



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 2

November, 2017



BIOHAZARD



FLOOD



HURRICANE



FIRE



STORM



NUCLEAR



EARTH QUAKE

Are You Prepared?

Page 17

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

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Supplement: RTO/ERO AGM Reports

Dates To Remember

December, 2017	Date	January, 2018	Date
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TORONTO CHORISTERS CHRISTMAS CONCERT

Tuesday, December 12, 2017 ~ 730pm

Details on Page 13

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.

President's Column ~ Joan Elliott



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

Exciting times are upon us as we enjoy the return to standard time, the fall colours, the calories from indulging in Halloween treats, anticipating the joy that the holiday season brings and, of great importance to RTO/ERO members, the change in governance model. (see p. S14).

This 2017 Fall Senate held particular excitement for me as after attending numerous Senates as an observer, relegated to sitting on my hands, I was, due to a motion regarding Membership Rights and Privileges passed at the 2017 Spring Senate Meeting, able to attend as a Senator. As your representative, I had the right to voice an opinion, present and vote on motions and participate fully in all proceedings.

Why was such a privilege finally conferred upon me, released at last from the role of long suffering bridesmaid? The Spring Senate motion states “all retired members shall have the same membership rights and privileges, regardless of member category and secondly, to the amended motion stating, “ an associate member elected to represent a District at Senate shall have all the rights of a Full Member for the duration of Senate”.

“Why is this a landmark victory for Associate members?” Quite simply,

in order to broaden the membership base we have been actively inviting members from all walks of the education field to join RTO/ERO. Unless you were in receipt of a Teacher's pension from the Province of Ontario you were designated as an “Associate” member with restricted privileges. We rejoice.

As we approach the 50th Anniversary and reflect upon the strength of the organization, it is obvious that RTO/ERO has enjoyed very able leadership throughout its existence; The work does not get done without an outstanding executive and support staff. Here's to the next 50 years! I urge you to get involved.

On the topic of a successful organization, succession planning is critical in order to ensure the long term success of a district. A renewing supply of interested, motivated people who are capable of doing the job of delivering the programs that ensure that the needs of our members are met is crucial. Volunteering to contribute does not necessarily require a major commitment - offering to assist with one particular event, put together an interest group, shadow an executive member. District 16 needs you!

With all this in mind, I introduce you to this thoughtful and most informative issue of the Newsletter.

Joan

Front Cover: Recent world events precipitated this month's emphasis.

Back Cover: No-Bell Luncheon Photos by Valerie Mah.

RTO/ERO 50th Anniversary

Toronto District 16 will be celebrating this landmark occasion with a special event in 2018. **Betty Lou Reynolds**, our 1st Vice President, is chairing a planning committee to ensure it is as attractive as possible to our members.

An amount of money, your fees, has been set aside to do something a bit more than our typical, annual luncheons with promos like pads, pens, magnets, etc. Therefore, we would appreciate your guidance as to what we can do to encourage attendance.

Please forward your suggestions to Betty Lou via her email:

elizabethreynolds@rogers.com



ALSO, for those of you who have been members of RTO/ERO for some time: we would appreciate any artifacts (photos, documents, etc.) that you may have that show the development of RTO/ERO from 1968 to 2017.

Let Betty Lou know what you have and arrangements will be made to retrieve, copy, and return them as requested.

50TH ANNIVERSARY SURVEY

Our November and December E-zines offer our members the opportunity to complete an on-line survey regarding your view about events that we might consider for your participation. Please visit:

Website: www.district16.rto-ero.oeg

E-zine: www.district16.rto-ero.org/rtoero-toronto-district-16-e-zine-november-2017

Survey: www.district16.rto-ero.org/rtoero-toronto-50-year-celebration-survey

GET YOUR FLU SHOT! Complications from the flu can include pneumonia, a serious illness. Flu causes about 12,200 hospitalizations and 3,500 deaths in Canada each year. Some are more vulnerable to complications or hospitalization from the flu:

- People over 65 years old, because their immune systems are weaker and they may have an underlying condition that increases their risk;
- People with underlying health conditions, such as asthma, heart disease or diabetes.

Symptoms typically appear 1 to 4 days after you've been exposed – but it's contagious right away, so you can still catch it from someone who shows no symptoms yet. Most otherwise-healthy people will recover within 7 to 10 days.



Recreation/Social ~ Heather Talbot

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, La Belle Lange, 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 | lynchmarie11@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.



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 aout, mais on commence à nouveau en septembre. Si cela vous intéresse vous pouvez me joindre à jtchartier@hotmail.com ou 416•691•9547.

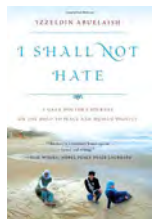
Les dates pour Holy Rosary Parish Hall, 356 St. Clair W, sont December 11, January 8, February 12, March 12, April 9, May 14, June 11.

A bientôt! **Jacqueline Chartier.**

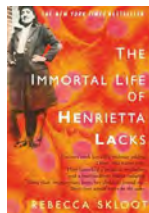
Activities continued on Page 6



Non-Fiction Book Club: Cynthia Bracewell (cbracewell@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 now accommodate additional participants - contact Cynthia or Nancy.*



← **December: *I Shall Not Hate: A Gaza Doctor's Journey on the Road to Peace and Human Dignity* by Izzeldin Abuelaish**



January: *The Immortal Life of Henrietta Lacks* by Rebecca Skloot →



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.



← **January: *Beautiful Ruins* by Jeff Walter**



February: *The Other Einstein* by Marie Benedict →

The following activities meet at various locations.

Travelogues ~ See bottom of Page 7 and Page 14



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 on Page 35.*

Continued on Page 35 📖

2018 RTO/ERO \$1,500 Scholarship Applications
www.rto-ero.org/programs-services/scholarship-program
See Page 10 for details and S15 for Senate report.



Your Toronto Executive, in addition to receiving committee reports, at its September/October meetings:

- appointed **Armand Gagné** as RTO/ERO Foundation Rep;
- agreed to host a workshop(s) on iPad/iPhone use pending member interest;
- appointed **Linda-Sue Thomas** and **Valerie Mah** as District 16 Representatives on the Toronto Districts Retirement Planning Committee;
- confirmed **Bill Menagh** and **Lone Smith** as RTO/ERO Toronto Districts Treasurer and RPW Chair, respectively;
- appointed **Betty Lou Reynolds** as 50th Anniversary Committee Chair and Provincial Liaison;
- received an initial report on 50th Anniversary preparations (our 45th);
- donated \$500 to Global Medic for hurricane disaster relief;
- received a report from the Toronto Secondary School Athletic Association's Neil Wilson/TSSAA Golf Tournament on distribution of monies raised;
- received the treasurers report to October 11, 2017: Income/\$76,190.74; Expenses/\$55,908.69; Assets//\$56,372.15.



RTO/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 2018 **Winter/Spring Retirement Planning Workshops (RPWs)** are:

SATURDAY, FEBRUARY 3, 2018

The 519 Community Centre
519 Church Street

9:00am - 12:00N

Registration/Refreshments: 8:30am

THURSDAY, APRIL 19, 2018

The Estate Banquet & Event Centre
430 Nugget Avenue

5:30pm - 8:30pm

Registration/Refreshments: 4:30pm

On-Line Registration Details to be posted in December at:

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

If you know of colleagues considering retirement, tell them about this workshop and RTO/ERO. Spreading the word about RTO/ERO helps us all.



Travelogue - Linda Johnson and Tom Menagh (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May (not in December).

See Page 14 for our January Travelogue



RTO/ERO Fall Senate Actions:

Our November Supplement includes edited content from the Fall Senate file of reports. This is RTO/ERO's Annual General Meeting. By the time you read the Supplement, decisions will have been made for RTO/ERO in 2018. The Stop Gap Foundation representative thanked RTO/ERO for the \$100,000



Annual Charitable Donation to be used to continue making the ramps used by businesses to ensure accessibility. The StopGap Foundation is a registered charity with roots dating from 2011. We report below the decisions made this month.

- elected an interim executive to oversee the governance transition (Page S15);
- approved the transfer of RTO/ERO's corporate structure from its home jurisdiction of Ontario to the Corporation provisions of the Canada Not-for-profit Corporations Act (CNCA). Details on Page S14;
- approved a revised Constitution and By-Laws in preparation for new governance structure;
- the Health Services and Insurance Committee reported that the 2018 Benefits enhancements and premiums will be announced in November (likely before you receive this Newsletter);
- four additional staff have been hired: two for Benefits administration, one for Information Technology, one for Human Resources;
- elected an interim provincial executive to hold office until May, 2018 when the new governance structure is to be implemented (See Page S15);
- appointed a new Nominations Committee to establish the 'competencies' required for the new structure's Board of Directors (**Norbert Boudreau/Ottawa, Gary Fick/Scarborough, Ward Levine/Haliburton, Lynne Current/Prescott**);
- approved a motion to authorize the provincial executive to conduct a review of fees - not felt to have been needed with a growing membership.

RTO/ERO Toronto Senators & Alternates

Clockwise from top: **Armand Gagné, Betty Lou Reynolds, Roger Wilson, Joan Elliott.**

Photo by Valerie Mah



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

RTO/ERO Benefits Plans' Integrity

Lately, media reports have pointed out the alleged abuse of benefits claims in a number of public and private-sector plans. We approached RTO/ERO to give us some comment on this phenomenon as it relates to our plans.

Eliza Ives, RTO/ERO Coordinator - Health Services & Insurance, has provided the following summary:

A preliminary response pointed out that RTO/ERO's plans have:

- coinsurance (reimbursement at 80%);
- a maximum on drug claims per year (\$3,300).

We do not have the same kind of risk that plans with 100% coverage and unlimited drug maximums face.

Additionally, it would appear that RTO/ERO Plan subscribers recognize the value of their plans and the relationship between premiums and usage. They do not appear to be abusing the benefits they do have. For example, the internal cap of \$500 for erectile dysfunction drugs was removed by the Health Services and Insurance Committee as plan experience showed that most claimants were not meeting this cap. This protection measure was not proving to be necessary.

The consulting team at Johnson Inc. have provided a summary of the processes in place to prevent fraudulent claims from providers and participants.

Here are some of the checks that are undertaken to minimize fraud:

- Edit checks to prevent duplicate submissions for drugs submitted from different providers;
- Drug Utilization Review checks to prevent duplicate therapy preventing multiple drugs being prescribe to treat the same condition;
- Drug Utilization Review checks to prevent a refill too soon for drugs;
- Edit checks to prevent more than 100 days of supply for prescription drugs;
- An approval process is required for the dispensing of a vacation supply of drugs;
- Nightly random audits of electronic drug claims submitted by Providers on behalf of clients to check for Provider fraud;
- Ability to prevent electronic drug claims from providers suspected of fraud from being accepted;
- All edits are performed regardless of provider of service, preventing two different providers from submitting for the same service; and,

Continued on Page 10

Health continued from Page 9

- Monthly detailed audit process that looks for duplicate claims that may not have been picked up in the real time edits (as a second line of defense).

