviera Parque

2800 Hwy 7, Vaughan

Cocktails 6:00 pm

Dinner 7:30 pm

GALA TICKET PRICE

\$125 per person

Order online or

Download Order Form from <https://www.aflgala.org/purchase-tickets>

Performance by Lady Be Good
DJ

Silent Auction

Raffles & More

Dancing

Grand "Key" Prize

Cocktails & Wine

The Angel Foundation is analogous to Toronto Education Opportunity Fund.

North York District 23 Cycling Activity Opportunity

LAST RIDE OF THE YEAR ~ THURSDAY, OCTOBER 5, 2018

Join **Eileen Kearns** and some fellow RTO/ERO members in District 23 North York. All interested cyclists *must* contact Convener Eileen to ensure she has your email address in case the ride is cancelled due to inclement weather or threatening rain.

Parking: Park on Craigmont Dr, east of Bayview, west of Leslie.

Where: Enter the Cummer Valley Ravine (East Don Parkland) at the Cummer Bridge; continue through the Betty Sutherland Trail and Leaside Spur to Edward's Gardens and the Sunnybrook Park System.

What You Need: certified cycling helmet, running shoes, bell and water bottle. You may wish to bring a snack.

Everyone must sign the RTO/ERO release waiver.

Email Eileen at: eileen_kearns@edu.yorku.ca

Happy Trails!

RTO/ERO Scholarship Winners, 2017

We are pleased to announce the Toronto District 16 recipients of the 2017 RTO/ERO Education Scholarships. Congratulations!

Recipients: **Allison Conetta** and **Bonnie Scott*** (right in both photos);

Sponsors: **Angel Conetta** and **Linda Scott** (left in photos).



Annually, RTO/ERO awards twenty-five \$1,500 Scholarships to family members pursuing careers in education. See Page S9 for details regarding the 2018 awards process.

*Bonnie received the Governor General's award for the highest average of a graduating student of Humber College at her convocation in the spring.



Rendezvous Club ~ Celebrating 80 Years in 2017

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



Contact: **Kay Jeffery:**

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

September 25: the **Invictones-Male Chorus** with 4 Piece Band Present a Wide Variety of Show Tunes & Popular Songs.

October 30: **Rendezvous Members' Craft Show** & Presentation by Humber Community Senior Services

December 4: **Becky Windhager & Friends:** Popular Jazz

(Note Change of Date from Regular November Luncheon)

Non Rendezvous Members who plan to attend a luncheon: Please contact Kay Jeffery at 416•767•8179 to make reservations at least two weeks before the event.

Goodwill ~ Marjorie Blake

Welcome back to all members, especially to our new members who have joined us this year. During the months of April, May, June, and July welcome letters were sent to 130 new members. Many of our members have moved on to new horizons.



Whatever the situation, we empathize with them and with their friends and relatives. On the recreational/social side of our activities, we rely on the voluntarism of our members for the breadth of our activities. Unfortunately, we lost volunteer Phyllis Walker on May 30, 2017 after a brief illness. Phyllis was host to the Walking Group around the Greater Toronto Area - downtown Toronto specifically. She will be sadly missed for her smiles and her intense sense of humour, as well as for her short-lived loyalty to the group.

Cards of condolence were sent to four relatives of deceased members - a significantly low number at this time! Congratulatory cards were sent to members who celebrated significant anniversaries or milestones, or moved to new venues. As well, Keeping-in-Touch, Get Well, Thinking-of-You, and Encouragement cards were sent to some members. Birthday greetings were sent to: 58 Octogenarians; 21 Nonagenarians; four Centenarians.

Thank you cards, telephone and e-mail messages were received from members/relatives of members who expressed their gratitude for the contact made during their time of need or celebration. Special thanks to members who have kept us informed/updated about members with whom we should keep in touch. Your help is greatly appreciated.

Here For You Now... Here For Your Future

Contact:

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

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

Francis De Mello: Fall Luncheon Entertainment



A keyboardist/vocalist/soloist, **Francis De Mello** has worked professionally as a one-man band for over 20 years, mostly in Toronto and the GTA. The songwriter/recording artist/author Dan Hill said, "Francis De Mello, you're a great talent! I'm envious!"

With a stylistically diverse repertoire of over 500 songs, Francis is known for his versatility and amazing vocal impersonations of the great Louis Armstrong. He exudes tremendous passion, intuitive feel and improvisational sensibility to his captivating and soulful musical interpretations.

How the RTO/ERO Foundation is Helping Combat Seniors' Isolation

Social isolation can be twice as deadly as obesity; it's as big a killer as diabetes; and it hikes the risk of dementia by 64 percent, concludes **André Picard** in *All the Lonely People*, UC Observer, June 2016.

Keeping older people socially connected and active has become the number one emerging issue facing seniors in Canada, finds a 2012 report from the International Federation on Ageing.

A range of factors can trigger social isolation – for example disability, loss of a spouse, living alone, poverty, loss of a driver's license, or change of residence. Overcoming these barriers can be complex, requiring a coordinated approach from a variety of community organizations and services – to identify vulnerable, isolated seniors and support them to make connections with others in their community.

This is why the RTO/ERO Foundation became a Supporting Partner of the Hamilton Seniors Isolation Impact Plan. A collaboration between seven community organizations in the Greater Hamilton Area, the project aims to create a model to guide the identification and engagement of isolated seniors.

“The Foundation's \$50,000 grant to the project for the creation of a Social Participation Fund, will contribute to the costs of caregiver relief, program fees, and transportation for lower income project participants,” says Joanne Murphy, Chair of the Foundation Board of Directors.

“Thanks to our Foundation donors, poverty will not be a barrier to the successful inclusion of these more vulnerable, isolated seniors.”

