



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

TORONTO DISTRICT 16
NEWSLETTER

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Volume 40, Issue 5

May, 2018

Tuesday
June
19

Register
Now
Page 4



Grab some Friends | Bring your Camera | View the Skyline | Enjoy the Dining



Election Day | Thursday, June 7, 2018 | Let Your Voice Be Heard



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

Administration	39	Municipal Election 2018 Dates.....	32
Anniversary CRUISE ~ Get There. 5		Pension/Retirement	17
Author Joy Kogawa hosts Book Club.28		President's Message	3
Charity Finances	25	Recognizing Our Volunteers	15
RTO/ERO & Partners.....	11	Recreation/Social	29
Courtyard Marriott Rates, 2018	20	Rendezvous Club	22
CRUISE	4	RTO/ERO 50 Anniversary Awards	16
Cycle With North York District	23.38	RTO/ERO Developments.....	7
Drug Policy - Case for Reform	21	RTO/ERO Foundation.....	11
From Your Editors.....	38	Theatre Daytrip Terms	35
Golf with Super Tees.....	32	Theatre ~ 1	34
Goodwill	27	Theatre ~ 2	33
Health Report	9	Value of DB Plans.....	19
In Memoriam	37	Volunteers Needed	25
Neil Wilson/TSSAA Golf, 2018	36	Welcome New Members	37
New Member Breakfast Details.....	12	Winery Tour	10
'No-Bell Lunch'	8	SUPPLEMENT ~ Vibrant Voices	
SEE YOU AT OUR CRUISE & wine TOUR & BREAKFAST			

Calendar

June, 2018	Date	July/August, 2018	Date
Bridge.....	5	Monday Movie Matinée: 4 th Monday	
Art/Sketch	1		
La Belle Langue.....	11		
Non-Fiction Book Club.....	12		
Executive (as necessary).....	14		
Monday Matinée Movie.....	25		
Bridge.....	19		
West End Book Club.....	26		
Finance Group.....	28		

COMING EVENTS

- CRUISE**, see Page 4
- wine TOUR**, see Page 10
- New Member Breakfast**, see Page 12
- Fall Luncheon**,
Wednesday, November 21

Subscribe to our monthly -zine, sent to your email.

Go to: <https://district16.rto-ero.org> • Subscribe at top-left.

Front Cover: We want you to participate in both these events.

Back Cover: The **Non-Fiction Book Club** meets with author, **Joy Kogawa**.

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

Third-party content is presented for information only and does not necessarily imply endorsement by your editors or RTO/ERO Toronto.

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

President's Message



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

The phrase 'Our Thoughts and Prayers Are With You' does not seem adequate to express our emotions when we are faced with the horror of the tragedies of the past month. What else can be said when the mind cannot comprehend and emotions defy words! Hopefully, within our community of family, friends and neighbours we have someone we can turn to for support. Making sense of the incomprehensible is not easy. It lingers. We must look to the way forward.

RTO/ERO and the National Association of Federal Retirees have partnered to launch Vibrant Voices, an advocacy campaign to represent the interests and concerns of our members and seniors in the approach to the Ontario election on June 7. This campaign was launched at a Town Hall Meeting, which provided an opportunity to hear platform policies of three Provincial political parties relating to issues of concern to seniors: health care, elder abuse and the development of age-friendly communities. District 16 was well represented and we encourage you to become informed relative to issues that are of concern (see our Supplement) - YOUR VOTE COUNTS. With the combined membership of 150,000 Ontario seniors we have a voice.

Relating to the concerns above, **Valerie Mah** and I attended a workshop hosted by David Ryan, Director of Education and Knowledge Processes, Regional Geriatric Program of Toronto (<http://rgptoronto.ca>) on Senior Friendly Seven (delirium, mobility, nutrition, polypharmacy, pain, continence, social engagement). These are the areas for which research suggests that routine assessment and intervention are most likely to contribute to the quality of life for older adults. As a result of input from this workshop grants have been received and toolkits are being created to assist PSWs, home care providers and family members who are responsible for the care of seniors. It is not sufficient to treat the presenting symptom and send you on your way. A thorough assessment must be done relating to all 7 categories and the appropriate supports put in place prior to discharge.

50 years is indeed a milestone to be celebrated and presents a time to reflect upon the vision of those who have accepted leadership positions that created the organization as it stands today. Their contribution is remembered with gratitude. The existence of our organization depends upon the strength of the Districts, on the work that is done to generate and retain members. This work is carried out by talented, knowledgeable volunteers who dedicate their time in service to others. They are cherished.

The executive of District 16 appreciates that our members know what they need and want and are concerned enough about the success of the organization to share their thoughts and concerns. We do listen well and appreciate your trust in us. Please join us in the many celebratory events we have planned to honour our 50th Anniversary. See you there!

Joan

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

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

Entertainment, Cash Bar, and full Buffet Luncheon

Date: Tuesday, June 19, 2018
Time: 12:30-4:30pm
Cost: Special 50th Anniversary \$50.00/person
NON-REFUNDABLE

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

*Got a Group?
Attach a List.*

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.

*NOTE: Narrow passageways and stairs prevent wheelchair access.

Anniversary CRUISE ~ Getting There

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.

Celebrate the 50th Anniversary of RTO/ERO

on board the *Northern Spirit**:



This 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 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 are on board providing fresh, quality food offerings from buffet 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!



*NOTE: Narrow passageways and stairs prevent wheelchair access.



RTO/ERO Developments

Your Toronto Executive, in addition to receiving committee reports, at its March and April meetings:

- agreed to nominate, and support, the election of **Armand Gagné** to the RTO/ERO Nominating Committee at the RTO/ERO Annual Meeting (Spring Senate, May 29 - 30, 2018);
- were informed that **Bob Putnam** will be appointed to the RTO/ERO Audit Committee until May, 2019;
- announced the names of the RTO/ERO June Szeman 50th Anniversary District Award: **Marjorie Blake, Kay Jeffery, Valerie Mah, Bob Putnam, Bill Tاجر**;
- agreed to sponsor a September Winery Tour; details in our March Newsletter and April/May E-zines;
- were informed that president, **Joan Elliott**, sent a letter to Humboldt Collegiate Institute in Humboldt, Saskatchewan to offer our condolences and support in the wake of the bus tragedy involving the local hockey team;
- agreed to organize a No Bell Luncheon on September 4, 2018 (See Page 8);
- authorized the Treasurer to pay all bills for the Anniversary Cruise; and the Communications Chair to send additional emails regarding this event.



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 **Fall Retirement Planning Workshop (RPWs)** is:

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 📄





RTO/ERO Recent Board of Directors Actions:

- received a 'branding presentation' to assist in exploring the refreshing of the RTO/ERO brand;
- received a membership survey report indicating that 72% of RTO/ERO members volunteer an average of 20 hours/month; and, that 10% of RTO/ERO members volunteer for RTO/ERO-related activities a minimum of 14 hours/month;
- entered into partnership with the National Association of Federal Retirees (NAFR), for these strategic goals (www.federalretirees.ca):
 - be the trusted voice of the broader education community
 - improve the lives of members and seniors;
- reviewed the *District Governance Policies Model* (with the new federal corporate requirements, districts will be reviewing their structure);
- highlighted the following key issues for the Ontario Election on June 7:
 - Age friendly communities
 - Elder abuse
 - Geriatric training
- authorized a donation of \$1,000, by way of RTO/ERO Toronto Districts 16, 22, 23, 24, to the CUPE 3903 York University Strike Fund.

RTO/ERO Toronto 'No-Bell Luncheon'

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



Tuesday, September 4, 2018 at 11:30am

The Mandarin (Yonge & Eglinton)

Cost at the door: ~ age 65 and over/\$22.00
~ under 65/\$27.00

Exact change
is much appreciated.