On a related matter, again with media reports on the alleged theft of personal data from large company databases (Equifax), we asked about the security of RTO/ERO's and Johnson's and Sun Life's databases. Our members' data is secure and we anticipate being able to bring you a full report in a future issue.

RTO/ERO \$1,500 Scholarships

For 2018, the RTO/ERO Senate has allocated \$37,000 for its Scholarships Program. Twenty-five, one-time grants of \$1,500 are to be awarded to students enrolled in the last year of any university/college program. These are submitted for consideration to the Project Service to Others Committee.

In 2017, \$37,000 was allocated for grants; 52 scholarship applications were reviewed by the Committee; and, 25 scholarships were granted. The application form will be revised and posted on the website in late fall for the 2017-2018 scholarship year.

It is noted that the increase in the number of applications received can be largely attributed to promotion and the increase in the amount of scholarship awards (formerly \$1,000, and limited only to those enrolled in education programs).

The 2017-2018 Scholarship On-Line Application and supporting information will be posted on the RTO/ERO website and will remain posted until the middle of February, 2018. Check:

www.rto-ero.org/programs-services/scholarship-program

RTO/ERO Toronto-Specific Project - STO Requirements

Start preparing NOW for 2018 Awards!!!

Your RTO/ERO Toronto Executive must submit its *Project - Service to Others* selection to the Provincial deadline (May, 2018). **To do this, applications must be received by the Toronto Executive by March 1, 2018.**

Mail applications to: Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5.

2018 Applications available NOW at: www.rto-ero.org/programs-services/project-service-to-others

2018 RTO/ERO Service-to-Others Up-to \$4,000 Grant
www.rto-ero.org/programs-services/project-service-to-others

.See Page S10 for 2017 STO Awards



Reverse Mortgages*

*From Financial Consumer Agency of Canada

www.canada.ca/en/financial-consumer-agency.html

A reverse mortgage is a loan that allows you to get money from your home equity without having to sell your home. You may be able to borrow up to 55% of the current value of your home tax-free.

To be eligible for a reverse mortgage, you must be:

- a homeowner
- at least 55 years old

If you have a spouse, both of you must be at least 55 years old to be eligible.

To get a reverse mortgage, your lender will consider:

- your home equity
- your age
- current interest rates
- where you live
- your home's appraised value

In general, the older you are and the more home equity you have when you apply for a reverse mortgage, the bigger your loan will be.

You may choose to get the money from your loan through:

- lump-sum payment
- planned advances, giving you a regular income
- a combination of both of these options

You must first pay off any outstanding loans that are secured by the equity in your home with the funds you get from your reverse mortgage.

You can use the remainder of the loan for anything you wish, such as:

- pay for home improvements
- cover healthcare expenses
- add to your retirement income

Repaying the money you borrow with a reverse mortgage

You don't need to make any regular payments on a reverse mortgage. You have the option to repay the principal and interest in full at any time.

Interest will be charged until the loan is paid off in full. The interest will be added to the original loan amount, which increases the loan amount over time.

If you sell your house or if you move out you'll have to make payments. *When you die, your estate will have to repay the loan.* **Continued Page 12**



Reverse Mortgages continued from Page 11

Costs associated with a reverse mortgage may include:

- higher interest rate than for a traditional mortgage
- a home appraisal fee
- a closing fee
- a prepayment penalty if you sell your house or move out within 3 years of getting a reverse mortgage
- fees for independent legal advice

Shop around and explore your options before getting a reverse mortgage. Compare the costs and impact of the following:

- getting another type of loan, such as a line of credit or credit card, etc
- selling your home
- buying a smaller home
- renting another home or apartment
- moving into assisted living, or other alternative housing

Make sure you understand the terms and conditions of the contract before you sign it.

Where to get a reverse mortgage: The Canadian Home Income Plan (CHIP), offered by HomEquity Bank, is the only source of reverse mortgage products in Canada. *However, your financial institution may also offer similar products that may meet your needs.*

Pros and cons of a reverse mortgage


Pros

- You don't have to make any regular loan payments
- You may turn some of the value of your home into cash, without having to sell it
- The money you borrow is a tax-free source of income
- This income does not affect the Old-Age Security (OAS) or Guaranteed Income Supplement (GIS) benefits you may be getting
- You still own your home
- You can decide how to get the funds

Cons

- **Interest rates are higher than most other types of mortgages**
- **The equity you hold in your home may go down as the interest on your loan adds up throughout the years**
- **Your estate will have to repay the loan and interest in full within a set period of time when you die**
- **The time needed to settle an estate can often be longer than the time allowed to repay a reverse mortgage**

And, with increasing interest rates, watch your estate disappear even faster!

Continued on Page 13 

Reverse Mortgages continued from Page 12

- **There may be less money in your estate to leave to your children or other beneficiaries**
- **Costs associated with a reverse mortgage are usually quite high compared to a regular mortgage**

Before getting a reverse mortgage, ask your lender about:

- the fees
- any penalties if you sell your home within a certain period of time
- how much time will you or your estate have to pay off the loan's balance if you move or die
- what happens if it takes your estate longer than the stated time period to fully repay the loan when you die
- what happens if the amount of the loan ends up being higher than your home's value when it is time to pay the loan back

Related links

Lines of credit and personal loans:

www.canada.ca/en/financial-consumer-agency/services/loans/loans-lines-credit.html

What to consider before you borrow money:

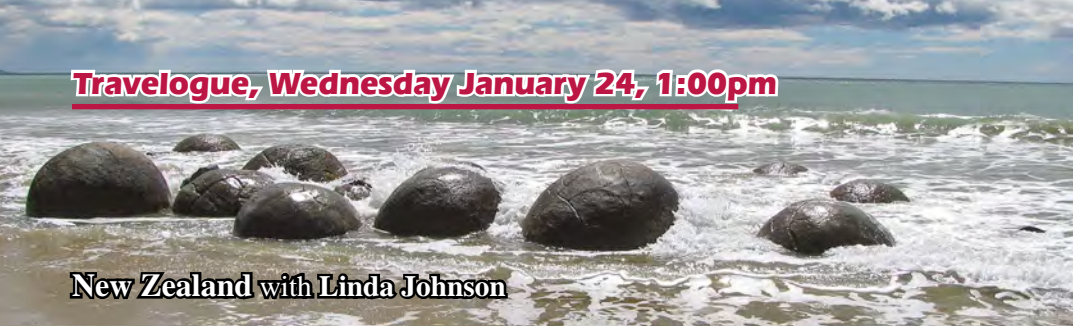
www.canada.ca/en/financial-consumer-agency/services/loans/consider-borrow.html

Borrowing against home equity:

www.canada.ca/en/financial-consumer-agency/services/mortgages/borrow-home-equity.html



Toronto Choristers
CHRISTMAS CONCERT
Tuesday, December 12, 2017 ~ 7:30pm
Jubilee United Church (40 Underhill, n of Lawrence)
This is a Free Concert
Donations to community Jubilee's Outreach Program appreciated
We are a choir of over 100 voices, mainly retired teachers and others having worked in education.
Contact John Sinclair: jdb Sinclair@gmail.com



New Zealand with Linda Johnson

We welcome back Linda Johnson to take us on an adventure to New Zealand. Accompany her on an approximately 25 hour flight consisting of three legs to Christchurch via Vancouver and Auckland. Her visit begins on the South Island in Christchurch and takes us by road, rail, and water through the island.

Some of the highlights of the South Island include the spectacular vista of Mt. Cook where Sir Edmund Hillary trained for his ascent of Mt. Everest. Enjoy the scenes of range-lands which contain a ratio of four sheep for every one person. You visit a castle that reflects the influence of Scottish settlers at Dunedin. Board a tour boat for a cruise in Fjordland National Park to view one of the most photographed places in all of New Zealand: Milford Sound. As you travel the perimeter of the South Island, you travel by rail on the Trans Alpine Express which returns you to Christchurch.

Journeying north to Marlborough country, you are introduced to one of the main wine producing areas of New Zealand. From Picton, experience Linda's adventurous ferry crossing of Cook Strait landing on the North Island. You continue to Napier where an earthquake destroyed the city in 1931, and where, during the rebuilding, the buildings were recreated to reflect an Art Deco style of architecture.

No trip to New Zealand would be complete without a visit to Rotorua to visit a Maori village. From here you travel to the northwest coast to see the Kauri Museum which features gigantic trees and the role they played in early pioneer life. At almost the furthest point north in New Zealand lies the Bay of Islands, where an important treaty was signed with the indigenous peoples.

Finally, we return to Auckland, one of New Zealand's largest cities.

Please join Linda for a trip to the Southern Hemisphere for a January vacation in summer where the seasons are reversed from our own.



OTPP Mid-Year Report, 2017

Full report available at: www.otpp.com

"At Ontario Teachers', our investment portfolio is designed for stable performance in a variety of market conditions. Our international team of investment professionals is focused on identifying opportunities to help deliver sustainable pensions to our members."



Ron Mock,

President and Chief Executive Officer

Selected Report Content:

- Net Assets: \$180.5B
- 6-month total fund rate of return: 3.7%
- Inflation Protection restored to 100%
- Six-month gross asset return in local currency: 4.5%



Gross asset return in local currency was 4.5%, but we report assets and liabilities in Canadian dollars. The plan invests in 37 currencies around the world. In the first half of 2017, the appreciation of the Canadian dollar had a -0.8%, or -\$1.4 billion, impact on the plan's total-fund gross return.

Good Governance/Good Business: It has been a long-held belief and key pillar of our investing philosophy that good governance means good business. One of our most important rights as public company investors is the right to vote. Our objective is to vote every single share of every company we own for every shareholder meeting. We ensure that our votes are cast in a manner consistent with our Corporate Governance Principles and Proxy Voting Guidelines and in the best economic interests of company shareholders over the long term.

WWW.OTPP.COM

f MYOTPP @OTPPINFO in OTPP.COM/LINKEDIN OTPPINFO

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

Step 1 — Make a Plan

Planning Tips

Contact service providers. If someone in your home gets routine treatment outside the home or support services at home, work with the service provider on a back-up plan.

Have a buddy. Consider giving an extra set of keys to someone you trust and let them know where you keep your emergency kit. Arrange for that person to check on you during an emergency.

Be ready to evacuate. Plan how you would travel to a safe location if evacuation was advised. Have an emergency survival kit ready (see Step 2).

Plan for your pet(s). Often, only service animals are allowed at reception centres. If possible, identify someone who can take your pet(s) if you have to leave your home.