Learn more about Social Isolation in Seniors:

1. National Seniors Council: www.canada.ca/en/national-seniors-council/programs/publications-reports/2014/social-isolation-seniors
2. RTO/ERO Foundation Grant Recipient: Hamilton Seniors Social Isolation Project: <http://socialisolation.ca/research/>
3. All the Lonely People, Andre Picard, The Observer: http://www.ucobserver.org/society/2016/06/lonely_people/
4. National Seniors Strategy: <http://nationalseniorsstrategy.ca/>

Contact Armand: 416•233•0002 | armand.gagne@me.com

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

www.embrace-aging.ca

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

Parking Pass

62828



MANAGED PARKING SERVICES



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 14, 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 Fall Luncheon at The Old Mill.

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





The Band of The Royal Regiment of Canada

With Pipers & Drummers of The 48th Highlanders of Canada, Vocalist: Danielle Bourne and Broadcaster/Journalist: Jacquie Perrin



CANADA 150

SOUNDS OF A NATION

A musical portrait of **CANADA AT 150**

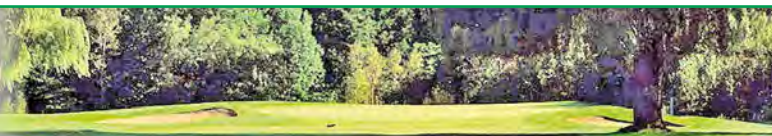
October 29, 2017, 2PM, **Glenn Gould Studio**, Toronto

Tickets www.artsboxoffice.ca 416.504.7529



Tickets are available through **Gino Falconi** at a performers discount price of \$40.00 for RTO/ERO members. (If ordered through the box office tickets are \$45.00.)

RTO/ERO members can order tickets via falconi_ga@yahoo.ca and Gino will be happy to arrange to get the tickets to you as available.



The Neil Wilson/TSSAA Golf Tournament

Did You Know!

In 2016, the Neil Wilson/TSSAA Golf Tournament donated:

- \$2,000 to the Toronto Equal Opportunity Fund (TEOF), a long-standing support for Toronto school children breakfast programs
- \$1,500 to the Ontario Junior Golf Program
- \$500 to the RTO/ERO Charitable Foundation in the name of **Bob Neal**, former executive member of Toronto District 16 and representative of RTO/ERO at this event.



Peter Stille, RTO/ERO Member

TEOF 25th Annual Auction



Auctioneer John Weatherup in Action

TEOF 25th Annual Auction Donations*

"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund

SPRING CLEANING? DOWNSIZING?

Friday
November 17

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

To make a donation, or for further information, call:

Les Birmingham / 416•291•0908, or Ross Richardsen / 416•397•3911

(For each item donated, please provide an estimated price for consideration. TEOF evaluates all accepted donations and issues income tax receipts.)

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

See Page 29 for Auction Details & Registration!

***John Weatherup**, President of CUPE 4400, is the auctioneer and chair of this event. TEOF provides daily nutrition to over 2,300 kindergarten children in 25 Inner-City Toronto Schools, and a weekly healthy lunch to 23 Parenting and Literacy programs in the GTA.

Nothing to donate? If you prefer, make a cash donation by sending a cheque to the *Toronto Educational Opportunity Fund* by mail to TEOF, 250 Dundas Street West, Suite 111-248, Toronto ON M5T 2Z5
(Receipts provided for donations of \$20 or more).



Photo by Valerie Mah, President, TEOF Board of Directors



Volunteer Opportunities at Sunnybrook

If you would like to help our patients and families have a better hospital experience, and can make a reliable weekly commitment of 3-4 hours (primarily Monday to Friday 8:00am – 5:00pm) for a minimum of 6 months to 1 year, consider becoming part of Sunnybrook’s community of volunteers.

For more information and to apply, please visit www.sunnybrook.ca or call Volunteer Resources at 416•480•4129.

We have many retired teachers and principals currently volunteering. Not only is volunteering a great way to give back to the community, but it’s a great social activity. We have all kinds of events, education sessions, and guest speakers etc that are organized for the volunteers. Parking would be free.

TEOF 25th Annual Auction “Don’t Forget To Feed the Kids” TEOF: Toronto Educational Opportunity Fund



Friday, November 17, 2017
5:30pm ~ Viewing
6:30pm ~ Dinner



Fountainblu Banquet Room
200 Prince’s Blvd, Exhibition Place, 2nd Floor, Queen Elizabeth Bldg
\$100.00 admission includes Dinner and Location:
Buffet Dinner prepared by the award winning Thistletown Culinary Program returned by popular demand.

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

Additional Registration Forms available at:
www.teof.ca



..... AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. _____ Postal Code _____

I wish to order ___ tickets @ \$100.00 = \$_____ Telephone: _____

Method of payment:

VISA ___ MasterCard ___ American Express ___ Cheque ___

Credit Card #: _____ Expiry Date: ___/___

Cardholder Signature: _____

Mail order form to: TEOF Auction, c/o C. Costa, 200-1482 Bathurst St,
Toronto, ON M5P 3H1,
For Office Use Only ~ Date Order Received

OR fax to: 416•393•0456

Retired Teachers Who Taught Between 1948 ~ 1963 Sought for Interviews for PhD Thesis

Secondary school teachers who taught social studies, civics or history between 1948 and 1963 are sought for interviews for a PhD thesis exploring the impact of the Cold War on secondary schools in Ontario in terms of curriculum on world affairs; systems of government, citizenship, religion; plus other issues. I am interested in the recollections of any of the following:

Civil Defence: Did you receive instructions on what to do and how to direct your students in case the school experienced a nuclear attack?

Curriculum: Systems of Government / Citizenship and Democracy: In 1950 the then Toronto Board of Education passed a resolution that required teachers in Social Studies, Civics and History classes to teach systems of government that compared the British Parliamentary system to those of Communist nations. The resolution also required that teachers explain why the United Nations was in Korea. Did you strictly follow the approved textbooks, or did you encourage the sharing of opinion, or debate the pros and cons of different systems?

World Events: Did you teach about international events such as the Korean War, atom bomb testing, Sputnik, the Berlin Crisis, the Cuban Missile Crisis, or other events in your social studies, civics or history class?

Religion in school: The Provincial government of George Drew mandated religious instruction in the

schools and the Toronto Board of Education Director C.C. Goldring emphasized in his speeches the value of Christianity as a central element of citizenship. Was religion part of class discussions about citizenship?



