



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

## TORONTO DISTRICT 16 NEWSLETTER

Original Logo Concept: C. Naumoff/1991

Volume 40, Issue 4

March, 2018



In 1968, from a committee of teachers and retirees from The Ontario Teachers' Federation and its Affiliates **RTO/ERO** began, and continues today, its advocacy for Education Sector Retirees.

Here are some organizations we work with:



**OPTIMAL AGING PORTAL**



[mcmasteroptimalaging.org](http://mcmasteroptimalaging.org)



Best Doctors®



**Elder Abuse Ontario**  
Stop Abuse - Restore Respect



**ONTARIO TEACHERS'**  
PENSION PLAN



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

In this Issue:  
Our AGM & **CELEBRATORY CRUISE**  
Retirees: take a look at what we offer!



This issue distributed to Toronto (1997) schools.

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.

## Table of Contents

50 <sup>th</sup> Anniversary Promo Items.....	41	Political Advocacy .....	15
AGM & Spring Luncheon.....	12, 13	Project - STO \$4,000 Grant .....	22
AGM Guest Speaker .....	11	Provincial Election: June 7, 2018 ..	23
Best Doctor - Cancer Article.....	25	Recreation/Social .....	33
Canada Revenue & Phone Scams ..	27	Rendezvous Club .....	36
Corporate Status for RTO/ERO .....	3	RTO Board of Governors Election	18
<b>CRUISE</b> ~ Details.....	4	RTO/ERO and Political Advocacy..	24
<b>CRUISE</b> ~ Getting There.....	5	RTO/ERO Charitable Foundation..	22
<b>CRUISE</b> ~ The Northern Spirit .....	6	RTO/ERO Developments.....	7
Disability Tax Credit.....	19	RTO/ERO Tax Tips 2017 .....	8
Do We Have Your Correct Data? ...	41	Travelogue ~ April 25 at 1:00pm ...	31
Goodwill .....	30	Travelogue ~ May 23 at 1:00pm....	32
Health Report.....	9	Toronto Choristers .....	38
In Memoriam .....	40	Welcome New Members.....	40
Neil Wilson/TSSAA Golf .....	37	<b>WINERY TOUR</b> something new ..	39
Pension Plan Definitions .....	14	<b>WE WANT TO SEE YOU AT OUR</b>	
Pension/Retirement .....	17	<b>AGM &amp; LUNCHEON &amp; CRUISE</b>	

## Calendar

April, 2018	Date	May, 2018	Date
Bridge.....	3	Bridge.....	1
Art/Sketch .....	6	Art/Sketch .....	4
La Belle Lange.....	9	Non-Fiction Book Club.....	8
Non-Fiction Book Club.....	10	Executive.....	10
Executive.....	12	La Belle Lange.....	14
Monday Matinée Movie.....	23	Bridge.....	15
Bridge.....	24	Finance Group.....	24
West End Book Club.....	25	West End Book Club.....	22
Finance Group.....	26	Travelogue .....	23
Travelogue .....	28	Monday Matinée Movie.....	28
		Bridge.....	29

**Front Cover: RTO/ERO is more than a benefits provider.** Our head-office staff and District volunteers work hard to enhance one's retirement years.

**Back Cover: The Old Mill.** Join us at our AGM and Spring Luncheon to celebrate RTO/ERO's 50<sup>th</sup> Anniversary in this beautiful setting. See Pages 12 and 13.

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

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

9.2.2018

## RTO/ERO NOW A CANADIAN CORPORATION

**E**ditor: In the past two years, we have kept our readers informed of RTO/ERO's plans to reorganize itself to better serve its members. Your Toronto Executive, under the leadership of **Roger Wilson** and **Joan Elliott** has positively influenced this historic development - notably, all members (Associate and Full) granted full participatory rights. We include the official announcement below:

RTO/ERO has been successful in our application to be an incorporated organization under the Canada Not-for-profit Corporations Act (CNCA). **The official incorporation date is February 9, 2018.**

This is the culmination of two and a half years of very hard work by the Provincial Executive, the Ad Hoc Governance Committee and all district Presidents, Committee Chairs, and Senate attendees, as well as the RTO/ERO staff.

The By-Law approved by Senate in October, 2017 has now replaced our RTO/ERO Constitution as our governing document. The Provincial Executive has been re-named as a Board of Directors. Until the Annual Meeting election on May 29, 2018, **Rich Prophet** will serve as the Vice-Chair of the RTO/ERO Board of Directors and **Martha Foster** will serve in the role of Chair of that Board.

The two standing committees, Audit and Benefits, will now be co-chaired with the existing chairs and a member

of the Board of Directors. Specifically, Audit will be co-chaired by **Jacquie Aird** and **Judy Bowden**. The Benefits Committee (formerly Health Services & Insurance Committee) will be co-chaired by **Gayle Manley** and **Martha Foster**.

Also, as part of the transition plan, most Advisory Committees will continue in 2018. Committee Chairs and members whose terms expire in 2018 will have their terms extended to May 31, 2019. This does not affect those who were appointed to terms extending beyond 2019.

This move to the CNCA is great news because it accomplishes our goals of reducing the personal fiduciary risk to corporate members; it aligns RTO/ERO with other modern and highly relevant not-for-profit organizations; and it also makes sure that RTO/ERO is now compliant with up-to-date legislation. *In other words, we have been made a substantially stronger voice for members and seniors now that we are under the CNCA.*

***Board of Governors Election Notice on Page 18***

**Put on your Sailor's Suit!**

**Join our *50TH ANNIVERSARY CRUISE***

**Details on Page 4**

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

RTO/ERO Toronto District 16 Invites You to Celebrate the **50<sup>th</sup> 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 50<sup>th</sup> Anniversary \$50.00/person

**NON-REFUNDABLE**

**Got a Group?  
Attach a List.**

***ALL RTO/ERO MEMBERS & GUESTS FROM ANY DISTRICT  
ARE WELCOME TO JOIN THIS CELEBRATORY EVENT!***

**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**  
**REVISED Registration Deadline: MAY 31**

***LUNCHEON CRUISE REGISTRATION***

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

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Guest: \_\_\_\_\_

Cheque Amount: \_\_\_ individuals x \$50/person = \$ \_\_\_\_\_

**NON-REFUNDABLE.**



**By TTC/GO (Public Transit):**

Board any Harbourfront Streetcar at Union Station and exit at Harbourfront Centre. (2nd stop after Union).

**Walking:**

Walk south from Union Station, through PATH or York Street South.

**By Automobile:**

**East Bound (from the West):**

Exit the Gardiner at Simcoe; turn right. Park in Standard Parking (entrance on left); or, enter Harbourfront Parking straight through the Queens Quay traffic lights.

**West Bound (from the East):**

From Lakeshore Blvd, turn left on Bay or Yonge Street. At Queens Quay, turn right onto Queens Quay. Standard Parking, 200 Queens Quay: Enter from right lane, at first traffic lights after York Street. For Harbourfront Parking, turn left at Simcoe, enter the underground lot.



**From Downtown:**

Southbound on Simcoe: parking available at Standard Parking (left off Simcoe); or, at Harbourfront Parking, straight through at the lights at Queens Quay and Simcoe.

**Parking: \$20+**



*Photos taken at this event may appear in our Newsletter or website.*



The *Northern Spirit*: our favourite choice to comfortably celebrate the  
**50<sup>th</sup> Anniversary of RTO/ERO.**

**T**his 140 foot ship boasts three spacious decks from which your guests can enjoy the scenic cruise through Toronto's beautiful harbour. The Northern Spirit's interior deck transformation will be ready to welcome guests in April 2018. This 140-foot ship boasts three spacious decks. The two interior decks, with their abundance of natural light and subtle blue tones, create a spacious and luminous atmosphere. The third open deck provides you with the large spacious open air deck! No other ship offers the Northern Spirit's dining capacity in the interior decks with classic black chiavari chairs.

Our Chef and kitchen is on board providing fresh, quality food offerings from buffet style to reception style food stations. The Northern Spirit offers versatile event space with plenty of windows to allow the fresh air breeze in. In the winter months, the interior decks are heated for your comfort. The Captain and crew look forward to welcoming you aboard to our exciting newly renovated Northern Spirit!



**WE WANT TO SEE YOU ON DECK!**



## RTO/ERO Developments

Your Toronto Executive, in addition to receiving committee reports, at its January/February meetings:

- approved the purchase of a new laptop computer to maintain the Travelogue program;
- agreed to review the Fall Craft/Vendor Show: **Kay Jeffery** and **Betty Lou Reynolds** to perform the review and report back to the Executive;
- expressed its appreciation to **Betty Lou Reynolds** for her 50<sup>th</sup> Anniversary efforts (Harbour Cruise, June Szeman Award);
- considered other events including: wine tour, late Fall/December Luncheon with modified Craft/Vendor Show;
- received the 2017 Auditor's Report (See Supplement);
- set the 2018 Budget for presentation to the AGM (See Supplement);
- approved the distribution of the March, 2018 Newsletters to public and private schools within the 1997 boundaries of Toronto;
- approved the purchase of 50<sup>th</sup> Anniversary pens and Smartphone Wallets for distribution at member events.



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:

**THURSDAY, APRIL 19, 2018**  
**The Estate Banquet & Event Centre**  
**430 Nugget Avenue**  
 5:30pm - 8:30pm  
 Registration/Refreshments: 4:30pm

**THURSDAY, NOVEMBER 8, 2018**  
 Weston Golf and Country Club  
 50 St. Philip Drive  
 5:30pm - 8:30pm  
 Registration/Refreshments: 4:30pm

On-Line Registration Details now available at:

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

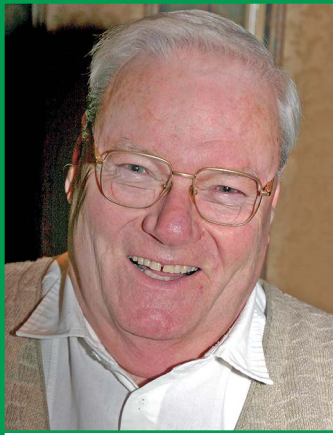
If you know of colleagues considering retirement, tell them about this workshop and RTO/ERO. Spreading the word about RTO/ERO helps us all.

*RTO/ERO Provincial Developments on Page 8* 



**REMEMBER THIS LOGO?**  
**REMEMBER THEIR HARBOUR CRUISES?**

**RELIVE THE EXPERIENCE!**  
Join our RTO/ERO Toronto District 16 **CRUISE**  
Details on Page 4



### Paul Rowney: 1937 - 2018

Paul Rowney was an RTO/ERO Toronto District 16 Executive Member for nine years from 1996 to 2005. He joined the executive as Member-at-Large, serving for three years before becoming Communications Chair.

During Paul's tenure as Communications Chair and Chair of the Newsletter Committee, Toronto District 16 launched its web-presence (website and emailed  $\text{€}$ -zine). The Newsletter format changed from letter-size (limited to 30g) to booklet-size (capable of being up-to-100g).

The use of Canada Post's Publications Mail, with our custom indicia (stamp), reduced mailing costs, and permitted the greater weight. At the time, these advancements provided greater efficiency for the volunteers preparing increasing numbers of Newsletters for mailing.



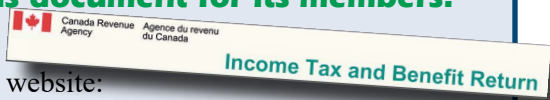
### RTO/ERO Recent Provincial Executive Actions:

- reviewed a 'Bright Beginnings' event related to the 50<sup>th</sup> Anniversary (details in a later issue);
- extended provincial committee appointments by one year to facilitate the transition to the revised Constitution and By-Laws (reported to our readers in previous Newsletters);
- agreed with the request by the Canadian Association of Retired Teachers (ACER/CART) to audit developments related to Bill C-27 (See Page 16);
- reviewed the presentation made by the President and Executive Director to the Council of Ontario Directors of Education (CODE);
- reviewed the Open Enrollment campaign for the RTO/ERO Benefits.

### RTO/ERO Tax Tips 2017: Annually, RTO/ERO arranges for the publication of this document for its members.

#### To obtain this document:

- Download from the RTO/ERO website:  
<https://rto-ero.org/publications-0/tax-tips>
  - Order an emailed PDF from the RTO/ERO Toronto website:  
<https://district16.rto-ero.org/rtoero-tax-tips>
  - Order a print version from RTO/ERO,  
300-18 Spadina Rd, Toronto ON M5R 2S7 | 416.962.9463 | 1.800.361.9888
- And, for those who receive our  $\text{€}$ -zine, there is a direct link to the PDF in the February and March Issues.





## Who can answer my medical stability questions?\*

It's important that you understand how the medical stability definition applies to you and any medical conditions you may have. If you have any questions, please contact Johnson Inc. Plan Benefits Service at 1•877•406•9007.

**Example:** While rushing down the stairs at home, you trip and fall. Fortunately, your physician confirms it is just a sprain.

Two months later, down in Florida, you slip on some wet grass and re-hurt your ankle. Even though it's only a sprain again, in a way it's a bad break, too: this second sprain is not considered "sudden and unforeseen" for insurance purposes, as the ankle was already sprained within 90 days prior to your departure. This ankle wasn't "medically stable" according to the policy, so you're not covered for the medical costs and treatment related to this second sprain.

That's the impact of the stability clause, something that out-of-province/country health insurance policies include. RTO/ERO's Extended Health Care plan has a 90-day stability clause. That's relatively short. For other plans, the period can be as long as a year.

**Why do travel insurance policies include this sort of clause?** Because these policies aren't intended to cover you for a predictable or likely medical emergency; *they protect you for events that are unexpected.*

What's considered sudden and unforeseen? What does it mean for a condition to be under medical control? When planning a trip, it's important for RTO/ERO members to understand the stability clause, which can sometimes cause confusion.

