



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

TORONTO DISTRICT 16
NEWSLETTER

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Volume 40, Issue 3

January, 2018



1968 ~ 2018
Serving Education Sector
Retired Employees
for Fifty Years

Supplement:
Take a glimpse of our past



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



Toronto Skyline, 1968 | City of Toronto Archives, Fonds 1526, File 46, Item 10

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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January Supplement
RTO/ERO at 50

Dates To Remember

February, 2018	Date	March, 2018	Date
Art/Sketch.....	2	Bridge.....	2
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Front Cover: Top: Our current masthead

Bottom: City of Toronto Skyline, 1968. Memories, anyone?

Back Cover: District 16 President, Joan Elliott, presents scholarship award to Allison Conetta (right), accompanied by sponsor, Angela Conetta.

*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

Happy New Year, hands with a very successful, family loving CEO, I was amazed that my prediction of a stay at Her Majesty's pleasure had not materialized. His motivation was to prove me wrong. What better reward could one ask for?

And, to quote T. S. Eliot, "For last year's words belong to last year's language. And next year's words await another voice." Perhaps reflection could replace the customary resolutions.

I have just returned from burying my mother, a retired teacher, and among the many expressions of sympathy and condolences, one had particular relevance to this, the 50th Anniversary of RTO/ERO. A gentleman shared that he couldn't wait for the bell ending lunch hour to ring, because that was the time when my mother would read to the class. He admitted to being enthralled by the stories; this being before TV and in a rural area with no library. He subsequently became a teacher and then a principal who, still cherishing the memory of story time, would make time to read to a class, after lunch, feeling that this not only enriched the experience of the students but his own life as well. Mother would have smiled. He paid it forward.

So many of us have encountered students from our past who greeted us with the dreaded phrase "remember me, you taught me in grade,...." sincere in their desire to share their success. On one occasion, as I shook

In preparing to celebrate the 50th Anniversary of RTO/ERO, I have been introduced to the book "Chalk, Challenge and Change" Stories from Women Teachers in Ontario, 1920-1979. This anthology is the result of a vision held by Carol Martin, a past provincial president of the Retired Women Teachers of Ontario and the collected stories and vignettes are a firm reminder of why such organizations as RTO/ERO and RWTO were established. To quote Gillian Hewitt, Project Director of the anthology "The important thing about history is that it is different from what exists now. How will we have any memory of what was if we try to turn it into the present?"

The fiftieth Anniversary is the Golden Anniversary, and for a good reason; read on, check out the efforts of our dedicated volunteers, discover what we have planned, and join in. It really is "all about you".

Joan

2017/18 RTO/ERO Scholarship Applications now available

See Page 13 for Details

2018 Up-to \$4,000 Service-to-Others Grants

See Page 17 for Toronto-specific Details

TEOF Annual Lunar New Year Banquet



2018
the Year of the Dog

Thursday, March 1, 2018
6:00pm Cocktails | 6:30pm Dinner
Dim Sum King Seafood Restaurant
421 Dundas St. W. 3rd floor
(Wheelchair accessible)

Municipal lot on Dundas west of Huron
just east of Spadina

\$70 p.p. | \$700 per table of ten

2018 - THE YEAR OF THE DOG

The Year-of-the-Dog is those born in 1922, 1934, 1946, 1958. Make up a table

from your friends, colleagues or relatives. Delicious cuisine, happy company, lion dancers and an opportunity to help us with our yearly commitment of up to \$100,000 to subsidize Nutrition Programs for 25 kindergarten programs and a monthly nutritious lunch for 23 Parenting Centre Healthy Lunch Programs in the Toronto District School Board. Mark your calendar and save this date. Silent auction items and wonderful door prizes available. Book now to avoid disappointment! For advanced reservations contact:

Carol Blachford: 416•395•2630

carol.blachford@tdsb.on.ca

Valerie Mah: 416•533•0445

vmah@ican.net



Toronto Educational
Opportunity Fund

Latin & Line Dancing ~ Back by Popular Demand

Dance the Winter Blues away with a Latin beat! Join us for a series of FREE introductory *Latin Dance* and *Line Dancing* classes:

Fridays, January 26, February 2, 9, 16 from 1:30 - 3:30pm

Holy Rosary Parish Hall, St. Clair Ave W, E of St. Clair West subway stn



Get a taste of popular Latin dances such as Salsa, Cha cha, Rumba, Bachata and more. These are introductory classes for novices so no experience is required. No partner, no problem! A great way to get active and have fun!



To confirm your interest in attending, email Anna at:

adcat39@gmail.com, or,

phone Stephen, leaving your contact information, at 416•481•4841.

Classes will be led by Anna Di Costanzo and Stephen Cheong.

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 and we'll place an ad in our Newsletter.

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



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. 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.

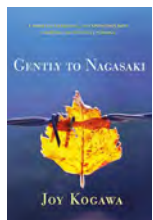
Les dates pour Holy Rosary Parish Hall, 356 St. Clair W, sont February 12, March 12, April 9, May 14, June 11.

A bientôt! **Jacqueline Chartier.**

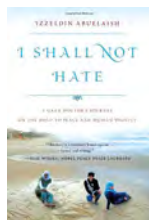
Activities continued on Page 6



Non-Fiction Book Club: Nancy Ballanger (nancyballanger@gmail.com) and Ruhi Tuzlak (416•487•2191 | tuzlak007@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30.



← **February 13:** *Gently To Nagasaki* by Joy Kogawa



March 13: *A Short History of Progress* by Ronald Wright →



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 December).

See Pages 24 and 25 for our February and March Travelogues.



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



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



February: *The Other Einstein* by Marie Benedict →

The following activities meet at various locations.



Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads on Page 35.*

Continued on Page 35 📖



Your Toronto Executive, in addition to receiving committee reports, at its November/December meetings:

- reviewed plans for 50th anniversary events including possible day-trips (winery tour), overnight trips (Ottawa), Toronto harbour cruise (see Page 33), special dinner (watch our Newsletter and E-zine for details);
- appointed **Elizabeth McFarlane** to the executive as Member-at-Large (Note: the RTO/ERO Toronto Constitution permits the Executive to fill vacancies between Annual Meetings;
- struck a committee to consider the parameters within which the *RTO/ERO 50th Anniversary June Szeman Memorial Award* would be granted (See Page 30);
- received **Armand Gagné's** District Profile to be included in the provincial 50th Anniversary historical document;
- established local processes for submission of Service-to-Others Grant Applications (See Page 17);
- hosted the Toronto District 16 activity Convenors at the December executive meeting in appreciation of their efforts;
- received the treasurers report to December 13: Income/\$76,216.22; Expenses/\$72,125.46; Assets/\$40,180.86.



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 joint 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 now available at:

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

And, we will host a **Fall RPW on November 8, 2018** at the *Weston Golf and Country Club* located at 50 St. Philip Drive (Weston Road and Highway 401.)

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



RTO/ERO Fall Senate Actions:

Our November Supplement included edited content from the file of reports presented to Fall Senate. Aside from striking a budget for 2018, the required motions to transfer RTO/ERO's governance from provincial to federal jurisdiction were approved.

Other recent RTO/ERO business includes the following:

Re Membership:

Members are reminded that those working in any role in the broader educational community (K-12, early years, post-secondary), are eligible for membership. Others who are involved in the care of children or in policy setting could be eligible for benefits or membership. The Provincial Office is happy to provide clarification for questions regarding individual situations.

Re: Benefits Open Window (See Page 10):

Open enrolment - From December 1, 2017 to March 31, 2018 an open enrolment campaign will be in progress. Marketing ads will go out weekly as a reminder and will outline the steps required to change from one insurance plan to the RTO/ERO plan.

To roll over to the RTO/ERO Insurance plan, one must be currently enrolled in an individual or group insurance plan. *Those wishing to change must be eligible to be an RTO-ERO member.*

The coverages currently held are the only coverages that can be rolled over. In other words, if a person is currently registered only in Extended Health with another plan, that is all RTO/ERO insurance will offer.

Re: Medical Waiver for Common-Law Spouses (See Page 10):

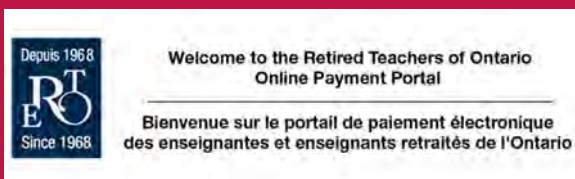
Common-law spouses were not able to enrol in RTO/ERO's Group Insurance Plans without a medical unless they had existing group insurance. During this medical waiver period, your common-law spouse may enrol, without a medical, in the same insurance plans that you are currently insured under.

Re Danube River Cruise:

As of mid-December, the RTO/ERO-Merit Travel Danube River cruise was 50% reserved. Members who are still interested in participating should contact their local Merit Travel office to book: www.rto-ero.org/sites/default/files/danube_river_cruise.pdf.

Also see Page 25 in our November Newsletter.

NEW!
On-Line Membership
Payment Portal!
Associate Members, etc.



<https://www.rto-ero.org/payment-gateway>



Extended Health Care Plan Changes

- Prescription drug benefit maximum will increase to \$3,400 per insured person per calendar year.
- Paramedical practitioners benefit will cover social workers and psychotherapists. These practitioners will no longer be required to work under the supervision of a registered psychologist in order to be eligible for reimbursement.
- Diagnostic services benefit will allow all diagnostic laboratory tests (including screening tests) permitting a wider array of medical doctor-prescribed diagnostic laboratory tests. These tests will be reimbursed at 80%, subject to a maximum of \$250 per insured per calendar year. The tests must be on a lab invoice. The exclusion outlined on page 20 of the 2017-2019 Insurance Plans Booklet, "Scans, such as, but not limited to, MRI, PET, or genetic testing, as well as any x-ray or laboratory test that would be standardly covered by GHIP", will still apply.

Dental Plan

- Reimbursement will be updated to the 2018 Fee Guide for General Practitioners.

Monthly Premium Rates

The monthly premium rates for the Extended Health Care Plan increased by 5.25%. The monthly premium rates for the Dental Plan increased by 2%. The monthly premium rates for the Semi-Private Hospital and Convalescent Care Plan are maintained for 2018. Premium rate changes are effective January 1, 2018. Since premiums are deducted from your pension/bank account in the month prior to your coverage month, your December 2017 deduction reflected the new premiums.