Consider your living situation. Do you live in an isolated community? In a high-rise? Do you or someone you live with have limited mobility? Be familiar with evacuation plans, and talk to your building manager or neighbours to make special arrangements, if necessary.

When Your Plan Is Ready

- **Discuss your plan with family and friends** so they know what you would do.
- **Teach others about any special needs**, such as how to use medical equipment or administer medicine.
- **Practice your plan** with those who have agreed to be part of your personal support network.
- **Be aware and follow instructions.** Stay tuned to the news before and during an emergency. Follow the advice of first responders and officials.

Other Tips

- **Contact your local municipal office** to find out what phone number to use to get more information during an emergency (211, 311 or other). Also ask if they have a registry for “vulnerable persons” and whether you should sign up. Use 911 only when someone needs help right away to protect their health, safety or property.
- **Sign up for alerts.** You can sign up online for free emergency alerts sent by email or text message. Visit [Ontario.ca/beprepared](https://ontario.ca/beprepared) and follow the links.

TIP: Keep some cash on hand, as automated bank machines and their networks may not work during an emergency. You may have difficulty using debit or credit cards.

Step 2 — Build an Emergency Kit

Your emergency survival kit should have everything you need to be safe and take care of yourself for at least three days. These checklists outline all the essentials, items to meet your unique needs, and items to have ready in case you have to leave your home.

What to Put in Your Survival Kit

Essentials

- Food (non-perishable and easy-to-prepare items, enough for 3 days) and can opener
- Water (4 litres per person for each day)
- Medication(s)
- Flashlight
- Radio (crank or battery-run)
- Extra batteries
- First-aid kit
- Hand sanitizer or moist towelettes
- Important papers (identification, contact lists, copies of prescriptions, etc.)
- Extra car keys and cash
- Whistle (to attract attention if needed)

Special Considerations

- Medical supplies and equipment (cane, walker, hearing aid and batteries, breathing device, etc.)
- Prescription eyewear and footwear
- Dentures and supplies
- Pet food and supplies

Extra Supplies for Evacuation

- Clothes, shoes
- Sleeping bag or blanket
- Personal items (soap, toothpaste, other toiletries)
- Playing cards or travel game

Other Tips

- Place all these items in an easy-to-carry bag or case on wheels.
- Keep your emergency survival kit in a place that is easy to reach.
- Keep your cell phone or mobile device fully charged.

Pre-packaged kits

Canadian Red Cross kits can be purchased at www.shop.redcross.ca. Various kits and supplies are also available for sale from other commercial entities.

TIP: When in doubt, do not drink water you suspect may be contaminated. Check with your municipality or local authorities for details.

My Plan†

Keep this document in an easy-to-find, easy-to-remember place. Photocopy this plan and keep it in your car and/or at work.

Take 20 minutes and make your family emergency plan online, then print it or save it to your smart phone:

www.getprepared.gc.ca/cnt/plns/mk-pln-en.aspx

Emergency exits: Draw up a floor plan of your home that shows all possible exits from each room. Plan a main exit route and an alternate exit route from each room. If you live in an apartment, plan to use the stairs instead of the elevators. If you are unable to use the stairs, notify emergency personnel ahead of time. Also, identify an evacuation route from your neighbourhood in case you need to leave in a hurry (think of more than one option).

Meeting places: Identify safe places where everyone should meet if you cannot go home or you need to evacuate.

Safe meeting place near home:

Safe meeting place outside immediate neighbourhood:

Evacuation routes from neighbourhood:

1. _____
2. _____

Children: Ask your children's school or daycare about their emergency policies. Find out how they will contact families during an emergency.

Find out what type of authorization the school or daycare requires to release your children to a designated person if you can't pick them up.

Make sure the school or daycare has updated contact information for parents, caregivers and designated persons.

Designated person 1: _____ Phone: _____

Designated person 2: _____ Phone: _____

School contact information: _____

Pets: Remember that pets are not allowed in some public shelters or hotels. In case of an evacuation, prepare to take your pets with you to the home of a relative or friend, or take steps to identify pet-friendly hotels or pet boarding facilities in your area and further away from home.

Location/contact information: _____

TIP: Keep a corded phone in your home, as most cordless phones will not work during a power outage.

Special health needs: Establish a personal support network that understands your special needs. Write down details about:

- Accommodation needs
- Allergies
- Emergency contacts
- Family medical history
- Health screenings
- Insurance information
- Medical conditions
- Medication
- Recent vaccinations
- Surgeries

Keep a copy of this information in your emergency kit, and give a copy to your personal support network.

Talk to your doctor about preparing a grab-and-go bag with a two-week supply of medication and medical supplies. Include prescriptions and medical documents. Remember that pharmacies may be closed for some time.

Health information: _____

Medication/medical equipment: _____

Grab-and-go bag location: _____

Emergency numbers

Fire, police, ambulance: 9-1-1 (where available)

Other: _____

Non-emergency numbers

Police: _____ Fire: _____

Health clinic: _____ Poison control: _____

Other contact: _____

Out-of-town contact

Name: _____

Home phone: _____ Work phone: _____

Cell phone: _____ Email: _____

Home address: _____

Family

Name: _____

Home phone: _____ Work phone: _____

Cell phone: _____ Email: _____

Home address: _____

Friend/neighbour

Home phone: _____ Work phone: _____

Cell phone: _____ Email: _____

Home address: _____

Family doctors

Patient name: _____

Doctor's name/phone: _____

Religious Affiliation:

Religion: _____

Contact: name/phone: _____

Insurance - Home:

Agent/company: _____ Phone: _____

Policy #: _____

Insurance - Auto:

Agent/company: _____ Phone: _____

Policy #: _____

Home security system:

Company: _____ Phone: _____

Locations of fire extinguishers: _____

Water valve location: _____

Hydro phone number: _____

Electrical panel location: _____

Gas company phone number: _____

Gas valve location: _____

(Shut off gas only when authorities tell you to do so.)

Floor drain location: _____

(Make sure the drain area is clear of boxes, furniture, etc., in case of flooding.)

†Source: **Your Emergency Preparedness Guide, Public Safety Canada**

© Her Majesty the Queen in Right of Canada, 2012

Cat. No.: PS4-55/2007E-PDF

ISBN: 978-0-662-47656-6

TIP: Limit phone calls to urgent messages only.
Keep calls short to free up the lines for others.

Toronto Resources

Emergency instructions

Call 9•1•1 to report a fire, a crime or to save a life.

For non-emergency calls:

Police: 416•808•2222

Fire: General Administration ~ 416•338•9050
Non-Emergency After Hours Inquiries ~ 311

Health Services: 416•338•7600 | TTY: 416•392•0658

8:30am - 4:30pm, Monday-Friday (closed statutory holidays)

Speak to a health professional for free, confidential information and advice.

Health Services Emergency After Hours Service

Phone: 311 (416•392•2489) to report a public health emergency after hours and on statutory holidays. *Ask for the on-call Public Health Manager.*

When notifying emergency services of your location, provide the exact street or civic address and nearest intersection.

Safe Ideas

- Make copies of important documents
- Make copies of birth and marriage certificates, passports, licences, wills, land deeds and insurance.
- Take photos of family members in case a lost persons record is created. Keep them in a safe place, both inside and outside your home. You might want to put them in a safety deposit box or give them to friends and family who live out of town.

Annual Review

Date of this document: _____

On this date next year, review your contact information, practise your emergency evacuation plans, change the batteries in your smoke alarm and carbon monoxide detector, and restock your kit(s). Change the batteries, food, and water in your emergency kits once a year.

TIP: Choose an out-of-town contact who lives far enough away that he or she is unlikely to be affected by the same event.
Arrange for each family member to call, email or text the same out-of-town contact person in case of an emergency.

Resources

Government of Canada

To learn more about emergency preparedness, visit www.GetPrepared.ca or, on your mobile device at m.GetPrepared.ca

To order copies of this publication, call: 1•800•O•Canada (1•800•622•6232) TTY: 1•800•926•9105

Government of Ontario

Emergency Management Ontario
Telephone: (416) 314-3723 / 24 hr: 1-877-314-3723
www.emergencymanagementontario.ca/english/home.html

Environment Canada Weather Office

www.weatheroffice.gc.ca
1•900•565•4455; a **\$2.99 per-minute charge applies**
Check the blue pages in your local phonebook under Weather for weather reports and forecasting available by phone.

Canadian Red Cross

www.redcross.ca
613•740•1900 or,
Toronto Branch: 21 Randolph Ave, Toronto ON M6P 4G4
416•480•2500
Hours of Operation: Monday - Friday: 8:30 am - 4:30 pm
Saturday - Sunday: Closed
Scarborough Branch: 202 Markham Rd, Scarborough ON M1J 3C2
416•267•0115
Hours of Operation: Monday - Thursday: 10:00 am - 3:00 pm
Friday - Saturday: 10:00 am - 2:00 pm
Sunday: Closed

St. John Ambulance

www.sja.ca
613•236•7461 | 1•888-840•5646 or,
Toronto: 365 Bloor Street East, 9th Floor Toronto, ON M4W 3L4
416•967•4244

Salvation Army

www.SalvationArmy.ca | www.salvationarmy.ca/contact
416•425•2111 or,
check for your local branch phone number.



Your journey begins in Prague with 2 days to discover the “city of a thousand spires” then transfers to Nuremburg to board the brand new *Amadeus Queen* for a 7-night voyage along the Danube calling on Regensburg, Passau, Melk, Durnstien, Vienna, Bratislava and Budapest. Enjoy one last night in Budapest before we bid farewell.

Your Trip Includes:

- two nights hotel accommodation in Prague with tours
- seven-night luxury Danube river cruise on board the brand new *Amadeus Queen*
- one night hotel accommodation in Budapest
- complimentary WiFi & use of on board bicycles
- gourmet dining with free-flowing wine and beer
- shore excursions
- special RTO/ERO events - *and more!*
- transfers

Meals and shore excursions are included on board the cruise (B, L, D).

Starting at:
\$3,840* p.p.

11 days incl. 7-night cruise on board the Amadeus Queen

Departs: Jun. 5, 2018
Cat. C - **\$3,840• p.p.**
Cat. B - **\$4,760• p.p.**
Cat. A - **\$5,160• p.p.**
Suite - **\$5,870• p.p.**

Limited cabins in each category. Secure your space today!



Day 1	Prague	Day 7	Vienna
Day 2	Prague	Day 8	Vienna
Day 3	Nuremburg	Day 9	Bratislava
Day 4	Nuremburg	Day 10	Budapest
Day 5	Passau	Day 11	Budapest
Day 6	Linz Melk Durnstein		



*CDN\$ pp dbloc. Airfare not included. Low air rates available • please call for details. Space is limited and cabin selection is available on a first come first serve basis. Limited single occupancy also available. ON-4499356/4499372 | BC-34799 | 111 Peter Street, Suite 200, Toronto ON MSV 2H1 | Canadian owned

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.



