



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

TORONTO DISTRICT 16 NEWSLETTER

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Volume 41, Issue 1

September, 2018



OUR FIFTIETH ANNIVERSARY CRUISE

More Photos Inside

Join us for our Fall Luncheon, P4
Retirement Planning Workshop, P37

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

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Calendar

October, 2018	Date	November, 2018	Date
Bridge	2	Art/Sketch	2
Art/Sketch	5	Bridge	6
Non-Fiction Book Club	9	Executive	8
Executive	11	La Belle Langue	12
La Belle Langue (<i>Holiday on 7th</i>)	15	Non-Fiction Book Club	13
Bridge	16	Bridge	20
Monday Matinée Movie	22	Fall Luncheon/Craft/Vendors	21
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Subscribe to our monthly E-zine, sent to your email.

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

Front Cover: 50th Anniversary Cruise Photos: by V. Mah and B. Menagh

Back Cover: Super Tees Golf 2018 Inaugural Outing, May, 2018

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

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

To our new members, congratulations on your retirement and for a job well done. Welcome to RTO/ERO, an organization that is celebrating its fiftieth anniversary this year. What was once exclusively for retired teachers now embraces all those who have had a career in the field of education.

Toronto District 16 is the voice for nearly 5,500 members with an executive and program leaders generously providing their time, expertise, passion and dedication to respond to an ever widening variety of issues concerning seniors today. We are evolving, as will soon be evident by our response to the requirement to move from operating under a Constitution to establishing a District Governance Document (an electronic copy of the District Governance Model is available in the Members' Centre of the RTO/ERO website). Progress will be reported as this document evolves. (RTO/ERO is incorporated under the *Canada Not-for-Profit Corporations Act*.)

Through our programs, events and newsletters, we endeavour to raise awareness about timely issues such as social isolation, cannabis use, accessing hospital records and so on. A quick scan of the table of contents is most impressive! According to Aristotle "it is impossible for the man who does nothing to be happy". Select an area of interest, drop in and have a look, widen your social circle, stretch your mind, laugh! It need not be a commitment.

Although I could say that I hope you enjoyed a relaxing and exciting summer, the political and social events of the last few months have certainly been a source of unease and concern to us all. As seniors, we are a strong and growing force, we have a voice and that translates into power and influence and I urge you to use it. Get involved, stay informed, have discussions over coffee, volunteer, send emails, become enraged, vote wisely and above all keep in mind Martin Niemöller's poem "First they came...."

I look forward to seeing you at our exciting events and programs. Welcome aboard and hang on.



RTO/ERO The Retired Teachers of Ontario

Les enseignantes et enseignants Retraites de l'Ontario

We are the only visible, vocal organization supportive of retirees from the education sector in Ontario with cross-Canada connections with other provincial education retirees.

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

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

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

12:00 Noon ~ Luncheon & Door Prizes

(Prizes compliments of Craft Show Participants)

\$40/Person ~ Please Register / 150 Seats

1:20pm to 2:00pm ~ Entertainment

Complete and submit, with payment, the Registration Form, opposite, by November 12, 2018 so that we can best use our assets to order proper resources.

Please register early!

~ **MENU: SIT-DOWN LUNCHEON** ~

Assortment of sweet rolls and sweet butter (gluten free available on request)

Caramelized Butternut Squash Soup

MAIN DISH CHOICE

Herb Crusted Atlantic Salmon

with lemon dill cream, Thyme & Olive Oil Roasted Potato Wedges and, *Seasonal Vegetable Medley (No Asparagus or Zucchini)*

OR, 7 Oz. Striploin Steak (medium)

with Madagascar Green Peppercorn Brandy Sauce

and, *Seasonal Vegetable Medley (No Asparagus or Zucchini)*

OR, Braised Vegetarian Tagine (Tofu, Eggplant, Zucchini, Roasted Garlic, Tomato Sauce) with Basmati Rice, Naan Bread & Roasted Vegetables

DESSERT CHOICE

Tiramisu Coupe: Mascapone, Espresso Soaked Lady Fingers, Tia Maria, Cocoa

OR, Fruit Cup

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

Pay Parking in effect for vehicles NOT displaying the Parking Pass.

REMEMBER TO CLIP YOUR PARKING PASS (Page 30)

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

LUNCHEON, WEDNESDAY, NOVEMBER 21, 2018



ENTERTAINMENT: STEVEN TÆTZ ENSEMBLE

A jazz group playing music from all eras tracing the music of the Kings and Queens of Swing. The entertainment will be a tailored program designed to appeal to the cross section of ages of members and guests attending the luncheon.

New album: "Drink You In" ~ *This disc is a sheer delight from start to finish.* Lynn Renee Bayley – The Art Music Lounge.

DISPLAYS BEFORE & AFTER LUNCHEON

Kay Jeffery, our Program Chair, organizes an attractive and informative assortment of crafters (attractive gift ideas for all occasions) and service providers. RTO/ERO Partners: Best Doctors, Eldercare Select, Merit Travel, Johnson Inc. have been invited. A list will be in our monthly *Σ*-zine.

Join us and meet some 'old' friends on November 21.

FALL LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____

Guest: _____ \$40.00/person

My selection:

Salmon Steak Vegetarian

My Dessert: Tiramisu Fruit Cup

Guest Selection:

Salmon Steak Vegetarian

Guest Dessert: Tiramisu Fruit Cup

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

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

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

RETURN BY MONDAY, NOVEMBER 12, 2018

A prompt return permits wise use of District assets.

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

RTO/ERO Membership Fees & Benefits Premiums

Members of RTO/ERO pay a **Membership Fee** once a year. These fees are spent on services available to all members. Excess funds are set aside for unanticipated expenses. These fees have been stable for over a quarter century.

Being a member of RTO/ERO entitles one to purchase health benefits (Extended Health, Dental, Hospitalization) for which **Benefits Premiums** are paid. Excess funds are placed in a Health Premium Stabilization Fund (HPSF). Complete information on the use of these monies is reported annually. At the end of each fiscal year, any surplus is set aside in separate funds:

- Excess funds generated from *membership fees* are returned to the general fund;
- Excess funds generated from *benefits premiums* are added to the HPSF and used to limit premium increases in years when claims and benefits improvements necessitate higher than anticipated premium increases.

In 2014, the RTO/ERO By-Laws were amended to strengthen the integrity of the HPSF. However, in the re-incorporation of RTO/ERO under federal legislation, these protections have not been included.

It is anticipated that the current directors will address this issue in time for the next Annual Meeting in May, 2019.

Hospital Records ~ Access Your Own

myUHN PATIENT PORTAL Are you a patient at **Toronto General, Toronto Western, Princess Margaret or Toronto Rehab**? If so, sign up today for the myUHN Patient Portal. myUHN Patient Portal is a free service and secure website that lets you:

- see your appointments and results as soon as they are ready
- find education resources
- share your information with others

Get your health record online to:

- prepare for appointments with your health care provider
- track and manage your care

If you have any questions or would like a registration code, call myUHN Support at: 416•340•3777 | www.uhn.ca/PatientsFamilies/myUHN



A similar service, called **MyChart**, is available if you are a patient of **Sunnybrook, Baycrest, Lakeridge, Michael Garron, Ottawa, St. Michael's, and William Osler** hospitals.

Information at: www.mychart.ca



Your Toronto Executive, in addition to receiving committee reports, at its May and June meetings:

- agreed to sponsor the September, No-Bell Luncheon;
- received notice of the 2017/18 Toronto winners of the RTO/ERO Scholarships (See Page 24);
- applied for, and received, the RTO/ERO Political Advocacy Grant of \$1,247.31 for the costs of the *Vibrant Voices* insert in the May Newsletter;
- approved a new projector for the Travelogue activity (up to \$500);
- discussed the integrity of the RTO/ERO Health Premium Stabilization Fund within the context of RTO/ERO's new corporate structure; and, authorized the approach to like-minded districts to identify if such concern were shared;
- authorized the preparation of a recommendation to Fall Senate to strengthen the protection of the Health Premium Stabilization Fund to be used for premium-paid services only (See Page 8);
- received the Treasurer's report to June 14: Income/\$39,089.95; Expenses/\$43,337.47; Assets/\$43,987.45.



RTTO/ERO Toronto Districts is a voluntary organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough and East York; Toronto; District 22, 23, 24, 16 respectively). We sponsor our:

Retirement Planning Workshop

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.



RTTO/ERO:

• **Armand Gagné**, Toronto District 16 2nd Vice-President, was elected to the RTO/ERO Nominating Committee for 2018-2021 at Spring Senate/AGM;

- Wellness Website launches in September (See Page 9);
- RTO/ERO first Annual General Meeting under the terms

of Federal Not-for-Profit organizations. (See Supplement for summary.)