Where required by law, applicable taxes are added to these monthly premium rates (8% in Ontario and 9% in Quebec).

	Semi-Private Hospital & Convalescent Care Plan	Extended Health Care Plan	Dental Plan
Single	\$ 14.60/15.77*	\$ 95.11/102.72	\$ 58.21/62.87
Couple	\$ 29.16/31.49	\$ 190.25/205.47	\$ 114.78/123.96
Family	\$ 34.28/37.02	\$ 228.32/246.59	\$ 143.14/154.59
* 2nd amount reflects Ontario's 8% tax			

Continued on Page 10

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



Jealousy. Envy. Near the start of one of the most thoughtful and thought-provoking (if underrated) films of the year, *Brad's Status*, Brad (played by Ben Stiller) looks into the camera after another sleepless night and bemoans "It's stupid to compare lives... But, when I do, I feel somehow I failed...and, over time, these feelings get worse." No truer statement was made this year and it was heartbreaking and ironic all at once. Why, knowing how "stupid" these feelings are, would Brad or anyone else continue to have these feelings, comparing oneself to others who, after all, are not you? Brad can't seem to recognize his own achievements and those who truly love him based on his own character, talents, inclinations, and opportunities - and so he tortures himself by comparing himself to his college friends who now are seemingly more famous, more wealthy, more endowed with beautiful women around them than he is. And, in so doing, he makes people around him more miserable and, more so, makes himself the most miserable of all.

Jealousy and envy go back a long way as two of the worst of human traits - there was even a Greek god of Jealousy, Phthonos and his female counterpart, Nemesis of jealous retribution, both following the Greek goddess of love, Aphrodite, around. Movies have often focused on these traits from the animated *Snow White*, the dark melodrama, *Whatever Happened to Baby Jane?*, to the Hitchcockian *The Talented Mr. Ripley*. This year we saw strains of it in movies as diverse as *Disaster Artist*; *Battle of the Sexes*; *Ingrid Goes West*; *Lady Macbeth*; *Victoria* and *Abdul*; and *I, Tonya*. Brad and people like him seem to think the fields are greener on the other side, never recognizing that, if they look closer, those very same fields may be infested by weeds, grubs, dung heaps, and maggots.

Dunkirk is very simply a totally immersive film experience that some people think has no "story-line", not recognizing that the experience of seeing and hearing the chaos and explosive and terrifying noise of war is the plot line! Dealing with the massive evacuation of thousands of troops from the shores of France to England in 1940, this movie places you in the middle of the war by land, by sea, and by air to experience first-hand what these brave men and women went through just trying to survive. I have never experienced a war film like this and it provided me with more respect and awe for those who fought for us and our democracies with such bravery and valour. Totally harrowing, this film must be seen on the biggest screen to get the fullest impact possible with the best sound system possible. The cinematography, the editing, the acting, and the sound were all magnificent and awe-inspiring. I might add that two other great films, *Their Finest*, and *Darkest Hour* (Gary Oldman is Winston

Continued on Page 12 📄

Open Enrolment Window

RTO/ERO is holding an open enrolment period for its Group Health Insurance Plans for retirees from the broader education community from December 1, 2017 to March 31, 2018. During this open enrolment period, acceptance is guaranteed, no medical is required, for applicants eligible for RTO/ERO membership who have an individual insurance plan. *They may enrol for health care, semiprivate hospital or dental, without a medical, for the same insurance plans that are currently in place.* For those who did not choose RTO/ERO and purchased an individual insurance plan following their retirement, switching from one plan to another normally requires medical documentation.

Details at:

<https://www.rto-ero.org/open-enrolment/>

Medical Waiver for Common-law Spouses

RTO/ERO is also holding a medical waiver period for common-law spouses of insurance plan participants from January 1 to April 30, 2018. Previously, common-law spouses were not able to enrol in RTO/ERO's Group Insurance Plans without a medical unless they had existing group insurance. During this medical waiver period, your common-law spouse may enrol, without a medical, *in the same insurance plans that you are currently insured under.* Please note, a common-law spouse is defined as a person (including same sex partner) who, although not legally married to you, cohabits with you in a conjugal relationship for 12 consecutive months.

Details: Contact RTO/ERO at 416•962•9463 | 1•800•361•9888

Did you know?

- If you have paid for an item or service, collect original receipts. Receipts must indicate the name of the patient, the dollar amount and the date paid in full and/or the date services were rendered. Cash register and credit card receipts are not acceptable.
- If you are over age 65 and purchasing Ontario Drug Benefit (ODB) covered test strips, please make sure you obtain a prescription from your physician. This allows your pharmacist to submit your claim to the ODB instead of your Extended Health Care plan. This saves room in your Prescription Drug Benefit and saves you and the RTO/ERO Group Benefits Program money.

2017/18 RTO/ERO Scholarship Applications available on-line

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

More information on Page 13

LUNCHEON CRUISE

Join Us on June 19

Details on Page 33

Top Movies continued from Page 11

Churchill), also deal in part with the evacuation of Dunkirk - and should be seen as companion pieces.

The Shape Of Water, completely filmed in Toronto, is a chilling take on the “Beauty and the Beast” tale and yet, for all its so-called horror, remains as the most awesomely romantic film of the year - and the most magical. Quintessential Guillermo del Toro. The ironic thing about this “monster” movie is that the non-human “beast” is compassionate and loving and entirely sensitive; the real monster, and as scary as can be, is a human being. Played by Michael Shannon, he has an empty, exploitive heart, a terrifying sadistic streak - a man without a conscience. We as humans can be angels or we can be the worst monsters of all.

Three Billboards Outside Ebbing, Missouri is one of the best, most original scripts of the year with outstanding performances from Frances McDormand, Sam Rockwell, and Woody Harrelson. This is a dark tragicomedy of grief, violence, and revenge, with totally unexpected twists and turns. I actually gasped at a number of scenes, laughing one minute and angry or sad at another. A mother scorned is not to be underestimated in exacting justice for a child’s rape and murder.

Get Out is one of the cleverest, funniest horror comedy of this or any other year. Buoyed by a sharp satirical edge, it lances through pretentious, smug people who pretend they are above racist stereotyping. Other films with good comic moments include: *I, Daniel Blake*; *The Big Sick*; *Battle of the Sexes*; *Victoria and Abdul*; *I, Tonya*; and *The Disaster Artist*.

Worst Movies Of The Year - Do Not See!

1. A Ghost Story
2. How to Be a Latin Lover
3. Tulip Fever
4. The Ottoman Lieutenant
5. The Circle

You have been forewarned.

On the other hand, the most heartwarming films of the year were: *The Shape of Water*; *Maudie*; *Gifted*; and *A Monster Calls*.

The late Maeve Binchy, in her essay, “Acts of Friendship,” wrote: “*What do I do for friends? ...not enough, but I make lists of good movies to watch so they won’t be perplexed next time they try to choose one.*” Yes, and herewith I do the same - enjoy!!!

1. Dunkirk
2. Three Billboards Outside Ebbing, Missouri
3. Brad’s Status
4. The Shape of Water
5. Get Out
6. The Big Sick
7. Disaster Artist
8. Call Me by Your Name

Continued on Page 13 📄

Top Movies continued from Page 11

9. I, Tonya
10. Ladybird
11. Maudie
12. Detroit
13. I, Daniel Blake
14. Their Finest
15. Victoria and Abdul
16. Darkest Hour
17. Ingrid Goes West
18. The Killing of the Sacred Deer
19. A Monster Calls
20. Lady Macbeth
21. Murder on the Orient Express
22. Blade Runner 2049
23. Gifted
24. Battle of the Sexes
25. Wind River

John Borovilos
December 26, 2017

RTO/ERO \$1,500 Scholarships, 2018

Each year RTO/ERO awards up to 25 Scholarships (on a one-time basis) in the amount of \$1,500 each.



Criteria:

- Applicant is a resident, Canadian citizen or a landed immigrant.
- Applicant is a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step-child of an RTO/ERO member.
- In the case of teaching programs, applicant is enrolled in the last year of a program that will directly lead to a career in teaching in Canada.
- In the case of all other programs, applicant is enrolled in the last year of a program that is recognized at Canadian, publicly-funded, colleges or universities.

The 2017-2018 Scholarship Document is available at:

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

The documentation includes:

- Background information on the program – **deadline date is the close of business on February 20, 2018;**
- PDF sample application so applicants can review the information and documentation they need to successfully complete the application;
- 2017-2018 Scholarship Application. **The application is accessed and completed by the student on-line using the sponsoring member’s membership number.**

Application Deadline: 4:30 p.m., Friday, February 20, 2018

Up-to-\$4,000 Service-to-Others (STO) Grant Available

Start preparing NOW for 2018 Awards

See Pages 17, 18



RTO/ERO and Political Advocacy

We're more than Health Benefits

Over 30 Members of Ontario's Provincial Parliament attended RTO/ERO's *Vibrant Voices – Awesome Years Advocacy* luncheon and networking event at Queen's Park on September 25, 2017.

RTO/ERO's Provincial Executive, Political Advisory, and senior management team members hosted this event in recognition of National Seniors' Day and International Day of Older Persons.

As a trusted voice of seniors and retirees from the education community, RTO/ERO hosted the Vibrant Voices event provided as a platform to create awareness among Ontario MPPs about our mission, mandate, and key advocacy issues. The following issues were highlighted on behalf of RTO/ERO members and seniors:



- 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
- Elder abuse
- Geriatric training
- Pharmacare
- Water

These documents (PDFs) may be downloaded from the provincial website: www.rto-ero.org/walkwithme/rtoero-advocates-for-members-and-seniors-through-vibrant-voices

As space permits, we will reprint these papers in future issues of our Newsletter.

Join the conversation:

Twitter - Follow @rto_ero, #VibrantVoices

Facebook - Follow @rto.ero, www.facebook.com/rto.ero



OMERS Pensions to Increase by 1.49% in 2018

OMERS announced that pensions will increase by 1.49% as of January 1, 2018. This increase reflects the change in the cost of living as measured by the Canadian Consumer Price Index (CPI). OMERS inflation protection increases retirement, disability and survivor pensions each year. In late December 2017, OMERS will send an Annual Statement of Pension to retired members and survivors, with their updated pension amount for 2018. Most members whose pensions began in 2017 will receive a pro-rated increase.