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

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

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

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

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

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



Update from the Health Services & Insurance Committee:
RTO/ERO is now fully staffed for Health Benefits with a Director, Coordinator, and Manager of Health Benefits);

- an increase in members is noted through Open Enrollment campaign and from CURAC (College and University Retiree Association of Canada);
- OTPP and OMERS *staff* were eligible to join RTO/ERO;
- the finances and benefit utilization for all the plans in 2017 are felt to be in a 'good position';
- there will be a refund from Johnson for consulting expenses which are capped to an annual percentage of premium;
- the final accounting for Manulife (2016 claims allowed until December 2017) will be available at Senate; (Sun Life Financial is the current insurer of RTO/ERO Benefits.);
- residual amounts in the Claims Fluctuation Reserve held by Manulife will be refunded to Sun Life Financial RTO/ERO by the end of April.
- work began in going through the 40 plan enhancements submitted for consideration for plan renewal effective January, 2019;
- participation updates on Venngo, Best Doctors and Eldercare Select that show an increased usage through 2017;



Allianz Update:

- Allianz reported challenges with service levels due to high staff attrition and flu season in January - a recovery plan is in place to address these issues.
- The Health Services & Insurance Committee will continue to engage Sun Life and Allianz regarding service levels.
- RTO/ERO and Johnson Inc. staff are looking at weekly updates from Allianz.



Editor: Reaching a final settlement for reimbursement from Allianz can be time-consuming. Aside from the staff issues mentioned above (but applicable to all institutions), the provision of required documentation from hospitals and clinics, individual doctors and specialists, emergency organizations if necessary (police, fire, etc.), air-carriers or other public transportation companies; etc.; may also slow the resolution process. Occasionally, a hospital may bill both the claimant and Allianz making for even further delay and confusion. Just keep all your paperwork! Contact Johnson Inc., our Benefits Administrator, if you need assistance: 905•764•4888 | 1•800•638•4753.

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

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.



Best Doctor Correctly diagnosing glaucoma starts with knowing what to look for.

Affecting nearly one in every 50 adults over the age of 40, it's a complicated, slow-moving condition in which damage to the optic nerve can cause progressive, irreversible vision loss leading to blindness.

While universally held to be caused by fluid pressure buildup behind the eye, glaucoma is a very confusing condition that can be difficult to diagnose. The most common type of glaucoma, known as open-angle glaucoma, often has no symptoms at all other than slow vision loss.

If you've had your eye pressure measured and it was normal, for example, you may still have glaucoma, while higher pressure numbers don't necessarily mean that glaucoma is the problem or cause of vision issues.

In addition, certain people are found to be at higher risk for the disease. They include patients:

- with family members who have glaucoma
- with a history of diabetes
- with high blood pressure
- who are African-American

Further complicating the process of determining glaucoma, the

Call 1.877.419.2378 or visit bestdoctorscanada.com

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disease's symptoms are often similar to indicators seen in other conditions, such as macular degeneration, cataracts, diabetic retinopathy, migraine headache and stroke.

Because most people have no symptoms of chronic open-angle glaucoma in the early stages, a diagnosis is easy to miss or delay. Glaucoma should be treated early to prevent serious complications, such as blindness, so it's critical you seek regular eye care to get any problems diagnosed and treated as soon as possible.

As with any part of a personal wellness journey, your diligent attention to annual checkups and preventive maintenance is only part of the story. Some conditions or symptoms may require you to look for additional expertise or counsel.

Glaucoma is exactly the kind of complex, vague disease that inspires the mission of Best Doctors. Our meticulous, highly specialized analysis of your health care records is just what the doctor ordered when dealing with medical conditions that don't have straightforward, definitive diagnoses.

Meet Our NEW MEMBERS at BREAKFAST

An Opportunity for New and Experienced Retirees to Meet

Tuesday, September 18, 2018

The Old Mill, Brûlé Room A

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet

Music provided by Ken Edge

\$25 for Guests/Current Members

Gratis for New Members as described below.

RTO/ERO Toronto welcomes its new members who have joined us from September, 2017 to August, 2018 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

REGISTRATION DETAILS

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

Complete and submit, with appropriate payment, the Registration Form on Page 13 by Monday, September 10, 2018 so that we can best use our funds by ordering the proper resources.

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

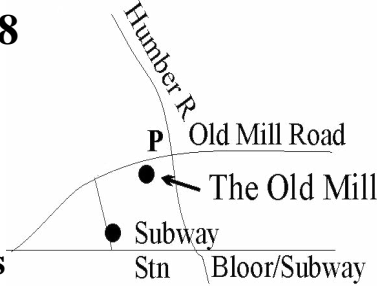
Event Information: Kay Jeffery: catherine.jeffery067@sympatico.ca

*Come Early! Meet Your 2018/19 Executive & Convenors
Leave When You Want!*

If you find, after registering, that you cannot attend, please contact our Registrar, Bob Putnam, at 416-249-9214.

Pay Parking is in effect weekdays for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.

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



Photos taken at our events may appear on our website or in a subsequent edition of this Newsletter.

Registration Form for New Member Breakfast

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

SEPTEMBER 18, 2018 ~ REGISTRATION FORM

All Must Register via Bob Putnam as below

~ Return by Monday September 10, 2018 ~

Name: _____ Phone: _____

email: _____

\$25 per guest (Used for RTO/ERO Toronto purposes only)

Guest: _____

I joined RTO/ERO Toronto from 2013 to 2017 but was not able to attend this event since joining. **No Charge (Please check & initial)**

New members, whose names we receive via the August 31, 2017 provincial database update, will receive their personal invitation separately, via Canada Post, early in September in time to meet the published deadlines. Those for whom the invitation is too late to participate this year, we look forward to meeting you at future breakfasts, at no charge, within the next five years.

Other members remit \$25.00/person by cheque (no post-dates)

payable to RTO/ERO District 16 to:

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

NOTE 1: Buffets do not necessarily accommodate special dietary needs

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

Remember your Parking Pass - Page 26

New Member Breakfast Menu

Buffet Style

*Chilled Orange, Grapefruit & Apple Juices
Fluffy Farm Fresh Scrambled Eggs with Herbed Tomato
Mesquite Smoked Bacon & Country Link Sausages
Golden Mini Red Potatoes with Rosemary & Cloves
Fresh Baked Mini Muffins, Danish Pastries, Croissants,
Buttermilk Biscuits, Gluten Free Blueberry Muffins,
Sliced Fruit Tray, Preserves, Marmalade, Honey & Sweet Butter
Coffee (regular, decaffeinated), Selection of Fine and Herbal Teas*

Merit Travel | Venngo - RTO/ERO Partners



Merit Travel has indicated that long-term stays, hosted tours, and cruising are the most booked for our members. Based on after-trip surveys, 80% of members rate Merit as Excellent /Very Good.




We understand solo travel can be an adventure, but it can also be daunting for anyone new to the experience and sometimes expensive due to single supplements. When you travel with **Merit Travel** and **Just You**, you are welcomed into a group of fellow solo travellers, to sample the lifestyle, traditions and cuisine of a destination in good company. You can also expect the assistance of experienced Tour Managers who will ensure your experience is smooth and stress free! A travel expert in solo travel will pair you with the safest itinerary. And the best part? No single supplements! If you're interested, please contact Merit Travel Toronto at 416•345•9726.

Merit is exploring providing a monthly list of specials, last minute trips and quick sail options on its website – <https://rtotravel.ca/>.

Remember to ask for the RTO/ERO member discount when booking a trip as this is not reflected in the published price in Renaissance and online.

Venngo Services: The Member Perks program,  operated by Venngo for RTO/ERO members,  continues to expand with over 2,100 group discounts offered. Members are reminded that online shopping is an option where a specific store of interest is not located in their area, and the discount offered to members for products from that store will be honoured. As well, if there are local stores that members would like to see be part of the Venngo Member Perks program, these can be suggested to Venngo and they will follow up. Please send suggestions to Simon Leibovitz (**email only**): sleibovitz@rto-ero.org

RTO/ERO Charitable Foundation Activity

 In recognition of their support to the RTO/ERO Foundation, **Jo-Anne Sobie** presented a plaque to **Mi5 Print & Digital**. Mi5 provides in-kind support to the Foundation in the production of print materials, including our *In Memory* and *In Honour* cards, brochures, forms and other communications materials. Mi5's support allows more of our donors' funds to be delivered on our mission promise.