RTO/ERO Toronto Craft Show & Exhibitors' Display 'Enhancements for Your Retirement' ~ November 21

We are pleased to host another Craft/Artisan Show. If you would like to participate, complete the form below and forward it as indicated.

This event will take place at The Old Mill, on Wednesday, November 21, 2018 from 10:00am to 2:45pm.

To participate, you must buy a luncheon (\$40). Terms of service require no food being brought into the Old Mill.

You will be given a craft table at no charge (if you need 2 tables then you should buy 2 luncheons). You are requested to donate one of your crafts (minimum value \$10) to the raffle which takes place throughout the luncheon.

RTO/ERO members and immediate family members are invited to show and sell their crafts. **Crafts must be hand-made.**

Please register by November 2. There is room for a *limited number of participants*. Space will be allocated on a first-come, first-served, basis. A waiting list will be kept should a registrant drop out.

Photos of previous Craft Shows are available on our website:

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

Craft Show contact and inquiries: Kay Jeffery:

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

Send BOTH Craft (below) and Luncheon (p5) Registrations Forms, by November 2, to:

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

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

CRAFT SHOW REGISTRATION FORM

Name: _____ Phone: _____

Address: _____

Email: _____ (used for RTO/ERO purposes only)

Product Description: _____

Do not contact Bob with questions regarding the Craft Show.



A Wellness Program for RTO/ERO

Editor: *As we go to print, this site may not yet be fully accessible and will be available only to Plan Members during the implementation period.*

Why

The Canadian population is getting older...fast...and people are living longer

- 1,541 Canadians turn 65 each day.
- By 2036, 1 in 4 Canadians will be over the age of 65.
- Average life expectancy in Canada is 82 years old.
- In the next 20 years, Canada's seniors population is expected to grow by 68%

Sources: World Bank, Canadian Institute for Health Information, CIHI, NIA White Paper. 2011, and, Census, Statistics Canada.

Website: <https://www.mywellsite.com/bwell/rtoero>

Unhealthy Lifestyles



1/4 of adults are obese



4/5 do not get the recommended daily physical activity



3/5 do not eat the recommended daily fruits and vegetables



1/4 report high levels of life stress

The Impact

- Nearly 2/3 seniors living in long-term care facilities take 10 or more drugs
- By 2041, seniors will have the highest rate of mental illness in Canada
- Approx. 75-80% of Canadian seniors report having one or more chronic condition(s)

Program Objectives

- A. To help RTO/ERO members gain a better understanding of their health risks through three program elements:
 1. Wellness Website
 2. Pre-recorded webinars
 3. Lifestyle Questionnaire
- B. To support RTO/ERO and its members to take action, by participating in health challenges to improve their physical, mental and financial health.

Continued on Page 10

Benefits Report ~ Wellness Website continued from Page 9

Wellness Website: (www.mywellsite.com/bwell/rtoero)

Lifestyle Questionnaire (LQ) (*Ready for Use - separate registration required*)

The Lifestyle Questionnaire (LQ) is an online questionnaire found on the RTO/ERO Wellness Website. The LQ is designed to assess an individual's health through a series of questions regarding:

- Demographics
 - Nutrition habits
 - Life Balance
 - Medical measurements
 - Physical Activity
- ✦ Upon completion of the questionnaire the member immediately receives an individual report personalized to their needs. It will help members understand how everyday health habits and their family history impact their health, along with recommendations for improvement.
- ✦ Reporting on the aggregate is also available.

Health Challenge (*Available this Fall - separate registration required*)

Complete daily activities and healthy bonuses to rack up points and reap the rewards of better health.

Webinars (On-line Seminars)

Live Now, Live for Life! (*Now Available*)

It's hard to imagine that over half of the Canadian population is living with at least one chronic medical condition. Add to this, the impact of personal finances on overall health and chronic disease. Financial health is a critical component of overall health - at all stages of life! To learn more about the lifestyle choices to prevent against chronic disease through healthy physical, mental and financial health practices, join us for the *Chronic Disease and Financial Health Webinar*.

Information & Resources: the Resources page consists of three main sections:

- Information & Resources
- Health Observances Calendar
- Health & Wellness Links

Be sure to scroll all the way down to view the resources available.

Partners Links:

- Best Doctors
- Venngo
- Eldercare Select
- Choosing Wisely Canada
- McMaster Optimal Aging Portal

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Canada's Lower-Risk Cannabis Use Guidelines (LRCUG)

The Canadian legalization of cannabis (October 17) may encourage those who stopped using cannabis many years ago to restart. Others may now wish to experiment for recreational or therapeutic purposes. The Centre for Addiction and Mental Health (CAMH) has endorsed The Lower-Risk Cannabis Use Guidelines (LRCUG), an evidence-based intervention project by the Canadian Research Initiative in Substance Misuse (CRISM), funded by the Canadian Institutes of Health Research (CIHR). A longer evidence summary of the guidelines, aimed at health professionals, is available at www.camh.ca.

Below is a portion of the LRCUG pamphlet.

Sources:

CIHR: <http://cihr-irsc.gc.ca/e/193.html>

CRISM: <https://crism.ca/>

LRCUG: www.camh.ca/-/media/files/pdfs---reports-and-books---research/canadas-lower-risk-guidelines-cannabis-pdf.pdf

Reducing health risks related to Cannabis use

When choosing to use cannabis, you can actively take steps to reduce risks to your health. Below are 10 science-based recommendations for how to do so. These recommendations are aimed mainly at non-medical cannabis use.

Cannabis use has health risks best avoided by abstaining

To avoid all risks, do not use cannabis. If you decide to use, you could experience immediate, as well as long-term risks to your health and well-being. Any time you choose not to use, you avoid these risks.

Delay taking up cannabis use until later in life

Using cannabis at a young age, particularly before age 16, increases the likelihood of developing health, educational and social problems. Avoid cannabis use during adolescence. Generally, the later in life you begin to use cannabis, the lower the risk of problems.

Identify and choose lower-risk cannabis products

High-potency cannabis products, with high tetrahydrocannabinol (THC) content, are more likely to result in harms. Some products contain a higher dose of cannabidiol (CBD), which counteracts some of THC's adverse effects. This means that products with high CBD-to-THC ratios reduce some of the risks. Know what you're using. Ideally, choose cannabis products with lower risk of harms.

Don't use synthetic cannabinoids

Compared with natural cannabis products, synthetic cannabis products (e.g.,

Continued on Page 12 

Cannabis continued from Page 11

K2 or Spice) can lead to more severe health problems, even death. If you use, give preference to natural cannabis products and abstain from synthetics.

Avoid smoking burnt cannabis—choose safer ways of using

Smoking burnt cannabis, especially when combined with tobacco, can harm your lungs and respiratory system. Choose other methods, such as vapourizers or edibles instead—but recognize that they also come with some risks. For example, edibles are safer for your lungs, but you may consume larger doses and experience more severe impairment because psychoactive effects are delayed.

If you smoke cannabis, avoid harmful smoking practices

If you smoke cannabis, avoid “deep inhalation” or “breath-holding.” These practices are meant to increase psychoactive experiences, but they increase the amount of toxic material absorbed by your lungs and into your body.

Limit and reduce how often you use cannabis

Frequent cannabis use (i.e., daily or almost every day) is strongly linked to a higher risk of health and social problems. Limit yourself—and ideally your friends or others you may be using with—to occasional use, such as on weekends or one day a week at most.

Don’t use and drive, or operate other machinery

Driving while impaired by cannabis substantially increases your risk of being involved in a motor-vehicle accident resulting in injury or death. Don’t use and drive, or use other machinery. Wait at least six hours after using cannabis—or even longer if you need. Combining cannabis and alcohol further increases impairment, so be sure to avoid this combination if you plan to drive.

Avoid cannabis use altogether if you are at risk for mental health problems

Some individuals should not use cannabis because of specific risk profiles. If you or an immediate family member has a history of psychosis or substance use disorder, your risk of cannabis-related mental health problems increases, and you should abstain from use.

Avoid combining the risks identified above

The more of these risky behaviours you engage in when using cannabis, the higher your risk of harms. For example, initiating cannabis use at a young age and smoking high-potency products every day puts you at much higher risk of both immediate and long-term problems. Avoid combining these high-risk choices.