How Inflation Protection Works

Each January, your OMERS pension increases by 100% of the increase in the Canadian Consumer Price Index (CPI), up to a maximum of 6%. If the CPI is greater than 6%, the excess is carried over for use in future years.

The CPI measures approximate changes in the cost of living based on the price of a basket of goods that an average Canadian household buys. The basket includes food, housing, transportation, energy, furniture, clothing and recreation. More about the CPI is at Statistics Canada's website (<http://www.statcan.gc.ca>).


How OMERS Calculates the Annual Inflation Increase

OMERS uses the average of the CPI for the 12-month period ending in October, and compares it to the average for the same period the previous year.

How Your First Increase Is Pro-rated

Your first increase may be pro-rated to reflect the number of months you received a pension in 2017. For example, the increase as of January 1, 2018 is 1.49%. If your pension started in February 2017, your 2018 increase would be 1.24% (which is 10/12 of 1.49%). In January 2019, your pension will receive the full 2019 increase.

OMERS vs. OTPP Rates of Increase

The differing percent increase is based on the 'year': the OMERS year ends in October; the OTPP year ends in September. Over time, they balance. 

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

OTPP Pensions to Increase by 1.6% in 2018

As announced earlier this year, all pension credit will receive 100% inflation protection for 2018.

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 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 retired in 2017*, your first pension increase will be prorated from your last day of credit in 2017.

Myth busters

Myth: Pension credit earned after 2009 isn't protected against inflation.

Reality: It depends on the plan's funding status. The portion of your pension earned before 2010 will keep pace with annual increases in the CPI. The portion of your pension earned during 2010-2013 will receive at least 50% and up to 100% of the annual increase in CPI, and the portion of your pension earned after 2013 will receive from zero to 100% of the annual increase, depending on the plan's funding status.

The ability for our plan partners to raise and lower inflation protection on post-2009 credit has helped to keep your plan strong. If all pensions received full inflation protection, we would've projected funding shortfalls. Instead, we've projected surpluses for the past four years.

Myth: I can bank inflation protection for future years. So, if inflation protection was 90% in 2017, then the service I earned in 2017 will always receive 90% inflation protection.

Reality: No, you can't bank inflation protection. Every year we check our financial health to ensure we can pay pensions for your lifetime and beyond. Some years will be better than others. Our plan partners adjust inflation protection in times of funding surpluses and shortfalls. Without this ability to adjust inflation protection on post-2009 credit, we would've faced shortfalls totalling around \$50 billion.

The partners have also used surpluses to make up for years you didn't receive full inflation protection.

Check you own pension status, and more, at:

<https://www.otpp.com/members/my/>

RTO/ERO Toronto-Specific Project - STO Requirements

2018 RTO/ERO Service-to-Others Up-to \$4,000 Grant

rto-ero.org/programs-services/project-service-to-others

Your RTO/ERO Toronto Executive must submit its *Project - Service to Others* selection by 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.



Project
Service to Others



Projet
Au service d'autrui

2018 Applications available NOW at:

rto-ero.org/programs-services/project-service-to-others

Guidance on the completion of your application can be found in the downloaded documentation (a DOCX file) and on Page 18 of this Newsletter.

Note: RTO/ERO takes its fiduciary responsibilities very seriously regarding expenditures sourced from members' fees. Applications must meet all criteria. Not all funds available (\$100,000) may be awarded.

STO Application Deadline: March 1, 2018

Art Friends Calendar, 2018

Marie Lynch (our Art Friends convenor) and her fellow artists prepared a 2018 calendar (see Page 23) to display their skills. From time-to-time, we will reprint portions of the calendar. Note that colour reproduction may not do justice to the original artist's intent.

Below: Scene by **Barbara Smialek**.



Things to Consider in Preparation of Your STO Application

(Page numbers may vary depending on your word processing program)

1. You must submit your STO Application to RTO/ERO Toronto District 16 for consideration - not to the Provincial Office. The submission mailing address is published in our Newsletter and the deadline is March 1, 2018.
2. RTO/ERO Toronto District 16 reviews all requests and can only select and submit one application to the Provincial Office.
3. RTO/ERO Toronto District 16 values all submitted applications, but must remain impartial in its evaluation of the individual projects. We will be happy to answer any technical questions you may have, but we cannot provide suggestions or mentorship in the preparation of your STO application.
4. You are only required to complete the last 10 pages of the package (starting with the *Brief Overview of Project* [5 Points] on Page 8). Please be sure to indicate the Title of your project on Page 5.
5. The first section of the application package (Pages 1-4) does contain important information regarding the thinking that underpins the program and can help you in designing your project and completing the application.
6. The second section (Pages 5-7) will be completed by the RTO/ERO Toronto District 16 selection committee.
7. The *Eligibility/Selection Criteria for Project - Service to Others' Checklist* on Page 7 (especially numbers 1, 7, 9-19) is, however, a very useful tool that can help you ensure that your project meets the criteria of the project.
8. When preparing your application, remember:
 - an applications from an individual RTO/ERO member or an organization will not be considered;
 - your project must support the *STO Program Aims and Objectives* set out on Page 1;
 - the Committee's recommendations (both locally and provincially) are based on the criteria listed on the lower half of page 2 and in the *Eligibility/Selection Criteria for Project - Service to Others' Checklist*;
 - each section and question of the application form has a point-value that helps you understand what the selection committee is expecting and the value of each of your answers;
 - even though your project may be on-going, the provincial Project - STO selection will take place in September, 2018 and therefore project activities covered by this application should take place between October 2018 and August 2019 at the latest, and the *Project - STO Funding and Expenses Report* should reflect these timelines; and,
 - the funds may NOT be used for honoraria, wages or mileage. Consult number 6 on Page 3 for possible exceptions.

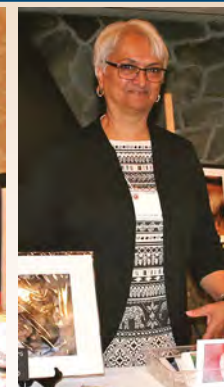
Craft Show Participants, 2017



Maria Arduini



Marjorie Blake



Monica Hendricks



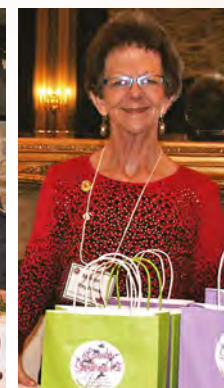
Tony Jinkinson



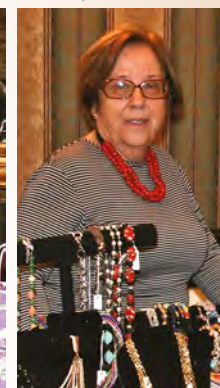
Karen O'Rourke



Alan Scott



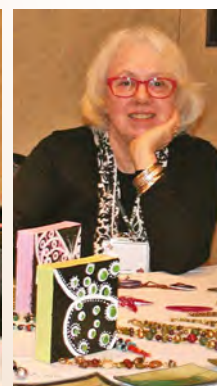
Marion Stephens



Janina Turner



Diana Valvasori



Ursula Yanchak



Pictured, offset to the right, are **Kay Jeffery** who organized the Craft Show and Luncheon, and **Betty Lou Reynolds**, who arranged for the Vendors Display as listed on Page 22. We appreciate the efforts of all for this successful event.

Fall Luncheon Photos



Eyeglass Donations



Our members rose to the occasion! Your Toronto executive added some community benefit to our Fall Luncheon by asking that those coming to the Craft/Vendor Show and Luncheon bring along no-longer-needed eyeglasses for donation to the **Lions Clubs Recycled Eyeglass Program**. Over 30 pair of glasses, 20 with cases, were donated. A special note of appreciation is deserved for those members who dropped by just to leave their glasses. Thank you all!

RTO/ERO Partners at our Luncheon

Best Doctors | Annette Ulc | bestdoctorscanada.com/rto-ero
Access the best medical minds to receive the right diagnosis and treatment.

Eldercare Select | Erika Healey | eldercareselect.ca
Receive assistance for all caregiving situations for parent/spouse/yourself.

Johnson Insurance Inc. | Colleen Knox | johnson.ca/rto-ero
Access exclusive rates for RTO/ERO: home/auto/life.

Merit Travel | Kaithlyn McNab | rtotravel.ca
The very best in destinations, hotels, cruise lines, beaches and restaurants.

Venngo | Kelly Amos | rto-ero.venngo.com
World-class group discount program: health/entertainment/dining/travel, etc.

Vendors at our Luncheon

Arbonne | Annie MacDougall | anniemacdougall.arbonne.com
Quality and effective skincare products developed in Switzerland in 1975.

Chartwell | Will Cara | chartwell.com
Retirement Residences.

Marks in Time | Debbie Marks | marksintime.com
Help families connect generations, preserve stories, and be remembered.

Moving Seniors With A Smile | Laurie Bell | movingseniorswithasmile.ca
Professional Move Management Services for older adults/families in the GTA.

Pearle Vision, Liberty Village | Bruce Prouty | pearlevision.ca
stores.pearlevision.ca/21058100/toronto-on-liberty-village/

Retire-at-Home | Nicole Troiano | retireathome.com
Customized Home Care for Seniors - since 1994.

Tapestry at Village Gate West | Brian Dugas | discovertapestry.com
A Canadian-owned operator providing healthy and active lifestyles to seniors.

Total Access Centre | Daniel Wiskin | totalaccesscentre.com
Accessibility products to stay comfortable and safe in your home.

Editor: As a courtesy to the vendors at our Fall Luncheon, we acknowledge their contribution through the information above. They participate without subsidization from District finances. No endorsement is implied. Also, all Artisans and Vendors each donate a draw prize to add to the Luncheon festivities. *Consider joining us next year!*



Volunteers Wanted

Frontier College is looking for tutors to support young adults upgrading their high school math or physics (MAP4C or SPH4C) courses to get apprenticeships in the construction trades.