To donate: www.embrace-aging.ca | 416•962•9463 or 1•800•361•9888 or, send cheque payable to **RTO/ERO Foundation** to RTO/ERO Foundation
300-18, chemin Spadina Road Toronto ON M5R 2S7

Contact Armand: 416•233•0002 | armand.gagne2@sympatico.ca

Special Recognition ~ Our Volunteers



Middle: Christine Newhouse

RTTO/ERO Districts in Ontario and British Columbia are dependent on members volunteering to provide services to members. Most often, it is the executive and committee chairs who come to mind, and whose names are commonly in District Newsletters.

Your Executive feels that it is time we recognized those members who facilitate specific activities. Pictured above are these valued volunteers. Below, is a brief summary of their contributions.

Travelogues: **Vida Arshad, Karen Chin, Jean Pitt, Christine Newhouse, Vera Schevchuk, and Beverley Wittrock** help these presentations run smoothly with registrations and refreshments

Newsletter Committee: **Ian Baird and Mary El Milosh** have been steady members of the editorial committee ~ Ian completing 25 years in 2018. Both have been Toronto executive members.

Luncheons: **Barb Putnam** has been responsible for the efficient registration of the district's two Luncheons and New Member Breakfast.

ENJOY YOUR PENSION!

CRUISE WITH US

See Page 4 for Details



Your Toronto Executive is pleased to name the recipients of the *RTO/ERO June Szeman 50th Anniversary Award*. These awards were presented at our Annual General Meeting on May 2, 2018. In total, they represent 100 years of voluntary service to District 16 members. From the top, they are:

Marjorie Blake: An executive member since 2002 ~ 16 years having being a Member-at-Large, Second Vice President, Mailing Chair, and Goodwill Chair since 2010.



Kay Jeffery: An executive member since 1993 - 24 years having been Member-at-Large; Third, Second, First Vice President; and, Program Chair since 2005.



Valerie Mah: An executive member since 2004 - having been Social/Recreation Chair; First Vice President; President; and, Archives Chair. Val has also been our district Foundation Representative, the original RTO/ERO Foundation Board Chair, and member of the RTO/ERO Nominating Committee.



Bob Putnam: An executive member since 1995 - having served as Member-at-Large for one year, then assuming the position of Treasurer. Bob has also served on the RTO/ERO Audit Committee as both member and Chair.



Bill Tاجر: An executive members since 1995 ~ having been a Member-at-Large; Second and First Vice President; President; and, District Health Chair since 2001. Bill also served on the RTO/ERO Travel Committee as member and Chair.

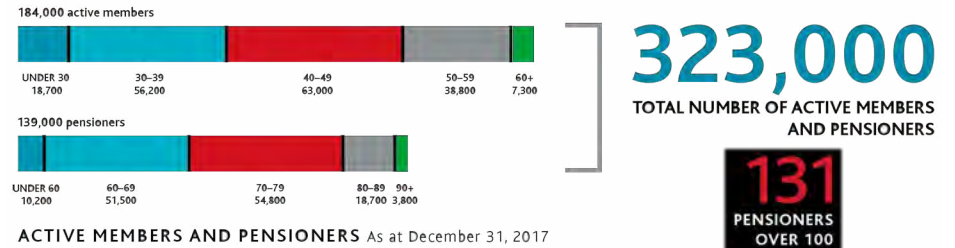


Ontario Teachers' Pension Plan (OTPP), 2017

Your Toronto Executive was represented at the annual meeting on April 12. We provide a summary of the OTPP 2017 status.

Source: Ontario Teachers' Pension Plan Annual Report available at: www.otpp.com/corporate/ontario-teachers-reporting

Plan Member Demographics:



Demographic Changes - Past/Present: A Plan Funding Consideration

	2017	1990
Average retirement age	59	58
Average starting pension	\$46,300	\$29,000
Average contributory years at retirement	26	29
Expected years on pension	32	25
Number of pensioners aged 100 or more	131	13
Ratio of active teachers to pensioners	1.3 to 1	4 to 1
Average contribution rate ¹	12.0%	8.0%

¹ Average contribution rate decreased to 11% effective January 1, 2018.

Plan Highlights:

- **Funding:** The plan remains financially healthy and is *105% funded*. Effective *January 1, 2018, the plan sponsors restored full inflation protection for retired teachers and reduced the contribution rate for active members;*
- **Funding Source:**
 - 10% Member Contributions:
 - 11% Government/Designated Employer Contributions
 - 79% Net Investment Income
- **Total Funding Return:** 9.7%
- **Net Assets:** \$189.5B
- **Net Investment Income:** \$17.0B

OMERS 2018 Information Meeting details on Page 18

OMERS Spring Information Meeting: April 10, 2018

Your Editor attended the Ontario Municipal Employees' Retirement System (OMERS) meeting. We provide a summary below. Full report at:

<https://omers.com/About-OMERS/Annual-Reporting>

Member Demographics:

- Members: 482,000
- Average Pension: \$30,300 for those retiring in 2017
- 2017 New Retirees: 10,200
- Active Members/Pensioners Ratio: 2:1
- Contribution Rates

	Age 65	Age 60
Up to \$55,000	9.0%	9.2%
\$55,000 +	14.6%	15.8%

- Number of Employers: 984
- Number of Unions/Ass'ns: 35



Plan Highlights:

- Funding: The plan has improved its funding status for the 5th year to 94%
- Contributions vs. Payouts: balanced at 4B each
- Total Funding Return: 11.5%
- Net Assets: \$95B
- Net Investment Income: \$10.1B (Primary Plan)

Looking ahead - issues affecting investment decisions:

- Plan Maturity: pensions paid will be greater than contribution
- Longevity: pensioners are living longer
- Workforce Trends: increase in part-time workers
- Canada Pension Plan: enhancements beginning in 2019
- World Economics: foreign developments; war; famine; catastrophe; etc.
- Politics: trade issues; protectionism; head-of-state twitter musings

Q & A: This portion of the meeting was dominated by young City of Toronto workers expressing concerns regarding potential plan changes that would deny them pensions like those now paid. It was pointed out that plan changes are decided by employee/employer representatives and not by the fund managers.

Pension Contact:

Susan (general information):

416•367•9917 | susanweinert@hotmail.com

OTPP (specific personal concerns):

416•226•2700 | 1•800•668•0105 | www.otpp.com

OMERS (specific personal concerns):

416•369•2400 | 1•800•387•0813 | www.omers.com

Worth Repeating ~ The Social Value of DB Plans

In 2013, a study was commissioned by a group of Canada's leading Defined Benefits (DB) pension plans: Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Employees Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers' Pension Plan (OTPP). The study, conducted by the Boston Consulting Group (BCG), examined the social value of DB plans. We reported the results in our Newsletters at the time.

OMERS, in 2017, commissioned a further study by Deloitte and summarized its findings in the [OMERS 2017 Report to Members*](#).

In November 2017, a comprehensive study was conducted, which compared the attitudes and behaviours of OMERS members who are retired, or near retirement, with retirees who do not belong to a DB pension plan. The study focused on four drivers of social value: management of health, community engagement, financial stability and self-reliance. We set out to understand if greater certainty of retirement income generates social value for communities and governments.

Key highlights of the study findings include:

- OMERS members feel healthier overall and stay more physically active in retirement
- OMERS members are more active community participants and help others in need, donate more often to charity, and volunteer more
- OMERS members are also more confident about their retirement savings and about their ability to handle unexpected expenses
- They feel more confident about their ability to financially look after themselves and their families, and are less reliant on government financial support

In addition to the social value created by OMERS members in the community, there is also positive economic value created by the Plan with the impact of benefit payments, investments and job creation.

We are also invested in companies which provide and create thousands of jobs. In addition, OMERS is further providing leadership in the future of the Canadian economy through investments in 30 Canadian technology companies that have already created 5,000 jobs.

All of these factors highlight the importance of preserving coverage under OMERS as a defined benefit plan.