CANADIAN RESEARCH
INITIATIVE IN
SUBSTANCE MISUSE

INITIATIVE CANADIENNE
DE RECHERCHE
EN ABUS DE SUBSTANCE

camh

Centre for Addiction and Mental Health
Centre de toxicomanie et de santé mentale

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Government Health Information for Seniors

Federal and provincial government websites are reliable sources for health and legal information for seniors. Here are a few sites suitable for our members living across the country. (Membership numbers as at July 31, 2018.)

Canada (15 members live outside Canada):

<https://www.canada.ca/en/public-health/services/health-promotion.html#sh>

Alberta (4 members):

<https://www.alberta.ca/senior-supports.aspx>

British Columbia (22 members):

<https://www2.gov.bc.ca/gov/content/family-social-supports/seniors?keyword=seniors>

Manitoba (7 members):

<http://www.gov.mb.ca/health/>

New Brunswick (4 members):

http://www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html

Newfoundland & Labrador (5 members):

<https://www.cssd.gov.nl.ca/seniors/index.html>

Nova Scotia (32 members):

<https://novascotia.ca/seniors/>

Ontario (5417 members):

<https://www.ontario.ca/page/information-seniors>

Prince Edward Island (4 members):

<https://www.princeedwardisland.ca/en/topic/seniors>

Quebec (20 members):

<http://www4.gouv.qc.ca/EN/portail/citoyens/evenements/aines/pages/accueil.aspx?cit>

Saskatchewan (1 member):

[www.saskatchewan.ca / search?q=seniors&sort=relevancy&f:Topic=\[Health\]](http://www.saskatchewan.ca/search?q=seniors&sort=relevancy&f:Topic=[Health])

Yukon (1 member):

<https://yukon.ca/en/find-hospital-or-health-centre>

**Ryerson
University**

**The Chang School
of Continuing
Education**

**Programs for 50+ and
Community Engagement**

If you are an older adult who wants to learn more, whether for personal interest, to build new skills, to make new social connections, or to remain active and engaged in your retirement, you may find what you're looking for through Programs for 50+ and Community Engagement!! Information: 416•979•5103 or visit www.ryerson.ca/ce/programs50plus

Sleep Apnea, Insomnia, and the Important Benefits of REM Sleep

In today's fast-paced world, one of the most under-rated health practices is getting adequate, proper rest. "Burning the midnight oil", whether you're working late, raising a family or cramming for exams, is not the only thing that prevents you from getting the deep, restful sleep your body and mind need.

Young adults with active work and social lives are also at high risk for sleep deprivation. Though, many factors outside the demands of a busy life can affect your sleep patterns. About half of all people over 65 have frequent sleeping problems, such as insomnia or sleep apnea, and deep sleep stages in many elderly people sometimes become minimal or even non-existent.

How much sleep each of us needs depends on several factors, including age. For adults of all ages, 7 to 8 hours a night is widely considered the best amount of sleep, and it increases if you have already been deprived of sleep in previous nights. When you haven't slept enough (even if you are accustomed to a sleep-depriving schedule), your judgment, reaction time and other functions are still impaired.

In fact, driving experts say that sleep deprivation is a leading cause of traffic accidents, while most fitness trainers typically include sleep as one of the central components of a comprehensive physical training program.

Better, Deeper Sleep

Besides helping with workout recovery and boosting alertness, sleep—particularly rapid eye movement (REM) sleep—helps your brain store new information into long-term memory by replenishing the components of your brain that control memory, alertness and problem solving. Generally speaking, REM is the most restorative component of your sleeping time.

While, insomnia can come from many sources, including stress, environment and medical conditions, setting yourself up for a good night's sleep is a critical part of a generally healthy lifestyle. Sleep apnea is also a common condition, causing your breathing patterns to abruptly awaken you frequently during the night, which diminishes the depth and quality of your sleep. A leading cause of daytime sleepiness, apnea often goes undiagnosed, because it is difficult for your doctor to detect the condition during routine office visits.

Call 1.877.419.2378 or visit bestdoctorscanada.com

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

Decriminalize Drugs ~ A Toronto Public Health Discussion*

The International Drug Policy Consortium and the Global Commission on Drug Policy recommend a “best practice” model of decriminalization based on public health and human rights principles. Under this model, there would be no penalties for the use or possession of drugs for personal use, although there could be restrictions on activities such as use in public spaces. In addition, there would be evidence-based health, harm reduction, treatment, and support services available for people who need them.

Is decriminalization effective?

Countries that have decriminalized personal drug use and possession and also invested in public health interventions have seen results:

- In Portugal, there has been a reduction in drug use among certain vulnerable populations, and increases in the number of people accessing treatment. There have been significant decreases in HIV transmission (85%).
- In Portugal, there was also an estimated 18% reduction in social costs (i.e. indirect health costs due to fewer deaths, and costs associated with criminal proceedings).
- In the Czech Republic, HIV rates are less than 1% among people who inject drugs, one of the lowest rates in the region.
- In California, there was \$1 billion in savings to the criminal justice system in the 10 years after the possession of cannabis was decriminalized in 1976.
- Police in jurisdictions that have decriminalized drug possession effectively have reported improved community relations because of the reforms.

What would the regulation of all drugs look like?

Decriminalization can reduce some harms for people who use drugs, but people would still rely on an illegal market where the contents and strength of drugs are unknown. Parts of this unregulated drug supply in Canada have become toxic and have led to overdoses and death. It may be hard to imagine how drugs such as heroin and cocaine could be legalized in a safe way. Figuring out how best to do this would be complicated and take time. Currently, no country in the world has regulated all drugs. Most countries have regulated alcohol, tobacco and pharmaceutical drugs. Medical cannabis is approved for use in Canada and elsewhere. Uruguay and some US states have regulated non-medical cannabis as will Canada this year.

In a regulated market decisions would need to be made about how drugs are produced, distributed and sold. It would depend on the drug and its potential for harm. For example, high-risk drugs could be available by prescription-only and distributed through pharmacies. Lower-risk drugs could be sold through government-controlled stores similar to how cannabis will be sold in Ontario. A public health approach to legal regulation would include a strong role for

Continued bottom of Page 16 



Political Advocacy ~ Sheila MacMillan

Contact Sheila: sheilamac@sympatico.ca

As we prepare for the municipal elections next month, we thought it useful to apply the Vibrant Voices criteria to our potential local leaders. Sheila and the Newsletter editorial committee have listed below those issues felt to be important for local politicians to indicate their positions.

Although some of these issues may appear to be of little import locally, municipal leaders are frequently members of, or have influence on, provincial and federal parties and can make their views known there.



Age-Friendly Communities:

- traffic lights timed to enable older citizens to cross safely;
- neighbourhood speed limits that reduce the risk of serious harm if struck;
- expand neighbour bus routes where retirement homes exist;
- ensure prompt maintenance of stairs, elevators, escalators in public buildings and TTC stations.

Long Term Care Homes:

- ensure prompt maintenance of public housing (elevators, A/C);
- hire adequate numbers of care workers at living-wage salaries;
- initiate frequent unannounced inspections;

Geriatric Training:

- hire care workers with geriatric training accreditation.

Pharmacare:

- support any federal Pharmacare proposal and encourage the provincial government to do likewise.

Water:

- insist that city and province co-operate to maintain an environmentally secure water supply.

Pension:

- ensure municipal staff (full and part-time) have access to the OMERS Pension Plan so, upon retirement, have an adequate income.

Decriminalize Drugs continued from Page 15

government to control and regulate the production (e.g. purity, strength), sale, marketing and consumption of any drug. It would also apply lessons about what has and has not worked for the regulation of drugs that are legal now, such as alcohol.

***Source:** Toronto Public Health, 416.338.7600 | toronto.ca/health



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

From the OTPP Website:

Planning for a long retirement, June 26, 2018



Our retired members are living longer and healthier lives than ever before which is a good thing! Longer, in fact, than the general Canadian retired population by roughly two years. So what does this mean for the health of your pension plan?

On average, after a 26-year career, our members will collect a pension for 32 years. While 32 years may seem high to some, it's based on data we've collected from our large membership base over a long period of time.

We use this data to project well into the future to ensure we're able to pay your pension. A few of the many factors we consider are:

- how long members work,
- the rate at which members retire,
- life expectancy based on our custom mortality tables and
- whether or not you're married (and your spouse's age).

Another key assumption is that life expectancies will continue to increase.

Why are teachers living longer?

While we can't say for certain, there are a few theories.

Healthier work environment -- Compared to the average Canadian, teachers tend to be more active in their jobs — you tend to stand and walk a lot more than a person with a typical desk job. Schools were one of the first workplaces to be designated a non-smoking environment. This means teachers typically tend to be in better health when they retire.

Level of education – Teachers are an educated group of individuals and there is a proven positive link between a person's level of education and their life expectancy.