Anti-Communism: Between 1948 and 1951 the Toronto Board of Education passed resolutions banning Communists from employment with the board and from using school property for meetings. The board also debated subjecting teachers to loyalty oaths but decided not to proceed on the advice of the Director. Do you recall any discussion about these subjects among your fellow teachers or from your principals?

The above are initial discussion points but if you have other recollections relevant to my topic, I am interested in hearing from you.

Frank Clarke

PhD Candidate, York University

fkclarke@hotmail.com

Mobile: 416•797•5255

iPad/iPhone Workshop

Your executive has arranged a series of workshops on the use of the Apple iPad and iPhone. First announced in our July and August E-zines, it appeared that the optimum numbers had been reached and registrations closed.

However, space is now available for the following dates:

Wednesdays, September 20, 27, October 4, 11, 25

Time: 9:30am - 11:30am

Cost: \$12/Session - payable at the door

If you are interested, contact:

Joan Elliott at

zoriajoan@hotmail.com

It is hoped that a second series will be held in the Spring of 2018. We will notify you when details are arranged.

The presenter is:

Pamela Tabak:

www.computertutorinc.net



Volunteer!

- Need drivers with vehicles to deliver hot meals
- Meet new people
- Great experience!
- 1.5 hrs. a week!
- Drivers compensated \$7.50 per route
- Enrich lives of isolated seniors
- Warm & Friendly environment



Meals on Wheels Help



Join our team today!

Apply: volunteer@wtss.org • (416) 653-3535 Ext. 247



Suggested by **Patricia Mary Moore**

West Toronto Support Services
is a not-for-profit charitable organization

To deliver hot lunches to homebound seniors and adults living with disabilities.

Dixon Hall Neighbourhood Services needs you if:

- You have a reliable vehicle
- You have a valid driver's license, insurance, and a clean driving record
- You are available to help from 11:15am—1:30pm a minimum of one day per week

Dixon Hall Neighbourhood Services
192 Carlton Street , Toronto
(Carlton & Sherbourne)



Suggested by **Susan Weinert**

**TO VOLUNTEER OR FOR MORE INFORMATION,
PLEASE CALL 416-863-0499 EXT. 3225
VOLUNTEER@DIXONHALL.ORG**

PUZZLE CHOICE

Across

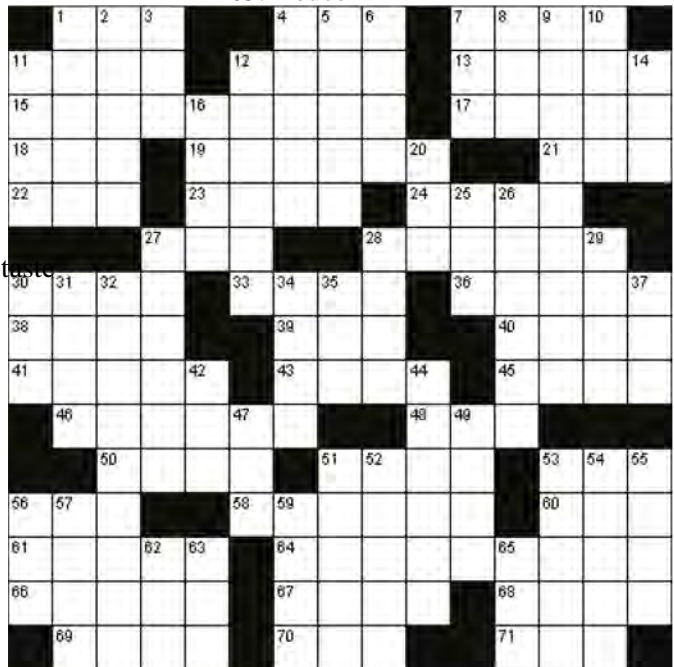
1. Seed case
4. Animal foot
7. Charts
11. Halo
12. Six-sided figure
13. Wide open
15. Head teacher
17. Pass along
18. Perceive
19. Frozen spear
21. Consumed
22. Long fish
23. Lecture
24. Engrossed
27. Scarlet
28. Severe experience
30. Fiend
33. Particle
36. Ambit
38. Ode
39. Female sheep
40. Arm bone
41. Claw
43. Transmitted
45. Leak slowly

- 46. Find
- 48. Wonder
- 50. Vote against
- 51. Remedy
- 53. Armed conflict
- 56. Country, initially
- 58. Farm
- 60. The night before
- 61. Regenerate
- 64. Origin
- 66. Mother-of-pearl
- 67. Oaf
- 68. Legal document
- 69. Scan
- 70. Allow
- 71. Uneven

- 31. Prod
- 32. Pertinence
- 34. Trial
- 35. Be indebted to
- 37. Strike lightly
- 42. Mesh
- 44. Objective
- 47. Sprocket
- 49. Cry
- 51. Small boat
- 52. Not trimmed
- 53. Uncanny
- 54. Obviate
- 55. Let for money
- 56. Large vase
- 57. Scorch
- 59. Small stream
- 62. Epoch
- 63. Married
- 65. Deuce

Down

- 1. Blended food
- 2. Type of window
- 3. Grade in judo or karate
- 4. Student
- 5. By surprise
- 6. In good health
- 7. Spoil
- 8. Mature
- 9. Acceptable to the taste
- 10. Petty quarrel
- 11. Part of a church
- 12. Noisy insect
- 14. Optic
- 16. Make reference to
- 20. Stray
- 25. Fuss
- 26. Examine closely
- 27. Distant
- 28. Portent
- 29. Row
- 30. Choose, ___ for



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Welcome New Members ~ Linda-Sue Thomas



Contact Linda-Sue: rto16memb@gmail.com

Welcome to those having joined RTO/ERO from April to June, 2017. *Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24) **and others across Ontario**.* Contact **Dianne Vezeau** at 416•962•9463 or 1•800•361•9888 to change. *As of August 31, 2017, our membership was 5,451.*