\$4 billion in annual pension payments → Supports retirement security
Taxes paid on retiree pension income → Helps fund government priorities
Investing in companies → Creates jobs

*www.omers.com/About-OMERS/Annual-Reporting/

Courtyard Marriott RTO/ERO Rates, 2018

Get more with your membership with discounted rates at the Courtyard Marriott hotel in the heart of downtown Toronto (475 Yonge St.). The Courtyard Marriott offers renovated, quiet rooms - a perfect place to stay while in the city.



Features: free Wi-Fi, 24-hour fitness centre, indoor lap pool, mini fridge, and valet parking.

2018 rates: \$162 – December

\$175 – April

\$182 – May, June, July, August, September, October, November

Reservations

Phone: call 1-800-847-5075 and request The Retired Teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario (RTO/ERO) rate. You must mention that you are an RTO/ERO member when booking and provide some form of member identification (e.g. membership card) upon arrival.

Online: visit www.marriott.com, select “special rates” and in the drop-down box marked “corporate/promo” enter the code UIZ.

Important

Rates are quoted in Canadian dollars per room, per night and are subject to applicable taxes. The rates are applicable only for individual travel, not groups. If necessary, please cancel any room at least two days prior to the reservation date to avoid penalty.

Rates are **NOT available** on the following 2018 dates: May 14-16, June 11-12, June 23-27, August 4-5, September 10-12, December 31. These dates are subject to change without notice.

The Preferred Corporate rate applies to a standard guestroom, single/double occupancy. Any group bookings (10+) will be negotiated on a request basis.



**RTO/ERO Toronto
SUPER TEES GOLF SEASON
Details on Page 32**

REMEMBER THIS LOGO?

REMEMBER THE HARBOUR CRUISES?

RELIVE THE EXPERIENCE!

Call up some former colleagues and join our **CRUISE**

Register Now! Details on Page 4



Canadian Drug
Policy Coalition

Coalition canadienne
des politiques
sur les drogues

Drug Policy - The Case for Reform*

What do we mean when we talk about the drug problem in Canada – a society with a robust market in both legal and illegal

substances exists, and the use of a wide range of drugs has become common place?

After more than one hundred years of pursuing a policy of drug prohibition, the Canadian Drug Policy Coalition contends that it is time to stop pretending that the “war on drugs” is working. Canada still relies heavily on criminal law to deal with drugs such as cannabis, cocaine and heroin. Over the

We need to recognize that it's not deviant or pathological for humans to desire to alter their consciousness with psychoactive substances. They've been doing it since pre-history... and it can be in a religious context, or it can be in the context of symptom management.

– Perry Kendall,

Provincial Health Officer,
British Columbia


past century, successive federal governments have expanded the number of prohibited substances, removed procedural protections to make it easier to convict individuals of drug offences, and introduced mandatory minimum sentences for many drug offences.

The movement for exploring viable alternatives to using the criminal law as a primary intervention in the area of problematic drug use is quickly gaining momentum. Never before have so many governments voiced displeasure with the international drug control regime. Never before, to this degree, have citizens put drug law reform on the agenda and passed regulatory proposals via referenda or by popular campaigns. Never before

have the health benefits of harm reduction approaches—preventing overdose and transmission of disease—been clearer.

Significant reforms are emerging in many countries including Canada. The Canadian government has committed to legalizing and regulating cannabis for non-medical use. Uruguay and a number of American states have introduced laws regulating the trade in cannabis. More than half of American states have laws permitting at least some level of access to medicinal cannabis, and Canada has a large medical cannabis program.

In 2001, Portugal removed criminal penalties for personal drug use (up to a ten-day supply) of any drug and shifted resources to a health-based approach to drugs. Evaluations of the Portuguese initiative have found a reduction in harms such as HIV transmission, fewer people dying as a result of drug overdose, and

Continued on Page 22 

Drug Policy continued from Page 21

reduced rates drug use amongst young people. Twenty other countries have also implemented some form of decriminalization of drug possession.

Like Canada, other countries have introduced supervised consumption facilities as a key component of a comprehensive response to drugs. These include Switzerland, Denmark, Germany, Australia, the Netherlands, Norway, Spain and Luxembourg. These facilities foster access to other health and social services that ultimately help people who use drugs move towards better health and control over their lives.

Several countries, including Canada, have gone a step further and either offer, or have done trials of, heroin-assisted treatment. This involves providing injectable pharmaceutical heroin under medical supervision [which is] showing positive results. A number of European countries provide drug-checking services to test for purity and adulteration. This gives people better information about what they may decide to put into their bodies.

The measures described above point to a shift from criminal law towards using pragmatic, health-based measures to reduce the potential harms of drugs to those who use them and their communities. They embrace new approaches to providing health services to people who use drugs, a commitment to engaging marginalized populations and a spirit of innovation in introducing new regulatory options for drugs currently controlled by organized criminals and unregulated dealers.

The Canadian Drug Policy Coalition and its partners are initiating the project Transforming Canada's Approach to Drugs: A National Conversation. The Conversation will explore alternative approaches to criminal law as the primary response to drugs and showcase innovations from Canada and around the world that provide a blueprint for change.

*Source: <http://drugpolicy.ca/about/case-for-reform/>

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



May 28: *After Dinner Mints* ~ musical entertainment

Watch for our Fall Program in the September Newsletter

Are we in your head yet?

CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE CRUISE



CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE

Charity
Finances



Our Newsletter accepts ads for only those charities which are known to our members. They are: The Angel Foundation for Learning; The Toronto Educational Opportunity Fund; and, The RTO/ERO Charitable Foundation.

Finances for all registered charities may be found on the Canada Revenue website: www.canada.ca/en/services/taxes/charities.html

For your information, we provide the short summaries of their latest report to Canada Revenue. One may also wish to check this website for the status of your favourite charity.

The Angel Foundation For Learning: Registration no.: 108075946 RR0002

Website: www.angelfoundationforlearning.org

Reporting period ending: 2017-08-31

Programs and activities: Support student nutritional programs which are developed in conjunction with TCDSB schools; assist needy students; provide post-secondary scholarships and bursaries; assist needy students who have emergency needs beyond their family's means (i.e. supply of winter clothes, food, hearing aids, eye glasses, epi pens and other life necessities in support of having productive education.)

Revenue: Total revenue: \$5,965,165

Expenses: Total expenses: \$5,773,499

Compensation: Total compensation for all positions: \$340,063

Full-time employees: 7 | **Part-time employees:** 0

Professional and consulting fees: \$11,500

Compensated full-time positions: \$40,000 - \$79,999

The Retired Teachers of Ontario Foundation: Reg. no.: 848662110 RR0001

Website: www.rto-ero.org/support-the-foundation

Reporting period ending: 2016-12-31

Programs and activities: The RTO/ERO Foundation aims to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada. Currently our focus is on supporting geriatrics/gerontology research and training at post-

Continued on Page 24

Charities continued from Page 23

secondary institutions across Ontario. This year, the Foundation added an additional funding program. The social isolation fund will provide grants to community organizations addressing the issues of social isolation in seniors.

Revenue: Total revenue: \$242,448

Expenses: Total expenses: \$316,884

Compensation: Total compensation for all positions: \$129,251

Full-time employees: 0 | Part-time employees: 3

Toronto Educational Opportunity Fund: Reg. no.: 119266468 RR0001

Website: <http://teof.ca/>

Reporting period ending: 2016-12-31

Ongoing programs: Support student nutrition educational programs in inner city schools.

Revenue: Total revenue: \$182,239

Expenses: Total expenses: \$183,990

Full-time employees: 0 | Part-time employees: 0

Total compensation for all positions: 0

Professional and consulting fees: \$4,000

The Neil Wilson/TSSAA Golf Tournament

For a number of years, we have also supported this organization's annual tournament. The Toronto Secondary School Athletic Association (TSSAA) does use funds raised to support these registered organizations.

From the 2017 Tournament, **Peter Stille** and **George Shepherd** report these donations:

TEOF: \$2,000

Canadian Junior Golf Association: \$1,500

Operation Smile: \$ 500



The 2018 Tournament details on Page 36.

Celebrate Ontario's Election Results! or not.