These policies also protect against 'medical holidays' whereby individuals go abroad for treatment in resort locations.

**Chronic Conditions** (like diabetes): Here are two scenarios. They sound similar, but there's a big difference when it comes to eligibility for coverage.

Sam takes medication that keeps his blood sugar in the normal range. It has been working for more than three months now. He leaves for vacation, and a few weeks later he develops unusually high blood sugar *requiring medical attention.*

Sue's diabetes has progressed and her medication is no longer working for her, so she's prescribed insulin one month prior to her trip. Her doctor expects that the insulin will bring Sue's blood sugar into a satisfactory range. So far, so

*Continued on Page 10* 📄

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



### ***Health continued from Page 9***

good. Sue leaves for her trip as planned, and while away she experiences a spike in her blood sugar levels *and needs medical attention*.

In these hypotheticals, Sam is eligible for coverage. His condition was stable for 90 days before he left. The fact that his blood sugar went up was unexpected. Sue's condition, however, declined, and she sought treatment 30 days before she left. The 90-day stability clause applies here. Her diabetes wasn't considered to be medically stable prior to her departure, so her medical emergency for the spike in her blood sugar while abroad wasn't covered.

***Any change in condition can affect that 90-day stability clause — not just a recent illness or injury, but a new prescription, change in dosage/prescription for an existing medical condition, or medical tests.***

***It's a good idea to let your doctor know you'll be away, and for you to share the information about the stability clause in your coverage.***

Your doctor can help determine if your condition meets the stability requirements of the travel policy. *BUT, even if your physician feels that you're OK to travel with your medical condition, that does not mean your condition will be covered.*

**Additional Caution:** You may have reason to return to your home province for a time in the midst of a longer stay away. Every time you do, the stability clause takes effect again. It doesn't matter if you return to your province of residence for a week, a day or an hour; once you do, you start a new trip when you leave, so you have a new stability period. Be aware, so you can make fully informed travel plans.

Before going away, review the medical stability information on the inside cover (page ii) of your 2017–2019 Out-of-Province/Canada Travel Booklet. If you have questions about your coverage, contact Johnson Inc. Plan Benefits Service at 1•877•406•9007. \*Originally printed in Renaissance, Fall 2017

### ***Allianz Global Assistance — helpful pre-trip services\****

Before travelling, Allianz Global Assistance can help you prepare for your trip. Allianz can provide important travel information, such as travel advisories, required visas or inoculations, about any country you may be visiting. They can also advise you about the local currencies and current exchange rates.

Allianz can also provide useful information about making phone calls from the country you are travelling to. This is particularly important in the event that a medical emergency occurs while you are away.

Allianz's emergency contact phone numbers are located on the back of your benefits card. Always ensure that you have your benefits card with you when you're travelling. If you are travelling within Canada or the United States,



## Scott Perkin ~ AGM Guest Speaker

**Scott Perkin, Director,  
Pension and Economic Affairs, OTF**

***“Is Your Pension Safe!”***

Scott Perkin brings to OTF over 25 years of pension expertise gained from public and private sector roles. His responsibilities are focused on the oversight of OTF’s involvement in the Ontario Teachers’ Pension Plan (OTPP). This includes numerous liaison roles with committees and workgroups related to the Plan as well as with government officials, pension regulators and industry stakeholders on a wide variety of issues affecting pensions. As well, Scott is OTF’s liaison to the Ontario College of Teachers.

Prior to coming to OTF, he was the Director of Plan Policy and Corporate Privacy Officer with the Ontario Teachers’ Pension Plan Board for several years. Among his many accomplishments was serving as President and Chair of the Association of Canadian Pension Management (ACPM), a national advocacy organization dedicated to promoting the growth, health and sustainability of the Canadian retirement income system. In 2008, Scott received the Benefits Canada Volunteer Award in recognition of his leadership in the ACPM and industry activities.



***CRUISE*** with  
**Stephen Cheong & Anna DiConstanza,**  
 Our Latin & Line Dance hosts,  
 will be joining us for added variety.  
**Register now ~ See Page 4**




the emergency contact phone number is 1•844•310•1576. For travel anywhere else in the world, call 519•514•0353 collect (reverse the charges).

When calling collect, you must contact the international operator of the country you are visiting. That number can vary by country. Contact Allianz prior to your departure, so they can provide you with instructions on how to place a collect call from the country you are travelling to. If you will be using your cellphone, let Allianz know, as the number may differ.

These Allianz services are available to all RTO/ERO Extended Health Care Plan participants at no cost. A quick call before you depart will help ensure that you are fully prepared for a travel emergency.

\*Originally printed in Renaissance, Fall 2017

## RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on WEDNESDAY, MAY 2, 2018 at

### *The Old Mill ~ Balmoral & Guildhall Rooms*

To avoid stairs, enter at West, Upper Level Main Door

#### **Annual General Meeting ~ Balmoral Room**

**PLEASE REGISTER ~ NO CHARGE**

*(Registration aids in planning amenities)*

09:30 - Registration, Light Refreshments

10:00 - Annual General Meeting

10:45 - Speaker: **Scott Perkin**,

Director, Pension and Economic Affairs OTF (See Page 11)

11:30 - Adjournment ~ Social ~ Cash Bar

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

11:30 - Cash Bar ~ Social

12:00 - Luncheon

*Assortment of Dinner Rolls & Sweet Butter*

**Soup:** *Cream Of Cauliflower Soup*

**Entrée:** *Oven Roasted Chicken Brulé with Saffron Cream Sauce*

*Roasted Skinless Potatoes with Herbs*

*Green Beans, Carrots and Parsnip*

**Dessert:** *ANNIVERSARY SLAB CAKE,*

*Vanilla Cake with Raspberry Cream Filling*

Coffee (regular, decaffeinated), Fine and Herbal Teas

**Alternate Entrées:** *Grilled Salmon with Lemon Dill Cream Sauce*

**OR:** *Individual Grilled Vegetable, Spinach & Goat Cheese Lasagna*

**Alternate Dessert:** *Fresh Fruit Cup ~ no sugar*

*Substitutions MUST be selected when you register!*

01:20 - Entertainment ~ TBA

**Questions about the Menu?** Contact Kay Jeffery at:

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

**Registration Form Page 13 ~ Parking Pass Page 26**

Bring your chequebook and Register for our **CRUISE**

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

Register for EITHER or BOTH AGM & SPRING LUNCHEON

WEDNESDAY, MAY 2, 2018

10:00am ~ AGM

11:45am ~ Bar

12:00N ~ Luncheon

Registration for each event is requested for proper planning.

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

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

Guest: \_\_\_\_\_ \$40.00/person

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

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

For Lunch, I select:

Chicken  Salmon  Vegetarian   
My Dessert: Cake  Fruit Cup

Guest Selection:

Chicken  Salmon  Vegetarian   
Guest Dessert: Cake  Fruit Cup

*Note: No substitutions beyond that entered on this form.*

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

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

**RETURN BY FRIDAY, APRIL 20, 2018**

*A prompt return permits wise use of District assets.*

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

## Pension Plan Definitions

**Source:** <https://bdp.parl.ca/Content/LOP/ResearchPublications/2016-20-e.html>

**A defined benefit plan (DB)** is an agreement in which an employer promises to pay a certain amount to employees each year after retirement - hence the name “defined benefit.” Under this pension model, employees usually, but not always, make contributions while they are working, and their employer contributes as well. Contributions are pooled into a retirement fund and invested by the employer or a pension plan administrator. The value of an employee’s pension is determined by a formula generally based on his or her salary and years of service.

**A defined contribution plan (DC)** typically requires that both the employer and employees contribute an established amount to the pension plan each year - hence the name “defined contribution.” Each employee manages how his or her contributions to the plan are invested. Since the value of the pension is based on the performance of the investments in an individual employee’s pension plan account, the amount of the employee’s pension benefit is not specified and is therefore uncertain. The pension amount throughout retirement varies based on the amount of money available in the employee’s account, similar to other capital accumulation plans, such as group registered retirement savings plans.

**A pooled registered pension plan (PRPP)** is a defined contribution plan in which employer contributions are optional. In order to establish a PRPP, an employer must enter into a contract with a PRPP administrator, which is a licensed third party, such as a bank or an insurance company. PRPPs are provided by licensed administrators to employees of multiple employers and to self-employed persons.

**A multi-employer pension plan (MEPP)** refers to a plan that is generally established pursuant to either a collective bargaining agreement or a trust agreement and administered by a board or trustees, of which at least half must be employees’ representatives. An MEPP can be established for a minimum of two non-affiliated employers who contribute to it. The plan can either be contributory, to which both employees and employers contribute, or non-contributory, to which only employers contribute. For more information, see Ontario Ministry of Finance, Regulatory Reform for Target Benefit Multi-Employer Pension Plans: A Consultation Paper, July 2015.

**Editor:** OMERS is a MEPP | OTPP and OMERS are Defined Benefits.





**BILL C-27 DOES NOT AFFECT  
OTPP/OMERS PENSIONS**

**VIBRANT  
VOICES**

Awesome Years Advocacy

Our November Newsletter included summaries of RTO/ERO's Senate Reports. The Political Advocacy initiative, *Vibrant Voices* (Page S9), and, the Pension & Retirement Concerns Report (Page S8), referenced our opposition to Bill C-27: *An Act to amend the Pension Benefits Standards Act, 1985*. These reports raised unfounded concerns in the minds of some members regarding the Ontario Teachers Pension Plan (OTPP), the Ontario Municipal Employees Retirement System (OMERS), and their personal financial stability.

**DO NOT WORRY!**

***Bill C-27 does not affect provincial pensions.***

**Background on Bill C-27:**

In April 2014, the Department of Finance Canada launched public consultations on a potential federal framework for TBP s (Targeted Benefit Pensions) that would be available to *federally* regulated private sector and Crown corporation plan sponsors, employees and retirees under the Pension Benefits Standards Act, 1985. (<http://www.fin.gc.ca/activty/consult/pic-impicc-eng.asp>)

Faced with funding constraints, an increasing number of pensioners, and a declining ratio of working employees to retired employees, some pension plan sponsors were looking to new pension models in an effort to obtain more flexibility and better plan sustainability. The target benefit plan (TBP) was a relatively new pension model that might address some of the limits of the current pension plans in Canada. (<https://bdp.parl.ca/Content/LOP/ResearchPublications/2016-20-e.html>)

**Targeted Pension Plans (TBPs):**

TBPs, also referred to as shared-risk pension plans, set a “target” benefit level. They are often described as a hybrid between Defined Benefit (DB) and Defined Contribution (DC) plans, because they combine the security of a pooled benefit plan with the flexibility of contribution or benefit amounts that may be adjusted over time. In general, TBP pension benefits are not fixed, and plan members - employees and retirees - bear the risks associated with a TBP arrangement. We include definitions of various pension plans on Page 14.

*Continued on Page 16* 

## *Political Advocacy continued from Page 15*

### **OTPP and OMERS:**

Our members' plans are governed by provincial (Ontario) legislation and are not affected by federal legislation.

Effective 2010, the OTPP Partners (Ontario Teachers Federation and Ontario Government), facing those demographic issues described above, plus the investment limitations resulting from the 2008 economic downturn, agreed to modify the annual cost-of-living adjustments for those retiring from 2010 on should it be required.

### **RTO/ERO and Political Advocacy:**

One might ask why our organization has taken such a strong stand in opposition to Bill C-27 that does not affect provincial pensions. Additional to RTO/ERO members benefiting from a Defined Benefit Plan:

1. A number of pension plans sought independent analysis of their societal value. This resulted in the document: *Defined Benefit Pension Plans: Strengthening The Canadian Economy* available at <https://www.otpp.com/news/article/-/article/701993>. (Conducted by The Boston Consulting Group (BCG) and commissioned by Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Employees Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers' Pension Plan (OTPP)). Reported values included:
  - Defined benefit pension plan members tend to be more financially secure than non-members (An estimated 10-15% of DB beneficiaries collect the Guaranteed Income Supplement (GIS), a low-income supplement.)
  - When combined with the CPP, OAS and individual RRSPs, DB pension earnings constitute about 18% of all earnings in small towns - particularly important to the economies of smaller communities whose populations are demographically skewed towards older Canadians and whose local economies benefit from their expenditures on goods and services.
  - The benefits paid out to DB pension plan members ultimately flow back into the Canadian economy
  - Canada's senior population continues to be a significant source of revenue for all levels of government throughout their retirement years (income, sales, property taxes).
2. As a matter of principle for those participating in DB plans, it is important to encourage the protection and growth of DB pensions.

**ENJOY YOUR PENSION!**

***CRUISE* WITH US**

**See Page 4 for Details**



## **Pension/Retirement ~ Susan Weinert**

### **Ontario Teachers' Pension Plan Annual Meeting 2017 Financial Status to be released April 12, 2018**

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

**Register by April 10 for the meeting at** [www.otpp.com/corporate/annual-reporting/annual-meeting-reg](http://www.otpp.com/corporate/annual-reporting/annual-meeting-reg) or visit this link on April 12 to launch the webcast.

**Details:** Thursday, April 12, 2018 | 4:45pm to 7:00pm  
The Carlu, 7<sup>th</sup> floor  
444 Yonge Street  
Toronto, Ontario M5B 2H4



#### **Meeting agenda**

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

Jean Turmel, Board Chair  
Ron Mock, President & CEO  
Bjarne Graven Larsen, Executive Vice-President,  
and Chief Investment Officer  
Barbara Zvan, Chief Risk & Strategy Officer  
Tracy Abel, Chief Pension Officer

Attending the meeting also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question: three methods:
  - Ask a question on the meeting registration form.
  - Submit a question on-line by Wednesday, April 11. Indicate that it is for the annual meeting and tell them whether you are working or retired.
  - Ask a question in person. (consult Q&A procedures).