Tutoring takes place near St. Clair Avenue and Yonge Street from 4-7pm on Monday-Thursday each week.

For more information, contact **Vicki Coleman** at: vcoleman@frontiercollege.ca or 416•923•3591 ext. 378.

Approximate Start Date:
January or May, 2018
(Minimum 3 month commitment)



RTO/ERO Toronto members, active in the group known as *Art Friends*, have published a wall calendar for the coming year, 2018. The eclectic art work for each of the twelve months, provides a sample of what we do during our monthly sessions at Holy Rosary Church Hall.

Calendars are on sale for \$28 and can be ordered through: lynchmariell@gmail.com

Travelogue ~ Wednesday, February 28 at 1:00pm

**'Escape to Ecuador'
with Janice Coles**

Do winter's blasts make you long for warmer and distant climates? Join an armchair escape to Ecuador!

Janice Coles will present a travelogue of a father-daughter trip to Ecuador including a week in the Galapagos and an adventurous experience into the Amazon River basin with a 5-day stay at an eco-lodge.



Intrepid travellers, husband Alan, and daughter Sara, made this journey in March and April, 2013. Alan created a DVD that is one of his best, featuring still and video photography accompanied by his favourite 'up-beat' Andean music.

Your armchair journey will take you through the streets and parks of

the capital city, Quito, and to the market town of Otavalo. Next, you will spend a week on a Galapagos boat trip including Sara's underwater scuba diving experience via video. 'Fly' with them in a tiny plane over the Amazon basin and along a river trip into an Amazon eco-lodge. From this location you will be treated to jungle walks, river kayaking and outdoor jungle meals. Come along as they conclude their trip on Easter weekend in Banos, a popular town for hot springs and zip-lining.



Experience Ecuador from the comfort of 'TO' on Wednesday, February 28 at 1:00pm at Holy Rosary Parish Hall ...and perhaps meet the filmmaker!

Spring Travelogue Schedule:

- March 28, 2018 ... *Baltic Cruise* **Brian Whitehead**
- April 25, 2018 *China* **Tom & Louise Clarkson**
- May 23, 2018 *From Russia With Love Part 1* **George Andrews**

Travelogue ~ Wednesday, March 28 at 1:00pm



Holland, Scandinavia, and Russia with Brian Whitehead

Brian Whitehead will present an overview of his 12-day Scandinavia and Russia cruise aboard the luxury Celebrity Silhouette. The cruise departed from Amsterdam on July 30, 2017. Ports-of-call included Rostock (Berlin), Germany; Tallinn, Estonia; St. Petersburg, Russia; Helsinki, Finland; Stockholm, Sweden; Copenhagen, Denmark; and return to Amsterdam.

All ports of call offered old world charm, stunning scenery, amazing architecture, historic buildings, museums, shops, and cafés. The highlight was a two-day shore excursion in St. Petersburg, a city built to resemble European cities such as London, Paris and Venice. Major attractions visited were the Hermitage Museum, Church of the Savior on the Spilled Blood, St. Isaacs Cathedral, Catharine's Palace, and the Peterhof Gardens.

Prior to departure, two days were spent in Amsterdam seeing the sights, shopping, viewing stunning paintings by Dutch masters at the Rijksmuseum, and a mandatory Amsterdam canal cruise. Upon returning to Holland, three more days were spent in Freisland, a province in the northwest part of the Netherlands.

Catharine's Palace



Church of the Savior on the Spilled Blood

Goodwill ~ Marjorie Blake

Happy New Year 2018 to all members amidst the record-breaking frigid/freezing Winter temperatures. It is hoped that the celebration of Hanukkah, Christmas, Kwanzaa, Eid, or any other holiday celebration was an enjoyable season for all. Canada's 150th birthday celebration has come to an end, but we look forward to the 50th anniversary of RTO /ERO in 2018.



Welcome letters were sent to 42 members, and Cards of Condolence to relatives of 26 deceased members. Others were sent cards of encouragement, get well, keeping-in-touch, birthday, congratulations, anniversary, holiday greetings and sympathy. Planters and fruit/floral arrangements were distributed. Congratulations to those celebrating special occasions! To those who are not able to participate - shut-ins, disabled, short illnesses, surgery, eye/hearing impairment, palliative care patients, our thoughts are with all of you.

Six centenarians (5 female, 1 male) aged from 102 to 106 years received holiday greeting cards, a Canadian 150 anniversary throw, an RTO/ERO bag, and a poinsettia plant. We wish them continued good health and happiness at this stage of their lives. "Sincere thanks to RTO District 16 for this kind gesture" was received from one of the centenarians (103) who recently had a hip replacement. The throw, she explained, made her feel so much better during long periods of pain after surgery. For our 106 year old (birthday on January 1), a planter and birthday card were forwarded to her. Through her Power of Attorney, we have learned that she is experiencing failing eyesight and hearing, but remains an optimistic and cheery person.

Many thanks to those members who continue to inform us about the immediate needs of other members. Your continued effort is greatly appreciated.

Here For You Now... Here For Your Future!

Contact:

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

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

Toronto Choristers

*Enjoy a night of choral music?
Then keep May 23, 2018 free!
Another fine Spring Choral Concert*

Our choir of over 100 members, mainly people from various fields of education, will present a concert on Wednesday, May 23rd, 2018 at Sir John A. MacDonald Collegiate at 7:30 pm. Religious selections including spirituals, jazz, Canadian compositions, songs from Broadway – we sing all of these.

Come and hear us on May 23. Details to follow.

MEREDITH WILLSON'S
THE MUSIC MAN

Theatre Day Trips ~ April 25



The Music Man at the Stratford Festival Theatre

A charming but fraudulent salesman arrives in River City to work his usual scam – only to find that a bill of goods can be the real deal. With melodies that include the rousing "Seventy-Six Trombones," this musical-comedy classic is a love story with twists & tunes.

*Also see Page 31 for
Trip Terms & Conditions*

Date: Wednesday, April 25, 2018

Depart: ... 9:00am St. Andrew's Anglican Church
2333 Victoria Park Ave.
9:15am Yorkdale Subway Station (north end)
9:45am Hurontario Car Pool (at Hwy 401)

Lunch: 11:15am - 12:45pm
Enjoy delicious buffet lunch at the historic Queen's Inn

Show: 2:00pm - 4:30pm
Reserved orchestra seating for The Music Man

Dinner: ... 5:15pm - 7:00pm
Enjoy a delicious dinner at Quehl's in Tavistock

Return:.... 8:15pm Hurontario Car Pool
8:45pm Yorkdale Shopping Mall
9:00pm St. Andrew's Church

Price: \$165.00 per person (includes HST)
Make cheque payable to Year Round Travel Inc.

To Book:.... Call Linda Grieve at 416•498•7228 at 8:00am on Wednesday, February 14.
If your booking is confirmed, forward a cheque for the full amount IMMEDIATELY to:
Karen Sinclair, 49 Herbert Avenue, Toronto M4L 3P8
Cheques are payable to **Year Round Travel Inc.** and may be postdated to February 28, 2018.

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

WEST SIDE STORY

St. Jacobs Country Playhouse



West Side Story features breathtaking choreography, charismatic characters, and a sweeping score including memorable songs like “*Maria*,” “*I Feel Pretty*,” “*Somewhere*,” “*Tonight*,” “*America*,” and more. From the first note to the final breath, this epic tale of duelling street gangs, howling police sirens, and forbid-den love is as powerful, poignant, and timely as ever. Don’t miss it.

Date: Thursday, May 31, 2018

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

9:15am Yorkdale Subway Station (north end)

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

St. Jacobs: 11:00am - 12:00 noon
Visit to St. Jacobs Market

*Also see Page 31 for
Trip Terms & Conditions*

Lunch: 12:10pm - 1:30pm
Enjoy a soup & sandwich at the Stone Crock Restaurant

Show: 2:00pm - 4:30pm
Reserved seating for West Side Story at the St. Jacobs Playhouse

Dinner: 5:00pm - 6:45pm
Enjoy a delicious dinner at Golf’s Steakhouse

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

Price: \$150.00 per person (includes HST)
Make cheque payable to Year Round Travel Inc.

To Book: Call Karen Sinclair at 416•690•4961 at 8:00am on
Wednesday, February 14.

If your booking is confirmed, forward a cheque for the full amount IMMEDIATELY to: **Karen Sinclair, 49 Herbert Ave, Toronto M4L 3P8.** Cheques are payable to **Year Round Travel Inc.** and may be postdated to February 28, 2018.

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

Theatre Daytrip Terms & Conditions

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

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

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

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

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

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

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

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

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

3. Tickets and nametags will be distributed as you board the bus.

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

(a) If you cancel before February 28, 2018, your cheque will be shredded.

(b) If you cancel after February 28, 2018 after cheques have been cashed, Karen will connect you with someone on the waiting list, if possible.

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

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

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

RTO/ERO 50th Anniversary District Award

The RTO/ERO 50th Anniversary Committee has announced a special award created to celebrate this event and recognize **June Szeman**, a former RTO/ERO President. This special award is available to Districts to be presented to a district member who has provided outstanding leadership or exceptional work in furthering the goals of RTO/ERO at the District level. To be eligible for this award:

- Nominator must be a member of RTO/ERO Toronto District 16;
- Nominee must be a member of RTO/ERO Toronto District 16;
- Nominee has been a member of RTO/ERO Toronto District 16 for a minimum of 10 years;
- Application must be signed by the nominee;
- Application must contain a brief description (less than 300 words) of how the nominee has shown outstanding leadership and/or exceptional work in furthering the goals* of RTO/ERO at the District level;
- Five members are to be honoured.

The following criteria will be used when reviewing applications:

1. nominee has provided outstanding leadership or exceptional work in ensuring the provision of quality services to RTO/ERO Toronto District 16 members;
2. nominee has provided outstanding leadership or exceptional work in furthering the goals* of RTO/ERO at the District level.