Join our **ANNIVERSARY CRUISE**

Tuesday, June 19

Details on Page 4

But... **DON'T FORGET TO VOTE ON JUNE 7**
And... **A SINGLE VOTE IS NEVER WASTED**

Volunteers Needed ~ Needlework Guild

Do you (or someone you know) love to knit, crochet, or quilt?

The Needlework Guild of Canada (NGC) supports dozens of social agencies by providing new clothing for distribution to agency clients.

Established in 1892, NCG Toronto, a registered charity, has about 300 members who agree to donate at least 2 new items of clothing, or cash, annually. In 2017, over 6,350 handmade articles - such as mitts, scarves, socks, slippers, sweaters, afghans, baby blankets and newborn layettes - knitted, crocheted, quilted - which were distributed to 21 Toronto social service agencies.

The NGC stitchers can transform your stash of yarn or fabric into cozy articles for Torontonians in need!

For the NGC's Distribution Day in November, assistance is needed to assemble, sort and pack donated items, for these agencies.

The NGC maintains no office space or office staff - it is run completely by volunteers. Please contact the NGC through the website: needleworkguildofcanadatoronto.com

Submitted by RTO/ERO Toronto member: **Darlene Sinnott**



Volunteers Needed ~ Frontier College*

Do you want to use your extensive teaching experience to help others? Frontier College is looking for tutors to support young adults upgrading their high school math or physics (MAP4C or SPH4C) courses in order to get apprenticeships in the construction trades. This is a great way to connect with a younger generation, give back to the community, and keep yourself learning! Tutoring takes place near St. Clair Ave. and Yonge St. from 4-7pm on Monday-Thursday each week. For more information, contact **Kamal Abdul** at:

kabdul@frontiercollege.ca or 416•923•3591 ext. 210.

*Editor: OTF and the Affiliates are proud to have presented the **Greer Award**, 2018 to Frontier College, our partner in the promotion of literacy for many years. Frontier College, founded in 1899, is Canada's oldest and most respected literacy organization. The organization recruits and trains volunteers to deliver literacy programs to children, youth, and adults in communities across the country.

Parking Pass

64920



MANAGED PARKING SERVICES



EVENT: Retired Teachers of Ontario - District 16

VALID: Sept. 18, 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 New Member Breakfast 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.**



Goodwill ~ Marjorie Blake



Spring! Has it sprung? Has it arrived? We hope to have its arrival after a recent news headline stipulated that... "Melting ice may be delaying spring" (Toronto Star - April 18, 2018). We look forward to the brighter side of this season!

Welcome letters were sent to 46 new members. Cards of condolence were sent to relatives of 26 deceased members. Birthday cards were sent to thirty-four 80- year-olds; nine 90-year olds; and two 100-year-olds.

Fruit baskets, floral arrangements, and plant arrangements were sent to several members for reasons as hospitalization, encouragement, or, house-bound due to a variety of seasonal illnesses. Get Well, Keeping-in-Touch, and cards of Encouragement; as well as telephone calls were sent or made to other members. Thank-you cards, letters, as well as telephone calls, were received from members with regard to personal, as well as general issues, pertaining to our Goodwill program.

Kindly remember to continue to keep us informed and up-to-date with relevant information of interest or concern regarding our fellow members (with permission). Our ability to communicate with a membership of almost 5500 is greatly limited and we rely on our members to keep us aware.

As summer arrives, hopefully, I wish the best to everyone. Have a safe and enjoyable Summer!

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

Contact:

Marjorie Blake 905•837•0874/905•837•8453 | mdblake@sympatico.ca
Valerie Mah 416•533•0445 | vmah@ican.net



RTTO/ERO and the National Association of Federal Retirees have partnered to launch Vibrant Voices, an advocacy campaign to represent the interests and concerns of our members and seniors as we approach the Ontario election on June 7. We are speaking out on three key issues: Age-friendly communities; Elder abuse; Geriatric training. See our Supplement.

Don't be a Lubber-of-Land!

CRUISE with us!

Details on Page 4.

Author Joy Kogawa hosts Non-Fiction Book Club

On February 13 the Non-Fiction Book Club had a memorable meeting. Through a series of extraordinary coincidences, not only did we have the author **Joy Kogawa**, of our book of the month, *Gently to Nagasaki*, at our discussion, Joy generously invited the club to meet in her home! Joy Kogawa is well-known for her books that describe the plight of Japanese-Canadians during their internment, in the Second World War, and during the years that followed. Some RTO members may have used Joy's books such as, *Naomi's Road*, *Naomi's Tree* or *Obasan*, with students in their classrooms. Her writing style, whether for children or adults is beautifully poetic and moves the reader.

Gently to Nagasaki, Joy's latest book, forces us to ponder the complexities of the human condition, as the reader goes on a multi-layered journey. At times we travel with Joy through her brave and honest autobiography. We also travel on a historical path, that forces the reader, to confront the horrors and brutality of war. As the paths converge we reach Joy's ultimate message, one of peace and hope.

Members of the club shared their thoughts and connections to the book. We had a lively and pleasant afternoon with Joy, in her sun-filled home. It was an honour, for all of us to meet this important Canadian author. As a token of our appreciation, the club gave a small donation to Joy Kogawa House in Vancouver, which is a non-profit organization that sponsor literary activities. The house offers a writer-in-residence program, as well as field trips for students to learn about the internment of Japanese-Canadians.

Joy Kogawa will be at The Annette St. Library on May 14th, from 7:00-8:00 to discuss her book, *Gently to Nagasaki*.

Many thanks go to **Mieke Foster** for organizing the meeting, and presenting *Gently to Nagasaki* and to **Valerie Mah** for taking the photos.

Nancy Ballanger



Author Joy Kogawa ~ Mieke Foster ~ Nancy Ballanger

Bring Friends! What's better on a Spring Day than...

a *TORONTO HARBOUR CRUISE?*

See Page 4! Attach a list to the form!

Recreation/Social ~ Heather Talbot



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

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

Art, Bridge, La Belle Langue, 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 | lynchmariell@gmail.com) An open studio for those interested in sketching and painting. A lovely well lit space is available and, although no instruction is provided, there is plenty of support and good fellowship. Members bring their own drawing and painting materials. *We meet the first Friday of the month from 10:00am to 12:00, except in July and August.*



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



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

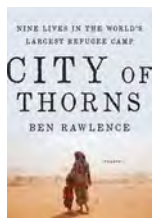
Les dates pour Holy Rosary Parish Hall, 356 St. Clair W, sont May 14, June 11.

A bientôt! **Jacqueline Chartier.**

Activities continued on Page 30 🗨️

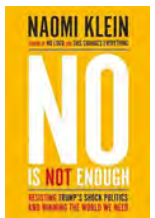


Non-Fiction Book Club: Nancy Ballanger (nancyballanger@gmail.com) and Ruhi Tuzlak (416•487•2191 | tuzlak007@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30.



← **June 12:** *City of Thorns: Nine Lives in the World's Largest Refugee Camp* by **Ben Rawlence**

July 10: *Alone Together: Why We Expect More From Technology and Less From Each Other* → by **Sherry Turkle**



← **August 14:** *No Is Not Enough: Resisting the New Shock Politics and Winning the World We Need* by **Naomi Klein**

September 11: *Race Against Time* → by **Stephen Lewis**



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).

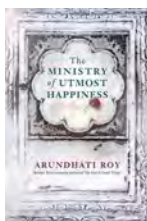


West End Book Club ~ Steve Feldman: (416•588•6637 | vsf@sympatico.ca) hosts this book club in Room 2 at Holy Rosary Parish Hall. We meet the *4th Tuesday of each month*, September to June (NOT December) from 1:30pm to 3:30pm.



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

June 26: *The Ministry of Utmost Happiness* → by **Arundhati Roy**

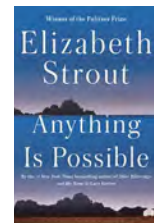


Continued on Page 31 ↗

The following activities meet at various locations.