Antanas Abramavicius	Hossam El Kalza	Ruth Morris
Rochele Ades	Maria Elias	Louise Mullie
Lynn Adirim	Kevin Fioravanti	Heidi Nelson
Erin Agnew	Margaret Forbes	Josephine Nespolo
Mary Alberton	Barbara Galbraith	Lisbeth Paisley-Smith
Paul Anisef	Marlene Goldbach	Maria Palermo
Gabriel Ayyavoo	Patricia Goldblatt	Brian Percy
Barbara Back	Frank Harris	Sharon Petipas
Theodore Barris	Lynn Heath	Danuta Pomorska
Carla Baudot	Peggy Heffernan	Patricia Porteous
Brenda Bellini	Michael Hennessey	Marianne Prosyk
Joyce Beveridge	Simon Houzer	Rochelle Rabinowicz
Rosa Bevilacqua	Sharon Neta Janes	Mariam Racko
Zaheer Bhyat	Jeffrey Janoda	Nina Rankin
Schelew Bounlom	Ceeilia Johnson	David Reed
Denis Bradette	Janice Karlinsky-Ennis	Margaret Rivard
Rebecca Brown	Judith Kay	Karen Robbins
Mary Burge-Thede	Margaret Ann Kennard	Rosa Scoddo-Sessa
Wayne Busch	Geraldine Killikelly	Alexander Seretis
Susan Cannon	Alice Koitsopoulos	Dora Shainfarber
Patricia Channing	Elizabeth Komisar	Patricia Sky
David Chiola-Nakai	Gail Krivel	Kimberly Smith
Anne Clarke	Patricia Lambert	John Smylie
Carol Cooke	Rita Lecours	William Speed
Jennifer Cooper	Lois Lewis	Nora Spence
Mary Ann Cosco-Calvieri	Gail Lindsay	Jeffrey Sprang
Judie Craig	Ewa Lipinski	Helene Tardif
Debby Culotta	Fiorella Locurto	Shirley Tinmouth
Suzanne Cunningham	Beatrice Luneau	Edit Toth
Cecilia Danesi	Barbara Mackay Cluny	Colette Vanderlinden
Josephine Digiovanni	Macpherson Zawadzki	Eileen Weiss
Jolanta Dzialecka	Arthur Mariano	Kirk White
Judith Edge	Marion McCormick	Domenico Zaccardelli
	Surjit Mendiratta	

Social/Recreation continued from Page 6



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

The Downtown Coffee Club gets together just SE of the Yonge/Bloor subway station at 625 Church St. You will see The Croissant Tree on the corner of Church and Charles Street East.

We try to make it easy for people who don't live downtown, but would like to get in occasionally for coffee and conversation. We are there Wednesday and Saturday mornings from about 10:30 to 12:00. It's a good idea to let me know if you're coming for the first time so I can make sure people are looking out for you and you won't miss us!



Financial Group: Host, **Lone Smith**
(416•234•1969 lonesmith@hotmail.com)

You are invited to join the Financial Group each *4th Thursday of the month from 4:30-6:00pm*. Come, learn about the world of money from how to choose a credit card, to estate planning. We learn from each other and have presenters teach us on a variety of financial topics. The dates for the fall are: October 26, November 23, and, December 21.



La Belle Langue/French Group ~ Si vous aimez parler en français entre amis, rejoignez-nous le deuxième lundi de chaque mois de 5h. à 6h a Holy Rosary Church. Nous sommes en vacances pour les mois de juillet et août, mais on commence à nouveau en septembre. Si cela vous intéresse vous pouvez me joindre à jtchartier@hotmail.com ou 416•691•9547. A bientôt! **Jacqueline Chartier**.



Monday Matinée Movie ~ Join us and we'll notify you once a month of an early afternoon movie at the Varsity in the ManuLife Centre on Bloor Street between Bay and Yonge Streets. We meet on *the 4th Monday of the month, eleven months of the year (not December)*. If you are free afterwards, join us for coffee/tea/dessert./or whatever, at Scaccia, which is at the bottom level of the Centre.

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

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

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

Continued on Page 36 📧

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



SuperTees Golf Group ~ The Super-Tees Golf Group plays *every second Wednesday at Scarlett Woods Golf Club, from early May to the end of October*, an executive par 3 course at Jane Street and Eglinton Avenue West (entrance off Eglinton). We ask that players pay in advance and confirm their attendance a week ahead of the golf date so that we can book and pay for consecutive tee times, usually around 10 a.m.

We are a group of golfers of all abilities who play a friendly game and often have a drink or a snack afterwards at the 19th hole café. If you are interested in joining us please email **Cindy Shore-Beauvais** shorbeau@sympatico.ca or **Rosalie Parente** at rosalie10@rogers.com. (*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 ~ **Host: Liz Estall:**

416•540•2016 | estallelizab@me.com.

Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers. Contact Liz to be added to her email list.

Travelogue Convenors Wanted! ~ Can You Help?

Dick and Marilyn Holyer, our current Travelogue convenors, are open to working with someone who would like to explore the notion of continuing Toronto District's 28-year tradition of offering this popular activity. This would be a great activity for a group of like-minded members!

If you are interested in organizing the Travelogue, please contact:

Marilyn and Dick Holyer at 416•929•8512, or

Heather Talbot, our District Social/Recreation Chair, at:

416•265•8930 | heatalb@rogers.com

Editor: RTO/ERO Toronto provides an electronic projector capable of showing multimedia creations. Also available is a sound system through which the presentation's audio can be broadcast. Although current practice may be a good start for a new convenor, individual latitude to enhance and, perhaps, expand these activities into new areas are welcome. We will help with the undertaking.

If at first you don't succeed, skydiving is not for you.

In Memoriam ~ Marjorie Blake

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



Condolences to families, friends and colleagues of those deceased recently. We share in the mourning of the loss and we celebrate the services they rendered.

Helen Banks

Ralph (Bob) Beardsley

Glyndon Robert Bowie

Mary Noylander



Phyllis Walker

William Wilson

Erminia Zaccardelli

Mary Noylander: Toronto District 16 Executive member from 1988 to 2000 as our Communications Chair. Mary was the Newsletter Editor (1988-1993 and, again, 1998-2000). During Mary's tenure, the original Newsletter header (city skyline) was created. Mary passed away in July, 2017.