Less financial stress -- Once you retire, your pension ensures a level of financial security many Canadians don't have. It turns out having economic stability – in both your working years and retirement years - helps to keep you healthier longer. In addition, 70% of our members are female. Statistics show Canadian women continue to have a longer life expectancy than men.

High proportion of married members – Many of our plan members are married

Continued on Page 18

Pension continued from Page 17

and according to insurance companies, married people tend to live longer in part because there is someone home to call 9-1-1. No joke!

As the ratio of working members to retired members continues to shrink, and life expectancies increase, making accurate projections is more vital than ever. These statistics, combined with all of the data we collect, are essential to helping us predict your future pension needs.

We need to make informed decisions today so we can keep our promise of providing you (and then your survivor) with a secure pension for the rest of your lives.

Source: www.otpp.com

About OMERS

Founded in 1962, OMERS is one of Canada's largest defined benefit pension plans with \$95 billion in net assets (as at December 31, 2017).



With employees in Toronto and other major cities across North America, the U.K., Europe, Asia and Australia, OMERS invests and administers pensions for almost half a million active, deferred and retired employees of nearly 1,000 municipalities, school boards, libraries, police and fire departments, and other local agencies in communities across Ontario.

The interests of OMERS Plan members, employers, sponsors and other stakeholders are represented by two corporations with separate and distinct mandates:

OMERS Sponsors Corporation (SC) provides strategic oversight and decision-making with regard to designing affordable pension benefits, setting contribution levels, and determining the composition of the two OMERS Boards. (The OTPP equivalent are the Ontario Government and the Ontario Teachers Federation.)

Changes made to the OMERS Pension Plans must be approved by the SC Board (consisting of Employer Sponsors (6) and Employee Sponsors (8)).

OMERS Administration Corporation (AC) provides strategic and operational management in serving Plan members and employers, collecting contributions and paying pensions, and investing the Plan funds.

This two-part structure provides for the effective operation of OMERS as a whole. It helps to ensure broad input into decision-making by considering the interests of a large number of stakeholders and focused expertise in key areas, including Plan design, member service, and Plan investments.

The two corporations and their Boards work together, closely and collaboratively, to meet a singular goal: the delivery of secure, sustainable and affordable benefits that address the needs of both members and employers.

Source: www.omers.com

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Thanks to our organizing committee, our marquee 50th Anniversary Event was a fantastic cruise. Over 170 members and friends enjoyed the remarkable weather, the crew's hospitality, and the well-presented luncheon as we sailed out of the harbour, west to Etobicoke, around the islands, through the Eastern Gap, and back to port. Thanks to our committee, pictured above (Betty Lou Reynolds (Chair), Joan Elliott, Armand Gagné, Kay Jeffery, Valerie Mah, Susan Weinert, Karen Sinclair), More photos on our website.





50th Anniversary Annual General Meeting and

RTO/ERO, in celebration of its 50th Anniversary, made available to all districts a number of trophies to be awarded to members having provided extra-ordinary service to fellow members. Announced in our May Newsletter, these were presented at our Annual General Meeting in May. Pictured above from left to right are the presenters and recipients, respectively: **Armand Gagné/Marjorie Blake**; **Betty Lou Reynolds/Kay Jeffery**; **Joan Elliott/Valerie Mah**; **Susan Weinert/Bob Putnam**; **Sheila MacMillan/Bill Tajer**.



Additionally, the executive presented certificates of appreciation to members who volunteer for specific responsibilities. Our monthly Travelogues are a well-attended social opportunity with refreshments and atmosphere that rely on **Vera Schevchuk**, **Karen Chin**, **Vida Arshad**, and **Jean Pitt**. **Christine Newhouse** (photo unavailable) was absent. The registration of our luncheons relies on **Barb Putnam** (right). The Newsletter relies on the editing skills of **Ian Baird** and **Mary El Milosh**. Inset: **Ian** (left); **Mary El** (right) with **Joan Elliott** (centre).





Spring Luncheon ~ Wednesday, May 2, 2018



Joan Elliott
President



Lone Smith
Past President



Judy Bowden
RTO/ERO Director



Scott Perkin
OTF/FEO



Bob Putnam
Treasurer



Paul Caron
Auditor





Anniversary Luncheon Celebration



More photos on our website, and <https://bloorwest.snapd.com/events/view/1151152>



Project STO (Service To Others) Grants ~ 2019

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

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

A Toronto District 16 application must be submitted to the provincial office by a specific date. ***To this end, individual applications must be received by our closure date of March 1, 2019***, to be considered by a sub-committee of the Toronto Executive. Just one project, if any, is forwarded to the Toronto Executive. In turn, the Toronto Executive makes the final decision about which project (if any) is to be forwarded to the provincial Service-to-Others (STO) Committee. Although all applications may be worthy of consideration, only one per district is allowed to go forward. Those applications meeting the basic criteria for the grant are selected for further consideration; those not meeting the basic criteria are rejected outright. (The process, although somewhat subjective, is based on which application best meets the stipulated conditions.) Once done, applicants are informed of the disposition of their submissions.

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

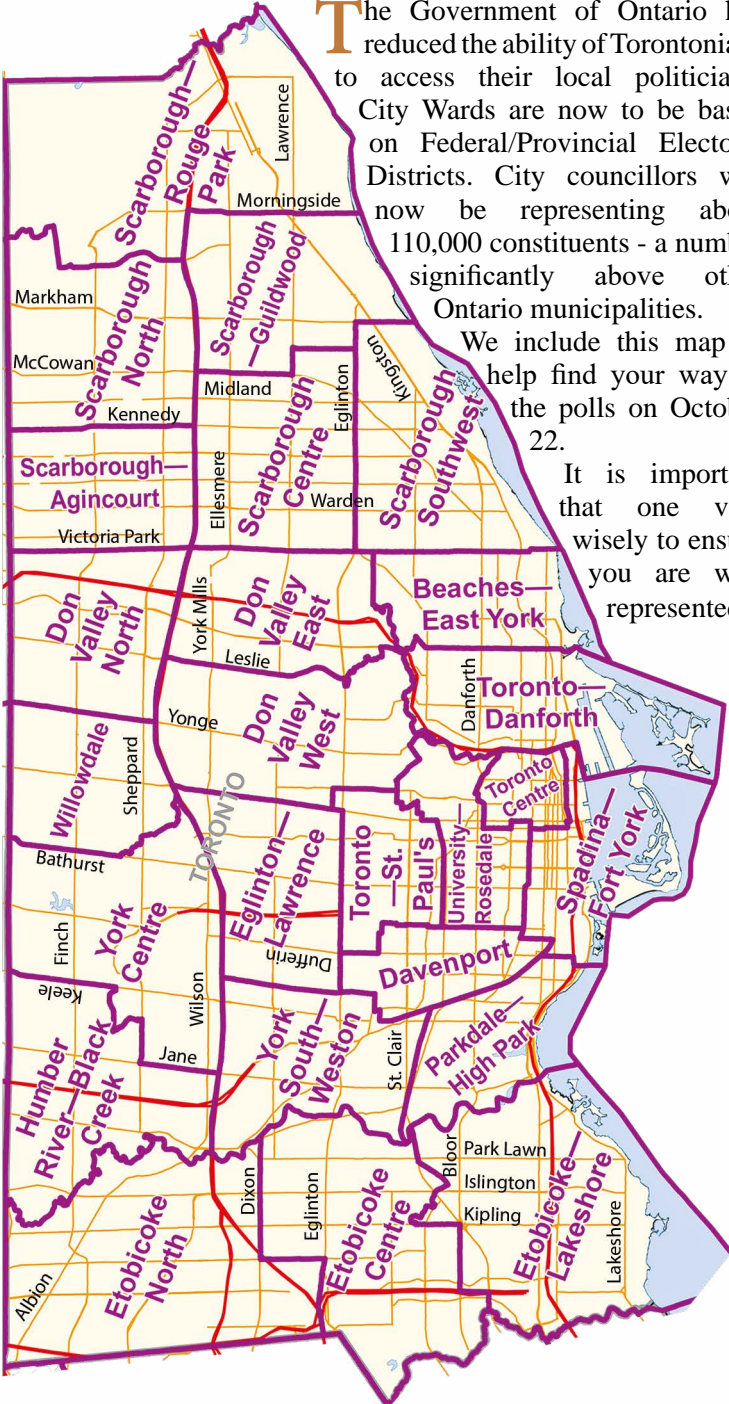
The Provincial Executive receives the recommendations of the STO Committee at its meeting in late September and makes the final determination. The chair of the STO Committee then notifies the districts of this final decision. The selected applicants are informed, the awards made, and the grants given.