**OMERS 2018 Information Meeting details on Page 18** 

#### **Pension Contact:**

**Susan** (general information):

416•367•9917 | [susanweinert@hotmail.com](mailto:susanweinert@hotmail.com)

**OTPP** (specific personal concerns):

416•226•2700 | 1•800•668•0105 | [www.otpp.com](http://www.otpp.com)

**OMERS** (specific personal concerns):

416•369•2400 | 1•800•387•0813 | [www.omers.com](http://www.omers.com)

## OMERS Spring Information Meeting:



As we go to print, OMERS has just released its 2017 Annual Report. Check the OMERS website for the full report: [www.omers.com](http://www.omers.com)

The OMERS media announcement contained the following information:

- OMERS reports 2017 investment return of 11.5%
- Investment businesses produced strong results
- Investments generated almost \$10 billion of net investment income
- Net assets grew to \$95 billion
- Funded status improved to 94%

Join them via the webcast on Monday, April 2 at 5:00pm. No details are available regarding the meeting's location.

### RTO/ERO Board of Governors Elections Notice

**1. Election to the 2018 Board of Directors:** In the transition year to RTO/ERO's move to the Canada Not-for-profit Corporations Act (CNCA), there will be an election of up to nine (9) Directors to the Board of Directors for the 2018-2019 year. The election will take place at the Annual Meeting on May 29, 2018.

These documents are available for those interested as described below:

- 2018 Application Form for the Board of Directors
- 2018 Election Application Process
- 2018 Self-Evaluation Guide

**2. Election to the 2019 Nominating Committee:** The Board of Directors is seeking four RTO/ERO corporate members (Annual Meeting voting members only) to be part of a seven-member Nominating Committee for the election of the Board of Directors in May 2019.

The following document is available on-line as described below:

- Application Form for Election to the 2019 Nominating Committee

Applicants for the election to the 2018 Board of Directors or to the 2019 Nominating Committee must submit their application signed by the District President and District Secretary, and related documents (CV and statement) to **Jim Grieve**, Executive Director, at the Provincial Office, by mail or by email at [jgrieve@rto-ero.org](mailto:jgrieve@rto-ero.org), **no later than March 29, 2018**.

Forms are available in the Members' Centre of the RTO/ERO website:

<https://www.rto-ero.org/members-centre/districtunit-resources/forms>.

### What is the disability tax credit?

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year.

The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the registered disability savings plan, the working income tax benefit, and the child disability benefit.

Find out how you can benefit

Meet the people who may be eligible for the DTC or other government programs for persons with disabilities.

### Who is eligible for the DTC?

You are eligible for the DTC only if we approve Form T2201, Disability Tax Credit Certificate. A medical practitioner has to fill out and certify that you have a severe and prolonged impairment and must describe its effects. Answer a few questions to find out if the person with the disability may be eligible.

If we have already told you that you are eligible, do not send another form unless the previous period of approval has ended or if we tell you that we need one. You should tell us if your medical condition improves and you no longer meet the criteria for the DTC.

### Are you eligible for the disability tax credit (DTC)?

#### Question 1

Has your impairment in physical or mental functions lasted, or is it expected to last, for a continuous period of at least 12 months?

#### Question 2

Select A, B, C, or D below, whichever applies to you.

- A. You are blind. (See Vision for the definition.)
- B. You receive life-sustaining therapy. (See Life-sustaining therapy for the definition.)
- C. The impairment restricts you in one or more of the following basic activities of daily living:

*Continued on Page 20* 



## **speaking**

A person is considered markedly restricted in speaking if, even with appropriate therapy, medication, and devices:

- they are unable or take an inordinate amount of time to speak so as to be understood by another person familiar with the patient, in a quiet setting and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for speaking include tracheoesophageal prostheses, vocal amplification devices, and other such devices.

## **hearing**

A person is considered markedly restricted in hearing if, even with the use of appropriate devices:

- they are unable or take an inordinate amount of time to hear so as to understand another person familiar with the patient, in a quiet setting and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for hearing include hearing aids, cochlear implants, and other such devices.

## **walking**

A person is considered markedly restricted in walking if, even with appropriate therapy, medication, and devices:

- they are unable or take an inordinate amount of time to walk and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for walking include canes, walkers, and other such devices.

## **eliminating** (bowel or bladder functions)

A person is considered markedly restricted in eliminating if, even with appropriate therapy, medication, and devices:

- they are unable or take an inordinate amount of time to personally manage bowel or bladder functions and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for eliminating include catheters, ostomy appliances, and other such devices.

## **feeding**

A person is considered markedly restricted in feeding if, even with appropriate therapy, medication, and devices:

- they are unable or take an inordinate amount of time to feed themselves and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for feeding include modified utensils, and other such devices.

Feeding yourself does include preparing food, except when the time spent is related to a dietary restriction or regime, even when the restriction or regime is needed due to an illness or medical condition.

*Continued on Page 21* 

Feeding yourself does not include identifying, finding, shopping for or obtaining food.

### **dressing**

A person is considered markedly restricted in dressing if, even with appropriate therapy, medication, and devices:

- they are unable or take an inordinate amount of time to dress themselves and
- this is the case all or substantially all the time (at least 90% of the time)

Devices for dressing include specialized buttonhooks, long-handled shoehorns, grab rails, safety pulls, and other such devices.

Dressing yourself does not include identifying, finding, shopping for or obtaining clothing.

### **performing the mental functions necessary for everyday life**

A person is considered markedly restricted in performing the mental functions necessary for everyday life (described below) if, even with appropriate therapy, medication, and devices (for example, memory aids and adaptive aids):

- they are unable or take an inordinate amount of time to perform these functions by themselves and
- this is the case all or substantially all the time (at least 90% of the time)

### **Mental functions necessary for everyday life include:**

- adaptive functioning (for example, abilities related to self-care, health and safety, abilities to initiate and respond to social interactions, and common, simple transactions)
- memory (for example, the ability to remember simple instructions, basic personal information such as name and address, or material of importance and interest) and
- problem-solving, goal-setting, and judgment, taken together (for example, the ability to solve problems, set and keep goals, and make the appropriate decisions and judgments)

A restriction in problem-solving, goal-setting, or judgment that markedly restricts adaptive functioning all or substantially all the time (at least 90% of the time) would qualify.

It is important to address what occurs at home or out in the community, not only what occurs in a work or school environment.

**Source:** <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

**Don't forget *THE CRUISE!* See Page 4 for details.**

## **RTO/ERO Charitable Foundation Activity**



**2018 Call for Proposals:** In recognition of the RTO/ERO's 250<sup>th</sup> Anniversary, and in honour of the RTO/ERO education community, the RTO/ERO Foundation has put out a new call for proposals for a grant of \$50,000, to be awarded in June 2018. This funding opportunity focuses on projects that target the training of health and social care professionals in order to improve the health and wellness of older adults.

For full criteria and submission guidelines, or for questions, email **Jo-Anne Sobie**, Executive Director: [jsobie@rto-ero.org](mailto:jsobie@rto-ero.org).

**Foundation sets three-year strategic plan, with big goals for 2018:** The RTO/ERO Foundation has one big vision: healthy aging for all Canadians. With an approval in January from the Foundation's Board of Directors, the team has begun to implement its new three-year plan, with specific focus on 2018.

Some of our most important objectives for 2018 include:

- Conducting a full evaluation of our granting program to date and setting a new three-year granting plan
- Engaging more strategically with RTO/ERO Districts and their members to share impactful stories about how our granting is improving the quality of life for members and seniors
- Increasing revenue through more personalized donor stewardship and acquisition

Find the full strategic plan online at [www.embrace-aging.ca](http://www.embrace-aging.ca).

**Donations** may be made On-Line or by Downloaded Donation Form: [www.embrace-aging.ca](http://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

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## **RTO/ERO Toronto-Specific Project - STO**

**EXTENDED DEADLINE APRIL 15, 2018**

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

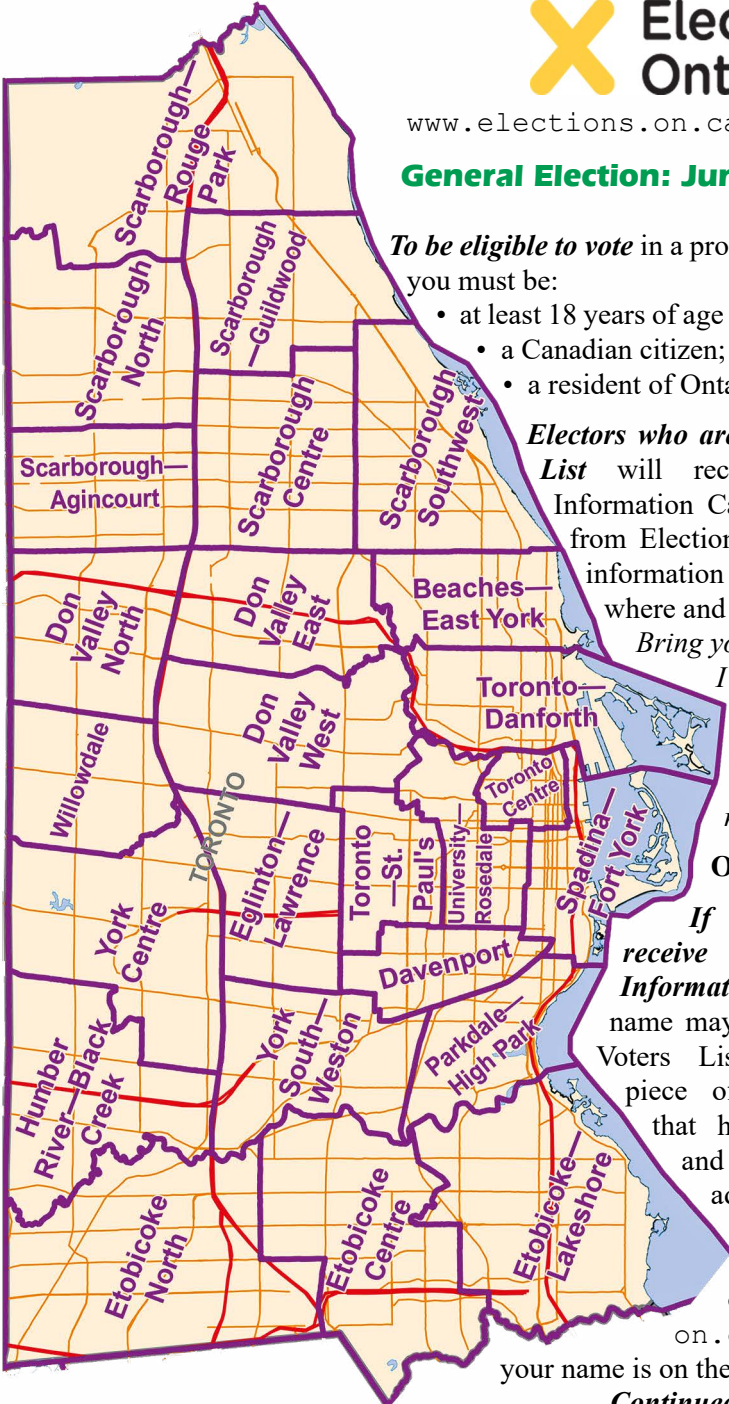
[rto-ero.org/programs-services/project-service-to-others](http://rto-ero.org/programs-services/project-service-to-others)

Applications are available at the above website and must be received by the Toronto Executive by **April 15, 2018**.

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

Guidance on the completion of your application can be found in the downloadable documentation (a PDF file) available at: <https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16E-zine/stoguide.pdf>

## General Election: June 7, 2018



*To be eligible to vote* in a provincial election, you must be:

- at least 18 years of age on election day;
- a Canadian citizen; and
- a resident of Ontario

*Electors who are on the Voters List* will receive a Voter Information Card in the mail from Elections Ontario with information about when, where and how to vote.

*Bring your Voter*

*Information Card and one piece of ID that has your name to vote.*

**OR**

*If you do not receive a Voter Information Card, your name may not be on the Voters List. Bring one piece of identification that has your name and residential address to vote.*

Visit [elections.on.ca](http://elections.on.ca) to check if your name is on the Voters List.

*Continued on Page 26* 

## *Election continued from Page 25*

### **Examples of Acceptable ID:**

#### **Government Documents**

- Ontario driver's licence
- Ontario photo card
- Ontario motor vehicle permit
- Statement of government benefits
- CNIB ID
- Band council identification

#### **Financial Documents**

- Bank statement
- Credit card statement
- Loan statement or agreement

#### **Education Documents**

- School admissions letter
- Transcript or report card
- School tuition or fees statement

#### **Other Documents**

- Utility bill
- Cell phone bill
- Insurance policy or statement
- Hospital record or document
- Residential lease
- Mortgage agreement or statement
- Cheque stub, T4 slip or pay receipt

### **Employment Opportunities:**

The online job application, as well as information about working in an election and job descriptions for poll official positions, will become available on this website in mid-April 2018.

[elections.on.ca](http://elections.on.ca) | 1-888-668-8683 | TTY: 1-888-292-2312

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## **RTO/ERO and Political Advocacy**

**T**he RTO/ERO Political Advocacy Committee works with the Provincial Executive to coordinate political advocacy on behalf of retired educators and seniors. The Committee also liaises with other like-minded organizations expressing an interest in pursuing similar advocacy efforts.

RTO/ERO's document, *Vibrant Voices*, does describe in some detail those issues about which members may wish to compare to the platforms of the major parties. (We'll try to include it in our May Newsletter.) We also hope to bring you a comparison in our May Newsletter - just before election day.