*Goals of RTO/ERO:

- Be the trusted voice for the broader education community
- Improve the lives of members and seniors
- Broaden the membership base

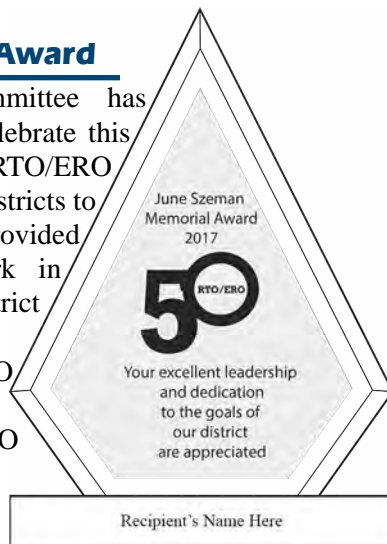
Nominations (On-Line or Page 31) are to be sent to:

Susan Weinert
912-39 Parliament St.
Toronto ON M5A 4R2 | susanweinert@hotmail.com

Deadline: Friday, February 23, 2018

The decision of the selection committee is final and not subject to appeal.
Awards will be presented at the AGM/Spring Luncheon in May, 2018.

Nomination Form on Page 31



June Szeman

RTO/ERO June Szeman 50th Anniversary District Award Nomination Form*



Brief description (less than 300 words) of how the nominee has shown outstanding leadership and/or exceptional work in ensuring the provision of quality services to RTO/ERO Toronto District 16 members and in furthering the goals of RTO/ERO at the District level:

Goals of RTO/ERO:

- Be the trusted voice for the broader education community
- Improve the lives of members and seniors
- Broaden the membership base

**One
Nomination
per Member**

I nominate _____ for the following reasons:

*Form also available on-line: <https://district16.rto-ero.org/50-anniversary-award-nomination-form>

Check this box confirming that your
Nominee is aware of this nomination

Signature of Nominator

RTO/ERO Charitable Foundation Activity

In its continued commitment to invest in meaningful, and outcomes-based research, and initiatives that focus on healthy aging, the Retired Teachers of Ontario Foundation (RTO/ERO Foundation) announced almost \$50,000 in funding for two new projects based out of Ontario and British Columbia.



“As one of only a few Canadian foundations focused on supporting research and initiatives that expand our knowledge of and action on issues that are unique to aging Canadians, we are thrilled to support UBC’s School of Nursing and GERAS Centre, Hamilton Health Sciences in their projects to empower older adults in proactively managing their own health and wellness,” says **Joanne Murphy**, chair of the RTO/ERO Foundation board of directors.

Subject to ethics board approval, the RTO/ERO Foundation will distribute funds to the following projects:

- **Urinary Incontinence Self-Screening for Healthy Aging** is designed to increase awareness and timely treatment of urinary incontinence in older adults through a self-screening process, designed in two versions—one for men and one for women. The self-screening project is based out of the School of Nursing at the University of British Columbia, RTO/ERO’s first grant in B.C.
- **Dancing for Cognition and Exercise (DANCE)** is a series of 12 videos that engage frail older adults in fundamental movement that target balance, strength and body coordination. Led by the GERAS Centre (Geriatric Education and Research in Aging Sciences, part of Hamilton Health Sciences), the DANCE project is developed through a collaboration of a geriatrician, occupational therapist, research student trainees and trained dancers. Once complete, the video learning tools will be widely accessible including through the McMaster Optimal Aging Portal, an RTO/ERO partner. With more than \$2.8 million invested since 2014 in projects that enhance quality of life for aging adults, the RTO/ERO Foundation targets its funding support toward: Aging-related research and training; and, Community-based programs that address social isolation among older adults.

The Foundation’s goal is to fund carefully-vetted projects.

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

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

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

ANNIVERSARY LUNCHEON CRUISE OF TORONTO HARBOUR ABOARD THE MARIPOSA CRUISES' NORTHERN SPIRIT

RTO/ERO Toronto District 16 Invites You to Celebrate the 50th Anniversary of RTO/ERO with a Luncheon Cruise of Toronto Harbour aboard the Mariposa Cruises' Northern Spirit.

Entertainment, Cash Bar, and full Buffet Luncheon

Date: Tuesday, June 19, 2018

Time: 12:30-4:30pm

Cost: Special 50th Anniversary Discounted \$50.00/person
NON-REFUNDABLE

Photos
Page
34

Exclusive to Toronto District 16 members until March 1, 2018
After March 1 the offer is extended to all GTA RTO/ERO members.

Menu:

- Mixed Garden Greens, Nappa Cabbage Coleslaw
- Grilled Boneless Breast of Chicken. Baked Potatoes and Grilled Vegetables
- Vegetarian Five Bean Ragout (Gluten Free, Vegan), Assorted Breads
- Dessert: cookies, brownies and fresh fruit

Information Only: Phone **Betty Lou Reynolds** at 416•356•5609

Register Only: send cheque payable to *RTO/ERO Toronto District 16* to:
Karen Sinclair: 49 Herbert Avenue, Toronto ON M4L 3P8

Include this Form or paper with your contact information
Registration Deadline: April 30

LUNCHEON CRUISE REGISTRATION

Name: _____

Address: _____

Phone: _____ Email: _____

Guest: _____

Cheque Amount: ___ individuals x \$50/person = \$ _____

NON-REFUNDABLE.

Welcome New Members ~ Linda-Sue Thomas

Contact Linda-Sue: rto16memb@gmail.com



Welcome to those having joined RTO/ERO from October to December, 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 **Membership** at 416•962•9463 or membership@rto-ero.org to register any change in your status. *As of December 31, 2017, our membership was 5434.*

Norman Beach
Robert Brohman
Michael Cameron
Patricia Casey
Kitty Cheung
Patricia Cole
Arlene Davis
Brenda Dean
Bonnie Ferguson
June Fillmore
Lucina Fraser
Sarah Frost
Joy Gallup
Deanna Giffen
Susan Glynn
Dominique Hamouth
Charlotte Holland
Nicola Isabella
Campbell Joyner
Robert Latham

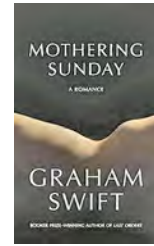
Linda Le Chasseur
Mary Leahy
Susan Lefebvre
Donna Leitch
Lucie Lepage
Ruth Maben
Judith-Ann MacDonald
Lilian Maniscole
Joan Martin
Mary Ann McCoy
Ronald Moore
Diane Muckleston
Cathryn Mulvihill
James Munroe
Mary Ng
Naomi Nir
Magda Orner
Ray Pinette
Anne Pipa

Georgia Poirier
Ron Pozzebon
Tina Raso Lynch
Janis Rubenzahl
Janice Schoop
Erlene Shea
Jacqueline Simm
Nellie Soldano
Stephanie Steen
Eliyahu Teram
Terese Thompson
Oliver Vasic
Marcello Vite
Terry Walsh
Kara Williams
Maura Wilson
Julia Winn
Catherine Woodward
Ellen Wright
Linda Wunch

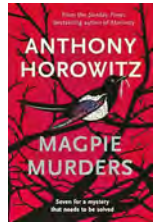


**Northern Spirit
Ship and Dining**

Social/Recreation continued from Page 6



← **January: Mothering Sunday**
by **Graham Swift**



February: The Magpie Murders →
by **Anthony Horowitz**



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 on a variety of financial topics. Dates: January 25, February 22, March 22, April 26, May 24, June 28.



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 at the above email address.

Continued on Page 36 🗣️

I've had amnesia for as long as I can remember.



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

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



Theatre Day Trips ~ **Karen Sinclair** and her committee (**John Bratton, Jack DeGroot, Linda Grieves**) arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Details are announced, when arranged, 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.

Rendezvous Club



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



Contact: **Kay Jeffery:** 416•767•8179 or, catherine.jeffery067@sympatico.ca

January 29: *Leanne Harris* – an amusing dramatization on the History of Hygiene

February 26: *Human Rights lawyer Sarah Clarke:* Human Rights Advocacy for First Nations' Children & their families

March 26: *Adventure Canada: David Newland* presents a Photographic Trip through the North West Passage

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.

RTO/ERO turns 50 this year; our Toronto District 16 turns 45; and, RTO/ERO Toronto Districts (a joint entity including the four RTO/ERO districts in the current City of Toronto (Etobicoke/York, North York, Scarborough and East York, Toronto)) turns 17. Our Supplement brings many of our members up-to-date on the origins of our organization. We believe that, knowing some of RTO/ERO's story, makes us stronger. Many of our members know us only for our Health Benefits, but we are more than that.

Part of that which makes us successful are the volunteers who assist other members in various capacities. These photos introduce a few: two additions to our archives, a 'retiring' convenor and a new convenor. From the left, they are:



Harry Barrett, Toronto President, 1977-78 (an addition to our archives thanks to Simon Bradley, OTF Records & Information);

Ed Kerr, Second and First Vice President, 1990/93 (an addition to our archives thanks to **Glen Warnock** and **John Mann**);

Cynthia Bracewell, convenor of our Non-Fiction Book Club since 2013, is turning over this responsibility to her co-convenor, **Nancy Ballanger**. We thank both for their contributions.

Ruhi Tuzlak, a new co-convenor for our Non-Fiction Book Club.

Regarding our Newsletter: Over the past year we have changed the Newsletter format with the guidance of **Britannia Printers Inc.** (<http://britannia.ca/>). Here are some of our year-over-year statistics.

Bill Menagh | bmenagh@sympatico.ca

	2016	2017*
Copies	26,300	28,075
Booklet Pages	236	284
Print/Address	\$24,641.85	\$21,336.50
Canada Post	\$15,547.18	\$16,602.95
Total	\$40,190.03	\$37,939.45
Cost/Issue:	~\$1.52	~\$1.35

*Other enhancements additional to increased copies and pages:

Full Colour
FSC Certified
'silk' stock added in November.



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.

Edgar Arbour
 Sheila Bacher
 Virginia Booker
 Glyndon Bowie
 Isabel Campbell
 Caroline Crandall
 Winnifred Davey
 Rose Fick
 David Fox
 Robert Gosling
 Barbara Hendrickson
 Derek Holloway
 Phyllis Jones
 Eleanor Kazman
 Edward Klar



Catherine Kochhar
 Marion MacLeod
 Marion McCormack
 Brenda McMahon
 Hendrika Melles
 Brenda Pedvis
 Donald Rankin
 Alexander Risk
 Jean Salvatore
 Patricia Sarre
 John Sidorchuk
 Robert White
 Nancy White
 Thaddeus Wyka
 Florence Zigmont

50th Anniversary Promo Items

In celebration of its 50th Anniversary, RTO/ERO has produced a number of promotional items. All items are available on-line at:

<https://store.souvenircanadainc.com/default.asp>

A few select items (pictured here) will be available at our AGM in May or, for our activity participants through our Convenors. The Anniversary Lapel Pin (below, right) was available at no charge at our Fall Luncheon, 2017.