Phyllis Broome Walker: Convenor of our Walkers' Group from 2008 to 2015 and then, began a jazz club. Phyllis passed away in May, 2017.



Mary's photo courtesy of her niece, Janet Balkwill



Tax Information for Membership Fees

Fees paid to a voluntary membership-based organization serving retirees are ineligible to be claimed at tax time on line 212.

Members may require receipts for various reasons and can request a receipt for membership fees paid during a calendar year.

RTO/ERO Toronto Executive 2017 ~ 2018

President: **Joan Elliott**
First Vice-President: **Betty Lou Reynolds**
Treasurer: **Robert Putnam**
Archives: **Valerie Mah**
Goodwill: **Marjorie Blake**
Membership/Recruit: **Linda-Sue Thomas**
Political Advocacy: **Sheila MacMillan**
Social/Recreation: **Heather Talbot**
Members-at-Large: **Ruth Baumann, John Bratton, Lou Manning, Lone Smith, One Vacant Position (contact Roger Wilson, if interested)**

Past President: **Roger Wilson**
Second Vice-President: **Armand Gagné**
Secretary: **Herb Stover**
Communications: **Bill Menagh**
Health/Insurance: **Bill Tajer**
Pension/Retirement: **Susan Weinert**
Program: **Kay Jeffery**
Travel: **Karen Sinclair**

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

Change of Address, Status, District

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

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free.

Newsletter Submissions

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

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

Editorial Committee: **Ian Baird, Ruth Baumann, Joan Elliott, Bill Menagh, Mary El Milosh**

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

RTO/ERO Contact Information

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



SuperTees Golf Photos by Rosealie Parente

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





Volume 40, Issue 1

September, 2017

RTO/ERO MEMBER SERVICES, 2017/2018
Retain for Reference

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Lose or Misplace Your Benefits Descriptions?
Triannual Benefits Booklets available on-line.

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

Contact Information

RTO/ERO ~ Provincial

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

RTO/ERO ~ Toronto District 16

President
Joan Elliott
416•666•4830
zoriajoan@hotmail.com
<http://district16.rto-ero.org>

Ontario Teachers' Pension Plan (OTPP)

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

Ontario Municipal Employees Retirement System (OMERS)

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

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

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

Claims & Service Address:

Johnson Inc.
100-18 Spadina Road
Toronto, ON M513 2S7
healthbenefits@johnson.ca

Claims:

905•764•4888 (local)
1•800•638•4753 (toll free)
905•764•4041 (fax)
www.johnson.ca/rto-ero

Claims Address:

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

ALLIANZ GLOBAL ASSISTANCE

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

P.O. Box 277
Waterloo ON N2J 4A4
1•844•310•1576 (North America)
519•514•0353 (from elsewhere - call collect)
519•514•0374 (Fax)
www.allianz-assistance.ca

See Page S7 for additional detail regarding Allianz Global Assistance

BEST DOCTORS

An Extended Health Plan Service ~ See Page S18 for details

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

ELDERCARE SELECT

An Extended Health Plan Service ~ See Page S16 for details

1•888•327•1500 | <http://eldercareselect.ca/contact-us/>

RTTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview as an individual or through your District Executive. Full committee responsibilities can be found in the RTO/ERO Constitution, available on-line. All committees report to Senate.

Audit Committee

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

Communications Committee

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

Health Services and Insurance Committee

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

Member Services Committee oversees or assists with:

- District Goodwill Programs;
- Travel Programs (operated by Merit Travel, see Page S20);
- Membership Recruitment (includes Retirement Planning Workshops).

Pension and Retirement Concerns Committee

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

Continued on Page S4

Venngo memberperks®

*An Extended Health Plan Service
See Page S15*

RTO/ERO Provincial Committees continued from Page S3

Political Advocacy Committee

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators;
- supports District political advocacy.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S10);
- determines which STO Grants are to be approved and the amounts;
- reviews/recommends Scholarship Applications (see Page S9);
- recommends to Senate any changes to STO Grants and Scholarships.

Health Plan Development & Improvements

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

If an individual member or district wishes to suggest a change in the plans for 2019, it should be presented to the Health Services and Insurance Committee by December 31, 2018. Present your case to the committee at:

***RTO/ERO Health Services, 300-18 Spadina Rd, Toronto, ON M5R 2S7 or,
healthcommittee@rto-ero.org***

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

These health plans belong to RTO/ERO, are administered by Johnson Inc. and underwritten by Sun Life Financial.

RTO/ERO Benefit Entitlement Review

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

This letter describes the process and contains a form that the participant completes and submits to RTO/ERO. *The participant would be required to specifically indicate that the claim should be approved based on the fact that at*

least one of the three criteria is applicable. Forms are returned if this criteria is not met. See below for criteria.

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

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

Review Criteria

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

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

Health Benefits Reminders

- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2016, they must be submitted to Johnson Inc. by December 31, 2017.*
- Booklets are reprinted every three years. The current distribution is for 2017/18/19. Keep your annual Group Benefits newsletter with your booklet. PDF versions are available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence.
- Johnson Inc., our Benefits Administrator, annually provides a full, individualized report regarding premiums paid and amounts reimbursed - a useful, time and money-saving benefit at tax time.

Before you travel: Proof of Departure

Proof of the date of your departure from your province of residence is required each time you travel. In the event that you need to make a claim, this proof will be requested by the insurer. If you travel with your spouse and/or eligible dependent(s), each insured person must retain his/her own proof of departure. For more details on what counts as an eligible proof of departure, please refer to page 16 of your 2017/19 Out-of-Province/Canada Travel Booklet.

Travel Insurance Reminders/Limitations

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

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

Your medical emergency is not sudden and unforeseen, and therefore benefits will not be paid, in the following circumstances:

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

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

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

NOTE 2: ***You are not insured*** should you travel to countries for which the Government of Canada has issued a Travel Advisory. Check the website:

<https://travel.gc.ca/travelling/advisories>

NOTE 3: Questions? Call Allianz Global Assistance or Johnson Inc. before you travel. (Note caveat at top of page.)