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

Your District Executive would like to receive more applications. Keep an eye on our Newsletter and be prepared to download the correct form from the provincial website. Complete, and hope that your favourite project receives a cash boost. The process starts after Fall Senate. Good luck! 16

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

Toronto Wards based on Provincial/Federal Electoral Districts, 2018



The Government of Ontario has reduced the ability of Torontonians to access their local politicians. City Wards are now to be based on Federal/Provincial Electoral Districts. City councillors will now be representing about 110,000 constituents - a number significantly above other Ontario municipalities.

We include this map to help find your way to the polls on October 22.

It is important that one vote wisely to ensure you are well represented.

Map Source: © Queen's Printer for Ontario, June 28, 2018 (Street names added): <https://www.elections.on.ca/en/voting-in-ontario/electoral-districts/2014-general-election-electoral-district-maps.html>



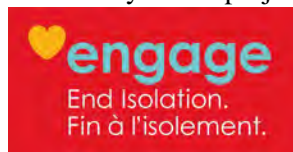
RTO/ERO Charitable Foundation Activity

ENGAGE: END ISOLATION

Did you know 19 percent of Canadians over 65 feel isolated from others and an estimated 30% of Canadians are at risk of becoming socially isolated?

“Social connectedness has proven to be vital to seniors’ health and well-being. Those with close connections and relationships tend to cope better with health conditions and experience fewer mental health issues, like depression.”

To tackle this emerging issue facing seniors in Canada, the RTO/ERO Foundation invests in innovative community initiatives that promote social connection and engagement among older adults. To date, RTO/ERO members and donors have helped the Foundation fund more than \$150,000 for community-based projects to combat social isolation.



This October, the Foundation will launch its inaugural month-long **Engage: End Isolation campaign** to deepen the national dialogue on moving Canada’s seniors from isolation to inclusion by:

- Raising awareness through information, facts, tips and action ideas;
- Empowering people to recognize and help those socially isolated or at risk;
- Supporting programs and research on social isolation.

Stay tuned for more information on how to get involved.

Join the campaign here: www.rto-ero.org/endisolation

Consider supporting the Foundation in one of the following ways:

On-Line or by Downloaded Donation Form at www.embrace-aging.ca

or, by phone: 416•962•9463 or 1•800•361•9888

or, by mail: by cheque payable to *RTO/ERO Foundation* to:

RTO/ERO Foundation 300-18, chemin Spadina Road Toronto ON M5R 2S7



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

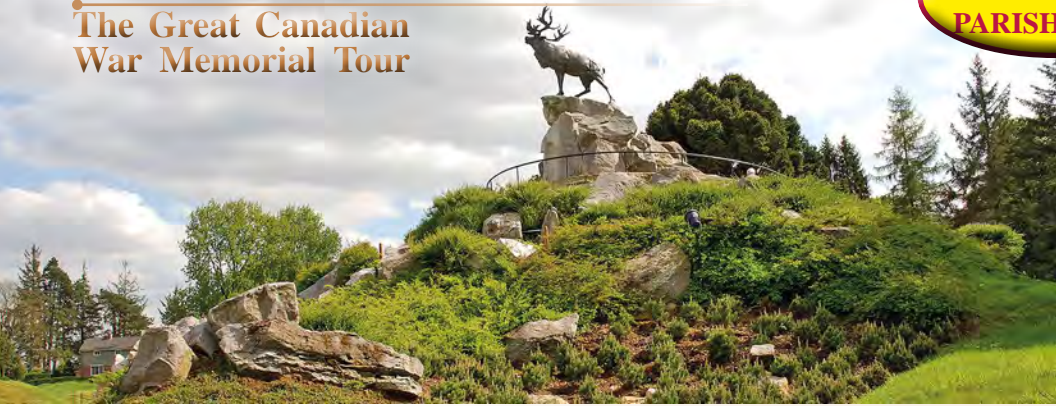
NEWS ITEM: TORONTO - Ontario Teachers’ Pension Plan announced its net assets reached \$193.9 billion as of June 30, 2018, a \$4.4 billion increase from December 31, 2017. The total-fund net return was 3.2% for the first six months of the year.

While financial markets have stabilized, volatility will likely continue amid global trade tensions, rising energy prices and geopolitical tensions. Returns in the first half were driven mainly by the performance of the equity asset classes, both public and private, and the inflation-sensitive asset class. (otpp.ca)

Travelogue ~ Wednesday, October 24 at 1:00pm

The Great Canadian War Memorial Tour

**A
HOLY R
PARISH**



In recognition of the 100th Anniversary of the ending of World War 1 this November, the Travelogue is pleased to welcome **David Lloyd*** as the presenter on October 24, 2018. David will take us on a tour of some of the sites where a few of the more noteworthy military encounters took place, with special recognition of those that involved the Canadian Expeditionary Force (C.E.F.). The C.E.F. endured the bloodiest conflict in Canadian history with the loss in excess of 61,000 Canadian lives. Join David as he takes us on a tour of the Douai Plain, Ypres, the Newfoundland Memorial at Beaumont-Hamel, Vimy Ridge, and Passchendaele. He will also introduce us to the Flanders Fields Museum and the imposing Menin Gate, where remembrance observations occur daily.



Please join us for the primer for the upcoming media coverage that will likely take place on or near November 11, 2018.

***David Lloyd** was a Professor in the Computer Engineering and Electronic Department at Humber College for 31 years before retiring in June 2014. While working at Humber, David also taught students at the Masters level for Central Michigan University and Cape Breton University for about 14 years as an adjunct Professor. Prior to his teaching career, he worked as a professional photographer for various newspapers in Southern Ontario. In retirement, David has joined the Bruce Trail Conservancy and volunteers as a trail support worker for the Caledon Hills Bruce Trail Club.

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rto.toronto@gmail.com

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

Art In Northern Italy By Train

In June 2017, **Gib Goodfellow** and his wife, Phyllis, flew into Milan, Italy where they boarded a train to Lake Como and then proceeded on to Venice. They stayed on Murano Island and then went on to Florence by rail. They made a point of staying in hotels convenient to the train stations and eventually took a train which cut through a corner of Switzerland and then into Paris (however, that is another story).



They had previously toured the south including Sicily and Sardinia, and were returning to Italy to view the Renaissance art and architecture of the three northern city states: Milano, Venezia, and Firenza, which had traded

throughout the Mediterranean and beyond. The two of them visited the home of Marco Polo. His family traded with China in the thirteenth century. Although they travelled on their own in Italy for two weeks, they attempted to book train tickets



in advance and also tried to arrange tours so that they could get into the most popular destinations without waiting in line. They were glad that they made these efforts, because the crowds were nothing less than outrageous. They had even pre-booked tickets to see Michelangelo's, David, at the Academia in Florence, but they still had to wait a half hour to pick up the ticket. However, they were very pleasantly surprised at Santa Maria del Grazie, in Milan, where there was no line-up to see Leonardo da Vinci's, Last Supper. Fortunately, they soon learned that one must purchase a ticket in advance. How civilized!

Please join us on November 28 to share, with Phyllis and Gib, their journey, which will treat you to the cultural masterpieces and history of Italy.

RTO/ERO Education Scholarship Awards, 2018

RTO/ERO Toronto is pleased to announce that 2 of 25 scholarships were awarded to Toronto District 16 members' relatives in 2018.

Pictured (top and middle) are:

Sarah Ratslav, recipient

Carol Ratslav, sponsor

Bottom photo, from the left, are:

Teresa Sila, sponsor

Sarah-Jaclyn Rodrigues, recipient

RTO/ERO \$1,500 Education Scholarships, 2019

A system of twenty-five \$1,500 Scholarships has been established by RTO/ERO.

The 2019 Application is now available to download from the RTO/ERO website:
www.rto-ero.org/programs-services/scholarship-program

The Student:

- completes the scholarship application;
- needs to provide the sponsoring member's membership number;
- is already at college, university or other educational institute and is in their last year/ last semester of their program.

Deadline Date

Close of business,

February 5, 2019

No Exceptions

Contact **Gail Knox**,
Administrative Assistant,
Research, at 416•962•9463 /
1•800•361•9888 ext. 233 for
more information.

*No hard copies are mailed
or available by email.*





Contact:

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

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

In our last Newsletter dated May 2018, there was the question as to whether Spring had sprung! From a wintry, cold May/June to a scorching, hot July/August, it is hoped that all members managed to cope with the onset of an intolerable heat wave during the past two months. Fall is fast approaching!