December 4: Becky Windhager & Friends: Popular Jazz

(Note Change of Date from Regular November Luncheon)



January: Leanne Harris presents an amusing dramatization on the History of Hygiene

February: Sarah Clarke, Human Rights lawyer Human Rights: Advocacy for First Nations children & their families with Sarah Clarke Human Rights lawyer.

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.

Contact Kay Jeffery:

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

Caregiver Health

September 14, 2017 - McMaster University

Optimal Aging Portal Blog

McMaster

Did you know that 80% of older adults with **OPTIMAL AGING PORTAL**

long-term health conditions are cared for at home by family and friends? While informal caregivers take a huge amount of stress off the healthcare system, they take on a lot personally, often to the point where they end up needing care or treatment themselves. Self-care is so important for everyone but it's important that caregivers take care of themselves so they can better help others. Self-care tips for caregivers include the following:

mcmasteroptimalaging.org

1. Get enough sleep.
2. Make time to exercise and remain physically active.
3. Fuel your body with nutritious foods.
4. Review your own medications with your doctor or pharmacist to ensure they are safely meeting your personal wellness goals.
5. Stay social - personal connections play an important role in healthy aging.
6. Get support through support groups and access handbooks, toolkits and other resources online or in person. Case managers and support workers can help connect caregivers to services available in their community.

for caregivers include the following:

1. Get enough sleep.
2. Make time to exercise and remain physically active.
3. Fuel your body with nutritious foods.
4. Review your own medications with your doctor or pharmacist to ensure they are safely meeting your personal wellness goals.
5. Stay social - personal connections play an important role in healthy aging.
6. Get support through support groups and access handbooks, toolkits and other resources online or in person. Case managers and support workers can help connect caregivers to services available in their community.

Remember, self-care is not selfish.

Read our evidence based resources about caregiving on our website (above).



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

RTO/ERO Charitable Foundation

Guelph Seniors-Youth Farm: A Social Isolation Grantee

This micro-farm is built on site at St. Joseph's Health Centre Guelph in cooperation with the Everdale Environmental Learning Centre and brings together seniors and youth to grow fresh organic fruits and vegetables and then choose innovative ways to share the harvest with the community. The Farm is open to the community and accessible to all. Over 20 youth and 60 seniors have been engaged in this project over the last few months. Though still in the early stages, significant positive outcomes are reported.

The project provides an opportunity for seniors and youth to share experiences, foster friendships and elicit positive social interactions. Youth farmers have expressed a positive perspective of seniors and farming and some have indicated an interest in working with seniors as a future career path and or having personal gardens in the future. The Farmers' Market at the entrance to the hospital has been a hit with hospital residents, visitors and the community.

Though this project is still in the early stages, the team reports significant positive outcomes. Community partners expressed gratitude to the donors of the RTO/ERO Foundation for the grant and bringing generations together. This approach is a positive and holistic approach to community engagement and combating isolation. The hope is that with the revenue generated from the Farm, and with the results of this pilot project, additional funds will be secured to sustain the Farm in 2018 and beyond.

To learn more about any of these grants, grants in research in aging, or discuss how you can support the Foundation, please contact:

Yolanda Bronstein

Director, Granting & Donor Stewardship
416•962•4037 | 1•800•361•9888 ext. 245
ybronstein@rto-ero.org or,
www.embrace-aging.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

Contact Sheila: 416•769•3616 | sheilamac@sympatico.ca



A Voice for Seniors

As the percentage of seniors in our society increases every day, it is crucial that there be a comprehensive plan that enables each to continue to prosper, both physically and mentally. RTO/ERO views seniors in Canada as capable, competent and rich in potential. We, therefore, strive to be a positive, impactful voice in promoting healthy, active and dignified living for all older adults.

How We Stand On Issues

As a non-partisan organization, RTO/ERO does not support particular parties, nor endorse specific candidates. We are delighted, however, to meet with members of all political parties to discuss important issues related to healthy, active and dignified living for older Canadians, in helping to meet RTO/ERO's mission of improving the lives of members and seniors.

Our members support:

- promoting and engaging seniors in healthy active living;
- developing age-friendly communities;
- providing universal health care in a timely manner;
- including training in geriatrics at all medical institutions;
- developing an improved long term health care plan;
- developing programs to end elder abuse;
- maintaining secure, reliable pension and retirement income programs;
- actively protecting our environment.

We believe that all levels of government must be open to consultation with interested community partners. The ultimate objective is to ensure that all citizens may enjoy lives with dignity, in safe and caring communities.

Policy Statements

RTO/ERO has a number of policies that reflect the fundamental beliefs that guide its actions with respect to its role, philosophy and objectives, including:

- maintaining an effective voice in the management of the Ontario Teachers' Pension Plan, through the Ontario Teachers':

Continued on Page 29



Political Advocacy continued from Page 28

Teachers' Federation;

- supporting a public health care system that provides comprehensive services for seniors;
- supporting publicly-funded education to ensure a quality education for all citizens in Ontario;
- supporting the Ontario Teachers' Federation and its affiliates in those activities that will enhance the quality of teaching and learning for teachers and students;
- supporting the right to strike of teachers, support staff and faculty in publicly-funded school boards, colleges and universities in Ontario, both as a basic condition of employment and a legitimate means to achieve collective agreements.

ACER-CART

RTO/ERO is pleased to be an active and long-standing member of L' Association canadienne des enseignantes et des enseignants retraités/The Canadian Association of Retired Teachers (ACER-CART).

A national organization, ACER-CART is composed of 13 provincial and territorial associations of retired teachers, representing 137,000 members across Canada. Every year, directors representing these associations meet in Ottawa to discuss issues relating to aging and seniors including: government policies and programs, health care, elder abuse, retirement income, affordable housing, long term care, and pharmacare.

RTO/ERO Advocacy and You

If you support RTO/ERO policies, and if you are interested in joining the Toronto District 16 Political Advocacy Committee, please contact Sheila MacMillan at sheilamac@sympatico.ca.

OMERS

OMERS Infrastructure Arm

OMERS Infrastructure Arm Undergoes Name Change

August 30, 2017

The Ontario Municipal Employees Retirement System's infrastructure investment manager has changed its name to be better aligned with the pension fund. *Borealis Infrastructure, which manages assets with enterprise values in excess of \$2 billion, is now called OMERS Infrastructure Management Inc.*

"The name OMERS Infrastructure helps the global marketplace recognize our direct connection to the more than 470,000 members of OMERS, on behalf of whom we manage a portfolio of investment assets," said Michael Rolland, chief investment officer at OMERS Private Markets, in a news release.

http://omers.com/corporate/news_article.aspx?newsid=9395

Power of Attorney Advantages and Risks

Source: *What every older Canadian should know about Powers of Attorney (for financial matters and property) and Joint Bank Accounts.* This document has been jointly prepared by the Forum of Federal, Provincial and Territorial Ministers Responsible for Seniors, an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects. Complete document available: www.canada.ca/en/employment-social-development/corporate/seniors/forum/power-attorney-financial.html



Advantages

Practical

- Makes it clear who will be responsible for your money and property if you can't manage them on your own, even temporarily.
- Your attorney must manage your money and property for your benefit and can be required by law to account for and explain how he or she is managing it.

Flexible

- Can be as general or specific as you need.
- You can choose to appoint two or more attorneys. You can require that your attorneys make all decisions together (“jointly”), or to act together or separately, if one of them is unavailable (“jointly and severally”). You can also appoint alternate or successive attorneys.
- Having two or more attorneys could reduce potential fraudulent use of a Power of Attorney.

Risks

May make you vulnerable to financial abuse

- Can lead to mismanagement of your money and property if the attorney you choose is not trustworthy, uses your money improperly, or does not make decisions that are in your best interest.

Too directive or not specific enough

- Not enough information or limitations in the document could lead to the mismanagement of your finances or to your finances being managed in a way that you do not agree with.
- Your attorney must manage your affairs in the way that you direct in the document. Strict limitations can make it difficult for your attorney to take care of your finances.
- If you appoint more than one attorney to act jointly, disagreements between them could cause problems and lead to delays in the management of your financial affairs. *Continued on Page 31*

Advantages

Convenient

- A general Power of Attorney allows your attorney to look after your affairs if you are away temporarily or if you need help managing your affairs.
 - An Enduring Power of Attorney allows your attorney to continue looking after your affairs if you lose your mental capacity.
 - If you lose your mental capacity and do not have a valid Power of Attorney document in place, someone will need to get authority from the court to manage your money and property. This can be time consuming and expensive.

Risks

Not up-to-date

- If not reviewed regularly, your Power of Attorney document might not meet your current needs or the requirements of the law.
- The person you previously selected to be your attorney may no longer be the best choice or may no longer be available.
- Possibility of ‘competing’ Powers of Attorney if you have signed more than one Power of Attorney document. If you appoint a new attorney, you should cancel your previous Power of Attorney document and advise your financial institution of the change.

Risks of a Joint Bank Account

Control over the joint account

- Unless you are able to state otherwise in your banking agreement, any person named on the joint account is able to withdraw money from the account at any time. They don't need permission from you to do so, even if most or all the funds in the account were deposited by you.
- Funds withdrawn may never be recovered.

Relationship breakdown

- If the relationship between you and your joint account holder breaks down, you risk the money being withdrawn or that the account may not be handled in the way that you wished.
- If your joint account holder and their spouse separate or divorce, the money in the joint account could be claimed in the separation or divorce settlement.

Accountability

- It is difficult to hold a joint account holder legally accountable for taking money from the account that they weren't supposed to.
- You may have to go to court to challenge the actions of a joint account holder. This could be expensive and stressful. It may also take a long time to resolve. Legal disputes
- If it is not clear that the money in the account was meant to be a gift to the surviving joint account holder or whether it was meant to become part of the deceased joint account holder's estate, legal disputes could arise.
- Legal disputes can be expensive and difficult to resolve.

Caution: Most elderly fraud precipitated by someone you know!

Goodwill ~ Marjorie Blake

Spring and Summer are long gone. Fall is “falling” slowly, and Winter is approaching with its uncertainty of weather conditions, yet with the certainty of a joyous season. At this time, be careful and enjoy whatever comes your way!



Welcome letters were sent to 66 new members. Sympathy cards were sent to relatives of 29 deceased members. Birthday cards were sent to : 1 Centenarian; 17 Nonagenarians; and, 48 Octogenarians.

Keeping in touch, encouragement, “get-well” cards, as well as fruit arrangements and planters were sent to several members. Congratulations to members who have made significant moves to new venues. May you find happiness in your new home.