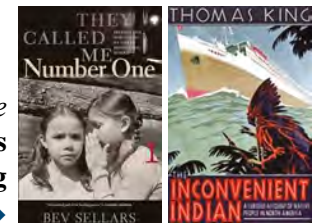


Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections below for those interested in their reads.*



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

June: *They Called Me Number One* by **Bev Sellars**
The Inconvenient Indian by **Tom King** →



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

The Downtown Coffee Club gets together just southeast 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 *4th Thursday of the month from 4:30-6:00pm*. Come, learn about the world of money from how to chose a credit card, to estate planning. We learn from each other and have presenters on a variety of financial topics. Dates: May 24, and June 28.



Monday Matinée Movie ~ Location change during Manulife Centre renovations: Join us and we'll notify you once a month of an early afternoon movie at the *Yonge/Dundas Cinemas* - top level, located on the northeast corner. We meet on the *4th Monday of the month, eleven months of the year (not December)*. If you are free afterwards, join us for coffee/tea/dessert./or whatever, at *Jack Astor's* - also on top floor.

Continued on Page 32 ↗

Social/Recreation continued from Page 31

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.

GOLF REVISED ROUTINE



SuperTees Golf Group ~ The SuperTees Golf Group plays every second Wednesday from early May to the end of October at **Scarlett Woods Golf Club**, an executive par 3 course at Jane and Eglinton (entrance off Eglinton). We ask that each player indicate their intention to play through email by the Tuesday of the week before we play. The convenors will call the club the next day (Wednesday, 7 days before we play) to book the required number of tee times. You will pay your green fees at the pro shop on the day of play. A reminder email will be sent out to all players on the list to confirm attendance by the cut-off date and then another email will be sent indicating tee times and foursomes.

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

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



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



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

NO! Your ship has not sailed!

Join our **50TH ANNIVERSARY CRUISE**

Register Now! Details on Page 4

Theatre, October 4 ~ Drayton Festival Theatre



Mosey on in for a hand-clappin', foot-stompin', feel-good tribute to classic hits of early country music. In the tradition of the Grand Ole Opry, some of country music's greatest pioneers are celebrated in this energetic, fun-filled musical revue: Johnny Cash, Hank Williams, Willie Nelson, Conway Twitty, Charley Pride, Merle Haggard, Kenny Rogers, Dolly Parton, Patsy Cline, Loretta Lynn, Tammy Wynette, and many more.

Also see Page 35 for Trip Terms & Conditions

Date:Thursday, October 4, 2018

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

9:15am Yorkdale Subway Station (north end)
9:45am Hurontario Car Pool (at Hwy 401)

Lunch: 11:30am - 1:00pm

Enjoy a delicious buffet lunch at **The Crossroads**

Show: 2:00pm - 4:30pm

Reserved seating for **Kings & Queens of Country**

Dinner: 5:30pm - 7:00pm

Enjoy a delicious dinner at **Angie's Kitchen**

Return: 8:15pm Hurontario Car Pool

8:45pm Yorkdale Subway Station (north end)
9:00pm St. Andrew's Church

Price: \$140 per person (includes HST)

To Book: On Wednesday, June 13:

Call **Linda Grieve** at **416•498•7228** at 8:00am

If your booking is confirmed by Linda,

forward a cheque for the full amount **IMMEDIATELY** to:

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

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

and may be postdated to September 1, 2018

Inclusions:

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

RICHARD
O'BRIEN'S

THE ROCKY HORROR SHOW



Theatre, October 24 ~ Avon Theatre, Stratford

SEX, DRAG AND ROCK 'N' ROLL. It's the most fun you can have in fishnets! A cult classic for more than forty years, this brilliant pastiche of B-movie horror and sci-fi tropes, with its irresistible rock-and-roll score, invites us to shed our inhibitions and explore our wildest dreams and desires.

Date:Wednesday, October 24, 2018

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

9:15am Yorkdale Subway Station (north end)

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

Lunch:11:15am - 12:45pm

Enjoy delicious buffet lunch at the historic **Queen's Inn**

Show:2:00pm - 4:30pm

Reserved orchestra seating for The Rocky Horror Show

Dinner:5:15pm - 7:00pm

Enjoy a delicious dinner at **Quehl's** in Tavistock

Return: 8:15pm Hurontario Car Pool

8:45pm Yorkdale Subway Station (north end)

9:00pm St. Andrew's Church

Price: \$170.00 per person (includes HST)

To Book: **On Wednesday, June 13:**

Call Karen Sinclair at 416-690-4961 at 8:00am

If your booking is confirmed by Karen,

forward a cheque for the full amount IMMEDIATELY to:

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

Cheques are payable to *Year Round Travel Inc.*

and may be postdated to September 1, 2018

Inclusions:

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

*Also see Page 35 for
Trip Terms & Conditions*

Theatre Daytrip Terms & Conditions

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

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

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

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

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

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

Please note: Entry into Hurontario Carpool lot has changed.

From Toronto: Leave 401 via Hurontario exit, remain in centre lane and proceed across Hurontario at the stoplight. Follow the roadway to the stop sign, turn left, proceed to next stop sign, turn left and then left into the carpool lot.

From Points South and North on Hurontario: Turn west on Prologis Blvd. which is one stoplight north of World Drive or one south of Courtneypark. Proceed to stop sign which is Kateson Dr. Turn left and proceed south to last stop sign, turn left and left again into the carpool lot.

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

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

4. **Cheques** should be sent immediately to confirm your reservation. They may be postdated to September 1, 2018.

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

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

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

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

Note: If we are unable to find someone to replace you after the cheques are cashed, your payment is not refundable. This has occurred in a small number of cases.

RTO/ERO Toronto Theatre Daytrips Committee:

John Bratton, Jack DeGroot, Linda Grieve, Karen Sinclair



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>

Time: Golf: 11:30am Registration
1:00pm Tee Off (shotgun start)
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.)

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

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



We hear that...

Golfers



**See Page 4 to
sign up your
foursome!**

CRUISES

Welcome New Members ~ Linda-Sue Thomas

Contact Linda-Sue: rto16memb@gmail.com



Welcome to those having joined RTO/ERO in March, 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 to register any change in your status. *As of April 30, 2018, our membership was 5449.*

Smail Beckir
Lynne Brennan
Edmondo Brutto
Angelika Cabral
Veronica Cox
Martha Cummer
Lesia Deacon
Malcolm Forge
Ricky Gorgan

Philomene Hoffman
Robert Kesteven
Joan Laurie
Katalin Lazarovits
Nona MacDonald
Anne-Marie Seguin
Kathleen McDermott
Patricia McDermott
Marian McDonell
Daniel Peter

Martyn Rice
Lydia Rowland
Carol-Ann Russell
Linda Steggle
Barbara Thorp
Jacques Tourangeau
Ines Verdone
Pauline Whitby
Sandra Young

In Memoriam ~ Marjorie Blake

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

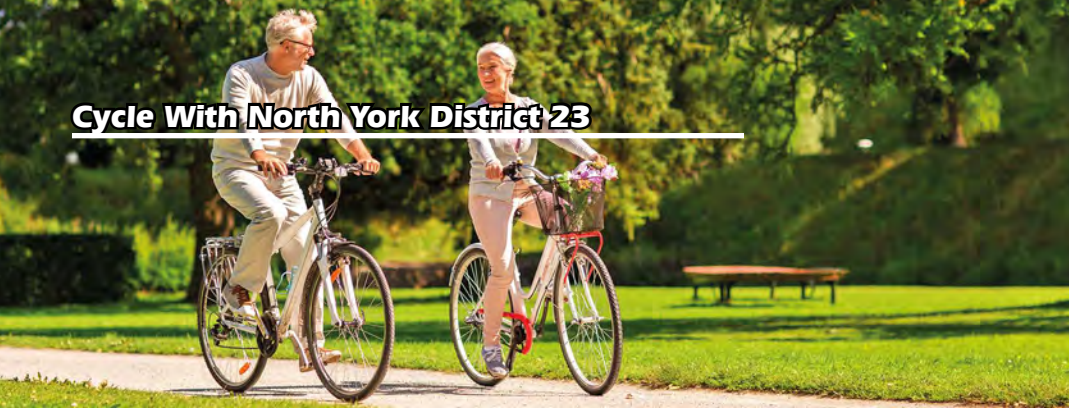


Condolences to families, friends and colleagues of those deceased recently. We share in the mourning of the loss and we celebrate the services they rendered.