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



P.O. Box 277
 Waterloo ON N2J 4A4
 1•844•310•1576 (North America - toll free)
 519•514•0353 (from elsewhere - call collect)*
 519•514•0374 (Fax)
 www.allianz-assistance.ca

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

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

TravelMedic Mobile App

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

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

**Supplementary Travel Insurance Rates
 September 1, 2017 to August 31, 2018**

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

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

For Family Rates or any other questions contact:

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

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

Total Trip Days	Age Band & Premium							
	<55	55-59	60-64	65-69	70-74	75-79	80-84	85+
98	\$ 13	\$ 17	\$ 26	\$ 35	\$ 45	\$ 78	\$ 131	\$ 175
107	43	54	89	119	155	276	459	618
122	91	119	194	260	347	628	1,068	1,409
137	161	198	323	447	585	1,023	1,664	2,235
152	227	314	536	686	904	1,542	2,495	3,395
167	293	400	695	895	1,155	1,956	3,191	4,305
182	361	495	851	1,115	1,453	2,470	3,882	5,221
197*	431	591	1,021	1,343	1,748	2,940	4,611	6,175
212*	505	690	1,181	1,577	2,070	3,447	5,399	7,203

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

RTO/ERO Publications

✉-zine ~ a *monthly* email communication to Toronto District 16 members regarding developing issues. There are no attachments and recipients may stop the service upon request. Subscribe via our website link.

Fact Sheets ~ created by RTO/ERO referencing topical issues. Fact Sheets can be obtained directly from the Members Centre section at www.rto-ero.org, or by contacting the Provincial Office, or by emailed PDF from <https://district16.rto-ero.org/rtoero-fact-sheets>. Complete list on Page S22.

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

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

Health Insurance Plans Booklet ~ *published every three years* (next printing in 2020) and sent directly to all benefits participants. This document is a complete, detailed, summary of all RTO/ERO Insurance Benefits. Remember to retain your copy in a safe place. Should you misplace your copy, a PDF version is available from our websites. Take the travel booklet portion on your trips.

Health Matters ~ this *quarterly* publication, now included in *Renaissance*, is intended to keep RTO/ERO members current with matters considered at HSIC meetings, and to share items of interest pertaining to health and wellness. Districts are encouraged to use any of this information in communications with members at meetings or via local newsletters.

Liaison ~ a *bi-monthly*, brief review of current developments within RTO/ERO; distributed to members via email and available in various formats. RTO/ERO Toronto District 16 provides a summary of pertinent information in its own Newsletter. Register to receive Liaison emailed directly to you at: <https://www.rto-ero.org/publications/liaison/signup>

Out-of-Province/Canada Travel Booklet ~ Published *every three years* (next for 2020) as an adjunct to the Health Insurance Plans Booklet detailing travel benefits of up to 93 days; and, Supplemental Travel coverage beyond the 93 days. The Supplemental Travel Plan is updated yearly in August. (See Page S7.)

Pocket Planner ~ *annually* produced and mailed to all members in mid-summer. The general format has been used for a number of years with minor modifications

as suggested by members. The design permits ease of use for purse or breast/suit pocket. There is a charge for replacement copies.

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

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

RTO/ERO District Newsletters ~ published by RTO/ERO districts at varying frequencies. (Toronto publishes five Newsletters per year.) Available from district websites, these may also be of interest to Toronto members.

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

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

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

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

RTO/ERO \$1,500 Education Scholarships, 2018

A system of twenty-five \$1,500 Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in *Renaissance*. The procedure may be amended for 2018 by Fall Senate, 2017. Our Newsletter will inform you of any revisions to the process.

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

The 2018 Scholarship Application and related documents are expected to be posted to the RTO/ERO website in September.

Our ξ -zine will inform you of availability and eligibility details.

Project STO (Service To Others) Grants ~ 2018

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

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

A Toronto District 16 application must be submitted to the provincial office by a specific date. ***To this end, individual applications must be received by our closure date of March 1, 2018,*** to be considered by a sub-committee of the Toronto Executive. Just one project, if any, is forwarded to the Toronto Executive. In turn, the Toronto Executive makes the final decision about which project (if any) is to be forwarded to the provincial Service-to-Others (STO) Committee. Although all applications may be worthy of consideration, only one per district is allowed to go forward. Those applications meeting the basic criteria for the grant are selected for further consideration; those not meeting the basic criteria are rejected outright. (The process, although somewhat subjective, is based on which application best meets the stipulated conditions.) Once done, applicants are informed of the disposition of their submissions.

The RTO/ERO STO Committee considers potentially 48 applications (one from each district) over the summer and meets in September to decide the degree of support which projects will receive. In 2014 our proposal asked for \$4,000 and received \$3,100. The 2017 grants have not yet been announced.

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

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

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

**Applications available in early December.
Watch our Newsletter/📰-zine for details.**

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

However, the following are also eligible for membership:

- *retired non-educator employees of an Ontario School Board or educational organization (e.g. CUPE, employee associations, etc.)*.
- individuals not retired* and eligible to be Full/Associate members on retirement;
- retired educators receiving a pension from a non-designated Ontario Private School;
- retired teachers who opted for a deferred pension from the OTPP;
- retired teachers who opted for the commuted value of his/her contributions to the OTPP;
- surviving spouses of Full/Associate members;
- retired educators receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario;
- retired educators receiving a pension from a University or College in Canada (administrators/faculty/staff of Colleges and Universities);
- retired teachers receiving a pension from a teachers' pension fund outside Ontario;
- non-educator divorced spouses of Full or Associate members;

* The Ontario Government now permits teaching beyond age 65. Since they may need medical coverage they will be permitted to join RTO/ERO. Also, should they wish to participate in our Long-Term Care Plan, premium rates are lower for those contributing longer.

Registering at the Member Centre Website

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

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

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

If you try with an **unregistered email address** you will get the message:
"You have not registered with this [some@that.com] Email address, if you have any question please contact us by phone."