Several members continue to experience accidental falls and /or have undergone traumatic situations (broken ankles, hip/knee/shoulder replacements, short illnesses, surgery.) Some are confined to wheelchairs, or are now permanent users of “canes”, and “walkers”. Others now struggle with hearing and/or comprehension. Sincere thoughts are with all of you.

Thank you letters, phone calls, e-mails, and cards were received from some members who expressed their gratitude for personal contacts. Many thanks to members who continue to keep us informed about other members’ needs - this help is greatly appreciated.

Contact:

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

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

PUZZLE CHOICE

Across

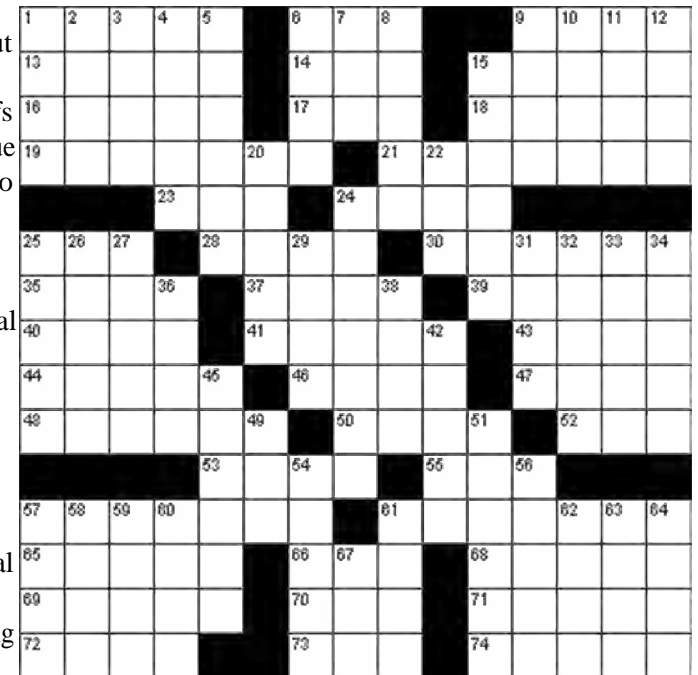
1. Jeer
6. Part of a circle
9. Stop
13. Coconut meat
14. Exclude
15. Court panelist
16. Help
17. Oculus
18. Herb with aromatic seeds
19. Associated
21. Prescribe
23. Appearing bloodshot
24. Traditional music
25. First woman

28. Travel by horse
30. Scaling device
35. Hobble
37. Layer of paint
39. Appeared with Bogart in The Maltese Falcon, Peter ____
40. European river
41. Tally
43. Temporary provision of money
44. Office worker
46. Reign
47. Misplace
48. Plaid design
50. Genuine
52. Church bench

53. Gown
55. Rend
57. Environmental condition
61. Consign
65. Automaton
66. Epoch
68. The Little Bear, Ursa ____
69. Develop
70. Pelt
71. Excessive
72. Outdo
73. Hankering
74. Wading bird
36. Saucy
38. Story
42. Acquire knowledge
45. Martial art
49. Negation of a word
51. Paper used to test acid or alkali
54. Burly
56. Produced from a photographic negative
57. Crustacean
58. Traditional knowledge
59. Long-billed bird
60. The greatest number

Down

1. Indication of previous damage
2. Inlet
3. Gemstone
4. Mendicant
5. Waver
6. Not up and about
7. Beam
8. System of beliefs
9. Search and pursue
10. Melody for solo voice
11. Disorientated
12. Large plant
15. Canine mammal
20. Decree
22. Unwell
24. Characteristic
25. Choose
26. House
27. Glowing fragment of coal
29. Threshold
31. Child’s plaything
32. Wilt
33. Delete
34. Regenerate
62. Release a fastening
63. Rancid
64. Journey
67. Regret



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Welcome New Members ~ Linda-Sue Thomas

Contact Linda-Sue: rto16memb@gmail.com



Welcome to those having joined RTO/ERO from July to September, 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 October 30, '17, our membership was 5429.*

Gabrielle Balchand
Paul Barry
Gabrielle Bonneau
Shloma Chayn
Richard Combeer
Simone Crisolago
Lorraine Csenge
Catherine Davine
Raymonde Drolet
Mark Fenwick
Rosa Fogelgarn
Robert Frank
Barbara Gawne
Brenda George
Sylvia Gorecka

Denise Gorman
Alice Groen
Mary Hill
Hindy Hirt
Barbara Horman
Jerry Jedrkiewicz
Diana Leite
Josephine Lobo
Lala Loon
Kimberly MacIntyre
John Mackle
Geraldyn Manion
Janice McCormick
Ruth Milikin
Glenna Munro
Sima Naymark

Ellen Palmer
Althea Parsons
Liliana Paterno
Robert Pelletier
Lydia Perovic
Gloria Pollock
Timothy Ricketts
Raffelina Savino
Jean Shakespeare
Anna Smieja
John Strachan
Anna Tennina
Rosemary Vitacco
Barry White
Mary Wilson

Avoid Supplementary Travel Insurance!*

Away for the whole winter - more than 93 days?

Consider a quick trip home during your absence and benefit from 2 x 93 days.

*Dependent on age and the number of extra days one plans to stay. If you are in one of the younger age groups, and your stay is not too long beyond the "93" days, then buying supplementary travel insurance would be cheaper than paying for a return flight (usually to Florida or Arizona). Supplementary premiums increase dramatically for older seniors who plan a lengthy stays.

Social/Recreation continued from Page 6



← **December: Georgia**
by Dawn Tripp



January: Mothering Sunday →
by Graham Swift



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 chose a credit card, to estate planning.

We learn from each other and have presenters inform us on a variety of financial topics. The dates for the fall are: November 23, and, December 21.



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 email Steve.

Continued on Page 36 📧

To write with a broken pencil is pointless.



SuperTees Golf Group ~ The Super-Tees Golf Group play 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). 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. Announcements are made in our January and May Newsletters regarding schedules and registration.



Toronto Live Theatre Group ~ **Host: Liz Estall:** 416•540•2016 | estallelizbeth@gmail.com. Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers. Contact Liz to be added to her email list.

New Travelogue Hosts

We appreciate the initiative of our new Travelogue hosts **Tom Menagh** and **Linda Johnson** (right in photo) for taking over from **Dick and Marilyn Holyer**. As reported in our September Newsletter, the Holyers will have completed 13 years as hosts with their November Travelogue and will assist Tom and Linda as they become accustomed to routines. We also thank the many helpers who have volunteered to stay on to help with refreshments.



From Your Editors



Apologies to Past President **Roger Wilson** for omitting his photo from the cover page of our September Newsletter. In our attempt to inform you of the new 2017/18 District Executive, we mis-used the term “Table Officers” which, in some constitutions but not ours, includes the Past President.

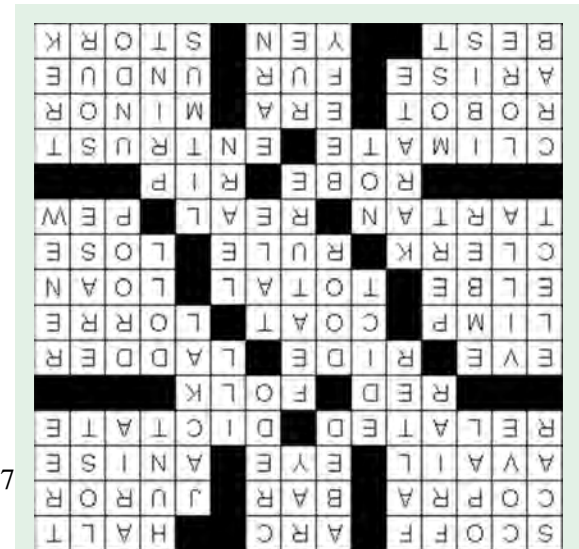
Our Photo Archives: From time-to-time, we ask for help in building our archives of past executive members. Of all the volunteers that have served, there are a few, listed below, we still need. As memories fade and members pass, the chance of retrieving these missing items decreases significantly. We’ll take any item you have, scan and return it to you with full acknowledgement in our Newsletter.

Bill Menagh | bmenagh@sympatico.ca



Missing Photos

- Gertrude Allen - 79/80
- June Assad - 87/88
- John Ball - 74/75
- Mattie Clarke - 81/82
- Donald Cooper - 95/96
- Cecelia Dineen - 94/95
- Murray Dobson - 76/77
- John Gartley - 75/76
- Vince Kennedy - 90/91
- Ed Kerr - 92/93
- Bill Ketcheson - 93/94
- Esther Lunney - 79/80
- Bea Machin - 80/81
- Fionnuala Martin - 88/89
- Jean McCaig - 87/88
- Jean McEachern - 82/83
- Enid McLean - 89/90
- Mel McLean - 89/90
- Vicky McNabb - 75/76
- Catherine McPherson - 76/77
- Kathleen McVicker - 97/98
- Ed Moore - 90/91
- Sacci Nagawe - 96/97
- Elizabeth Patterson - 87/88
- Bill Quinn - 89/90
- Veronica Roach - 77/78
- Harold Tufts - 74/75
- William Whitehouse - 86/87



Solution to Puzzle on Page 32. © Puzzle Choice

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.

Christian Armstrong
Donald Brown
Rene Clemens
Luigi D'Amore
Irene DeMinckwitz
M. Jane Dickson
Gloria Evans
Margaret Frank
Eleanor George
Patricia Gibbons
Rosalind Helfand
Raymond Lacelle
Jim Maben

John Alexander 'Al' Martin



Jean O'Donnell
Janet Page
Josephine Proctor
Shirley Reeves
Shea Richardson
Caryl Sinclair
Friedman Tidman
Robert Titus
Walter Tompson
Sheila Trefzger
Frances Watson
Sheila Williams
Marion Wood

OTPP 2018 Inflation Adjustment

The annual cost-of-living adjustment for 2018 is **1.6%** and takes effect in January 2018.



The adjustment is based on 100% of the adjustment in the Consumer Price Index (CPI), a weighted basket of goods and services typically purchased by Canadian households each month.

The method used to calculate the adjustment is prescribed by the terms of the plan and is the same method used by most other major Ontario pension plans, as well as the Canada Pension Plan. [View the formula at www.otpp.com]

In March 2017, the partners announced a preliminary \$11.5 billion funding surplus. Some of this surplus is being used to fully restore cost-of-living increases for the portion of pensions earned after 2009. Here's what this change means for your 2018 inflation increase:

- In January 2018, you'll receive a pension increase equal to 100% of the annual CPI increase.
- If you retired **after 2009**, your pension will be restored to the level it would be at if 100% inflation protection had been provided on January 1, 2017.
- If you **retire(d) in 2017**, your first pension increase will be prorated from your last day of credit in 2017.