In the meantime, consider reading *Vibrant Voices*, available on our website: <https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16Site/vv2017.pdf>

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Also check the main Ontario party official websites:

Green Party: <https://gpo.ca/>

Liberal Party: <https://ontarioliberal.ca>

New Democratic Party: <https://www.ontariondp.ca/>

Progressive Conservative Party: <http://www.ontariopc.com>

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## Looking beyond the six-letter word

### Focus on cancer and the many treatments

There are nearly as many treatments for cancer as there are types of cancer, making it one of the most complex and life-changing diagnoses possible.

Cancer can begin in the lungs, the breasts, the colon or even in the bloodstream. It can stagnate in certain areas of the body or spread through the body, and the spreading can happen slowly or very rapidly.

While cancers are alike in some ways, they can differ significantly in many others—including how they grow and spread.

Oncology research has advanced to the point that more people than ever before lead full lives after cancer treatment, but there is still not a definitive cure for cancer, and the multitude of treatment options further complicates managing the disease.

In addition, cancer has become so common that doctors are often quick to diagnose it and treat the disease as if it is invasive or fast moving—which is not always the case.

If you have been diagnosed with

Call 1.877.419.2378 or visit [bestdoctorscanada.com](http://bestdoctorscanada.com)

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

cancer, it's important to confirm it is being treated appropriately. Treatments vary widely, and can include traditional therapies (such as surgery, chemotherapy and radiation therapy), newer forms of treatment (clinical trials) and complementary or alternative therapies.

Cancer can be difficult to diagnose, and misdiagnosis is increasingly common. With treatments that include surgery and radiation therapy, the need for certainty in your diagnosis is imperative before you and your doctor can even determine an appropriate treatment method.

This is an example of where the Best Doctors benefits can be so important and useful. After an in-depth review of your medical case by our experts, you will receive a straightforward, easy-to-understand report that either confirms your diagnosis and treatment or recommends a change. If you have been diagnosed with cancer, take advantage of Best Doctors to look beyond the diagnosis and plan for the best, most appropriate treatment.

# Parking Pass

64657



OLD MILL  
TORONTO

21 Old Mill Road, Toronto,  
Ontario M8X 1G5

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

**VALID:** May 2, 2018

*Pay parking is in effect at all times. Vehicles not displaying a valid parking pass will be subject to a parking ticket of \$69.75 per day.*

**THE OLD MILL PARKING LOT AND GARAGE PARKING ARE PRIVATE PROPERTY AND ARE NOT ATTENDED. WE ASSUME NO RESPONSIBILITY WHATSOEVER FOR LOSS OR DAMAGE TO THE VEHICLE OR ITS CONTENTS DUE TO COLLISION, THEFT, FIRE OR OTHERWISE.**

***Please display this pass face up on your dashboard.***

**This is your Parking Pass for our AGM and Spring Luncheon at The Old Mill.**

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





### Protect Yourself Against Fraud

**T**axpayers should be vigilant when they receive, either by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number.

These scams may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment.

*Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA.* Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. Taxpayers should never respond to these fraudulent communications or click on any of the links provided.

To identify communications **not** from the CRA, be aware of these guidelines.


- **If you receive a call saying you owe money to the CRA, you can call us or check My Account to be sure. (Call: 1-800-959-8281)**
- If you have signed up for online mail (available through My Account, My Business Account, and Represent a Client), **the CRA will do the following:**
  - send a registration confirmation email to the address you provided for online mail service for an individual or a business; and
  - send an email to the address you provided to notify you when new online mail is available to view in the CRA's secure online services portal.

#### **The CRA will NOT do the following:**

- send email with a link and ask you to divulge personal or financial information;

#### **Exception:**

If you call the CRA to request a form or a link for specific information, a CRA agent will forward the information you are requesting to your email *during the telephone call*. This is the only circumstance in which the CRA will send an email containing links.

*Continued on Page 28* 

### ***The CRA will NOT do the following continued from Page 27***


- ask for personal information of any kind by email or text message.
- request payments by prepaid credit cards.
- give taxpayer information to another person, unless formal authorization is provided by the taxpayer.
- leave personal information on an answering machine.

### **When in doubt, ask yourself the following:**

- Did I sign up to receive online mail through My Account, My Business Account, or Represent a Client?
- Did I provide my email address on my income tax and benefit return to receive mail online?
- Am I expecting more money from the CRA?
- Does this sound too good to be true?
- Is the requester asking for information I would not provide in my tax return?
- Is the requester asking for information I know the CRA already has on file for me?
- If you do have a debt with the CRA and can't pay in full, take action right away. For more information, go to When you owe money – collections at the CRA.

### **How to protect yourself from identity theft**

- Never provide personal information through the Internet or by email. The CRA does not ask you to provide personal information by email.
- Be suspicious if you are ever asked to pay taxes or fees to the CRA on lottery or sweepstakes winnings. You do not have to pay taxes or fees on these types of winnings. These requests are scams.
- Keep your access codes, user ID, passwords, and PINs secret.
- Keep your address current with all government departments and agencies.
- Choose your tax preparer carefully! Make sure you choose someone you trust and check their references. Always review your return, agree with the content before filing, and follow up to make sure you receive your notice of assessment, since it contains important financial and personal information that belongs to you.
- Before supporting any charity, use the CRA website at [www.cra.gc.ca/charities](http://www.cra.gc.ca/charities) to find out if the charity is registered and get more information on the way it does business.
- Be careful before you click on links in any email you receive. Some criminals may be using a technique known as phishing to steal your personal information when you click on the link.
- Caller ID is a useful function. However, the information displayed can be

*Continued on Page 29* 

## ***Telephone Fraud continued from Page 28***

altered by criminals. Never use only the displayed information to confirm the identity of the caller whether it be an individual, a company or a government entity.

- Protect your social insurance number. Don't use it as a piece of ID and never reveal it to anyone unless you are certain the person asking for it is legally entitled to that information. If an organization asks for your social insurance number, ask if it is legally required to collect it, and if not, offer other forms of ID.
- Pay attention to your billing cycle and ask about any missing account statements or suspicious transactions.
- Shred unwanted documents or store them in a secure place. Make sure that documents with your name and SIN are secure.
- Immediately report lost or stolen credit or debit cards.
- Carry only the ID you need.
- Do not write down any passwords or carry them with you.
- Ask a trusted neighbour to pick up your mail when you are away or ask that a hold be placed on delivery.

### **Have you been a victim?**

- You should report deceptive telemarketing to the Canadian Anti-Fraud Centre online ([www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)) or by calling 1•888•495•8501.
- If you suspect you may be the victim of fraud or have been tricked into giving personal or financial information, contact your local police service.
- If the CRA has confirmed that a taxpayer's information has been compromised, the Agency will act to prevent the fraudulent use of the information involving systems and processes for which the CRA is responsible.
- If your social insurance number (SIN) has been stolen, you should contact Service Canada at 1•800•206•7218. For more information, see Social Insurance Number (Service Canada website: [www.canada.ca/en/employment-social-development/services/sin.html](http://www.canada.ca/en/employment-social-development/services/sin.html)).
- You can ask the CRA to disable online access to your information on the CRA login services by contacting us (1•800•267•6999). After access to your information is disabled, you may change your mind and want access again. If so, you can contact us and ask that your access be re-activated.
- If you think your CRA user ID or the password you use in personal dealings with the CRA has been compromised, contact us.

**Source:** [www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html](http://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html)

## Goodwill ~ Marjorie Blake

February - usually a month of celebrations, namely: Chinese New Year, Black History Month, Ground Hog Day, and Family Day, has been riddled with unrelenting winter weather conditions, never-ending snowfall, and unpredictable days of extreme cold! Coupled with the weather conditions, many of our Seniors have also been plagued with recurring and debilitating flu symptoms, family illnesses, and minor surgery. It has been a month of ups and downs! Let us however, put all the drawbacks behind us and look forward to an invigorating spring.

Welcome letters were sent to 19 new members. Cards of condolence were sent to relatives of 18 deceased members. Cards of Sympathy, Encouragement, Keeping in Touch, Get Well, Congratulations, and Birthday Greetings were sent to a number of members. Floral and Fruit arrangements were sent to members who are recovering from minor surgery and family illnesses. Birthday Greetings were sent to 22 Nonagenarians; 8 Octogenarians; and

4 Centenarians.

It is with great sadness that we grieve with the family of **Paul Rowney**, a greatly admired past member of the District 16 Executive who passed away recently. He was an educator, who was extremely fond of children, and who was also a great humorist (See Page 8). We all miss him!

Telephone calls, e-mails, and letters of acknowledgement were received from members who appreciated our cards and other communications sent to them from RTO/ERO District 16.

Thank you to members who keep us informed about the immediate plight of other members. Legislation and RTO/ERO policy on privacy does limit our ability to fully communicate with a membership of almost 5500 members. We seem to be responding to a minority of our members. Please 'look out' (with permission) to see that your 'neighbour' is OK! Your continued efforts and input are greatly appreciated.

See also In Memoriam on Page 40.

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

### Contact:

**Marjorie Blake** 905•837•0874/905•837•8453 | [mdblake@sympatico.ca](mailto:mdblake@sympatico.ca)  
**Valerie Mah** 416•533•0445 | [vmah@ican.net](mailto:vmah@ican.net)



# Don't be a LANDLUBBER!

## *CRUISE* with us!

### Details on Page 4.





**Presentation on China: by Tom and Louise Clarkson**

**C**hina is a rapidly growing economic force with a unique and rich culture and history.

Our 2013 trip started with a few phone calls from friends who invited us to join them on a trip to China. We quickly succumbed to their persuasive perspectives on why China is an amazing and affordable travel destination. We flew from Toronto, over the North Pole, to Beijing with 3 other couples. We surveyed the land from the comfort of our airplane seats and were surprised to see so much of the country uninhabited, a bit like flying over Canada. Upon arrival we joined a larger group of visiting Canadians and were introduced to Robert, our Chinese guide, who would spend the next 21 days with us.

One of the first things we noticed is the large scale which underpins everything. For example: the dimensions of various airports, the size of the restaurants, the amount of car traffic, the height and number of residential towers, the scope of the “ghost cities” and, of course, the magnitude of the urban populations.

We travelled over 7,000km within China via flights, high speed train, a 3-day cruise on the Yangtze River, a rickshaw ride, small boat tours and numerous short bus trips. The itinerary included stops in Beijing, Xi’an, Wuhan, Chongqing, Shanghai, Guilin, Yangzhou, Guangzhou, Macao and Hong Kong. Tour highlights included the Great Wall, the Forbidden City, Tiananmen Square, the Summer Palace, the martial arts schools, the Shaolin Temple (featured in the 1970’s Kung Fu show starring David Carradine), the Terracotta Warrior collection, Macao (Las Vegas’ competitor), the Pandas at the Chongqing Zoo, the Karst limestone formations of Guilin, and modern Hong Kong. In addition, we were treated to a variety of entertaining shows such as the Chinese Opera, acrobats, magicians, martial arts competitions, and a memorable play, where 600 actors performed on a number of barely-submerged platforms on a small lake (giving the appearance they were walking on water).

We could not help but be wide-eyed for the full 3 weeks of our visit as we attempted to take in all that the trip offered. We made lasting friendships, and the occupants of our bus continue to meet once a year to catch up and reminisce about the lovely memories from this unique trip.

Please join us for more interesting stories about our adventures in China.

**Travelogue ~ Wednesday, May 23 at 1:00pm**

**Cruising Through Russia by George Andrews**



**I**n June 2013, Vesta and I cruised from St. Petersburg to Moscow on the M/S Tikhi Don, an American ship with a Russian crew.

We had four days in St. Petersburg and were totally amazed by the beauty of the architecture, the palaces, and the museums.

We then started out on our voyage to Moscow. This trip took six days and, on the voyage, we visited Svirstroy, Kizhi Island, Petrozavodsk, Goritsky, and Uglich.

During these days on the water, our tour directors explained a lot about Russian life. A special event was having afternoon tea with a Russian family in Svirstroy. In Petrozavodsk, an important city in the Karelian Republic, we learned that the language in schools is Finnish. Each day brought new surprises and insights.

For the last four days, our ship was docked in Moscow. Besides the many sights, we had an on-board visit by three Russian veterans from WW2 who told us of their experiences, and were most anxious to meet any veterans on the ship from North America.





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

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

*Art, Bridge, La Belle Lange, Non-Fiction & West End 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](mailto: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](mailto:tessleu191@rogers.com)) Anyone who knows the basic bidding rules of bridge is welcome to join on the *first, third and fifth Tuesdays of the month from September to June* from 12.30pm to 3.30pm. Friendly atmosphere. Tea is served.



**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](mailto:jtchartier@hotmail.com).

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

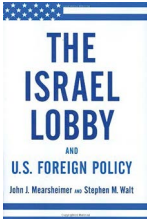
A bientôt! **Jacqueline Chartier.**

*Activities continued on Page 34* 

**Recreation/Social continued from Page 33**

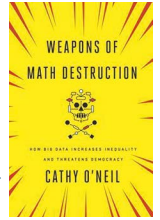


**Non-Fiction Book Club:** Nancy Ballanger (nancyballanger@gmail.com) and Ruhi Tuzlak (416•487•2191 | tuzlak007@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30.



← **April 10:** *The Israel Lobby and U.S. Foreign Policy*  
by John L. Maersheimer & Stephen M. Wait

**May 8:** *Weapons of Math Destruction: How Big Data Increases Inequality and Threatens Democracy* by Cathy O'Neil →

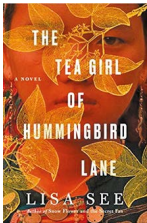


**Travelogue - Linda Johnson and Tom Menagh** (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats on the fourth Wednesday of the month, 1:00pm: October to May (NOT December).