Welcome back to all members and especially to our new members who have joined RTO/ERO Toronto District 16 this year. Our Goodwill program continues to include a Welcome Letter, and a copy of our recent Newsletter. As well, those who have joined us in the past year receive an invitation to the New Member's Breakfast in September.

During April, May, June, and July welcome letters were sent to 107 new members. Many of our members have moved on to new heights: promotions, homes (downsizing to smaller houses, moving to apartments/condos, residences, leaving the city), or to "higher service". Whatever the situation, our thoughts are with them, as well as with their friends and relatives.

Congratulatory cards were sent to members who celebrated significant milestones, or moved to new locations. Keeping in Touch, Thinking of You, Encouragement and Get Well cards were sent to other members when we learn of their situation.

Through April to July, birthday greetings were sent to 58 octogenarians, 19 nonagenarians, and 5 centenarians. Congratulations to all !

Thank You letters or cards and telephone calls were received from members and relatives who expressed their gratitude for contacts made during their time of sorrow or during their time of celebration.

Special thanks to members who have kept us informed and updated about those members with whom we should keep in touch. Your help is greatly appreciated.

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

RTO/ERO PARTNERS ~ See our Supplement



Parking Pass

65218



MANAGED PARKING SERVICES



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 21, 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 Fall Luncheon at The Old Mill.

Display on your dashboard when parking in The Old Mill Inn parking lot. The Parking Pass will ensure you receive complimentary parking. 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 are not registered at the Front Desk. **District 16 cannot be responsible for charges arising from failure to use this pass. OUTSIDE LOT ONLY.**





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 | lynchmarie1@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 at Holy Rosary on 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 us *at Holy Rosary 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.* 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 10 septembre, 15 octobre, 12 novembre, 10 décembre, 14 janvier, 11 février, 11 mars, 8 avril, 13 mai, 10 juin.

A bientôt! **Jacqueline Chartier.**

Activities continued on Page 30 📄

Recreation/Social continued from Page 29



Non-Fiction Book Club ~ Nancy Ballanger (416•762•5638 | nancyballanger@gmail.com) and **Ruhi Tuzlak** (416•487•2191 | tuzlak007@gmail.com) host this club at *Holy Rosary Hall* on the second Tuesday of the month from 1:30 to 3:30.



← **October 9: *Quiet***
by Susan Cain

November 13: *The Promise of Canada* →
by Charlotte Gray



Travelogue - Linda Johnson and Tom Menagh (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats at *Holy Rosary* 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 Church Hall*. We meet on the 4th Tuesday of each month, September to June (NOT December) from 1:30pm to 3:30pm.



← **October 23: *Indian Horse***
by Richard Wagamese

November 27:
The Garden of the Evening Mists →
by Tan Twan Eng



Continued on Page 31 📖

Solo Travel with Merit Travel and Just You Travel

Solo travel can be an adventure, but also be daunting for anyone new and sometimes expensive due to single supplements. When you travel with Merit Travel and Just You (www.justyou.com - escorted tours with your very own room - always), you are welcomed into a group of fellow solo travellers, to sample the lifestyle, traditions and cuisine of a destination in good company. You receive the assistance of experienced Tour Managers who ensure your experience is smooth and stress free! A travel expert in solo travel will pair you with the safest itinerary. The best part? No single supplements! If interested, contact Merit Travel, Toronto at 416•345•9726.

merit
...for the experience

The following activities meet at various locations.

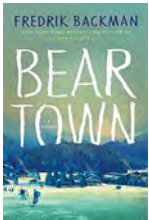


Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



← **October: *The Thirteenth Tale***
by **Dianne Setterfield**

November: *The Tea Lady Of Hummingbird Lane* by **Lisa See**



← **December: *Beartown***
by **Frederick Backman**

January: *A Gentleman in Moscow Lane*



Downtown Coffee Club ~ Ann Ludwigsen (416•270•4166 |acludwigsen@rogers.com) The Downtown Coffee Club meets 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.* Let us know if you're coming for the first time so we can look out for you.



Financial Group ~ Lone Smith (416•234•1969 lonesmith@hotmail.com) You are invited to join the Financial Group on the *4th Thursday of the month from 4:15-5:45pm.* We learn from and with each other about financial matters. The aim is to make us better financial consumers. We cover many topics from how to select the right credit card to wills. We continue with our format of bringing one item that we have learned from the world of money and share it with the group.

New location: *Delmanor Retirement Residence, Prince Edward, 4202 Dundas St W. Parking at Brunos; buses 15, 48, 73, 76 from Royal York station stop at the residence.* RTO/ERO residents of Delmanor are welcome to join us. ☞

Social/Recreation continued from Page 33

We bring our own goodies as per usual. Coffee, tea, water provided.

Dates: September 27, October 25, November, 22, December 20.



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.

Convenor: *for April, May, June, September, October*

Steve Feldman (vsf@sympatico.ca)

Convenor: *for January, February, March, July, August, November*

Dale Vibert (dvibs@yahoo.com)

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



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.*)



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.

Continued on Page 35 📖

Notice in health food shop window: Closed Due To Illness



Toronto Live Theatre Group ~ 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.

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**Federation of Women Teachers'
Associations of Ontario**

FWTAO 100 YEARS CELEBRATION

Join us in celebrating an important centennial. 2018 is the year that the Federation of Women Teachers' Associations would have been 100. It is a great time to recognize women's accomplishments, renew old acquaintances and look forward.

LIMITED TIME TO REGISTER ↓

We have organized an **FWTAO 100 lunch for Saturday, September 29, 2018 at the Osgoode Hall Restaurant in downtown Toronto (Queen and University). Reception 12 p.m. Lunch 1:00 p.m.** Join the fun. There will be pictures, displays, flags, lots of memorabilia, and maybe even some giveaways. **Michele Landsberg**, a huge supporter of FWTAO, will give brief remarks.

Buy a ticket at <https://event-wizard.com/FWTAO/0/welcome/>
If you have any questions please contact one of us.

Helen Penfold: penfoldhm@rogers.com | 647•343•0414; OR.

Marilyn Roycroft: marilynroycroft@rogers.com | 416•710•9044

Register NOW to avoid disappointment.

Rendezvous Club



Retired women education employees 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.

September 24: Retro Ramblers: Male quartet with guitar accompaniment singing Hit songs from several eras.

October 29: Members' Craft Show plus Oktoberfest songs by the **Sparklettes Duo**.

November 26: The Queensmen, a group of 15, sing seasonal & festive songs.

Membership is now open to all women who have worked in the field of education e.g. ed. assistants, secretaries, social workers, psychologists, etc.

If you wish to attend as a visitor or would like more information re becoming a member, contact:

Kay Jeffery: 416•767•8179 | catherine.jeffery067@sympatico.ca

TEOF 26th Annual Auction
"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund



Friday, November 16, 2018

5:30pm ~ Viewing

6:30pm ~ Dinner



Fountainblu Banquet Room

200 Prince's Blvd, Exhibition Place, 2nd Floor, Queen Elizabeth Bldg

\$100.00 admission includes Dinner and Auction.

Buffet Dinner prepared by the award winning Thistletown Culinary.

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

Additional Registration Forms available at:

www.teof.ca



AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. ____ Postal Code _____

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

Method of payment:

VISA ____ MasterCard ____ American Express ____ Cheque ____

Credit Card #: _____ Expiry Date: __/__/__

Cardholder Signature: _____

Mail order form to: TEOF Auction, c/o C. Costa, 200-1482 Bathurst St,
Toronto, ON M5P 3H1,

OR fax to: 416•393•0456

CHRISTMAS CONCERT

Tuesday, December 11, 2018

Jubilee United Church (40 Underhill, north of Lawrence)

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

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

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

Spring Concert | Wednesday, May 22 | Sir John A. MacDonald Collegiate

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



Thinking of Retirement?

Attend a retirement planning workshop hosted by RTO/ERO

Who should attend?

- Broader education community (teachers, administrators, educational support staff, early childhood educators and college and university faculty)
- Those within 5 years of expected retirement
- Education sector employees interested in learning more about retirement



Attend and learn about:

- Health insurance plans in retirement
- Future financial security
- Healthy, active retirement lifestyle



Attendees receive:

- Retirement planning handbook
- Membership to RTO/ERO
- and much more!