The OMERS 2018 adjustment should be available by the time you read this Newsletter: Go to: www.omers.com

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		



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





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

TORONTO DISTRICT 16
NEWSLETTER SUPPLEMENT

Volume 40, Issue 2

Original Logo Concept: C. Naumoff/1991

November, 2017

RTO/ERO Fall Senate (AGM) 2017 Extracts

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Editors' Note: The Fall Senate (Annual General Meeting) of RTO/ERO is held in mid-October. This meeting determines RTO/ERO's 2018 initiatives and budget allocations. Our November Newsletter informs you of some of the details of RTO/ERO's business. We believe that members should be aware of the business if only to understand that RTO/ERO is more than just an insurance source. The complete agenda is available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from the website: <https://district16.rto-ero.org>. Editing has occurred to fit available space.

In October 2016 members of Senate endorsed the RTO/ERO Strategic Plan 2020. [Senate] made a number of purposeful commitments regarding the implementation of this plan. Specifically to:

- Be the trusted voice for the broader education community
- Improve the lives of members and seniors
- Broaden the membership base (See Chart at bottom of Page S3.)

This vision that was also approved at Senate last October:

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

We are able to report an impressive set of measures and accomplishments covering all areas for this first year of the plan.

[RTO/ERO] hosted a session at Queen’s Park which we called Vibrant Voices on October 25. This meeting was set up to acquaint all MPPs with the work of RTO/ERO. We highlighted the primary issues of concern to members and seniors. Specifically, we outlined issues such as Age Friendly Communities; Bill 33 (An Act to amend the Long Term Care Homes Act); Bill C-27 (An Act to amend the Pension Benefits Standards Act, 1985); Elder Abuse; Geriatric training for doctors; and, a national pharmacare program. [RTO/ERO] continues to be a presence at annual meetings and dinners of the affiliates and other organizations.

RTO/ERO has strong representation at the annual general meeting of ACER-CART (Page S12). These meetings enable RTO/ERO to have a voice at the national level on issues that concern seniors across Canada. This year, the main issues were Bill C-27 and the Canadian Health Coalition fight for Pharmacare.

Retirement planning workshops have had a 17% increase in attendees and many districts are finding it necessary to increase to two per year. Our health plan is the best plan for retired education staff, both in cost and service delivery. The plan continues to improve with member input each year. Your Provincial Executive is working hard to ensure that this remains the case and that RTO/ERO is the association to which all retired education staff will want to belong.

Martha Foster, President | Jim Grieve, Executive Director

RTO/ERO Group Benefits, 2018

Approved Plan changes are published in the annual *Going Places* and *Update* documents distributed to Plan Participants in mid-November. The tri-annual Benefits Booklets, 2017 - 2019 is available on-line. Remember to take a PDF of your Travel coverage on your trips.

To secure sufficient funding for 2018 without having to increase membership fees, an additional 0.25% is built into the administration fees from the RTO/ERO Group Insurance Plan and another \$450,000 is drawn from interest earned on Member Services reserves. The membership of RTO/ERO has now exceeded 76,000.

In order to maintain our commitment to personalized service, this budget also includes an increase of four staff members. Three of the new allocations will be in Membership, Health Benefits, and Information Technology. The fourth allocation is for the addition of a professional with responsibilities for human resource services and volunteer engagement.

The 2018 draft budget is balanced, providing sufficient resources to fund provincial and district initiatives and operations. The following assumptions were built into the budget:

- Net increase in membership in 2018 – 2.7% or 2,100 members
- Projected January 2018 inflationary adjustment in teachers’ pensions – 1.5%
- RTO/ERO Full Membership fees based on the unchanged formula of \$1.25 per \$1,000 of gross OTPP pension; Associate Fees, charged at the level of the average Full Members’ fees will increase by \$1 to \$57 in 2018
- Increase in Administrative Service Allowance from 2% to 2.25% (\$400,000)
- Use of interest earned on Member Services reserves (\$450,000)

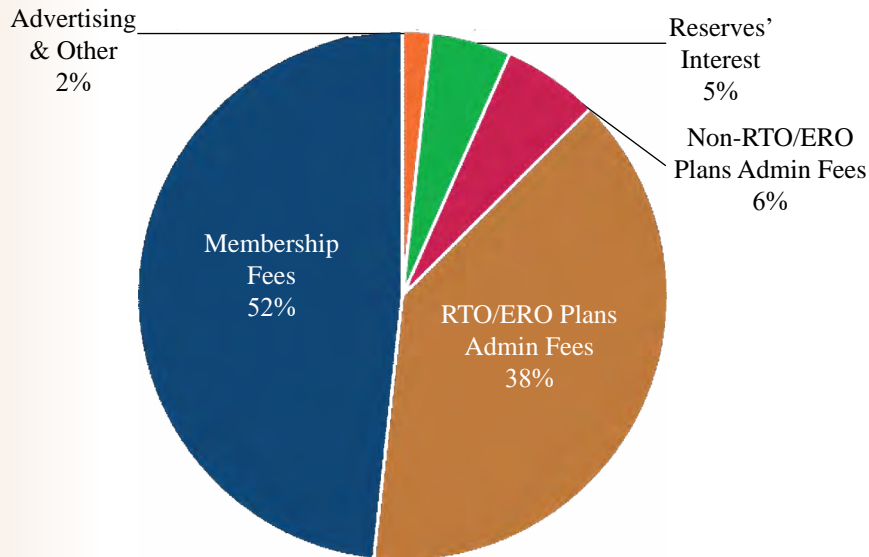
Continued on Page S4

Marketing to, and outreach for, new and prospective members that we have undertaken in this first year of our Strategic Plan:	
Membership Growth September 2015 - 72,000+ September 2016 - 73,800+ September 2017 - 76,000+	Retirement Planning Workshops 2015 - 2,377 2016 - 2,736 2017 - 3,500
Website page views: August 2015 - 460,000 August 2016 - 550,000 August 2017 - 2.3M	Facebook – Reach August 2015- July 2016 – 1.1M August 2016- July 2017 – 2.2M
Facebook – Engagement August 2015 - July 2016 - 38,000 August 2016 - July 2017 - 95,000	Twitter –Engagement August 2015 - July 2016 - 11,500 August 2016 - July 2017 - 13, 400
Financial Resources to Districts January 2016 - \$1.150 million January 2017 - \$1.190 million	

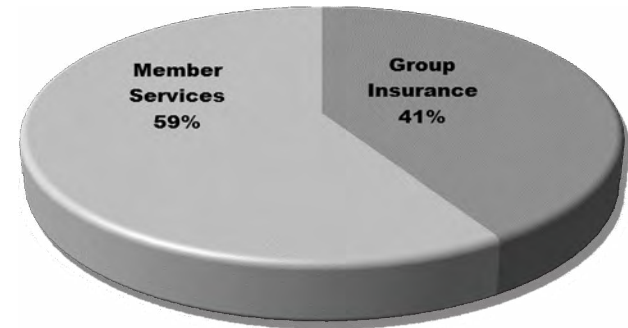
- f) Annual Grants to Districts Formula:
 - i. 27% of the membership fees allocated to the Districts (estimated at \$14.39 per member)
 - ii. Minimum Grant – \$10,978
 - iii. Additional subsidies for the Size, Distance and Density factors added to the Annual Grant
- g) Expense allowances at the same level as 2017: breakfast - \$25, lunch - \$30, dinner - \$65, mileage - \$0.50/km

Revenue Highlights:

The two main sources of RTO/ERO revenue are membership fees and administration fees from the group insurance premiums. In addition to these, RTO/ERO receives administration fees from non-RTO/ERO plans (Home & Auto, Long-Term Care, Life/AD&D) and advertising charges from organizations and members advertising in the Renaissance magazine. Total revenues are projected to increase by 7.1% in comparison with the 2017 estimate. The following chart shows the breakdown of the revenues by source:

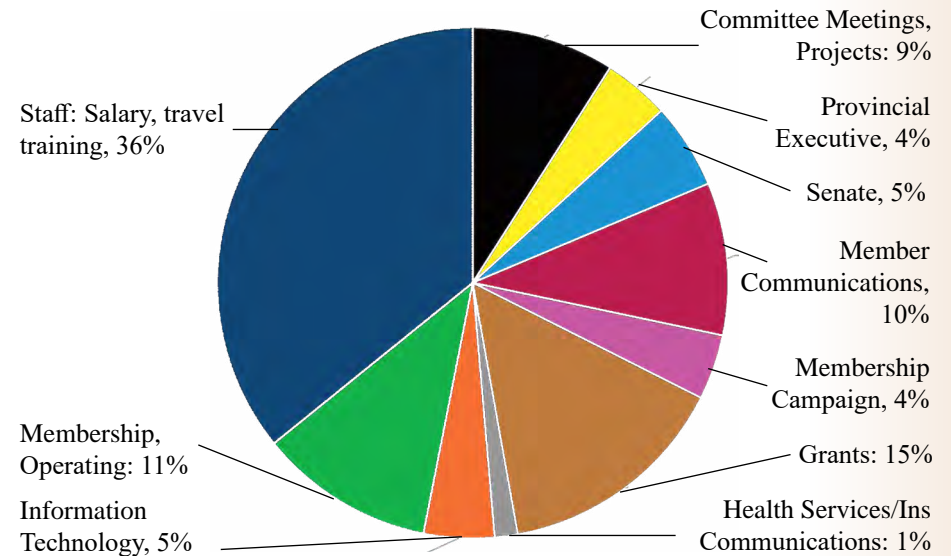


Revenues are allocated to the two main activity groups: Member Services and Group Insurance. Group Insurance revenue is the administration fee (2.25%) from the group insurance premiums and a portion of interest from reserves. All other revenue sources (membership fees, administration fees from non-RTO/ERO plans, advertising revenue, balance of interest from reserves) are allocated to the Member Services revenue. The following chart (Top of Page S5) illustrates this allocation:



Expenses Highlights:

The financial resources available to RTO/ERO support services provided to the membership. The chart below illustrates 2018 projected expenses by category:



As with revenues, expenses for each category are allocated to two activity areas, i.e. Member Services and Group Insurance. Allocations to the Group Insurance activities reflect marketing, administration, communications to group plan participants, and other support services that are necessary to operate RTO/ERO group insurance plans. Allocations to the Member Services activities show services provided to members both by the Provincial Office and districts, in addition to those offered through the group plans. The chart at the bottom of Page S6 presents these allocations.

The amount of the RTO/ERO Scholarship for 2018, awarded to up to 25 recipients, is \$1,500.

Report of the Governance Committee

Based on input received, revised draft By-laws and Policies are being presented to Fall 2017 Senate for approval. It is now in order to pass a resolution authorizing the Corporation to be exported from its home jurisdiction of Ontario and continue the Corporation under the provisions of the Canada Not-for-profit Corporations Act (CNCA).