See Pages 31 and 32 for our April and May Travelogues.

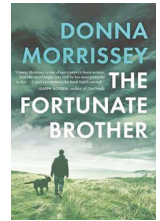


**West End Book Club ~ Steve Feldman:** (416•588•6637 | vsf@sympatico.ca) hosts this book club in Room 2 at Holy Rosary Church. We meet the *4<sup>th</sup> Tuesday of each month*, September to June (NOT December) from 1:30pm to 3:30pm.



← **April 24:** *The Tea Girl of Hummingbird Lane*  
by Lisa See

**May 22:** *The Fortunate Brother* by Donna Morrissey →

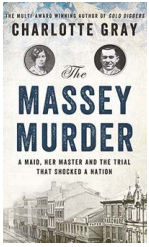


**The following activities meet at various locations.**

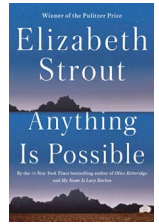


**Book Club ~ Lynne Fitzpatrick** (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads on Page 35.*

*Continued on Page 35* ↗



← **April: The Massey Murder**  
by Charlotte Gray



**May: Anything Is Possible** →  
by Elizabeth Strout



**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 lonessmith@hotmail.com)

You are invited to join the Financial Group each *4<sup>th</sup> Thursday of the month from 4:30-6:00pm*. Come, learn about the world of money from how to choose a credit card, to estate planning. We learn from each other and have presenters on a variety of financial topics. Dates: March 22, April 26, May 24, and 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 4<sup>th</sup> Monday of the month, eleven months of the year (not December)*. If you are free afterwards, join us for coffee/tea/dessert./or whatever, at Scaccia, which is at the bottom level of the Centre.

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

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

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

*Continued on Page 36* ↗

Beware of subliminal advertising!

**CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE**

## Social/Recreation continued from Page 35



**Super Tees 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 19<sup>th</sup> hole café. If you are interested in joining us please email **Cindy Shore-Beauvais** [shorbeau@sympatico.ca](mailto:shorbeau@sympatico.ca) or **Rosalie Parente** at [rosalie10@rogers.com](mailto: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 | [estallelizababeth@gmail.com](mailto:estallelizababeth@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](mailto:catherine.jeffery067@sympatico.ca)



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

April 30: Fashion Show

May 28: *After Dinner Mints* ~ musical entertainment

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



Have you heard about...

our Anniversary

**CRUISE**





## The Neil Wilson/TSSAA Golf Tournament ~ 2018

**CELEBRATE OUR SIXTEENTH ANNIVERSARY**



**Friday, June 29, 2018**

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

12808 Warden Avenue, Stouffville, Ontario / 905•888•1955  
<http://bethesdagrange.clublink.ca/> (Map Available)

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



**Social:** 6:30pm  
Roast Beef Buffet Dinner

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

**Social only:** \$40.00 (all inclusive)

**Register by June 16, 2018**  
*(Avoid disappointment. Register early.)*

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

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

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

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

**Open to all RTO/ERO members**





**Toronto**  
*Choristers*

**THE TORONTO CHORISTERS**

**Reserve MAY 23, 2018 for this**

## **Terrific Spring Concert**

Les Miserables, My Fair Lady, The King And I, South Pacific, Spirituals, The Everly Brothers, The Chordettes, Beautiful works by Canadian Composers.

*All this plus more in one choral concert.*

Come and enjoy our large choir of over 100 members at:

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

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

*We would love to see you!*

Information: **John Sinclair:** 647•693•4671 | [jdbsinclair@gmail.com](mailto:jdbsinclair@gmail.com)



**LAST MINUTE TICKETS ~ A FEW SPACES LEFT**

**THE MUSIC MAN**

**Wednesday, April 25**

**\$165 per person**

Call Karen Sinclair at 416•690•4961

**Incl'd lunch/dinner**

**Celebrate Ontario's Election Results! or not.**

**Join our *ANNIVERSARY CRUISE***

**Tuesday, June 19**

**Details on Page 4**

# NIAGARA WINERY TOUR

**Date:** Wednesday, September 19, 2018  
**Depart:** 8:30am St. Andrew's Anglican Church at 2333 Victoria Park Ave.  
8:45am Yorkdale Subway Station (north end)  
9:15am Hurontario Car Pool Lot at Hwy 401

## Niagara-on-the-Lake:

10:30am-11:30am Konzelmann's Estate Winery tour and tasting  
11:45am-1:00pm Buffet lunch at Queen's Landing  
1:00pm-1:45pm Free time in Niagara on the Lake  
2:00pm-3:15pm Peller Estates Winery to enjoy sparkling, white, red wines, and chocolate as we tour the winery  
4:00pm-4:45pm Bennett's Apple & Cider Market in Ancaster

**Toronto:** Return via the 407ETR

**Price:** \$120.00 per person (non-refundable)

**Inclusions:** Return transportation by deluxe coach, lunch, admission/fees to wineries, gratuities for driver and restaurant, all taxes.

**To Book:** Send your cheque payable to **Year Round Travel Inc.** together with the completed form below to:

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

## Please Note:

1. There are only 54 spaces available so registrations will be taken according to date and time of the postmark.
2. Cheques are non-refundable, however we will keep a waiting list and members are encouraged to replace themselves if they are unable to attend.
3. Confirmation will be sent by email or by phone.
4. A waiver form will be circulated on the bus as required by RTO/ERO.

**Information Only:** Call **Karen Sinclair** at 416•690•4961.

## Winery Tour Registration Form

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Amount Enclosed:** No. of people \_\_\_\_\_ x \$120.00 = \_\_\_\_\_

**Name(s) of Guest(s)** ( Please print) \_\_\_\_\_

Use separate paper if necessary

**Indicate Your Pick-up Location**  
 St. Andrew's  
 Yorkdale  
 Hurontario  
Directions to be sent by email.

## Welcome New Members ~ Linda-Sue Thomas

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



Welcome to those having joined RTO/ERO in January and February, 2018. *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](mailto:membership@rto-ero.org) to register any change in your status. *As of February 28, 2018, our membership was 5431.*

Ernesto Alves  
Annabel Bassin  
Karen Bell  
Susan Bradley  
Margaret Bruce  
Lois Concannon  
Kathleen Cooper  
Linda Edwards  
Mary Ellen Edwards  
Mary Egan

Valerie Ellison  
Rose Fine-Meyer  
Patricia Ford  
Theresa Gerson  
Elizabeth Greisman  
Rayma Hill  
Katherine Jaconello  
Janine Lewis  
Dana Lowes

Carol McCabe  
Jane McKinnon  
Adele Miskelly  
Joey Moore  
Donald Munro  
Eugene Radley  
Ester Reiter  
Paul Schmidt  
Laura Sheehan  
Michelle Vayda

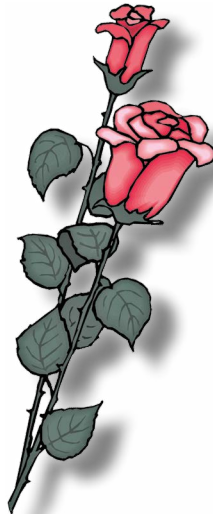
## In Memoriam ~ Marjorie Blake

Contact: 905•837•0874 / [mdblake@sympatico.ca](mailto: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.

Ruth Doreen Brown  
John Bruce  
Priscilla Cole  
Thomas Coleman  
Frank R. Davies  
Gerald Dunlevie  
Josette Esteban  
Margaret Hennessy  
Arthur Jamieson  
Anda Johnston  
Stephena Johnston  
Daisy Kaschte  
Margaret MacDonald



Regis M. Marcelin  
John Martin  
Karen McCutcheon  
John Pipher  
Evans Ramnath  
Joyce "Jo" Mary Rice  
Paul Rowney  
Douglas Saunders  
Stanley Skawinski  
C. Roslyn Stines  
Elizabeth Stubbs  
Keith Topp

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

We are told by Canada Post that our Toronto District 16 mail list is 99.2% accurate - and we'd like to keep it that way. The Canada Post carrier cannot make a delivery if there is no unit number in the address - especially if you have just moved in.

From time-to-time, our members move, and fail to notify the provincial office.

Occasionally an incomplete address is registered (unit number, Postal Code, municipality).

Additionally, RTO/ERO is bound to maintain the privacy of its members. To do this, *direct communication from the member via the provincial office is strongly encouraged*. RTO/ERO informs the districts monthly of any changes. That means we can keep you on our mailing list quite easily and you will not miss any of our communications.

To resolve address issues, please contact RTO/ERO Membership Services, directly at:

416-962-9463 | 1-800-361-9888 | [membership@rto-ero.org](mailto:membership@rto-ero.org)

and to ensure security, *please have your membership number on hand*.

## 50<sup>th</sup> Anniversary Promo Items

In celebration of its 50<sup>th</sup> 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.





## From Your Editors

In our November issue we included a couple of items that led to some confusion in the minds of a few members. One related to the federal government's pension legislation, Bill C-27. This bill affects only federally regulated employees and does not affect members of the Ontario Teachers' Pension Plan (OTPP) nor the Ontario Municipal Employees Retirement System (OMERS). See Page 15 in this issue for some background detail.

The other item was Reverse Mortgages. *We would like to be clear: we highly discourage the use of these financial products.*

One of the pleasures of Spring is the preparation of one's annual tax return. We have provided, in this issue, a couple of articles that may be of interest. Specifically we direct those with some impairment to the Disability Tax Credit on Page 19. On a number of occasions, it has come to our attention that members have been missing out on the potential relief. Then, on Page 31, we provide Revenue Canada's caution on threatening telephone calls.



**Bill Quinn**, executive member from 1987 to 1990, has been added to our archives. Thanks to **Kay Jeffery** for supplying the photo.

Also, the RTO/ERO annual Tax Tips document is now available from their and our websites.

Finally, your executive looks forward to seeing you at our:

*Annual General Meeting, and,  
our Spring Luncheon, and,  
of course, on our*

***CRUISE***

*Send in your  
Registration Forms now!*

Page 4 ~ ***CRUISE***

Page 12 ~ ***AGM & Luncheon***



**Bring Friends!**

**What's better on a Spring Day than a**

***TORONTO HARBOUR CRUISE***

**with fellow retirees and former colleagues?**

**See Page 4! Attacha list to the form!**



## 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](http://www.rto-ero.org) | Email: [membership@rto-ero.org](mailto: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**.

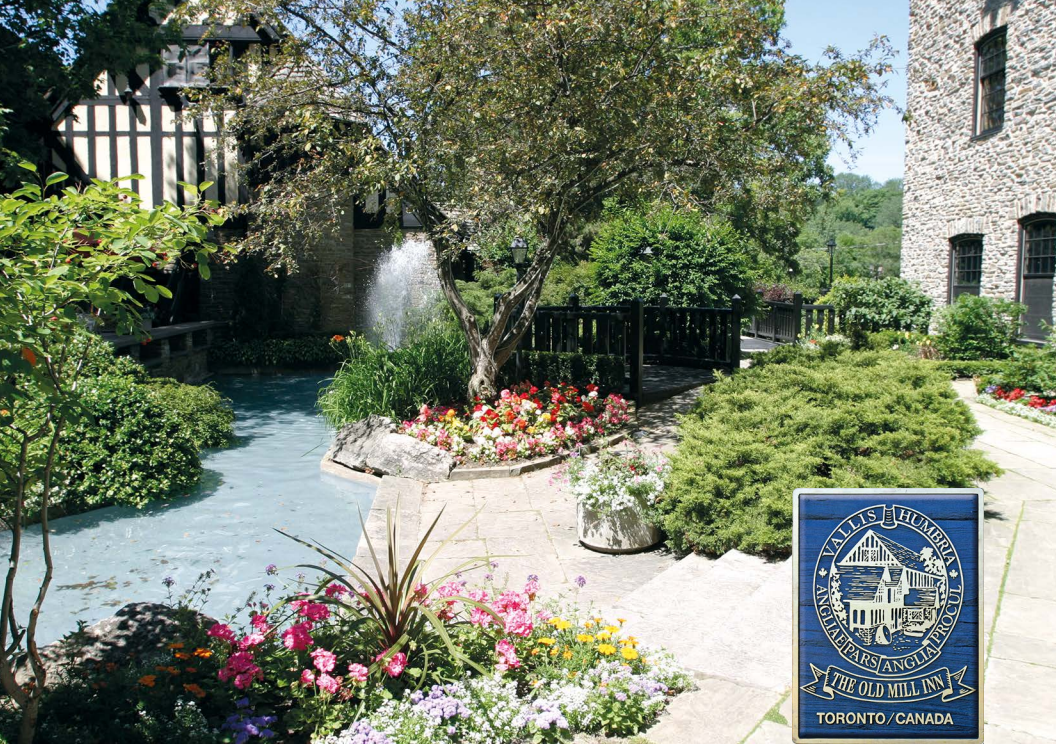
**Submission standards: Electronic file preferred**, (TXT, DOC/DOCX, WordPerfect WPD, or PDF file) emailed to [bmenagh@sympatico.ca](mailto:bmenagh@sympatico.ca). Save submissions created in other programs as TXT files. Typed or hand-*printed* copy accepted, but earlier submission is advised.