Michael Broschart
Valerie Brotherton
Brian Chant
Gloria Chu
Margaret Crljenko
Walter Cruikshank
Anna Grexton
Barry Goldblatt
Dian Goldstein
Sara Handa
Samuel Hanna
Frederick Jennings
Olga Les
Jack Livesley



Robert Morris
Elizabeth Mountain
Alex Nastasiuk
Elizabeth Norman
Frank O' Keefe
Sylvia Pawson
Joyce Rice
Frederic Shepherd
Pearl Weaver
Bill Weldon
Barney Whitby
Judith Wright
David Young



Cycle With North York District 23

You are invited to join **Eileen Kearns**, North York District 23 Cycling Convener, and fellow RTO/ERO members on their cycling activity. If interested, contact Convener Eileen to ensure she has your email address in case the ride is cancelled due to inclement weather or threatening rain.

Email Eileen at: eileen_kearns@edu.yorku.ca

Parking: Park on Craigmont Drive: E of Bayview; W of Leslie; S of Cummer.

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

Later in the Spring after the first few cycling trips, we may park our cars at the Sunnybrook Parking lot and meet up in front of the washrooms near the parking lots in order to cycle the Lower Don Trail to the Distillery and perhaps the Martin Goodman Trail.

What You Need: certified cycling helmet, running shoes, bell and water bottle. You may wish to bring a snack. *Everyone must sign the RTO/ERO waiver.*

Happy Trails!

From Your Editors

Errata: in our March Newsletter we published the wrong telephone number for **Betty Lou Reynolds**, our First Vice-President. Her correct number is 416•356•5609. Also, the correct email address for Bill Menagh, Communications Chair, is bmenagh@sympatico.ca. (How embarrassing!) We apologize for any inconvenience.

RTO/ERO members pay one annual fee of about \$60, in January only, of each year. Districts receive just over 25% to finance district activities. In Toronto, our approximate 5400 members generate about \$80,000 (see budget proposal in March Newsletter). These funds support our ability to provide space rental, event cost subsidies, special workshops and other activities.

SO! Why not join our *CRUISE*, alone or with friends, and save \$10 off the regular Lunch Cruise rate.

RTO/ERO Toronto Executive 2017 ~ 2018

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

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 available at: www.rto-ero.org | Email: membership@rto-ero.org

Obtaining Your Newsletter

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

Newsletter Submissions

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

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

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

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

RTO/ERO Contact Information

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



Photo by V. Mah

On February 13, the **Non-Fiction Book Club** had a memorable meeting. Not only did we have **Joy Kogawa**, author of our book of the month, *Gently to Nagasaki*, at our discussion, Joy generously invited the club to meet in her home! Also see Page 28.

Nancy Ballanger



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





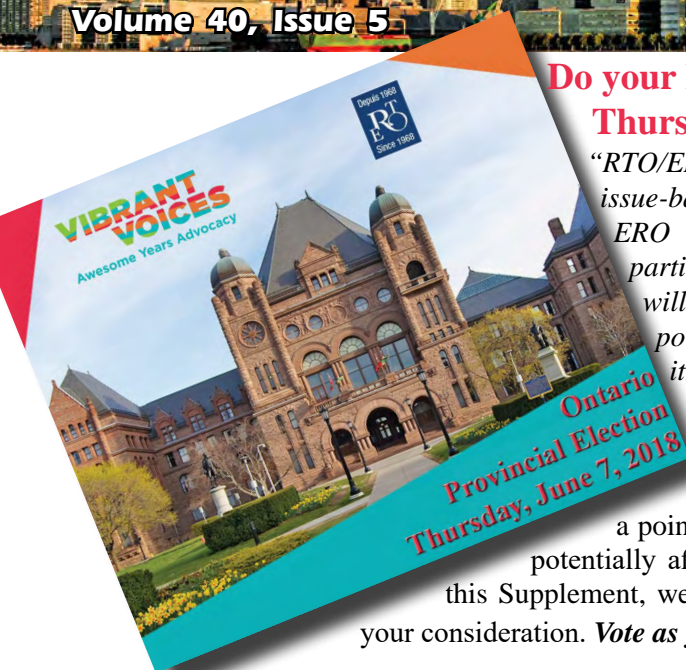
THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO

TORONTO DISTRICT T6
NEWSLETTER SUPPLEMENT

Original Logo Concept: C. Naumoff/1991

Volume 40, Issue 5

May, 2018



Do your **BEST** to **VOTE** on
Thursday, June 7, 2018

“RTO/ERO is a non-partisan, issue-based organization. RTO/ERO does not support any particular political party, but will meet with members of all political parties to promote its issues and positions.”

Constitution

However, this does not prevent us from having a point of view on those issues potentially affecting our members. In this Supplement, we present those views for your consideration. ***Vote as you wish; but VOTE!***

RTO/ERO has responded to some of these issues by establishing the charitable RTO/ERO Foundation, with geriatrics as a core area for granting. Among the Foundation’s achievements:

- Created a permanent Chair in Geriatric Medicine at the University of Toronto, with \$3 million donated by RTO/ERO. **Dr. Paula Rochon**, the inaugural Chair, mentors students at the undergraduate, graduate and post-doctoral levels.
- Funded dementia training through a grant to a Ryerson/McMaster joint project. Students from multiple disciplines (medical, occupational therapy, physical therapy, nursing, nutrition, physician assistant and social work) participated in an online module and an in-person geriatric skills workshop.
- Provided orthogeriatric training through a project at Mount Sinai Hospital. This mandatory two-week rotation focuses on the special peri-operative considerations in caring for complex frail older adults, followed by two weeks acquainting the surgery trainees with holistic geriatric medicine (issues such as frailty, recurrent falls, cognitive changes).

What's the issue?

Policies, practices and planning that make communities age-friendly benefits us all. Such communities have structures and services that:

- promote healthy and active lifestyles
- enable seniors to remain in their homes
- give them reasonable and safe access to public transportation
- offer them opportunities to socialize and volunteer

An age-friendly community optimizes opportunities for health, participation and security, to enhance quality of life as people get older.

Some challenges

Reducing the pressure on health care: If communities are not age-friendly, it can affect health outcomes, add to the burden on the health care system, and increase demand on spaces in long-term care facilities.

Social well-being and vibrancy: Without age-friendly strategies, we can lose many of the contributions that seniors make, from their own families to local causes.

Meeting the needs of diverse communities: There is no single approach to making the range of communities – from urban centre to rural and remote areas – age-friendly.

For more information:

Global Age-friendly Cities: A Guide

<http://bit.ly/agefriendlyguide>

Age Friendly Checklist

<http://bit.ly/age-friendlychecklist>

Age-Friendly Rural and Remote Communities: A Guide

<http://bit.ly/agerural>

An age-friendly community optimizes opportunities for health, participation and security, to enhance quality of life as people get older.

Questions

1. How does the concept of age-friendly communities fit this party's policy?
2. Where is this party on the spectrum of age-friendliness?
3. What benefits does this party foresee in promoting age-friendliness in our community?
4. Will this party meet the challenges to implementing an age-friendly community?

What's the issue?

Residents of long-term care homes need and deserve a minimum standard of care. Yet there is a crisis in care quality and staffing in these facilities. That crisis threatens the health and well-being of residents, many of whom are elderly and require complex care.

If passed, Bill 33 (Time to Care Act) would amend the Long-Term Care Homes Act, 2007, mandating at least four hours a day of nursing and personal support services per resident (averaged across the residents). The minimum hours may be increased by regulation.

Some challenges

High workloads: 97% of residents have two or more chronic conditions and need help with daily activities like getting out of bed, eating or toileting. One in three is highly or entirely dependent on staff. Residents with greater physical, psychological and emotional needs create ever-increasing workloads for staff. These staff are overworked and require better training, supervision and support.