Editor: The rationale for change on Page S15. **Martha Foster, President**

Communications

Shutterstock accounts have been provided to districts and assistance continues to district webmasters and newsletter editors as more districts take advantage of RTO/ERO website hosting and bulk emailing services.

Laurie Fountain, Chair

Constitution

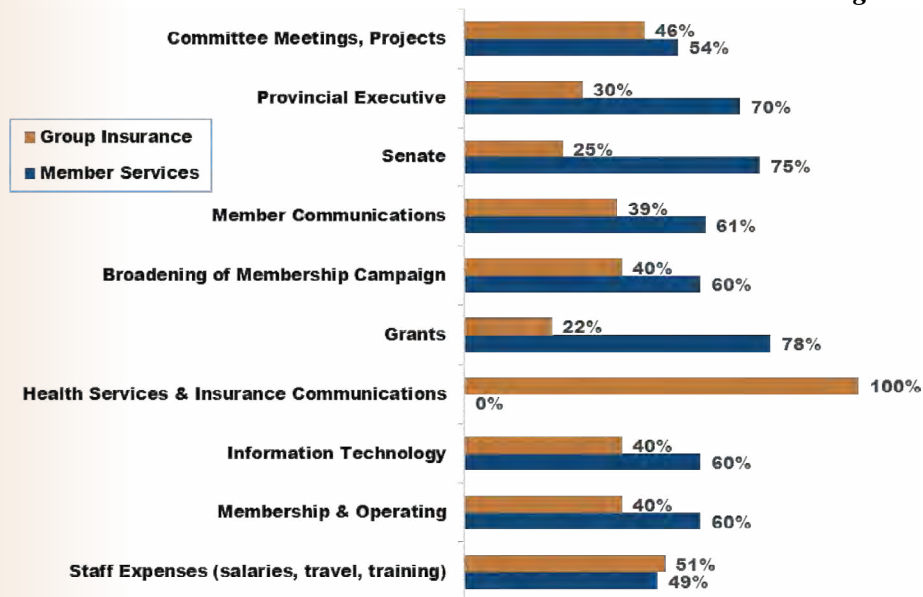
Editor: The RTO/ERO Constitution, revised to meet CNCA requirements is to be passed at this Senate. If approved, District will be guided on changes needed for their local Constitutions.

Martin Higgs, Chair

Health Services & Insurance (HSIC)

2018 Benefits Plans enhancements and premiums will be sent to Plan participants in November; our Plans' underwriting has been transferred to Sun Life from Manulife; and, Coughlin and Associates have been engaged to review Johnson Consulting in 2018. The latter is part of our regular cycle of

Continued on Page S7



reviews of services to our plans. Consulting is part of the “triumvirate” of services that our third party providers offer RTO/ERO. To have the same provider for all three services is a common practice for organizations and is often found in the union environment and national and provincial organizations e.g. Ontario Nurses’ Association.

Gayle Manley, Chair

Member Services (MSC)

This committee is responsible for Goodwill, Recruitment, and Retirement Planning Workshops.

Suzanne Poudrette-Gagnon, Chair

Nominating

The following criteria were used by the Nominating Committee in its selection process [for committee appointments. These volunteers have, typically, been active members in their local districts.]:

- expertise/qualifications/experience and interest;
- involvement of new members;
- gender balance;
- language representation; and,
- geographical distribution.

Martin Higgs, Chair

Five committee Chairs & 17 Committee Members positions anticipated for 2018

2017 Summary Of Appointments And Openings Standing and Executive Committees

Committee	Number of Vacancies		Number of Applications		Number Selected	
	Member	Chair	Male	Female	Male	Female
Audit	1	1	2	1	1	1
Communications	2	1	3	1	2	1
Health Services/Insurance	2	1	4	3	2	1
Member Services	2	0	1	3	0	2
Pension/Retirement	2	0	1	1	1	1
Political Advocacy	4	0	4	1	3	1
Project ~ STO	3	1	2	5	1	3
Constitution	4	0	3	3	2	2
Nominating	3	0	0	0	2	1
Total	23	4	20	18	14	13

RTO/ERO Benefits Claims Deadline for 2016

The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for last year, 2016, they must be submitted to Johnson Inc. by December 31, 2017.

Pension & Retirement Concerns (PRCC)

Bill C-27: A resource paper was developed that clearly outlines the types of pensions and implications for RTO/ERO. Pensions from the Ontario Teachers' Pension Plan (OTPP) and the Ontario Municipal Employees Retirement System (OMERS) are both Defined Benefit Pension Plans (DB). They are secure, well-funded, well managed, and Ontario-based.

Bill C-27 removes the employers' legal requirements to fund plan benefits. As a result, benefits could be reduced going forward or retroactively, and Unions could agree to move to target plans, on behalf of their members. Bill C-27 also allows current employees to surrender their guaranteed Defined Benefit Plans for non-guaranteed Targeted Benefits Plans, and if a group of employees decides to do so, those who are retired and remain with their plan will eventually find themselves with an unfunded plan. The long-term potential effects of the bill warrant RTO/ERO to actively oppose it. The Provincial Executive shared RTO/ERO's concerns and opposition with the Prime Minister's Office and members are invited to contact their members of parliament.

The resource paper regarding Bill C-27 will be reviewed and made available to Districts.

Fact Sheets: the committee is discussing how to present resource information to members on topics currently covered by fact sheets and is looking at alternate formats with which to share information ensuring it is relevant and current.

Successful Aging: the Committee is working on a document "Successful Aging". It will be adapted to make it easy for members to get up-to-date and pertinent information through RTO/ERO's and other reliable websites.

Self-Assessment Tool: the Committee is working on a document containing resources on retirement planning such as links to government websites and worksheets. To be distributed to those having attended a Retirement Planning Workshop (RPW) to reinforce and reiterate key information, The document entitled "Your Road to Retirement", is expected to be available for the 2018.

Pensions - Conditional Inflation Protection: For the fourth year in a row, the OTPP has registered a surplus. Plan Partners have decided that they will use the 11.5 billion dollar surplus to restore all members to full indexing.

Retirement Concerns - Social Isolation: Life expectancy continues to increase, with many living well beyond their 85th birthday. Social isolation and loneliness are major issues affecting all ages, but especially those in their senior years, and require attention. This committee, as well as other facets of RTO/ERO, will continue to examine the risks associated with social isolation as well as ways to prevent or alleviate it.

Roger Régimbal, Chair

Political Advocacy (PAC)

Issues on the watch list include: Elder Abuse Ontario, Canadian Medical Association, Age friendly communities, Hydro rates, CCACs, Auto Insurance, and Levels of care (in assisted living environments).

Our tri-fold pamphlet "Standing up for Seniors" has been very well received at the District level.

On September 25, in conjunction with International Seniors' Day, committee members joined the Provincial Executive and senior staff in hosting our first Vibrant Voices Advocacy event at Queen's Park. At the Legislature, RTO/ERO participants attended Question Period, followed by a luncheon sponsored by our organization for MPPs, all 103 were invited. The purpose of the event was to have face-to-face contact with our provincial political leaders, to raise the awareness of our organization with politicians from all political parties, and to outline our interest and concern with regard to seven key issues:

- Bill C-27 – Amending the Pension Benefits Standards Act
- Bill 33 – Amending the Long-Term Care Homes Act
- Geriatric Training,
- Age-Friendly Communities
- Pharmacare
- Elder Abuse
- Water.

These issues were originally brought to the committee's attention by RTO/ERO members.

Paul Brazeau, Chair

\$4,000 Project ~ Service to Others (PSTO) Grants

Our budget is \$100,000 and this year's funding request from the Districts totaled \$120,194.69. It was determined in some cases that less than the requested amount would be granted for a variety of reasons. Each District President receives a letter outlining the reason behind such a decision. This year we approved total funding of \$78,160.00 to fully, or in part, support 23 of the 33 projects that were submitted for consideration. A list of the approved projects [for 2017] follows this report. (See Page S10.)

Since the PSTO program began we have provided \$1,650,000.00 in funds which provided financial support for 572 District projects.

NOTE: Applications for 2018 must be submitted to Toronto District 16 by March 1. See Page 10 for details.

Maureen Capotosto, Chair

50th Anniversary Committee



Actions include: Book of Memories updated; District Historical Records requested with copies to be made available; working with TV Ontario to produce a program on 'Aging' featuring Steve Paikin; producing a number of promotional items including anniversary logo; a keepsake commemorative booklet produced.

David Kendall, Chair

2017 Project - Service to Others - Approved Projects		
District	Project	Grant
1/Rainy River	Awarding the Arts in Rainy River	\$2200
2/Thunder Bay	Lakehead Search and Rescue - Mobile Command Centre	\$4000
3/Algoma	Elliott Lake's Roundabout Exceptional Puppeteers	\$4000
6/Parry Sound	Humphrey School's Outdoor Learning Space	\$3278
8/London Middlesex	L'Arche Music Club-at The Gathering Place L'Arche London	\$4000
9/Huron Perth	Come Celebrate 150 Years of being Canada's Caretakers	\$4000
11/Waterloo	Two Projects: Letters Sounds and Words Program and Get Ready for School Program	\$4000
12/Norfolk	Memories of Norfolk Educators	\$2000
13/Hamilton-Wentworth Haldimand	Meals that Heal	\$4000
15/Halton	Automated railway history interactive educational exhibit	\$4000
17/Simcoe	CASL-Continued Adult Special Learning	\$3000
20/Lennox Addington Frontenac	Nagamowin Project	\$3431
21/Renfrew	Celebrating Community Involvement	\$4000
23/North York	Room For A Child: Support for Disadvantaged Children	\$4000
30/Northumberland	Northumberland New Ventures Band	\$4000
31/Wellington	Eliminating Stunting of Mayan Children - Supporting a School Nutrition Program	\$2751
35/Dryden	First Nations Library Collection	\$4000
36/Peterborough	A Kids' Guide to Canada	\$4000
37/Oxford	Buddy Benches to Support Mental Wellness in Oxford County Elementary School	\$2500
41/Elgin	Sleep Kits	\$4000
45/EstaRiO	Modernization of Hawkesbury's Genealogical and Historical Research Centre	\$2000
47/Vancouver Island	Educational Support for Refugee Children	\$4000
48/Leeds Grenville	Fun with Books - Books Publishing Program	\$3000
Total		\$80160

The BAC consists of 10 members. Five are appointed through the Teacher Affiliates and RTO/ERO by OTF. Three are government appointed and the other two are Ontario Teacher Pension Plan (OTPP) Board members who also serve as the BAC Chair and Vice-Chair.

Reports from OTPP Board staff:

Administration: There are plan changes to reflect leave of absence purchases to comply with the Income Tax Act. A revised Guide to Benefit Appeals is now online as a public document.

Recent changes to the Pension Benefit Act: 2017 amendments raise the question of who is a "spouse" with the stated intent to "ensure that children are treated the same regardless of how they are conceived". This may impact on a child's right to receive a survivor pension.