For your attendance:

- Snacks and refreshments
- Gift Card
- Draw to win an iPad Air

When: Thursday, November 8, 2018
5:00pm to 7:30pm
Registration starts at 4:30pm

Where: Weston Golf & Country Club
50 St. Phillip's Road
Toronto ON M9P 2N6

Cost \$20 per person (\$30 at the door)

Questions Lone Smith lonessmith@hotmail.com Sheila Tait smtait@sympatico.ca

Registrations <https://www.rto-ero.org/rpw-registration>



300 - 18 Spadina Road
Toronto, Ontario
M5R 2S7
T: 416.962.9463
TF: 1.800.361.9888
rpw@rto-ero.org
www.rto-ero.org

This workshop sponsored by **RTO/ERO Toronto Districts**

Check us out individually through our common website:

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

Toronto • District 16 | Etobicoke/York • District 22
North York • District 23 | Scarborough/East York • District 24





The Band of The Royal Regiment of Canada

Presents With Special Guests

The Pipes & Drums of the 48th Highlanders of Canada

Danielle Bourré



October 28, 2018 at 2pm Tickets \$45

A CANADIAN CELEBRATION

Glenn Gould Studio, Toronto. For tickets: www.artsboxoffice.ca or 416.504.7529 **Canada**

Tickets available to RTO/ERO Membersthrough **Gino Falconi** ~ \$40
email only: falconi_ga@yahoo.ca

Research Volunteers Needed - Glendon Campus

Lend us you brain! The Cognitive Aging Lab at York University's Glendon campus is looking for older adults 60+ years of age to participate in research studies on learning, memory, and curiosity across the lifespan. We conduct both online and in-person studies. If interested, please visit our website at <https://www.glendon.yorku.ca/cyrlab/become-a-participant/> to sign-up!



Cognitive Aging Lab

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rto.toronto@gmail.com

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



Welcome New Members ~ Linda-Sue Thomas

Contact Linda-Sue: rto16memb@gmail.com

Welcome to those having joined RTO/ERO in April to June, 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 August 31, 2018, our membership was 5499.*

Madelaine Allan
Maria Amaral
Gerardo Ardanaz
Lisa Barry
Susan Baskin
Ellie Benn
Raymond Bennett
Roberta Bergman
Susan Born
Kimberly Boyce
Robert Brown
Joanna Chen
Yee Cheung
Chen Chen
Jennifer Colborne
Maria Da Silva
Francesca Di
Bartolomeo
Susan Duviner
William Evans
Mary Clare Fyfe
Marty Gaistman
Katherine Gaziuk
Mary Gibbons
Vivian Gies
Maria Ginocchi
Annie Godfrey
Joseph Guerrisi
Jane Hamilton
Margaret Hanson
Solomon
Herszkowicz

Annette Hicks
Raymond Ho
Joan Homewood
Carmen Hurtado
Patricia Jones
Lisa Kapp
Paul Kemp
Ruth Kerbel
Edward Kubath
Lorne Kulak
Donald Link
Kory Livingstone
Giuseppina Lombardi
Anna Maria Macan
Jane Manning Marshall
Susanne Mantzel
Joan McGoey
Gerald McGraw
Maura McHugh
Suzanne McKie
Andrew McLachlan
Linda McMaster
Roger McNutt
Beth Mills
Sunny Ann Mills
Aftab Mirza
Victor Mishalov
Felicity Morris
Paul O'Connell
Sonia
Ognibene-Villeneuve

Stefano Osman
Robert Ouellette
Jane Paterson
John Presz
Mary Anne
Radovan
Pearl Ramnath
Ross Richardsen
Dorothy Ross
Martin Sable
Melissa
Saehter-Coleman
Maria Samson
Mara Santarossa
Donelda
Schwartzentruber
Karen
Sharrard-Foster
Sophia Siao
Linda Siomra
Margaret Anne
Smith
Rosanna Stefani
Deborah Stockton
Gladys Strachan
Catharina Van Heyst
Carol Waters
Constance Weldon
Wanda Zaremba

Cycle With North York District 23



**LAST RIDES
OF 2018!
THURSDAYS:
SEPTEMBER 20
OCTOBER 4**

Join **Eileen Kearns** and fellow RTO/ERO members in District 23 North York. Interested cyclists **must** contact Eileen to ensure she can contact you in case the ride is cancelled due to inclement weather or threatening rain.

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

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

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

Everyone must sign the RTO/ERO release waiver.

Email Eileen at: eileen_kearns@edu.yorku.ca

Happy Trails!

Super Tees Golf Report

This is the 15th anniversary of the launch of our Super Tees Golf Group. We continue to meet twice a month at Scarlett Woods Course in Etobicoke. The group continues to grow and welcomes new members each season.

We began in 2003 with a small group at Fox Run in Bolton after an announcement at a New Members' Breakfast in September, 2002, after my retirement from TCDSB with 40 years of service as primary teacher, resource teacher, and administrator; ...an exciting career which I will treasure forever.

We are so excited regarding the improvement and, most of all, the joy and fun that players experience at every outing. We thank all who have been regular players who have been ready to welcome new players at all levels of play.

Great thanks to **Cindy Shore Beauvais**, convener who has worked diligently each month to promote and facilitate tee times and contact with staff at the course. Thanks, also, to RTO/ERO for ongoing support and interest in this popular activity.

Happy golf with pars and even birdies to all!

Have fun and share the joy and beauty of the game.

Rosalie Parente, Founder and Co-convener





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.

Margaret Bates
Wilma Bell
Herbert Bunt
Margaret Caravaggio
Marilyn Cooke
Margaret Cook
Pauline Culley
Josephine Curry
Henry Ellenberger
Anna Fox
Donald Hambleton
Fraser Hambly
Raymond Harris
M. Carol Kerr
Richard Lee



Beatrice Levis
Karen Liberman
William Frederick
Alex Lytle
Edward McKeown
Lynne de Moor
Florence O'Keefe
Francis Powless
Rita Seepersad
Valerie Sharratt
Leonard Sidorchuk
Shirley Simons
Abner Steinberg
Peter Williams
Lena Winesaker



Shirley Simons joined the Toronto District 16 Executive in 1991 and served until 2000. Shirley was District President in 1993/94 having occupied the third and first vice-presidencies. Subsequently, she became Past President, then the district's Pension and Retirement Concerns Chair and Member-at-Large. Shirley was also the RTO/ERO representative on the Ontario Teachers' Pension Plan Benefits Adjudication Committee from 2000 to 2004.

DID YOU KNOW! Decriminalizing drugs does not mean legalizing drugs. You may get a warning (1st offense?), or a fine. BUT, no criminal record preventing job access, or border alerts, or other criminal penalties.

RTO/ERO Toronto Newsletter Editorial Policy

Your Toronto District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

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

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

In addition to our regular columns we may include:

- Community Service requests for volunteers and activities that must be community or education oriented and non-profit. Space limitations may necessitate the editing of submitted material;
- Submissions from members that may be of interest to other members: travels, events, members receiving public recognition, life milestones, etcetera;
- Member advertisements that provide services to RTO/ERO Toronto members. **Note:** RTO/ERO Toronto District 16’s responsibility for any advertisements is limited to providing space only. No endorsement of any product or service is made or implied. Transactions entered into as a result of contacts made through this service are between the parties involved in that transaction only. The editors reserve the right to reject, or modify any submission to fit space available and to determine the appropriateness of any submission in a particular issue.

Advertising:

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

The content of all advertising is subject to the approval of RTO/ERO.

We accept no material that may be considered advertising from political parties, financial planners/advisers, investment firms and the like.

From Your Editor: Bill Menagh

SUPPORT OUR EDUCATORS

The government of Ontario, acting under the pretext of governing *for the parents*, has established a ‘dedicated submission platform’ (a ‘snitch-line’?) for the public (not just parents) to anonymously answer these questions:

- I want to express concerns about the curriculum currently being taught in my child’s classroom.
- I have another issue I want to address.

Do what you can to support your colleagues working under this intimidation.

RTO/ERO Toronto Executive 2018 ~ 2019

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**

Submissions: One week prior to the first of September, November, January, March, May

Mailings: Mid to late September, November, January, March, May

RTO/ERO Contact Information

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



Super Tees Golf Season Begins.
Composite photo by Cindy Shore-Beavais and Emil Boychuk.
Also see Page 40.