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, Elizabeth McFarlane, Lone Smith**

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 the** Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org | Email: membership@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 file preferred, (TXT, 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		



District 16 President, **Joan Elliott**, presents scholarship award to **Allison Conetta** (right), accompanied by sponsor, **Angela Conetta**

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

Original Logo Concept: C. Naumoff/1991

Volume 40, Issue 3

January, 2018

RTO
ERO

RTO/ERO @ 50

Here for you then!

Here for you now!

Here for your Future!

The need for an organization to represent retired teachers' interests regarding pensions arose in the mid-60's when a number of retirees working with the Ontario Teachers' Federation, were faced with changing times: some long-time retirees had pitiful pensions; the Federal government was considering a universal pension plan; the Ontario government was wondering how to improve government-employee and teacher pensions vis-a-vis the proposed Canada Pension Plan while helping those in need. Over time, these origins can get lost, so we take this time in our 50th year to remind you of our story.

RTO/ERO | 50 years old
RTO/ERO Toronto District 16 | 45 years old
RTO/ERO Toronto Districts | 17 years old
The Ontario Teachers Pension Plan | 101 years old

Sources of material for this Supplement include:

- RTO/ERO Archives (available on our website)
- RTO/ERO Toronto District 16 Archives (Available on our website)
- Ontario Teachers Pension Plan website (www.otpp.com)
- Ontario Teachers Federation archives

Special thanks to **Simon Bradley**, OTF Records & Information for:

Harry Barrett/Page S4; Federation House/Page S7

- City of Toronto Archives (Toronto Skyline, 1968)
- Toronto Public Libraries: St. Margaret's Anglican Church, Page S12.
Photo by **Peter Scott**. Courtesy of Toronto Public Library, Northern District Branch.
Local History Collection. Call Number/Accession Number LOCHIST-ND-105

1973 ~ Toronto District 16 ~ 2018

2018 marks the 50th anniversary of RTO/ERO and the 45th anniversary of RTO/ERO Toronto District 16. Retired teachers have good reason to celebrate the foresight and initiative of those who pioneered the founding and growth of our provincial and local district associations, including opening our ranks to non-teaching retirees from the education sector and thus benefitting from their participation.



Toronto is proud to recognize that the founder and first provincial president of RTO/ERO was **Art McAdam**, a Toronto District 16 member. Although Mr. McAdam died in the spring of 1993, throughout his lifetime he never lost interest in RTO/ERO and was a delegate and later, honoured guest at many Senate meetings. He successfully fought for indexed pensions for us and all civil servants.

Description of Toronto District 16:

Toronto District 16 represents the area formerly occupied by the old city of Toronto (1997) and served by the boards that, in 1997, became part of the Toronto District School Board, the Toronto Catholic District School Board, the Conseil scolaire catholique MonAvenir (formerly Conseil scolaire de district catholique Centre-Sud) and the Conseil scolaire Viamonde (formerly Conseil scolaire du district Centre-Sud-Ouest).

Highlights of District Achievements:

While in 1973, our membership was 540, today, at over 5500 members, Toronto District 16 represents the greatest number of members of RTO/ERO's 48 districts.

The first meeting was held on October 10, 1973 with **Murdoch McIver** presiding. The other members of our first executive were: **Allen Sweetman, Vicki McNabb, John Ball, Margaret Kennedy, Ted Stubbs, Bill Darbyshire and Harold Tufts**. We are indebted to those leaders who organized District 16.

Main District Activities:

Toronto District 16 has always offered a wide variety of social activities for its members in responding, over the course of the years, to the changing needs and interests. Currently, there are thirteen activity groups listed in the monthly E-zine: Art Friends, three Book Clubs, Bridge, Coffee Club, Finance Group, La belle langue, Monday Movie Matinée, SuperTees Golf Group, Theatre Day Trip, Toronto Live Theatre Group, and the Travelogue. Latin Dancing has also been offered in the past two years. Each of these activities is organized by volunteer convenors.

This material compiled by Armand Gagné from assorted archives of RTO/ERO and Toronto District 16.

Beside these regular activities, our members also enjoy informative and entertaining speakers and workshops (including Health and Wellness, Financial and Legal, Fraud Protection, and iPad/iPhone Use), No Bell Luncheon, New Members Breakfast, a Fall Luncheon and Craft Show as well as a Spring Luncheon and AGM.

Major Contributions to the Community:

District 16 has had seven provincial Service to Others Grants (STO) in the past 10 years (Art City, St. James Town (2016), Children of Hope Uganda (2015), Black Creek Community Farm (2014), Building Blocks, Burkina (2012), Sing & Learn (2010), Sister Rosemary Fry's Children's Nutrition Program, Haiti (2008), and Third World Awareness, Cité de Soleil Haiti School Kitchen (2006)) and also contributes, as needed, to agencies providing disaster relief such as Global Medic, Red Cross and Doctors Without Borders.

Noteworthy Members: (presidents, significant award winners)

Over the years, many fine retirees have served in leadership positions. Of the over 140 persons who have sat on the executive, 37 have occupied the role of president. As of June 2017, the longest serving executive members were **Anne Fraser*** (25 years), **Kay Jeffery** (23 years), **Bob Putnam** (22 years), **Bill Tajer** (22 years), **Bill Menagh** (19 years), **Bob Neal*** (19 years), **Margaret Smith*** (19 years), and **John Bratton** (18 years). * Deceased

District 16 has been very active and involved in decision-making at the provincial level with several members having served and chaired provincial committees. Toronto District 16 has drafted several motions regarding health plans and pensions and steered them through the Senate to acceptance. The Newsletter, Facts and Impressions, originated in Toronto.

Many of our current and past executive members serve or have served as chairs or members of various RTO/ERO provincial committees as well as the RTO/ERO Foundation: most recently, **Carl Naumoff** (Travel), **Bill Tajer** (Travel), **Shirley Simons** (OTPP Benefits Adjudication), **Bob Neal*** (Member Services), **Bill Menagh** (Communications), **Pat Carson*** (Political Action), **Bob Putnam** (Audit), and **Valerie Mah** who was the inaugural chair of the RTO/ERO Foundation. In 2013, the Toronto District Executive nominated, and RTO/ERO awarded the Distinguished Member Award to **Bill Menagh**.

Our district is best known for the many activities we offer our members as communicated through our Newsletter, E-Zine and website. Our dedication to ensuring that our members are provided with current information relating to their well-being is recognized for its value and the content of our communications is often copied, with permission, by other organizations.

As a district, we're most proud of the dedicated and passionate volunteers who give their time, energy and skills in the service of their colleagues.

RTO/ERO Toronto District 16 Presidents, 1973 to 2017



1968~ RTO/ERO | 50 Years ~ 2018

The spark that ignited the idea of an organization representing retired teachers was the introduction of the Canada Pension Plan in 1965. It had been decided that the most that should be taken from a teacher for pension purposes was a total of 6% and so the CPP should be “integrated with” rather than “stacked on” the teacher contribution. Also added was a provision for the superannuation allowance to be based on the best seven years salary rather than the best ten years salary as it was at that time. Since salaries had increased substantially in the period this meant a much better pension. Seeing that this appeared to be a suitable compromise, the Board of Governors accepted the proposal.

When the Minister of Education (J. Robarts) made his annual visit to the Spring Meeting of the Board of Governors in 1966, **Nora Hodgins**, the Secretary of OTF, asked what was to be done for those who were already on pension and who had paid 6% into the Fund for many years past. The reply was that those pensions would not be disturbed. Nora felt that these pension changes should apply also to those already on pension and suggested that the retired teachers get organized.



Nora Hodgins

Art McAdam drafted a plan of organization for a retired teacher group and an OTF committee was formed to organize the superannuated teachers. The committee of ten retired teachers, two from each affiliate were **Art McAdam** (Toronto), **Norman McLeod** (Leaside), **Jean Beach** (Ottawa), **Marie Jeanne Seguin** (Ottawa), **Murdoch McIver** (Toronto), **Harvey**

RTO/ERO Toronto District 16 Presidents, 1973 to 2017 Photos on Page S4

- Row 1:** Murdock McIvor (73/74), Al Sweetman (74/75) pictured at age 100, Archie Milloy (75/76), Harold Whitley (76/77), Harry Barrett (77/78)
- Row 2:** Laura Schisslet (78/79), Cecil Longmuir (79/80), Walter Reid (80/81), Mary Moore (81/82), Sidney Coles (82/83)
- Row 3:** Harold Dean (83/84), Mary Thomas (84/85), Allan Robb (85/96), Margaret Smith (86/87), Michael Lennox (87/88)
- Row 4:** Bernice McGinn (88/89), George Hays (89/90), Charlotte Hardie (90/91), Ruth Lindsay (91/92), Dennis Fiedler (92/93)
- Row 5:** Shirley Simons (93/94), Jim Rowney (94/95), Arlene Freeman (95/96), Ronald Batchelor (96/97), Patricia Carson (97/98)
- Row 6:** Bill Tajer (98/99), Robert Neal (99/02), Bill Menagh (02/05), John Bratton (05/07), Valerie Mah (07/09)
- Row 7:** David Shanoff (09/11), Roy Harvey (11/13), Lone Smith (13/15), Roger Wilson (15/17), Joan Elliott (17/--)

Mitchell (North York), **Mary MacPherson** (London), **Laura Cook** (London), **Elizabeth Newman** (Toronto), **Marion Tyrrell** (Toronto) and **Yvonne Laronde** (North York).

This interim committee gave the organization a name, the *Superannuated Teachers of Ontario*; defined the membership as being superannuated teachers; and provided for a Senate of 20 senators to be the governing body - four to be elected by and from the retired former members of each of the five affiliates. The Senate was to meet at least once per year and be required to elect from its members, a president, vice-president and a secretary-treasurer.