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



PRESIDENT

Joan Elliott
416•666•4830
zoriajoan@hotmail.com



SECOND VICE PRESIDENT

Armand Gagné
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armand.gagne@me.com



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MEMBER-AT-LARGE

Lone Smith
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lonesmit

Executive Meetings are held at **Holy Rosary Catholic Church Parish Hall** (St. ... December (as necessary), January, February, March, April, May and June (as ne ... the executive on a particular matter, please let the president know the topic in advance ... can be informed before the meeting. Note that some meetings may be cancelled or p

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MEMBER-AT-LARGE

ONE VACANT

Are you interested?

Contact our Past President.

Clair and Tweedsmuir) on the second Thursday of September, October, November, (if necessary). Open to all members, advance notice is suggested. If one wishes to address the agenda so that the agenda can allocate the appropriate amount of time and the full executive meeting postponed during holiday times or other disruptions.

Web-based Services*

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

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

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

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

Toronto Email Address ~ rto.toronto@gmail.com

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

Best Doctors ~ www.bestdoctorscanada.com/rto-ero

Eldercare Select ~ www.eldercareselect.ca

Merit Travel ~ <http://rtotravel.ca>

Sun Life Financial ~ <https://www.sunlife.ca/>

Venngo Member Perks ~ <https://rto-ero.venngo.com>

Provincial Site: www.rto-ero.org*

**As we go to print, the Provincial Website is undergoing major re-design.*

Access to some features may be limited.

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

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

Continued on Page S16 

Web Services continued from Page 15

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

This site provides links to the four Toronto RTO/ERO Districts:

- Etobicoke/York ~ District 22
 - North York ~ District 23
 - Scarborough/East York ~ District 24
 - Toronto ~ District 16
- access the four districts' current *Newsletters* in PDF format.

Toronto District 16 E-zine Service:

Over 3,000 RTO/ERO Toronto members and friends currently use this service. Recipients are informed of emergent issues and may select the details link if so interested. No attachments are sent. **Addresses are confidential for District 16 purposes only.** Subscribe/Unsubscribe at any time.



Johnson Inc.: www.johnson.ca

Access your secure personal benefits information on this site. You will need to complete a form to receive your username and password. You have access to all details regarding your Benefits coverage both current and historical. One has access to the Group Benefits Program and individual plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. Coverage and claims information is in real-time. Submit claims electronically on this site.

Venngo Member Perks®

Venngo is Canada's leading provider of discount programs. Participants in the RTO/ERO Extended Health Care (EHC) plan enjoy access to the MemberPerks® program at no additional cost. We encourage you to share the benefits of MemberPerks® with immediate family members so that they too can enjoy the advantages of this program.

To access MemberPerks®, simply follow the instructions below:

- Activate your account online at www.rto-ero.venngo.com. Be sure to have your RTO/ERO ID number;
- Download the Venngo app (optional) for iPhone, Android, or BlackBerry;
- Visit online or via the mobile app to take advantage of your discounts and start saving!

Perks are primarily redeemable in-store or online. Each perk includes instructions on use. Some perks can be redeemed by printing coupons, others by accessing a vendor website with a code. You can also choose to receive an e-newsletter that will provide you with updates on new and seasonal offers.

If you are not an EHC participant, but would like to join Venngo MemberPerks®, a discounted rate of \$24.99/year has been negotiated for you to join.

For more information, visit www.rto-ero.venngo.com

venngo
memberperks® for 

Eldercare Select: Who Helps the Helper?

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



**You should never feel alone in caregiving.
With Eldercare Select, you never will.**

Who helps the helpers? Over five million Canadians ask that question as they discover the challenges of caring for a loved one. The need for caregiving often presents itself suddenly, and becomes more pressing and more complex as it continues. On average, it will last more than five years, with caregiving impacting many parties throughout the process. Caring for a loved one and navigating the health care system can be overwhelmingly complex. The experience can be frustrating and sometimes it's heartbreaking. Caregivers need help.

That's why we created **Eldercare Select**.

À votre service...pour le soin de votre avenir. Depuis 1968.



Here for you now ... Here for your future. Since 1968.

ELDERCARE SELECT

Tools For Caregivers

Eldercare Select provides tools to help caregivers address their particular challenges. Nurse led, this personal consultation and map of care report is customized to each member's specific needs. Coaching, support and planning are provided in key areas:

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



Each and every caregiver should have the tools to make informed decisions for their loved one's care – *that is our goal in everything we do.*

Responding To Change

Needs will change over time, and your care-giving goals will require a new set of solutions. Eldercare Select can help you find the answers you need to help those who you love.

Staying Organized

RTO/ERO Extended Health Care Plan participants have access to an online personal health record that allows the member to track health indicators, monitor and trend those indicators and store medical information of their loved ones as well. Eldercare Select helps you stay organized.

Additional Support Services

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

Have peace of mind that emergency help is only the push of a button away. EHC Plan participants receive a 25% discount on First-Watch, our personal medical response system.

- A nursing assessment upon installation;
- Two-way voice response; and,
- Nursing support during emergency calls.



Eldercare Select is provided by First Health Care, an accredited home health care organization, *and is included only with the RTO/ERO Extended Health Care plan.*

With Eldercare Select you are never alone.
Call to speak to a Care Specialist, or visit their website.
1-888-327-1500 | www.eldercareselect.ca

Best Doctors Canada

Best Doctors® services are available to participants of the RTO/ERO Extended Health Care plan and their dependents.

Best Doctors® bring together the best medical minds in the world to help you get the right diagnosis, treatment and information when you're facing medical uncertainty.

About Best Doctors

Founded in 1989 by Harvard Medical School physicians, Best Doctors® helps you take control of your health, whether you're dealing with a medical challenge or need information to help you make the right decisions about your health care.

Through our various services, Best Doctors® complements the care that you receive from your own physician. Best Doctors provides expert medical advice so that you can make the best possible medical decisions.