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

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

### RTO/ERO Contact Information

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



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 4**

**March, 2018**

**RTO/ERO Toronto District Sixteen  
Annual General Meeting  
The Old Mill ~ Balmoral Room  
Wednesday, May 2, 2018**

Your District Executive attempts to make your Annual General Meetings educative by providing timely information on topical issues while meeting the constitutional requirements for the District's business. This year, we welcome **Scott Perkin, Director, Pension and Economic Affairs, Ontario Teachers' Federation.** (See Page 11 of this Newsletter.) His topic will be: *"Is Your Pension Safe?"*

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

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

**PROGRAM**

(Open to all members ~ ***BUT PLEASE REGISTER*** ~ Page 23)

<b>Pre-meeting</b> ( <i>times approximate/order may change</i> )	~ 9:30am
Registration, Refreshments	
<b>Business Meeting</b>	~ 10:00
Welcome, In Memoriam, RTO/ERO Greetings, Approval of Minutes, 2016 and Treasurer's Report Constitutional Changes Elections, New Business	
<b>Guest Presentation:</b>	~ 10:45
Guest Speaker: Scott Perkin	
<b>Adjournment ~ Social ~ Cash Bar</b>	~ 11:30
<b>Spring Luncheon ~ Guildhall Room</b>	~ 12:00N

**RTO/ERO Toronto Executive Nominees\* ~ 2018/19**

This 2018/19 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in a vacant position, please contact **Roger Wilson**, Past President, at 416•461•7373 or rogerapwilson@sympatico.ca. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Slates are subject to amendment by the AGM.

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

This slate  
may be  
amended  
when  
presented  
at  
the AGM.

**Note: Although a complete slate as we print, vacancies may arise. If interested, contact Roger Wilson.**

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

**Who Are RTO/ERO Toronto District 16**

According to data available as of 31 December, 2017, RTO/ERO Toronto District 16 numbered 5434 Members. Three have been RTO/ERO Members from 1972. Our members fill the following age brackets:

Age in:	2007	2009	2010	2011	2012	2013	2014	2016	2017
=>100 yrs	9	11	7	7	3	4	4	6	7
90 - 99 yrs	104	136	108	123	127	142	155	189	210
80 - 89 yrs	514	609	576	614	657	706	755	832	915
70 - 79 yrs	1098	1447	1444	1562	1680	1812	1948	2248	2441
60 - 69 yrs	1775	1764	1940	1957	2021	1993	1959	1852	1674
50 - 59 yrs	375	187	226	179	159	159	167	160	182
<50 yrs	2	1	1	2	0	0	0	7	5
<b>Total</b>	<b>3877</b>	<b>4155</b>	<b>4302</b>	<b>4444</b>	<b>4647</b>	<b>4817</b>	<b>4988</b>	<b>5294</b>	<b>5434</b>



## RTO/ERO Toronto Draft Budget ~ 2018

		Budget 2017	Audit 2017	Draft Budget 2018
1				
2				
	<b>INCOME</b>			
4	Provincial Rebate	75,763.98	75,763.90	78,800.00
5	Subscriptions	20.00	20.00	20.00
6	Interest	100.00	432.24	100.00
8	Donation	0.00	300.00	0.00
9	50 <sup>th</sup> Anniversary Grant	0.00	2,067.34	2,500.00
10	<b>Total Income</b>	<b>75,883.98</b>	<b>78,583.56</b>	<b>81,420.00</b>
	<b>EXPENSES</b>			
	<b>Administration</b>			
12	Office	400.00	763.11	900.00
13	AGM	2,000.00	1,806.00	2,000.00
14	Audit and Legal	1.00	0.00	1.00
15	Bank Charges	100.00	167.70	200.00
16	Executive Meetings	1,200.00	1,136.26	1,400.00
17	Senate/Workshops	1,300.00	817.38	1,300.00
18	Rentals ~ Holy Rosary	600.00	600.00	600.00
19	Toronto Districts	1,600.00	1,590.30	1,600.00
20	STO Grant			
21	<b>Goodwill</b>	2,000.00	2,749.77	2,750.00
22	New Member Breakfast	4,500.00	4,637.51	4,800.00
23	Service to Others	2,000.00	1,338.00	2,000.00
24	<b>Membership</b>	4,500.00	4,802.21	5,000.00
25	Golf Tournament	400.00	500.00	500.00
26	<b>Newsletter</b>	38,400.00	38,809.75	41,000.00
27	<b>Political Advocacy</b>	1.00	0.00	1.00
28	<b>Member Activities</b>			
29	Rentals ~ Holy Rosary	4,660.00	4,780.00	4,810.00
30	Seminars	1,721.00	983.38	1,000.00
31	Refreshments	500.00	2,127.80	2,000.00
32	Equipment	1.00	698.80	1.00
33	Fall Craft Show	1.00	0.00	1.00
34	Fall Luncheon	3,000.00	1,366.02	1,600.00
35	Spring Luncheon	4,500.00	4,707.36	5,000.00
36	50 <sup>th</sup> Anniversary	1.00	2,067.34	2,500.00
37	<b>Total Expenses</b>	<b>73,386.00</b>	<b>76,448.69</b>	<b>78,464.00</b>
	<b>BALANCE</b>	2,498.98	2,134.87	2,956.00

*Continued on Page S6*

*Proposed Budget continued from Page S3*

	<b>Budget 2017</b>	<b>Audit 2017</b>	<b>Draft Budget 2018</b>
<b>40 Reserves</b>			
41 GIC Canada Trust	10,000.00	10,000.00	10,000.00
42 Horizon Reserve	15,957.02	15,957.02	15,957.02
<b>44 Total</b>	<b>25,957.02</b>	<b>25,957.02</b>	<b>25,957.02</b>

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


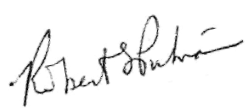

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**Balance Sheet As of 31 December 2017**

<b>Accounts</b>	<b>31 December 2017 Balance</b>
<b>Assets</b>	
Cash and Bank Accounts	
New Horizons Reserve	0
RTO/ERO District 16	22,267.95
<b>Total Cash and Bank Accounts</b>	<b>22,267.95</b>
<b>Other Assets</b>	
Asset Reserve	10,000.00
New Horizons	15,957.02
<b>Total Assets</b>	<b>25,957.02</b>
<b>Liabilities &amp; Equity</b>	
Liabilities	0.00
Equity	48,224.97
<b>Total Liabilities &amp; Equity</b>	<b>48,224.97</b>

We attest that the financial information presented fairly represents the fiscal position of RTO/ERO District 16 during the financial year January 01, 2017 to December 31, 2017.

Signed:

**Paul A. Caron**  
Auditor

**Robert G. Putnam**  
Treasurer

**Joan Elliott**  
President



## RTO/ERO Toronto Executive to June 30, 2017



### **PRESIDENT**

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

### **PAST PRESIDENT**

**Roger Wilson**  
416•461•7373

rogerapwilson@sympatico.ca



### **1<sup>ST</sup> VICE PRESIDENT**

**Betty Lou Reynolds**  
905•891•5609  
elizabethreynolds@rogers.com

### **2<sup>ND</sup> VICE PRESIDENT**

**Armand Gagné\***  
416•233•0002

armand.gagne2@sympatico.ca



### **TREASURER**

**Bob Putnam**  
416•249•9214  
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### **SECRETARY**

**Herb Stover**  
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### **GOODWILL**

**Marjorie Blake**  
905•837•0874  
mdblake@sympatico.ca

### **HEALTH/INSURANCE**

**Bill Tajer**  
416•494•8590

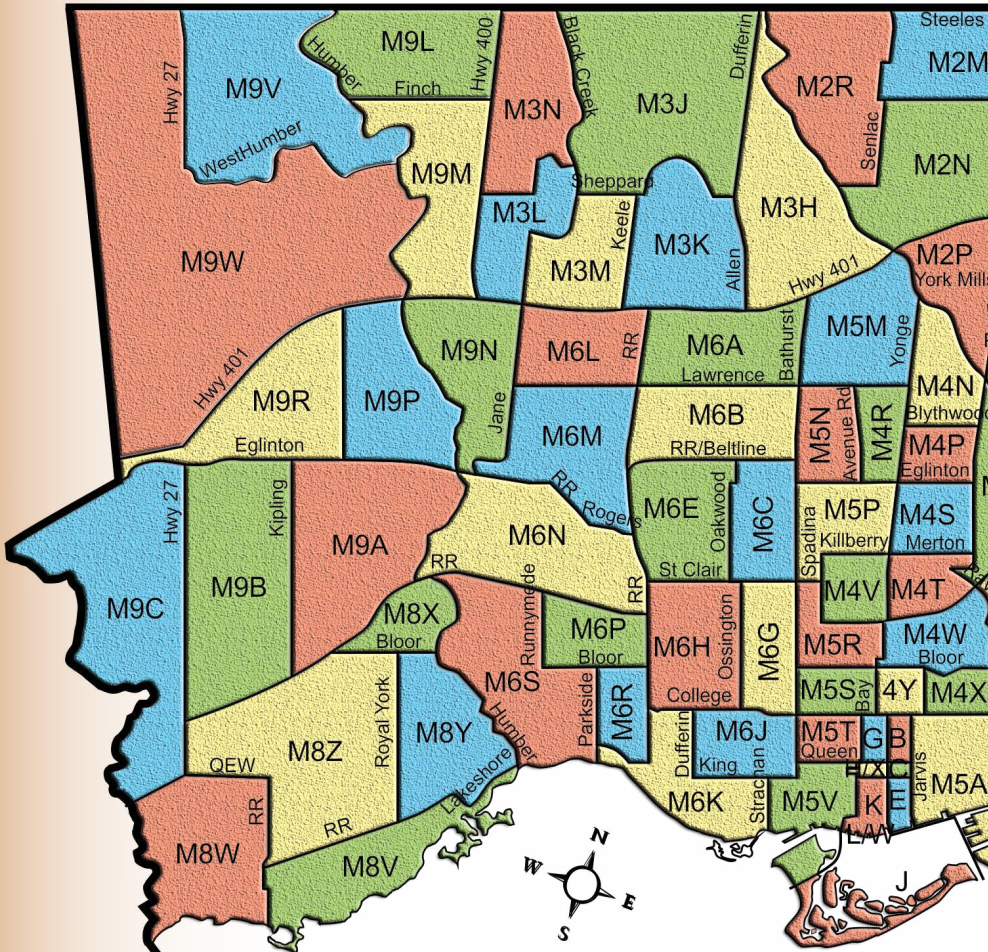
bill.tajer@sympatico.ca



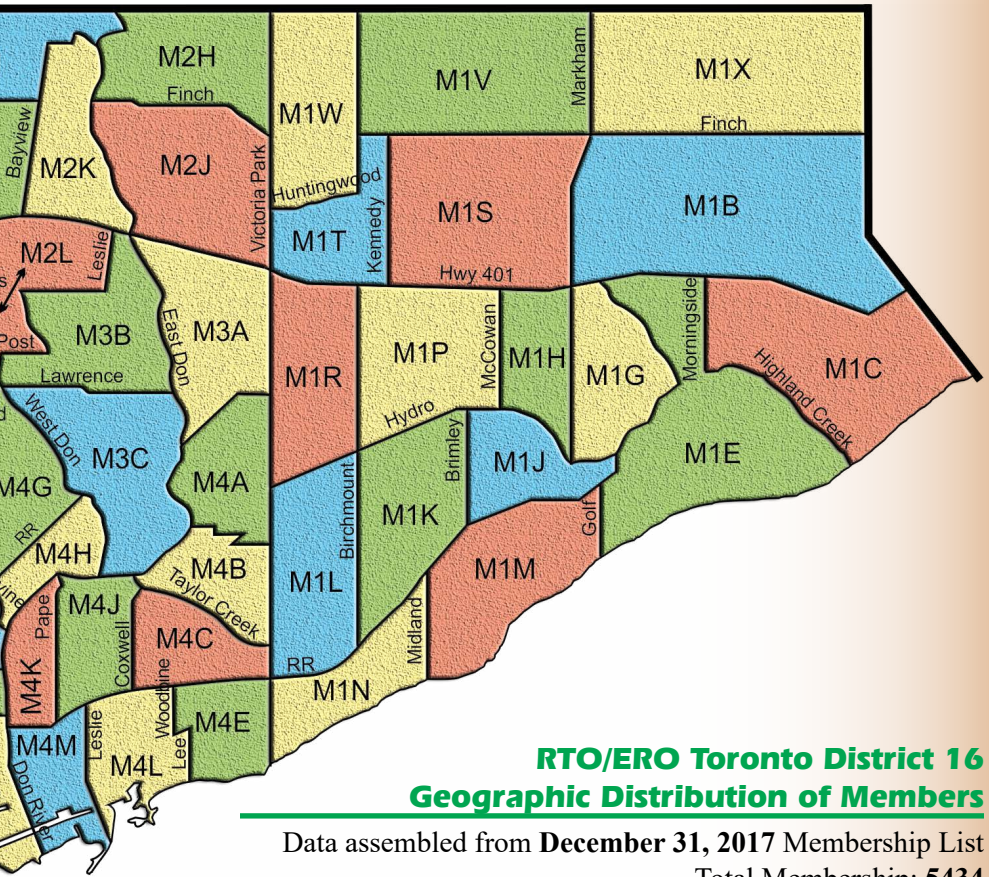
### **MEMBERSHIP/RECRUITMENT**

**Linda Sue Thomas**  
rtol6memb@gmail.com

\*Foundation Representative



Postal Code	#s	M1T	30	M3A	44	M4G	137	M5A	60
		M1V	6	M3B	28	M4H	18	M5B	24
M1B	7	M1W	28	M3C	49	M4J	61	M5C	8
M1C	26			M3H	28	M4K	107	M5E	23
M1E	36			M3J	5	M4L	85	M5G	7
M1G	5	M2H	22	M3K	2	M4M	39	M5J	50
M1H	6	M2J	41	M3L	2	M4N	82	M5M	141
M1J	13	M2K	33	M3M	10	M4P	70	M5P	113
M1K	12	M2L	16	M3N	7	M4R	71	M5R	124
M1L	11	M2M	27			M4S	144	M5S	41
M1M	24	M2N	55	M4A	13	M4T	74	M5T	16
M1N	56	M2P	24	M4B	29	M4V	98	M5V	27
M1P	15	M2R	20	M4C	56	M4W	90	M5W	1
M1R	14			M4E	158	M4X	26	M5X	1
M1S	15					M4Y	102		