Underfunding: Ontario underfunds resident care compared to other provinces. That situation needs to change, so we can care for our elderly, and often most vulnerable, citizens in a timely and dignified manner.

Growing wait times: Along with meeting care needs, we need to address waiting lists for beds that are long and growing longer. As of June 2017, the average time to placement in long-term care was 137 days, and the wait list for long-stay beds was 32,046.

Chance of health complications: Improper nursing and personal care increases the numbers of health-related complications requiring hospitalization.

For more information:

Bill 33 Facts and Figures <http://bit.ly/factsfiguresBill133>

A crisis in care quality and staffing threatens the health and well-being of residents.

Questions

1. Given the health and financial costs associated with improper nursing and personal care, will this party pass Bill 33 as quickly as possible.
2. What is this party prepared to do to ensure that Personal Support Workers are better trained to deal with the growing numbers of residents with complex and/or behavioural needs in long-term care homes?
3. How would this party address Ontario's shortage of long-term care beds?

What's the issue?

Over the next two decades, the numbers of Canadians aged 65-plus will double. Those 85 and over will quadruple.

Among the key factors that support healthy aging – the availability of appropriate health, social and community care providers. Having personnel with the knowledge needed to care for older Canadians is essential.

Some challenges

Shortage of professionals: There is clear evidence that geriatricians play a vital role in helping older adults to remain healthy and independent for as long as possible. Canada has one geriatrician for every 15,000 adults. That is unacceptable if our senior population is going to be able to age with dignity and receive the best health care.

Lack of training: Compared to other countries, Canada is falling behind in recognizing and preparing its health and social care professionals to meet the growing need for geriatric expertise. For virtually all these professions, there's no mandatory core and postgraduate training around understanding and managing the issues related to caring for older adults.

Pressures on health care costs: Older Canadians constitute about 16% of our population, but account for nearly half of our health and social care systems costs. An efficient and effective system will ensure the right care, at the right time, in the right place, by the right provider.

For more information:

National Seniors Strategy: <http://nationalseniorsstrategy.ca>

Canada is falling behind in recognizing and preparing its health and social care professionals to meet the growing need for geriatric expertise.

Questions

1. How is this party supporting and encouraging mandated geriatric training for all health care professionals? What funding will it commit?
2. More incentives are required to support community-based geriatric facilities and placement of trainees. Such facilities will provide valuable real-life exposure to the geriatric population. Will your party consider a tax-deduction for contribution to research or education, or a grant to facilitate these types of inter-generational partnerships?
3. Including inter-generational studies in the secondary curriculum will promote an early interest in and understanding of geriatrics work. How can we encourage the Ministry of Education and school boards to support this discussion/initiative?

What's the issue?

Canada is the only country with universal health care that does not also provide universal drug coverage. While establishing a pharmacare system would cost approximately \$4 billion, the government would save an estimated \$11 billion a year.

A pharmacare program would also cut costs to individuals; allow for better monitoring of the effectiveness and safety of medications; lead to a healthier population; and reduce the burden on other medical treatments.

Some challenges

High drug costs: Of the 32 most industrialized countries, Canada pays the second highest per capita costs for prescription drugs.

Lack of coverage: 3.5 million Canadians have no drug coverage whatsoever, and countless others leave prescriptions unfilled because they can't afford them.

Influence of pharmaceutical companies: These companies spend an average of \$36,000 per doctor, per year, promoting their products.

For more information:

Health Coalition

<http://bit.ly/RTOEROPharma>

Pharmacare would cut costs, allow for better monitoring of medications, lead to a healthier population, and reduce the burden on other treatments.

Questions

1. Would this party work with the federal government to create a universal drug plan?
2. The federal government already provides prescription drugs to First Nations, veterans, the military, refugees and prisoners. How would this party see Ontario's role evolving in implementing universal drug coverage for Ontarians?



Visit our campaign website: vibrantvoices.ca to learn more about the issues and to share your views directly with your local candidates.

What's the issue?

The United Nations has said clean water is a right. The 1971 Canadian Environmental Protection Act (CEPA) aimed to reduce the flow of toxic substances into the environment, with enforcement power given to the provinces. Yet in Canada water regulation has been ineffective.

Some challenges

Industrial contaminants: Pharmaceutical, mining, and lumbering industries draw huge amounts of water and contaminate it.

Run-offs after rain: Blue-green algae develops when agricultural fertilizer runs off of farms into lakes after it rains, or when human and animal wastes are forced into the lakes during rain storms. Its presence is a growing problem in Ontario.

The destruction of our wetlands: The degradation of nature's filtering system allows algae blooms to spread in the upper layer of the water. The green appearance is caused by an explosion of the algae known as cyanobacteria, which release toxins damaging to human health. As the bloom continues to grow, a scum forms and oxygen is stripped from the water, killing off all living organisms and creating a "dead zone." Toxin concentrations increase as lake levels drop; in Ontario, this is at the greatest level in Lake Erie.

Well water: One-third of Canadians depend on groundwater (well water). This water can be contaminated by landfill leaking, septic tanks, chemical runoff and industrial waste sites. Some contaminants stay in the system for 10,000 years.

For more information:

The Council of Canadians – Water Campaign
www.canadians.org/water

Clean water is a right, yet in Canada water regulation has been ineffective.

Questions

1. What is this party willing to do to combat contamination of our water supplies and lakes?
2. How will this party deal with the issue of granting groundwater rights to bottling companies?
3. Will this party create a water policy that is effective, enforced and properly funded?

What's the issue?

Education employees in Ontario have Defined Benefit (DB) plans: the Ontario Teachers' Pension Plan (OTPP), jointly sponsored by the Government of Ontario and the Ontario Teachers' Federation; and, the Ontario Municipal Employees' Retirement System (OMERS).

DB plans offer Canadians pre-funded, low-cost and shared-risk pensions. The security and predictability of these plans allows members to budget their daily lives in retirement. Such plans operate under a legal covenant obliging employers to fund their employees' earned benefits, guaranteeing retirement security regardless of market volatility.

During elections, there is often a tendency to foster an us/them debate against the DB plans - especially those available to government employees.

Some challenges

Government Decision: Governments have the ability to create laws as they see fit - even to override current pension legislation: provincially or federally.

DB Plan Assets: Pensions are paid through the invested assets. These assets can be attractive to those seeking to solve perceived government financial difficulties.

For more information:

Regulatory Reform For Target Benefit Multi-Employer Pension Plans
 A Consultation Paper Ministry of Finance, July 2015
<https://www.fin.gov.on.ca/en/pension/mepp.html>

Defined Benefit pension plans are a social benefit for the complete population of the community and should be available to all workers.

Questions

1. When and how will your party support a defined benefit pension plan that gives retirees more security?

What to be aware of:

1. Media (social, print, broadcast) opposition to DB plans.
2. Friends/relatives with erroneous information about DB plans.
3. OTPP and OMERS websites with documented evidence of the social value of DB plans. Read our Newsletters, too.

*This page has been edited by the RTO/ERO Toronto District 16 Newsletter Committee and **Sheila MacMillan**, the District Political Advocacy Chair, to reflect provincial considerations. Editor.

Political Party Platform vs RTO/ERO Policy Checklist

RTO/ERO Position	Party Platform*			
	Green Party of Ontario	New Democratic Party of Ontario	Ontario Liberal Party	Ontario Progressive Conservative Party
Age-Friendly Communities				
• Health				
• Transportation				
• Remain in Home				
Long-Term Care				
• Bill 33 (Compassionate Care Act, 2018)				
• Funding				
• Wait Times				
Geriatric Training				
Pension				
Pharmacare				
Water				

Originally, your editorial committee and Political Advocacy Chair intended to glean from the party websites the information for us to complete the chart. Unfortunately, only the NDP and Green Party have data posted as we go to print. The Liberal Party has released a budget to be implemented should it be re-elected. Instead of potentially being perceived as biased in our selection, we leave it to our readers to complete the chart as they see fit.

Conservative Party: <http://www.ontariopc.com> | Green Party: <https://gpo.ca/>
 NDP: <https://www.ontariondp.ca> | Liberal Party: <https://ontarioliberal.ca>