Document - "A Plan For All Seasons": this portion of the 2016 Annual Report outlines the demographics of retired members: of the 136,000 pensioners, the average age is 71, the oldest pensioner is 109 and 142 pensioners are over 100. Of those over 100, 12 have been on pension for 50 years or more: (the average years on pension is now 31 years). Complete report: <http://otpp.com>

Special Staff: In 2015 the OTPP Board established special staff dedicated to serving retired members. This staff received special training to ensure clear communication and deal with quality of life issues. In many cases they have witnessed retirees who have serious problems understanding what they are told or remembering their very recent information. These members express a desire to have the staff explain the information to someone else such as a family member or a friend. Unfortunately, pension information is private and cannot be given to others without legal permission such as Power of Attorney.

Members are encouraged to have an updated Power of Attorney on file with the OTPP to ensure others can speak on their behalf when necessary.

Requesting Benefits Plan Changes

If an individual member or district wishes to suggest changes in the RTO/ERO Benefits Plans **for 2019**, these should be received at the RTO/ERO provincial office by December 31, **2017**.

Send requests to: **Clara Rodriguez**, Assistant to the Health Services & Insurance Committee by Mail:

RTO/ERO Provincial Office, 300-18 Spadina Road, Toronto, ON M5R 2S7.

You may also send an email directly to the HSIC :

healthcommittee@rto-ero.org; or fax it to 416•962•1061.

This time-line is necessary for the RTO/ERO HSIC to research the cost/benefit implications as they meet the Plan objectives.

ACER-CART is a non-partisan organization consisting of thirteen retired teacher associations across Canada.



Priorities of ACER-CART 2017-2018:

1. Develop strategies and produce resources for retired teachers and seniors featuring the advantages of defined benefit pension plans both to the economy and to the individual.
2. Continue work to be a significant voice for retired teachers and seniors nationally, co-operating with other groups on issues of common concern.
3. Develop strategies and produce resources for retired teachers and seniors supporting a one Canadian purchaser national pharmaceutical formulary.
4. Investigate and develop strategies to produce resources for retired teachers and seniors to counter elder abuse.

Martha Foster, David Kendall represented RTO/ERO at the AGM. RTO/ERO members **Brian Kenney** (ACER-CART President), **Roger Regimbal** (ACER-CART Executive Director), **Norbert Boudreau** (ACER-CART Regional Representative-Ontario) and **Martin Higgs** (incoming ACER-CART Regional Representative-Ontario) also attended the AGM.

Member	Numbers
Retired Teachers' Association of Newfoundland and Labrador	5,662
Retired Teachers Organization of the Nova Scotia Teachers' Union	7,259
New Brunswick Society of Retired Teachers	2,718
Société es enseignants retraités francophones du Nouveau Brunswick	1,980
Prince Edward Island Retired Teachers Association	1,053
Quebec Association of Retired Teachers	210
Quebec Provincial Association of Retired School Educators / Association provinciale du personnel d'enseignement retraité du Québec	1,188
Retired Teachers of Ontario / Les Enseignantes et enseignants retraités de l'Ontario	65,517
Retired Teachers of Manitoba	9,517
Superannuated Teachers of Saskatchewan	11,111
Alberta Retired Teachers' Association	16,790
British Columbia Retired Teachers' Association	15,603
Yukon Retired Teachers' Alumni	146
TOTAL:	138,754

In the Spring of 2017, the Foundation announced four new grants valued at just under \$100,000 to community organizations addressing social isolation. While we had originally intended to grant two awards for \$25,000 each, because of the worthiness of so many of the grant applications, the Foundation Board agreed to fund four of the 19 received.

Grants awarded include:

- \$24,900 to Western University, London Middlesex Housing Corporation and Meals on Wheels London, titled “*Working Together to Address Social Connectedness and Isolation: A Participatory Process with Seniors*”
- \$25,000 to Everdale Environmental Learning Centre and St. Joseph’s Health Centre in Guelph, titled “*Guelph Seniors-Youth Farm*”
- \$25,000 to Prince Edward County (PEC) Community Care for Seniors, with partners from PEC Fire Dept., PE detachment of OPP, Hastings-Quinte Paramedic Services, Rural Mail Couriers, Public Libraries of PEC, titled “*Addressing Social Isolation Among Seniors in Prince Edward County*”
- \$25,000 to the Ottawa Council on Aging, with partners from the Ottawa Chinese Community Service Centre, the Ottawa Senior Pride Network and the United Way, titled “*Older Adults in Focus: A Multigenerational and Multimedia Project to Reduce Social Isolation in Later Life*”

The Donor Wall, outlining donor cumulative giving to the Foundation, is available at:

<https://rto-ero.org/support-the-foundation/about-us/our-donors>

In 2016, we received our first estate gift, and just this month we received notice of what will be our largest ever individual gift, also from an estate.



Photo from Foundation Report

This micro-farm is built on site at St. Joseph’s Health Centre Guelph in cooperation with the Everdale Environmental Learning Centre and brings together seniors and youth to grow fresh organic fruits and vegetables and then collaboratively choose innovative ways to share the harvest with the community.

Why A New Governance Model

Editor: This document is background to RTO/ERO's Fall Senate motions to export the Corporation from the jurisdiction of Ontario to continue under the provisions of the Canada Not-for-profit Corporations Act (CNCA). Fall Senate has made some changes. We will report these in a future Newsletter.

Governance changes will ensure stable, secure future for RTO/ERO

As part of our new Strategic Plan 2020, RTO/ERO is undertaking a process of updating some governance and organizational structures and processes. These changes will improve our long-term security and stability as a non-profit organization and protect our members and health benefit plans by making some governance changes.

Here are five reasons why the changes will benefit RTO/ERO members:

1. Protect you and your health plans

We know you want to make sure health and membership premiums are stable, similar to pension rates, in the future. The changes will provide more governance expertise and security, while still ensuring members are represented the same way they always have been.

2. Govern well

RTO/ERO is a non-profit organization. We want to make sure we're learning from the best. The proposed changes allow us to benefit from effective practices in non-profit governance. For example, we're recommending a nine-member Board of Directors—with two directors external to RTO/ERO, to round-out the expertise needed on the board.

Some decisions that need a great deal of time and knowledge, such as overseeing RTO/ERO's investments of more than \$150 million, will be made by the Board of Directors. Other decisions, such as electing the Board of Directors and approving the strategic plan, will continue to be made by Senate.

3. Comply with the Canada Not-for-Profit Corporations Act

We need to make sure we follow the requirements that govern all non-profit organizations. For example, we are required to hold our annual general meeting (AGM) within six months of the end of our fiscal year. So, we'll move our AGM to May and eliminate the second Senate meeting. This will be a significant cost saving, and these funds can be focused on member communication. The Presidents' Workshop can move to October, to focus on strategic planning.

The national non-profit legislation applies best to RTO/ERO, since we have members across Canada.

Continued on Page S14

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

Governance continued from Page S15

4. More effective decision-making

- Changes are focused on reducing risk, for Senators and for RTO/ERO.
- Like now, the Board of Directors will be elected. A Nominating Committee, with elected Senate representatives, will nominate a group of directors, based on their qualifications to serve on the board.
- There will be term-limits for serving on the board—a maximum of two three-year terms. The president and vice-president will be elected by the Board of Directors.

5. Districts and members continue current rights

- Districts will continue to operate as they always have.
- Districts and members will continue to elect senators and observers to represent their voices and views.
- Districts and members will continue to have many ways, in addition to Senate, to make their voices heard. This includes monthly liaison calls with board members, district visits by board members and senior staff, surveys on a variety of topics and much more.

Project ~ Service to Others (PSTO) ~ Scholarships

Editor: This report was presented to the RTO/ERO Spring, 2017 Senate. *Any last-year University or College program is eligible.*

The Project – Service to Others Committee met in April to review 52 Scholarship applications received for 2017. In preparation each member read and marked the applications using our marking scheme. The Committee recommended that 25 of the applicants receive the Scholarship of \$1,500. *The applicants are enrolled in the last year of a wide variety of programs that would lead to careers including teachers, lawyers, scientists, actors and film directors (university and college programs).* They shared information about their school and community involvement, wrote an essay addressing why they should receive the scholarship, and provided reference letters.

As reported in our September Newsletter, two relatives of RTO/ERO Toronto District 16 members were granted a scholarship:

Recipients: **Allison Conetta** and **Bonnie Scott**;

Sponsors: **Angela Conetta** and **Linda Scott**

Provincial Executive 2017-18 [l-r]: Pres. **Martha Foster**; Past Pres. **Martin Higgs**; 1st VP, **Rich Profit**; 2nd VP **Judy Bowden**; Exec Mbrs: **Richard Goodbrand & Louise Guérin.**



How to Become a Geriatrician



Dr. Paula Rochon RTO/ERO Chair in Geriatric Medicine

The RTO/ERO Chair in Geriatric Medicine was established in 2014 with a \$3 million dollar investment that has been endowed. This means that the interest earned on the investment will fund the Chair forever.

Dr. Rochon became the inaugural RTO/ERO Chair in Geriatric Medicine in July 2015. She was selected after an international search. The Chair appointment is a five year term, and renewable once.

Undergraduate Studies
Honours Psychology, McMaster University

Internal Medicine Resident
University of Toronto

Chief Medical Resident
University of Toronto

Geriatric Medicine Resident
University of Toronto & London, England

**Masters, Public Health & Geriatric
Medicine Fellowship**
Harvard School of Public Health & VA West Roxbury

First Appointment
Geriatrician & Clinical Scientist

Timeline

It can take 15 or more years to obtain the education, training and experience required to become a geriatrician.

Here is Paula's timeline.

4 years

3 years

3 years

1 year

2 years

2.5 years

15.5 years
TOTAL

Your Donation in Action

Creating the RTO/ERO Chair in Geriatric Medicine was just the beginning! The Chair is important because it supports:



Research

Excellence in Research in Aging

Dr. Rochon is one of the leading Canadian health-services researchers in geriatric medicine. Her research explores how to promote health in older adults, with a particular emphasis on older women.



Training & Mentorship

Paula is mentoring students in geriatric medicine research, one-on-one and in groups at the undergraduate, graduate and postdoctoral level. Students like post-doctoral fellow Lynn Zhu.

Many trainees have gone on to receive awards and distinctions for their research.



RTO/ERO Reputation

Leaders in supporting research in aging

Whenever Paula speaks or wherever her work is published the RTO/ERO is recognized and this attracts a local, national and international reputation for RTO/ERO and its members as leaders in funding research in aging.

Learn more at www.embrace-aging.ca

Original graphic prepared by
Yolanda Bronstein, Director
RTO/ERO Foundation using
Pictochart. Modified for space