M6A	15	M8V	55	<b>Ontario</b>	Markham	47	<b>Canada</b>		
M6B	50	M8X	65	<b>Regions</b>	Mississauga	161	Alberta	4	
M6C	71	M8Y	33	L/Central	856	Newmarket	18	B.C.	21
M6E	25	M8Z	32	K/Eastern	128	Oakville	36	Manitoba	7
M6G	99			N/Western	94	Orillia	12	New Bruns	4
M6H	77			P/Northern	33	Ottawa	10	Nfld	5
M6J	29	M9A	74	<b>Cities =&gt;10</b>	Pickering	43	Nova Scotia	33	
M6K	14	M9B	50	Ajax	25	Picton	14	PEI	1
M6L	9	M9C	62	Barrie	12	Richm'd Hl	36	Quebec	20
M6M	24	M9M	7	Brampton	26	Stouffville	22	Saskatchewan	1
M6N	35	M9N	13	Burlington	21	Thornhill	81		
M6P	143	M9P	43	Caledon	10	Unionville	13	<b>Out of Canada</b>	
M6R	55	M9R	34	Cobourg	14	Uxbridge	11	International	7
M6S	182	M9V	4	Collingwood	11	Whitby	20	USA	7
		M9W	7	Guelph	15	Woodbridge	36		



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



### **PENSION/RETIREMENT**

**Susan Weinert**  
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### **POLITICAL ADVOCACY**

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### **PROGRAM**

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### **TRAVEL**

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### **MEMBERS-AT-LARGE**



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### **John Bratton**

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### **Elizabeth McFarlane**

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elizabeth\_mcfarlane@rogers.com



### **Lone Smith**

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lonessmith@hotmail.com



**Lou Manning** | 416•285•6291 mannlou@hotmail.com

## The Formation of RTO/ERO Districts

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

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

\* The initial 'Area' structure of RTO/ERO did not recognize the many retired teacher groups that existed at the beginning. The Toronto Area included retirees from the six distinct public school boards and Catholic school board: City of York, Borough of East York, Etobicoke, North York, Scarborough, and Toronto.

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

Area 8 Toronto became:

- RTO/ERO Etobicoke/York District 22
- RTO/ERO North York District 23
- RTO/ERO Scarborough and East York District 24
- RTO/ERO Toronto District 16

In 2018, RTO/ERO celebrates a half-century of service to retirees and the four districts in Toronto celebrate 45 years.

**RTO/ERO Toronto District 16:** <http://district16.rto-ero.org>

**RTO/ERO Toronto Districts:** <http://toronto.rto-ero.org>

**RTO/ERO 300-18 Spadina Road Toronto ON M5R 2S7**

416•962•9463 / 1•800•361•9888 / [www.rto-ero.org](http://www.rto-ero.org)

**Johnson Inc. Claims:** 905•764•4888 / 1•800•638•4753 | [www.johnson.ca](http://www.johnson.ca)

**Best Doctors:** 1•877•419•2378 | [www.bestdoctorscanada.com](http://www.bestdoctorscanada.com)

**Eldercare Select:** 1•888•327•1500 | [www.eldercareselect.com](http://www.eldercareselect.com)

**OTPP:** 416•226•2700 / 1•800•668•0105 | [www.ottp.com](http://www.ottp.com)

**OMERS:** 416•369•2400 / 1•800•387•0813 | [www.omers.com](http://www.omers.com)



**What a Bargain**  
2 Anniversaries In 1  
RTO/ERO's 50<sup>th</sup>  
District 16's 45<sup>th</sup>

**JOIN OUR**  
**CRUISE**  
Details Page 4



## **A Brief Glimpse of RTO/ERO\* Beginnings**

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

First STO/ERO President, 1968-1969

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

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

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

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

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

---

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

## RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term of Executive Service

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

Name	Terms	Elliott, Joan	2011/18 (7)
Aberle, Gerald*	1991/94 (3)	Fedchak, Mary Ann*	2002/08 (6)
Allen, Gertrude*	1978/80 (2)	Fick, Lew*	1985/86 (1)
Assad, June*	1986/88 (2)	Fiedler, Dennis†	1989/99 (10)
Baird, Ian	1993/09 (16)	Fiedler, Val	1994/04 (10)
Ball, John*	1973/77 (3)	Fraser, Anne*	1980/05 (25)
Barrett, Harry†*	1976/79 (3)	Freeman, Arlene†	1993/09 (16)
Batchelor, Ron†*	1993/98 (5)	Friesen, Wally*	2005/08 (3)
<b>Baumann, Ruth</b>	2015/18 (3)	<b>Gagné, Armand</b>	2015/18 (3)
Birrell, Jenny	1998/99 (1)	Gang, Israel*	1981/94 (13)
<b>Blake, Marjorie</b>	2002/18 (16)	Gang, Lillian*	2001/02 (1)
Booker, Susan	1995/10 (15)	Gartley, John*	1975/76 (1)
Boone, Geraldine*	1981/86 (5)	Grieve, Linda	2004/10 (6)
Boucher, Joyce	1994/98 (3)	Halford, Ron	1995/99 (5)
<b>Bratton, John†</b>	1999/18 (19)	Hardie, Charlotte†*	1986/95 (9)
Brooks, Wilson*	1987/89 (2)	Harvey, Roy†	2008/15 (7)
Bussey, Art*	1994/99 (5)	Hayes, George†*	1986/01 (15)
Bustamante, Rosalina	2002/10 (8)	Heard, Norton*	1980/86 (6)
Carr, Charles*	1996/05 (9)	Henderson, Torry	1993/00 (7)
Carson, Pat†*	1995/11 (16)	Hornick, Phil*	1985/88 (3)
Caster, Tom	2007/08 (1)	<b>Jeffery, Kay</b>	1994/18 (24)
Chandorkar, Betty	1988/96 (8)	Kennedy, Margaret*	1973/75 (2)
Chole, Natalie	1988/93 (5)	Kennedy, Vince*	1990/91 (1)
Clark, Mattie*	1977/82 (5)	Kerr, Ed*	1990/93 (3)
Coles, Sidney†*	1979/88 (8)	Ketcheson, Bill*	1985/94 (9)
Cooper, Donald*	1987/96 (9)	Lehane, Mary*	1975/77 (2)
Darbyshire, Bill*	1973/77 (4)	Lennox, Mitchell†*	1983/96 (13)
De Groot, Jack	1994/05 (11)	Lindsay, Ruth†*	1988/98 (10)
Dean, Harold†*	1980/85 (5)	Longmuir, Cecil†*	1978/81 (3)
DeGraaf, John*	1994/95 (1)	Ludwigsen, Ann	2010/12 (2)
Devine, Ken	2005/06 (1)	Lunney, Esther*	1977/80 (3)
Dineen, Cecilia*	1982/95 (12)	Lyons, Tom	2008/10 (2)
Dobson, Murray*	1975/77 (2)	Machin, Bea*	1977/81 (4)
Downward, Gord*	1992/93 (1)	<b>MacMillan, Sheila</b>	2015/18 (3)
Duras, Melanie	2014/15 (1)	<b>Mah, Valerie†</b>	2004/18 (14)
Edmondson, Phyllis	1998/99 (1)	Makhija, Shashi	2007/15 (8)
Edmondson, Roseanne*	1976/78 (2)	<b>Manning, Lou</b>	2010/18 (8)

Martin, Fionnuala*	1988/89	(1)	<b>Reynolds, Elizabeth</b>	2012/18	(6)
Matuszkiewicz, Wanda	1997/98	(1)	Roach, Veronica*	1977/79	(2)
McCaig, Jean*	1986/88	(2)	Robb, Al†*	1982/94	(12)
McEachern, Jean*	1981/83	(2)	Rowney, Jim†	1992/96	(4)
<b>McFarlane, Elizabeth</b>	2017/18	(1)	Rowney, Paul*	1996/05	(9)
McGillivray, Robert*	1988/91	(3)	Rudd, Norm	2006/07	(1)
McGinn, Bernice†*	1985/94	(9)	Salazar, Carmelita	2004/15	(11)
McGregor, Patricia	2008/09	(1)	Schissler, Laura†*	1976/82	(6)
McIver, Murdoch†*	1973/75	(2)	Shanoff, David†	2002/14	(12)
McLean, Enid*	1988/90	(2)	Shaver, Bill	1989/01	(12)
McLean, Mel*	1988/90	(2)	Simons, Shirley†	1991/00	(9)
McNabb, Vicki*	1973/76	(3)	<b>Sinclair, Karen</b>	2015/18	(3)
McPherson, Catherine*	1975/77	(2)	<b>Smith, Lone†</b>	2009/18	(9)
McVicker, Kathleen*	1995/98	(3)	Smith, Margaret†*	1978/98	(19)
<b>Menagh, Bill†</b>	1998/18	(20)	Smith, Warren	1993/94, 99/00	(3)
Milloy, Archie†*	1974/77	(3)	Sparks, Doug*	1987/91	(4)
Milosh, Mary El	2005/10	(5)	<b>Stover, Herb</b>	2014/18	(4)
Milton, Helen	2009/17	(8)	Strangway, Kenneth*	1979/86	(7)
Moore, Ed*	1990/92	(2)	Stubbs, Ted*	1973/78	(5)
Moore, Mary†*	1979/88	(9)	Sweetman, Allan†*	1973/76	(3)
Morris, Peter	2000/04	(4)	<b>Tajer, Bill†</b>	1995/18	(23)
Nagawe, Sacci*	1996/97	(1)	<b>Talbot, Heather</b>	2012/18	(6)
Naumoff, Carl	1989/98	(8)	Targett, Lloyd	1991/97	(6)
Neal, Bob†*	1998/16	(18)	Terry, John*	1991/97	(6)
Neufeld, Roy	1993/94	(1)	<b>Thomas, Linda Sue</b>	2016/18	(2)
Olds, Doreen	2010/11	(1)	Thomas, Mary†*	1980/90	(10)
Noylander, Mary	1988/00	(12)	Tufts, Harold*	1973/75	(2)
Parliament, Loeland	2002/04	(1)	Warren, Laura*	1989/00	(11)
Patterson, Elizabeth*	1980/88	(8)	Watson, Jean*	1983/87	(4)
Pavkovic, Fran	2010/11	(1)	<b>Weinert, Susan</b>	2010/18	(8)
Pennings, Joan	2011/12	(1)	Whitehouse, William*	1977/87	(10)
Petch, Rhena	1992/99	(7)	Whitley, Harold†*	1974/78	(4)
<b>Putnam, Bob</b>	1995/18	(23)	<b>Wilson, Roger†</b>	2010/18	(7)
Quinn, Bill*	1987/90	(3)	Young, Shirley	2002/08	(5)
Reid, Walter†*	1978/86	(7)	Zettler, Nanette	2008/10	(2)

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



The Toronto Districts of The Retired Teachers of Ontario

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



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

Etobicoke/York • North York • Scarborough/East York • Toronto

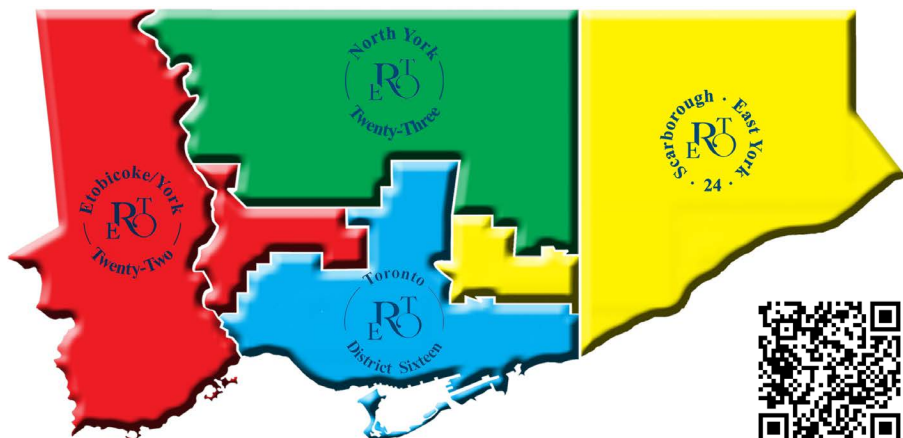
# RETIRED TEACHERS OF ONTARIO

## LES ENSEIGNANTES ET ENSEIGNANTS RETRAITÉS DE L'ONTARIO

<https://toronto.rto-ero.org> | [rto.toronto@gmail.com](mailto:rto.toronto@gmail.com)

**RTO/ERO** ...the **ORIGINAL** and **ONLY**  
also known as just organization **dedicated** to the  
**RTO** continued **health** and **well-being**  
of **Retired Employees** from  
**the Education Sector!**