Top Ranked Physicians

Best Doctors® has a database comprised of over 53,000 physicians from over 450 specialties and subspecialties of practice. These are the top 5% of practising physicians worldwide, acquired through our proprietary Gallup-certified polling process, one of the largest, ongoing peer-to-peer surveys in the medical industry. Every physician in the survey is asked, "if you or a loved one needed a doctor in a certain specialty, whom would you choose?"



QUICK FACTS

In Canada since **1998**

27% change in diagnosis and **60%** change in treatment

Experts are part of the top **5%** of practising physicians

Access to **53,000+** medical experts including **1,200+** in Canada

450+ specialties and sub-specialties

30M+ members worldwide

Tax-deductible Medical Expenses

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

How Best Doctors Helps You

Information that Empowers - We arm our members with the right information, with tremendous results. After using our InterConsultationSM service, 60% of Best Doctors[®] members have had their treatment modified and 27% have had their diagnosis changed.¹

Personal Health Care Ambassador - By simply contacting us, a Member Advocate (a Registered Nurse) becomes your personal health ambassador, reaching out to the medical community on your behalf, within Canada and beyond.

Complete Continuum of Care - Best Doctors[®] addresses the entire continuum of care, assisting you with virtually any type or degree of medical uncertainty.

Convenience and Privacy - When you have a medical question or concern, all it takes is one call or email to get help. You don't have to leave home and everything is completely confidential.

¹ Best Doctors[®] data, 2013.

Whether you're dealing with a chronic condition, questioning surgery, need help finding the right specialist or just want your medical questions answered, Best Doctors can guide you in the right direction.

1•877•419•2378

www.bestdoctorscanada.com/rto-ero

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WHY DO PEOPLE CALL BEST DOCTORS?



35%

Symptoms not improving

24%

Need help deciding on treatment

20%

Questioning need for surgery

10%

Skeptical of doctor's recommendation

7%

Don't understand diagnosis

4%

Unknown diagnosis

Other reasons why people call:

- Seeking medical advice
- Searching for a specialist
- Need help sourcing health information

Merit Travel's philosophy is centred on experience, a long standing history in the travel industry combined with travel consultants who have travelled extensively. As a preferred partner and official travel agency for The Retired Teachers of Ontario / Les enseignantes et enseignants retraités de l'Ontario (RTO/ERO), our primary objective is to pass on the benefits of this partnership to you, in the form of the very best destinations, hotels, cruise lines, beaches and restaurants. We provide every unique detail to make your vacation memorable.

Merit Travel delivers authentic travel experiences to the world's top destinations, with a team of passionate and dedicated Travel Consultants at over 25 offices across Canada. We have cruised, meandered, trekked, dived, golfed, skied, cycled, worked, and volunteered all over the planet! With thousands of travel options out there, it can be overwhelming to find the perfect vacation for you. We know that not all vacations can be created with a few clicks, and that's what we're here for—to put the pieces together, do the research, negotiate the deals and custom itineraries and create the perfect getaway for you.

With a large selection of Canadian, US, UK, Australian-based and local suppliers at our fingertips, we listen to your needs, preferences, and budget to ensure we pair you with the right trip!

Find Your Perfect Vacation! Last Minute, All-Inclusive, Cruises, Golf, Ski

Merit Contact: Toll-Free: 1•866•341•1777 | <http://rtotravel.ca>

Toronto Office:

408 King St. W
Toronto ON M5V 1K2
416•345•9726 | 1•866•341•1777
toronto@merittravel.com
9:00 – 18:00 – Mon.-Wed., Friday
9:00 – 19:00 – Thursday
11:00 – 16:00 – Saturday

Newmarket:

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Newmarket ON L3Y 8E4
905•895•3331 | 1•866•341•1777
newmarket@merit.ca
09:00 - 17:00 Monday - Friday
10:00 - 14:00 Saturday (Seasonal)
Closed Saturday mid-May/Labour Day



A votre service...pour le soin de votre avenir.
THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS
RETRAITES DE L'ONTARIO
Here for you now ... Here for your future.

merit travel
...for the experience

RTO/ERO Fees: Canada Revenue Agency (CRA) permits amounts related to your employment for union and professional dues to be claimed on your income tax. RTO/ERO membership fees are ineligible for any tax deduction. Fees paid to a voluntary membership-based organization serving retirees are ineligible to be claimed at tax time. Members requiring receipts for other reasons may request one for fees paid during a calendar year.

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

Integrity/Accountability

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

Governance

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

Communication

- Demonstrate open, honest communication with staff, Members, other professional groups and the community.
- Share information in a timely

manner, using a variety of methods to enhance our philosophy of Service to Others'.

- Value use of both official languages.

'Whistleblower' Policy

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

Conditions of Executive/Committee Membership

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

Privacy Code

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

organizations without your consent.

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

Fact Sheet Topics

* number indicates year of issue

A. Financial Issues

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

B. Government Benefits

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

C. Health Issues

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

D. Insurance Issues

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

E. Legal Issues

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

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

F. Marital Issues

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

G. Surviving Spouse Issues

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

H. Retirement Issues

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

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

RTO/ERO Toronto Newsletter Editorial Policy

Your Toronto District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

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

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

In addition to our regular columns we may include:

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

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

Advertising:

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

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

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

Benefits Claims paid while you wait at either Johnson office:

**100-18 Spadina Road (easy subway access), Toronto
700-1595 16th Avenue (easy parking), Richmond Hill**

RTO/ERO Toronto Districts

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

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

The 2017/18 district representatives, referred to as 'Council', are:

District 22~Etobicoke/City of York

President: Claudia Mang

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

District 24~Scarborough/East York

President: Gary Fick

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

District 23~North York

President: Marisa Agostini

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

District 16~Toronto

President: Joan Elliott

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

Change of E-mail, Address, Status, District

To change address or other contact information or to change your District affiliation, the ONLY contact is:

Member Services at our Provincial Office:

Phone: **416•962•9463** or **1•800•361•9888**.

Email: memberssship@rto-ero.org

In Person: 300-18 Spadina Road
Toronto ON M5R 2S7

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

When the provincial website has been redeveloped and full security has been enabled, one will be able to make personal changes via an on-line form.

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