Each retired teacher was asked to submit a name of a retiree from his or her affiliate. Five names of those most favoured by each affiliate were then included on a mailed ballot with two to be elected. The election occurred on March 14, 1968, with the 20 Senators meeting in the Ontario Public School Men Teachers' Federation Board Room at 1260 Bay Street (Federation House). The first elected officers were **Kay MacPherson** (past-president) **Art McAdam** (president), **Norman McLeod** (vice-President) and **Marion Tyrrell** (secretary-treasurer).

Beside organizing itself, Senate set a membership fee and approved a constitution which lasted until 1973 when **Murdoch McIver** introduced a new one which allowed for the formation of districts and the power of districts to elect one of their members to the Senate. The Senate also tackled the problem of inadequate pensions received by early pensioners. There were many examples of hardship available. **Murdoch McIver** (President, STO 1973) had retired in the early fifties at a pension of about \$3,500 which at that time allowed for living at about his previous style. Twelve years later this amount was approaching penury due to the cost of living increases during that time. The new STO president, **Art McAdam**, wanted to restore the power of the pension by way of a formula which would remove much of the inequity. The minimum pension of \$600, in place for 50 years, should be brought up to meet the needs of the present day. His draft proposal called for:

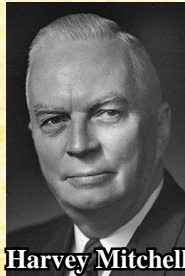
1. A Pension minimum of \$1,400.00.
2. All pensions in force to be increased by a percentage equal to 2½% times the number of years they had been in force.



Laura Cook



Art McAdam



Harvey Mitchell



Jeanne Seguin



Marion Tyrrell

3. An escalation clause in the **Federation House Teachers' Superannuation Act** to enable pensions in the future to be recalculated in relation to the cost of living increase.

Senate adopted the proposal and **Marion Tyrrell** sent a copy of the proposal to the OTF executive in time to get it on the agenda of the Winter meeting of the OTF Board of Governors where it passed. The Board of Governors thought that the minimum should be at least \$2,100 and the Government agreed to that new figure

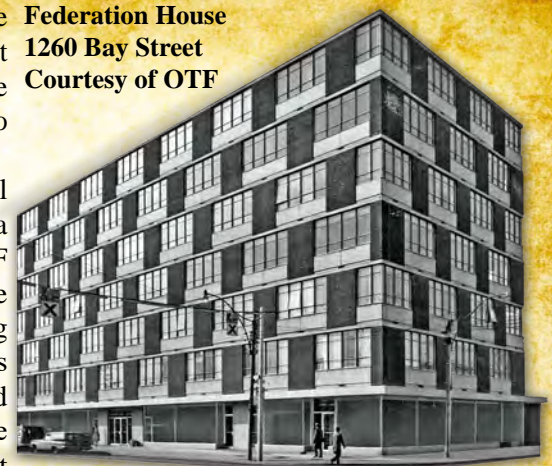
In October, 1969, the Education Minister, **William Davis** set up a government committee to meet with OTF to consider the issue of escalation. OTF contributed five members to the committee including Norman and Art from STO. At one point a treasury official said *"your request is reasonable but we can't grant it because the government also contributes to and guarantees the pensions of its civil servants and they haven't asked for a thing."* At this stage perhaps nothing would have happened but Art recalls that he said *"I can only speak for retired teachers but the old civil servants must be as hard up as we are and they must need help too."*

Before Christmas of 1969, Mr. Davis announced that all pensions, including those of civil servants, were to be increased by 2%, with some limits, for each year a pension had been in force.

Pension Adjustments and Escalation

The improvements obtained in pensions gave an impetus toward a stronger STO. As of January 1971 ad hoc escalation of pensions was introduced for 7,400 teachers who retired before 1970. Pensioners who retired in 1950 or earlier had their pensions increased 50%, and those retiring as late as 1969 received an increase ranging from 46% for 1951 retirees, to as low as 2% for 1969 retirees.

By January of 1973 a further ad hoc escalation of 4% for pensions of 1970 or earlier and a rise for 1971 pensions of 2% was established. A minimum escalation amount was set at \$84. At the same time the minimum pension for calculation purposes for past and future retirees was set at \$2,184 (this was the old minimum plus the minimum escalation of \$84.00) The "F" or service pension, and the dependents pension were adjusted in the same general way. For example the minimum adjustment to a dependent's pension was set at \$42.



Federation House
1260 Bay Street
Courtesy of OTF

The costs of these adjustments were to be met by the Ontario Government rather than the Superannuation Fund. The most interesting development in the 1973 changes, announced on August 27, 1973 at the OTF Board of Governors, was the statement by the Minister **Thomas Wells**, that *“these represent an interim adjustment pending completion of a study to find a method of providing an ongoing solution to the problem of maintaining, at least to some degree, the purchasing power of all pensions to which the Government contributes.”*

With the passage of the Superannuation Adjustments Benefits Act in July 1975 the “on-going” solution had arrived and, seemingly, none too soon since the years 1974 and 1975 saw the Canada wide Consumer Price Index rise 9.09% and 12.02% respectively. The timing was crucial. Inflation, as noted, was rising, totalling about 32% in the previous four years. The strength of the teacher position following the great walkout of December, 1973 was never greater. At the same time the finishing touches were being put on the legislation which, for the first time, gave collective negotiation rights to teachers. The clouds of declining enrolment and the redundancy of teachers were also at hand and escalation was a good move to allow teachers to retire earlier with their pension protected from erosion. Lack of such assurance was the reason that the implementation of the “90 factor” had resulted in fewer teachers than expected retiring with the factor. From 1975 onward, pressure on government to improve pensions lessened as higher salaries were achieved and wage restraints were put in place. Delay would have been fatal to escalation in that climate.

The Superannuation Adjustment Benefits Act provided for escalation benefits to teachers who retired September 1975 or later. There was no automatic retroactive provision for those who had taken a pension previously. Thus pensioners were not part of the Act. But the costs of previous escalation, and raises in the minimum pension, together with future escalation of pensions in force before 1975, continued to be carried by the Government. The contribution of each teacher subject to the Act was to be 1% of salary matched by an equal government sum. This levy was to be fixed until 1981. At that time, in the light of inflation, number of contributors and salaries, and the return on investment, the rate would be subject to review. There was provision for a review committee composed of four teacher and four government representatives to monitor the previous factors and also other related matters. The rate of adjustment to pensions was to be the rate of inflation subject to the restrictions as worked out by the committee and OTF as mentioned before.

The achievements of the present day Fund would astound those teachers in the Ryerson Fund of a century ago. Their demands then were outlined by Ryerson:

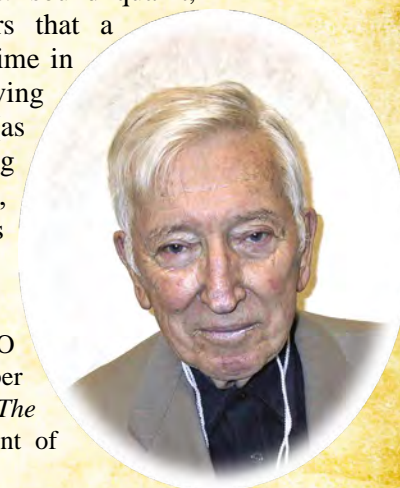
As to the grounds of objection to the distribution of the Fund (as now authorized by the School Act of 1871), which have been urged by very many earnest and faithful Teachers, I entirely sympathize, and would gladly see the Law modified so as to meet their reasonable wishes. These Teachers object to the present scheme, chiefly on the following grounds: That Teachers must be “worn out” before they can receive any aid from the Fund. As one Inspector remarks, “many of the best and most devoted Teachers look forward to a time when the work and worry of the School Room will be over, and the hope that their withdrawal from the profession may take place, at all events, a few years before they are incapacitated by infirmity and unable to teach a School any longer. Like the Merchant, the Mariner, and others, they hope for retirement while health and the capacity for enjoying retirement remains. Many of them would rather die in harness than confess themselves incapable of doing a day’s work. The second reasonable ground for objection is the uncertainty of the amount of pension payable for each year’s service.

For some years, the state of the Fund has been such that I have only been able to apportion one to two dollars for each year’s service; last year the amount was only two and 33/100 dollars a year; but this year I shall be able to apportion at the rate of about Four dollars for each year’s service... It is the continual fluctuation in the amount payable to them which has reasonably caused much discontent. In regard to the first ground of complaint which has been urged, I would recommend a fixed age to be determined at which every Teacher who has subscribed to the Fund should have a right to retire and receive a Pension. A sliding scale of allowances might also be fixed, definite in amount, and not liable, under any circumstances, to fluctuation.

While these century-old words may now sound quaint, they contain the hopes of all teachers that a pension scheme should provide enough time in retirement to be able to enjoy it. Thus, arriving at retirement in a “worn out” condition (as the old Act bluntly put it), and not being guaranteed a fixed pension in actual dollars, or its inflation-corrected figure, continues as the main concern of teachers.

Source:

In 1989, **Robert Lamb**, an RTO/ERO Scarborough and East York, District 24 member (right), researched the history of RTO/ERO, “*The First Generation*”, including the development of teacher pensions in Ontario.