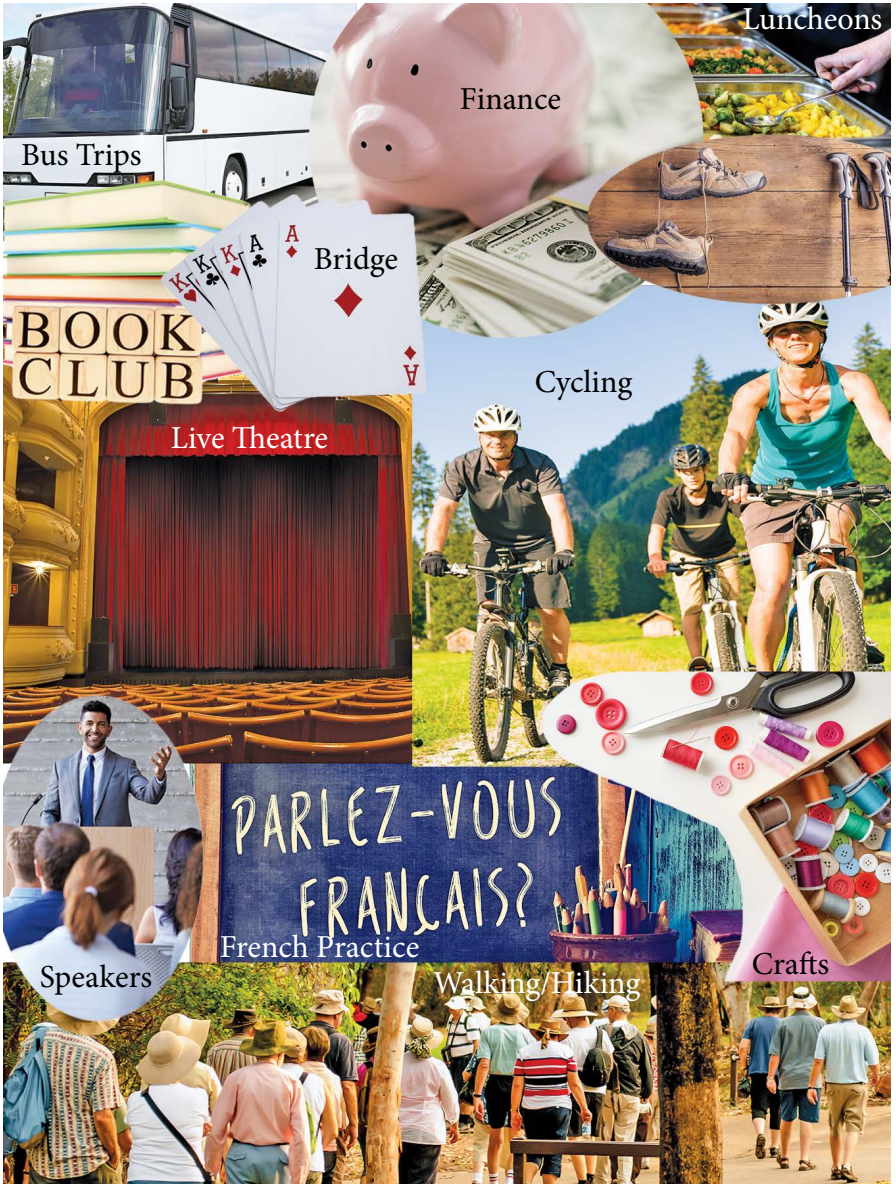
**B**orn 50 years ago (1968) out of an Ontario Teachers' Federation (OTF) committee of retired teachers from all affiliates, RTO/ERO began the campaign to address the very small pensions available to retired teachers - mostly women. Pensions of the day had no inflation protection; older retirees were struggling on small pensions structured for the first half of the 1900s; and, retirees living longer had to stretch their small pensions over a longer life. With the initial political, financial and administrative support of OTF, RTO/ERO was able to help influence the Ontario government of the day to remedy these issues that today's retirees now enjoy. Today, ***RTO/ERO has become an independent source of strength and support for all retired education personnel in schools, colleges, and universities.***





# HEALTH PLANS & MORE FOR RETIREES

District member volunteers host a range of Special Interest Groups<sup>‡</sup> (SIGs).



<sup>‡</sup>SIGs vary by District according to availability of host

## RTO/ERO is funded by Member Fees

**OTPP recipients:** \$1.25 per \$1000 of pensionable income *once only* in January each year, deducted from the January pension payment. (In 2016, the average starting pension was \$45,000\* with a fee of less than \$60.)

**Non-OTPP Recipients:** *one* annual payment based on the average OTPP fee.

\*OTPP Annual Report, 2017



## Venngo Member Perks® An RTO/ERO Extended Health Care Benefit



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

To access MemberPerks®, simply follow the instructions below:

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

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

[www.rto-ero.venngo.com](http://www.rto-ero.venngo.com)

*If members are not EHC participants, but would like to join Venngo MemberPerks®, a discounted rate of \$24.99 is available for you.*

---

### RTO/ERO POLICIES

**O**ntario Teachers' Pension Plan: RTO/ERO believes it must maintain an effective voice in the management of the Ontario Teachers' Pension Plan, through the Ontario Teachers' Federation.

#### Support for Active Teachers and Publicly-Funded Education

- 1. Support for Publicly-Funded Education:** RTO/ERO believes that well-funded, public education systems provide the best opportunity for a quality education for all citizens in Ontario.
- 2. Support for Active Teachers:** RTO/ERO supports active teachers in their efforts to maintain and improve the publicly-funded education systems of Ontario.
- 3. Support for OTF and the Affiliates:** RTO/ERO supports the Ontario Teachers' Federation and its Affiliates in those activities that will enhance the quality of teaching and learning for teachers and students in the publicly-funded education systems of Ontario.
- 4. Right to Strike:** RTO/ERO supports the right to strike of teachers, support staff and faculty in publicly-funded school boards, colleges and universities in Ontario, both as a basic condition of employment and a legitimate means to achieve collective agreements.

## Best Doctors Canada An RTO/ERO Extended Health Care Benefit

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

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

### About Best Doctors

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

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

### Top Ranked Physicians

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

[www.bestdoctorscanada.com/rto-ero](http://www.bestdoctorscanada.com/rto-ero)



## QUICK FACTS

In Canada  
since 1998

27%  
change in  
diagnosis  
and 60%  
change  
in treatment

Experts are part  
of the top 5%  
of practising  
physicians

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

450+  
specialties and  
sub-specialties

30M+ members  
worldwide

**Eldercare Select**  
**An RTO/ERO Extended Health Care Benefit**

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

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

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

[www.eldercareselect.ca](http://www.eldercareselect.ca)

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

**ELDERCARE  
SELECT**

**Merit Travel**  
**An RTO/ERO Partner**

**M**erit Travel's philosophy is centred on experience, a long standing history in the travel industry combined with travel consultants who have travelled extensively. As a preferred partner and official travel agency for RTO/ERO, our primary objective is to pass on the benefits of this partnership to you in the form of the very best destinations, hotels, cruise lines, beaches and restaurants. Merit Travel delivers authentic travel experiences to the world's top destinations, with a team of passionate and dedicated Travel Consultants. We have cruised, meandered, trekked, dived, golfed, skied, cycled, worked, and volunteered all over the planet! With thousands of travel options out there, it can be overwhelming to find the perfect vacation for you. With a large selection of Canadian, US, UK, Australian-based and local suppliers at our fingertips, we listen to your needs, preferences, and budget to ensure we pair you with the right trip!

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LES ENSEIGNANTES ET ENSEIGNANTS  
RETRAITES DE L'ONTARIO

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*...for the experience*

# Save with RTO/ERO

Compare health benefits for education retirees

## RTO/ERO VS RTIP PLUS 4000

### Extended Health Care + Hospital + Dental

**SINGLE** \$181.36\*/mo | **COUPLE** \$360.92\*/mo | **FAMILY** \$438.20\*/mo  
\*may differ slightly outside Ontario due to provincial tax rates

### Extended Health Care + Hospital + Dental

**SINGLE** \$199.16/mo | **COUPLE** \$392.42/mo | **FAMILY** \$470.30/mo

**ANNUAL COST SAVINGS WITH RTO/ERO**

**SINGLE** \$213.60 /year | **COUPLE** \$378.00 /year | **FAMILY** \$385.20 /year

### Prescription Drugs



**\$3400 ANNUALLY**



**covers ALL prescription drugs**

**REIMBURSED AT 85%**



**Annual limit increased \$200 since 2016**



**\$4000\* ANNUALLY**



**NOT ALL\* prescription drugs** only those listed on insurer's formulary

**REIMBURSED AT 85%**



**NO increase in 2017 reimbursement limit**

### Paramedical Practitioners

eg: massage therapy



**\$1300 ANNUALLY** all practitioners combined



**NO physician authorization required**



**REIMBURSEMENT NOT LIMITED** to a per-visit maximum



**Social workers and psychotherapists coverage added in 2018.**

### Paramedical Practitioners

eg: massage therapy



**\$1250 ANNUALLY** all practitioners combined



**Physician authorization required** for some practitioners



**REIMBURSEMENT LIMITED** to a per-visit maximum



Where applicable benefits payable after **provincial health plan has been used**

### Vision Care



**\$400 EVERY 2 YEARS**

- ✓ prescription eye wear
- ✓ contact lenses
- ✓ laser surgery or corneal incision
- ✓ sunglasses



**\$375 EVERY 2 YEARS**

- ✓ prescription eye wear
- ✓ contact lenses
- ✓ laser surgery or sunglasses
- ~~✓ corneal incision~~



**\$150 EVERY 2 YEARS** for eye exams



**\$125 EVERY 2 YEARS** for eye exams



### Dental



**BASIC & PREVENTATIVE 85%** unlimited reimbursement

**ENDODONTICS & PERIODONTICS \$850 ANNUALLY** 80% reimbursement



**MAJOR RESTORATIVE \$800 ANNUALLY + \$800 ANNUALLY**

- 50% reimbursement for
  - ✓ crowns
  - ✓ posts
  - ✓ inlays
  - ✓ permanent crowns placed on implants
- 50% reimbursement for
  - ✓ fixed bridges
  - ✓ partial dentures
  - ✓ fixed bridges placed on implants

### Dental



**BASIC & PREVENTATIVE 80%** unlimited reimbursement

**ENDODONTICS & PERIODONTICS \$750 ANNUALLY** 80% reimbursement



**MAJOR RESTORATIVE \$700 ANNUALLY**

- 50% reimbursement for
  - ✓ crowns
  - ✓ bridges
  - ✓ implants
  - ✓ partial dentures



## OTHER BENEFITS

Leadership Opportunities

Scholarships for family members

Provincial/Local Newsletters

Goodwill Support

Auto/Home Insurance Discounts

Free 93-Day Travel Coverage

Pension/Advocacy Support

Courtyard Marriott Discount at 475 Yonge

**On-line Community:** Facebook, Twitter, blogs, URLs.

Our four Toronto Districts represent over RTO/ERO 13,000 members.

Visit our **Common Website:**

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

with links to our individual districts and our

**Provincial Website:**

[www.rto-ero.org](http://www.rto-ero.org)

**Questions?**

Email us at:

[info@rto-ero.org](mailto:info@rto-ero.org)

(provincially);

or,

[rto.toronto@gmail.com](mailto:rto.toronto@gmail.com)

(locally)

Individual district contact on top of next page.

### Planning to Retire?

**We host three Retirement Planning Workshops annually.**

(The first was on February 3 in downtown Toronto)

**Watch for our 2018 ads!**

**Thursday, April 19 | 430 Nugget Avenue (East)**  
**Thursday, November 8 | 50 St. Phillips Road (West)**

**Check our Websites for details! Register NOW at:**

<https://www.rto-ero.org/join-us/retirement-planning-workshops/rpw-schedule-list>

Every year, the RTO/ERO members on our Health Services & Insurance Committee approve additional benefits, based on requests and feedback from members.

- Our plans are designed by members, for members.
- As a non-profit plan, all premiums paid by members are devoted exclusively to providing comprehensive, affordable benefits for our members.
- We also ensure the long-term stability of our plans for your future security.

**We welcome members of: AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups. Typically our members are recipients of OMERS or OTPP pensions.**



## Contact Information

### For Information and Membership contact: RTO/ERO

300-18 Spadina Road,  
Toronto, ON M5R 2S7  
416.962.9463 / 1.800.361.9888

[www.rto-ero.org](http://www.rto-ero.org) | [info@rto-ero.org](mailto:info@rto-ero.org)  
[facebook.com/rto-ero](https://facebook.com/rto-ero) | [twitter.com/rto\\_ero](https://twitter.com/rto_ero)



### For Information on our Health Plans contact: Johnson Inc. (our Health Plans Administrator)

100-18 Spadina Road  
Toronto, ON M5R 2S7  
416.920.7248 / [www.johnson.ca/rto-ero](http://www.johnson.ca/rto-ero)



## RTO/ERO Etobicoke/York District 22

**Contact President:** Claudia Mang  
416•626•0798 | [cmang@bell.net](mailto:cmang@bell.net)  
<https://district22.rto-ero.org>

## RTO/ERO North York District 23

**Contact President:** Marisa Agostini  
647•728•2481 | [marisaagostini1247@gmail.com](mailto:marisaagostini1247@gmail.com)  
<https://district23.rto-ero.org>

## RTO/ERO Scarborough & East York District 24

**Contact President:** Gary Fick  
647•388•9676 / [garyrto@rogers.com](mailto:garyrto@rogers.com)  
<https://district24.rto-ero.org>

## RTO/ERO Toronto District Sixteen

**Contact President:** Joan Elliott  
416•666•4830 / [zoriajoan@hotmail.com](mailto:zoriajoan@hotmail.com)  
<https://district16.rto-ero.org>

**CAUTION:** To join any or all of the RTO/ERO health plans without loss of benefit or the need to submit evidence of good health, application for enrollment should be made prior to retirement, but no later than 60 days following the termination of coverage under a school board plan or any other **group plan**. Not enrolling in a health plan at the appropriate time may result in an application being rejected by the insurance company for medical reasons.

***To participate in the RTO/ERO health plans, one must be a member of RTO/ERO.***