SUPERANNUATED TEACHERS OF ONTARIO

STO

Logo: 1973



- 1966: Under the auspices of the Ontario Teachers' Federation (OTF), the *Interim Committee for Superannuated Teachers* is created. Office at Federation House - 1260 Bay Street.
- 1967: a proposed organization constitution and by-laws are drafted with a governing Senate of 20 members drawn from the OTF affiliates.
- 1968: *STO/ERO begins*; Membership: 9,176.
- 1971: *STO/ERO fees* deducted from pension: up to \$1,999-\$1/year; \$2,000 to \$3,999-\$2/year; \$4,000+ -\$3/year
- 1973: District structure introduced; new logo.
- 1974: *STO/ERO fee*: \$1 per \$1,000 of pension.
- 1976: With OTF, the first two *pre-retirement counseling seminars* are held.
- 1980: Co-operative Health Services Ontario, underwriter of STO health plans, goes into receivership.
- 1981: First policy period with Confederation Life ends with a deficit of \$317,208. Increased premiums stabilize the policy.
- 1983: Annual District grant increases from \$500 to \$600, plus \$200 for northern Districts and an additional \$1 per member in excess of 200.
- 1985: STO incorporated; "STO/ERO" is adopted including a new logo; Constitution is translated into French; Johnson Insurance Limited is appointed broker/consultant to represent STO in negotiations for group health insurance policies.
- 1987: Fees: \$1.25/\$1,000 of pension; Out-of-province and out-of-Canada travel benefit plan first offered.
- 1988: The Health and Insurance Committee (HSIC) takes control of STO/ERO health plans.
- 1989: Johnson Insurance becomes the claims administrator for Maritime Life, the new underwriter of STO/ERO health plans.
- 1990: STO/ERO joins the Canadian Association of Retired Teachers (CART).
- 1991: Retired Ontario teachers living in British Columbia form first District outside Ontario.
- 1993: Senate agrees to hire a full-time executive director.
- 1994: STO/ERO Provincial Office reaches seven full-time paid employees.
- 1995: Senate approves membership as a prerequisite for new enrollees in the health plans.
- 1996: A website and an email address is established; STO/ERO expresses concern to OTF over rumours that it is negotiating with the Ontario

STO

STO/ERO



government to use the OTPP to "pay for" \$2.5 billion of teaching staff and working conditions government cuts.



1997: *Project – Service to Others* is formed; new name announced (RTO/ERO); the deductible for prescription drugs is eliminated; 18 Spadina Road is purchased. Current logo introduced.

2000: RTO/ERO hires a full-time information officer.

2001: The Newsletter becomes a polished and professional magazine, **Renaissance**.



- 2002: A full-time Manager, Financial Reporting is hired.
- 2004: *Membership fees reduced*: \$1.10 per \$1000 of gross pension.
- 2007: Active teachers, eligible to join RTO/ERO upon retirement, can join.
- 2008: *membership extended* to a retired non-educator employee of an Ontario School Board or educational organization.
- 2009: membership broadened to individuals employed in education, not retired but eligible upon retirement to be a member; a retired teacher receiving a pension from a non-designated Ontario private school; and, a retired teacher with 15 years of credited service who opted for a commuted value transfer from the Ontario Teachers' Pension Plan following the Ontario Teachers' Pension Plan rules in place at the time of commutation.
- 2010: *annual fee* for membership raised to its previous level of \$1.25 per \$1,000 or major fraction thereof, of gross annual pension; parameters set for the *RTO/ERO Charitable Foundation* and its first goal of an Endowed Chair in Geriatrics at the University of Toronto.
- 2012: *non-designated private school employees added to membership*.
- 2013: executive, directed by Senate, provides a \$3,000,000 endowment to the RTO/ERO Charitable Foundation from the RTO/ERO and Health Premium Stabilization Fund reserves.
- 2014: amendments made to the Health Premium Stabilization Fund to limit the ability of Senate to direct funds to non-health plan activities; retired teachers from a First Nations school in Ontario eligible to become members.
- 2016: Scholarship awards raised to \$1,500.
- 2017: steps begin to transfer RTO/ERO's corporate structure from the jurisdiction of Ontario to federal jurisdiction; Associate Members given full membership rights and privileges.
- 2018: RTO/ERO becomes incorporated under federal legislation.



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





Education Centre

Bedford Park

Yorkminster Park Church

The Royal York Hotel

Places We Have Met

St. Margaret's Church

Holy Rosary Parish Hall

Old Mill

Project - Service-to-Others Grants



Project Service to Others



Projet Au service d'autrui

Background:

Project Overseas is the Canadian Teachers' Federation's (CTF) best-known International Program initiative. This international union-to-union program includes partnerships between the CTF and teacher organizations in over 50 countries throughout Africa, Asia, the Pacific, and the Caribbean.

The main objectives of the program are to:

- support the professional learning of teachers in developing countries;
- help overseas teacher organizations strengthen their services to members;
- contribute to long-term projects designed to strengthen quality, publicly funded, public education; and,
- promote understanding and goodwill among teachers.

STO's Project Overseas Involvement:

From 1969, The Superannuated Teachers of Ontario (STO), in co-operation with CTF and the Ontario Teachers' Federation (OTF), provided retired teachers to serve in Third World areas as teachers and resource persons. Liaison was also maintained with CUSO (formerly Canadian University Service Overseas) for similar purposes. In May, 1969 it, along with OTF, sought to provide teachers for the Bahamas. In 1984, two STO volunteers, out of a total of 53 applicants, were chosen to serve in Gambia. Initial successes of the venture led STO, in 1984, to raise its financial contribution from \$10,000 to \$15,000. 1985 saw ten STO volunteers serving overseas with four more selected for 1986. In 1986 seventeen members of STO worked on CTF African Projects.

STO becomes RTO/ERO

In 1997, the Superannuated Teachers of Ontario (STO) changed its name to the Retired Teachers of Ontario/les enseignantes et les enseignants de l'Ontario (RTO/ERO). The new name of the organization, recognizing its bilingual structure, was announced on October 27, 1997. As part of re-structuring efforts the Project - Service to Others Committee was formed to:

1. provide financial assistance to, and facilitate member participation in, education projects; and,
2. raise the profile of RTO/ERO.

The Project Overseas Committee, which had sent 50 members to 12 countries since 1983, was disbanded.

Over the years, Project - STO grant availability has increased from \$50,000 to the current \$100,000 with well over \$1 million having been awarded. Not all funds available are necessarily granted. There are strict procedures in place to protect members' interests.

The evolution of

ONTARIO TEACHERS' PENSION PLAN



Change is inevitable over the course of 100 years – whether it's market volatility, societal shifts, or rapid innovation. However, one thing has remained the same – our members and their families have always relied on the pension plan for a secure future.

See how the pension plan has evolved over the years to adapt to changing member needs and the world's economic shifts.

Contribution Rate ¹	Teachers: Pensioners ²	Retirement Age ³	Years on pension	Starting Annual Pension ⁴	Highlights
2.5%	n/a	n/a*	n/a*	\$300*	<ul style="list-style-type: none"> 1917 Pension plan officially created for Ontario teachers, predating Canada Pension Plan (CPP) by 50 years No death benefits
3.0%	10.6:1	62	n/a*	\$730*	<ul style="list-style-type: none"> 1936 Disability pension introduced Refund of contributions introduced
6.0%	11:1	62	18	\$1,600	<ul style="list-style-type: none"> 1954 Pension formula: 2% X years of credit X last 10 years' average salary Survivor pension introduced
1970 Contributions and benefits are integrated with the newly established CPP					
6.1%	6.6:1	61	21.5	\$7,800	<ul style="list-style-type: none"> 1976 Pension is inflation protected Fewer restrictions on survivor pension; pension extended to widowers
7%	4.5:1	60	23	\$19,100	<ul style="list-style-type: none"> 1984 Re-employment provisions introduced Pension based on best 5 years' average salary
1990 We officially became the Ontario Teachers' Pension Plan, an independent organization that administers pensions and invests plan assets					
8.1%	1.9:1	55	29	\$34,800	<ul style="list-style-type: none"> 2001 Reduced early retirement at age 50 10-year pension guarantee introduced
10.4%	1.6:1	58	30	\$41,200	<ul style="list-style-type: none"> 2008 Inflation increases for post-2009 credit can range from 50% to 100% of change in cost of living, depending on plan's funding status
11.6%	1.5:1	58	31	\$43,400*	<ul style="list-style-type: none"> 2012 Retirees can work for up to 50 days in a school year without affecting their pension
12.3%	1.3:1	59	31	\$45,000*	<ul style="list-style-type: none"> 2016 Inflation protection for post-2009 credit increased to 90% from 70% of the annual increase in the cost of living
2017 Ontario Teachers' turns 100					
					<ul style="list-style-type: none"> Inflation protection for post-2009 credit increased to 100% from 90% of the annual increase in the cost of living

2001 ~ Toronto Districts ~ 2018

In 1997, the Ontario Government amalgamated seven public Boards of Education in Metropolitan Toronto. Up to this time, the RTO/ERO District structure coincided with the existing public boards of education: City of York, East York, Etobicoke, North York, Scarborough, Toronto. (The Metropolitan Toronto School Board, the seventh, ran its own special education schools.) The jurisdiction of the Metropolitan Toronto Catholic Board of Education remained the same with a modified name.



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

Each district had sponsored its own retirement planning workshops (RPW) in conjunction with those Boards, OTF and the Ontario Teachers Pension Plan (OTPP). Relations with these boards were positive and the flow of data regarding potential retirees was forthcoming.

The amalgamation of the boards resulted in the loss of this personal contact; privacy legislation placed restrictions on the flow of information about retirees; and computerization made it easier for the OTPP to offer pension information on-line than via Retirement Planning Workshops (RPWs). Underfunded boards dropped their own RPWs.

There was a need, therefore, to develop communications between the four RTO/ERO districts in order to establish a relationship with the new Toronto District School Board and Toronto Catholic District School Board to liaise with practising educators to spread RTO/ERO membership information, and to offer cross-district RPWs that would have efficiencies of scale.

At Fall Senate, 2000, an ad-hoc committee of representatives from Districts 16, 22, 23, 24 met and proposed the creation of a joint-sponsored body to address some of the issues.

Herb Cooney and **Bill Menagh** volunteered to bring forward parameters for the operation of an umbrella organization that would facilitate the communications and joint programming on behalf of RTO/ERO Districts 16, 22, 23, 24: name/RTO/ERO Toronto Districts; reps/2 per district; finance/\$1,000 per district (now a per capita contribution); representative body/Council.

The first meeting of RTO/ERO Toronto Districts took place on January 11, 2001 in the board room of RTO/ERO at 18 Spadina Road. Herb Cooney and Bill Menagh agreed to a two-year commitment as Chair and Treasurer, respectively. The first district representatives, presidents/vice presidents were:

Etobicoke District 22:

Herb Cooney, David Pautz

North York District 23:

Mildred Frank, Robert Fraser

Scarborough/East York District 24:

Harolyn Panetta, Carol Davies

Toronto District 16:

Bob Neal, Bill Menagh