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





TORONTO DISTRICT 16
NEWSLETTER SUPPLEMENT

Original Logo Concept: C. Naumoff/1991

Volume 41, Issue 1

September, 2018

RTO/ERO MEMBER SERVICES, 2018/2019

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RTO/ERO Directors 2018/19

From the left: **Martha Foster, Rich Prophet, Jackie Aird, Louise Guérin, Gayle Manly, Richard Goodbrand, Bill Huzar, Martin Higgs.** Inset: **David Kendal**



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

Contact Information

RTO/ERO ~ Provincial

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

RTO/ERO ~ Toronto District 16

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

Ontario Teachers' Pension Plan (OTPP)

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

Ontario Municipal Employees Retirement System (OMERS)

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

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

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

Claims:

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

Claims & Service Address:

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

Claims Address:

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

ALLIANZ GLOBAL ASSISTANCE

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

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

See Page S7 for additional detail regarding Allianz Global Assistance

BEST DOCTORS

An Extended Health Plan Service ~ See Page S16 for details

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

ELDERCARE SELECT

An Extended Health Plan Service ~ See Page S17 for details

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

RTTO/ERO is an incorporated organization under the Canada Not-for-profit Corporations Act (CNCA). The incorporation date is February 9, 2018. The **Corporate Members** (also named ‘**Senators**’) consist of:

- (a) two individuals elected or appointed by each District;
- (b) individuals elected or appointed to the Board of Directors; and,
- (c) individuals appointed as Chairs of Advisory Committees.

Board of Directors (The ‘Board’):

Nine Directors are elected by the Senate at the Annual Meeting.

Committees:

There shall be a **Nominating Committee** consisting of four Corporate Members elected by the Senate; and, three individuals appointed by the Board.

Additional committees and their Board-directed mandates are:

Audit Committee

- provide advice to the Board of Directors regarding the development of a transition plan for the committee.

Benefits Committee (formerly the Health Services and Insurance Committee)

- provide advice to the Board regarding the development of a transition plan for the committee.

Communications Committee

- communicate and cooperate with the Chairs of all other Committees;
- provide advice about ways to communicate and engage with members;
- support district communications (newsletters, websites, social media);
- provide advice regarding volunteer recruitment, recognition, engagement and succession planning;
- provide advice regarding the 2018 branding exercise.

Governance Committee (formerly Constitution Committee):

- be expert in content of the Corporate By-Laws, Policies and Procedures;
- review proposed changes to the By-Laws, Policies and Procedures and provide advice to the Board of Directors;
- recommend By-Laws, Policies, Procedures changes to the Board;
- provide procedural leadership at Senate and the Annual Meeting;
- provide advice to the Board about improving Senate procedures;
- review, advise Districts on District governance documents.

Member Services Committee

- support outreach to prospective members by staffing booths at conferences;
- provide advice on improvement of retirement planning workshops;
- increase the profile and outreach of Goodwill member services;
- support Districts to ensure there is a Goodwill committee in every District;
- provide advice regarding the creation and implementation of a volunteer

engagement, recruitment, recognition and succession planning strategy;

- provide advice regarding the enhancement of travel opportunities and members' travel experience with RTO/ERO related programs.

Pension and Retirement Concerns Committee

- communicate and cooperate with the Chairs of all other Committees;
- monitor external organizations and issues related to retirees and pensions, to identify relevant information and initiatives for RTO/ERO;
- be knowledgeable about the provisions of all pension plans represented throughout our current and prospective membership, and provide advice regarding the communication of relevant pension information;
- provide advice on the development and implementation of a federal advocacy campaign related to Bill C27, and support for defined benefit pensions in general, in advance of 2019 federal election;
- provide advice on the creation and implementation of communication strategies regarding important issues for seniors.

Political Advocacy Committee (PAC)

- monitor external organizations and issues related to retirees and political advocacy;
- identify relevant information and initiatives for RTO/ERO;
- identify the supports and resources needed to assist District PAC representatives, to be effective in local advocacy;
- provide advice regarding the ongoing implementation of the Vibrant Voices campaign at the municipal, provincial and federal levels;
- advise and represent the needs of Districts in the development of a campaign related to Ontario provincial election and support the implementation;
- provide advice on the development of standard presentations and scripts about each of the board-approved Vibrant Voices policy positions.

Project - Service to Others (PSTO) Committee

- provide advice regarding the establishment of selection criteria for PSTO grants and scholarships, for approval by the Board of Directors;
- review and evaluate PSTO and applications for PSTO grants and scholarships;
- recommend successful recipients to the Board of Directors;
- provide advice on the development of strategies to ensure that all approved PSTO projects include appropriate recognition and visibility for RTO/ERO in the local community.

Members are encouraged to communicate on any matter within the committees' purview as an individual or through your District executive.

Venngo memberperks®

An Extended Health Plan Service (EHC) ~ See Page S19

RTO/ERO Health Benefit Entitlement Review

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

This letter describes the process and contains a form that the participant completes and submits to RTO/ERO. *The participant would be required to specifically indicate that the claim should be approved based on the fact that at least one of the three criteria is applicable.* Forms are returned if this criteria is not met. See below for criteria.

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

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

Review Criteria

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

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

Health Benefits Reminders

- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2017, they must be submitted to Johnson Inc. by December 31, 2018.*
- Booklets are reprinted every three years. The current distribution is for 2017/18/19. Keep your annual Group Benefits newsletter with your booklet. PDF versions are available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence.
- Johnson Inc., our Benefits Administrator, annually provides a full, individualized report regarding premiums paid and amounts reimbursed - a useful, time and money-saving benefit at tax time.

Travel Insurance Reminders/Limitations

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

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

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

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

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

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

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

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

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

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



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

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

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

Tripwise Mobile App

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

Supplementary Travel Insurance Rates
 September 1, 2018 to August 31, 2019

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

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

For Family Rates or any other questions contact:

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

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

Family Rates Available

Total Trip Days	Age Band & Premium							
	<55	55-59	60-64	65-69	70-74	75-79	80-84	85+
98	\$ 13	\$ 17	\$ 27	\$ 36	\$ 46	\$ 80	\$ 134	\$ 179
107	44	55	91	121	158	282	468	630
122	93	121	198	265	354	641	1,089	1,437
137	164	202	329	456	597	1,043	1,697	2,280
152	232	320	547	700	922	1,573	2,545	3,463
167	299	408	709	913	1,178	1,995	3,255	4,391
182	368	505	868	1,137	1,482	2,519	3,960	5,325
197*	440	603	1,041	1,370	1,783	2,999	4,703	6,299
212*	515	704	1,205	1,609	2,111	3,516	5,507	7,347

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

RTO/ERO Publications

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

Fact Sheets ~ created by RTO/ERO referencing topical issues. These publications have been withdrawn pending updates and evaluation.

Group Benefits Program Up-date ~ an *annual* newsletter distributed in late Fall describing Benefits Committee approved benefit changes; sent directly to members who purchased any of the Plans. PDF copies available from our websites.

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

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

Health Matters ~ this *quarterly* publication included in *Renaissance* keeps members current with matters considered by the Benefits Committee; and, shares items of interest pertaining to health and wellness.

Liaison ~ a *bi-monthly*, brief review of current developments within RTO/ERO; distributed to members via email and available in various formats. Register to receive Liaison emailed directly to you at:

<https://www.rto-ero.org/publications/liaison/signup>

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

Pocket Planner ~ *annually* produced and mailed to all members in mid-summer. The general format has been used for a number of years with minor modifications as suggested by members. There is a charge for replacement copies.

Position Papers ~ created for political advocacy use for local district members and Political Advocacy Committees. There is an emphasis on matters related to older citizens. Note: RTO/ERO does not support political parties.

Renaissance Magazine ~ a *quarterly* publication mailed directly to all members;

distributed twice-a-year to all Ontario schools. It is the official magazine of RTO/ERO. It is available as PDF and E-book.

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

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

Tax Tips for RTO/ERO Members ~ produced *annually* to assist those preparing their own Income Tax submissions. It is posted on-line in January and is available at the RTO/ERO Office (416•962•9463 | 1•800•361•9888), or the Member Centre website, or via emailed PDF from our website.

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

Health Plan Development & Improvements

The Benefits Committee determines the benefits that our health plans provide for the rates paid. Current usage is examined, and input received from individuals, districts and Senate is evaluated. The committee then determines coverage and rates for the following year while balancing affordable premiums and optimal coverage,.

To suggest a change in the plans for 2020, it should be presented to the Health Services and Insurance Committee by December 31, 2018. Present your case to the committee at:

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

Also,, one may make a request through our District Health Representative, **Bill Tajer**, preferable by email: bill.tajer@sympatico.ca.

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

Before you travel: Proof of Departure

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



PRESIDENT

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



SECOND VICE PRESIDENT

Armand Gagné
416•233•0002
armand.gagne@me.com



ARCHIVES

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



HEALTH/INSURANCE

Bill Tajer
416•494•8590
bill.tajer@sympatico.ca



POLITICAL ADVOCACY

Sheila MacMillan
416•769•3616
sheilamac@sympatico.ca



TRAVEL

Karen Sinclair
416•690•4961
karenjsinclair@hotmail.com



MEMBER-AT-LARGE

Elizabeth McFarlane
647•408•7510
elizabeth_mcfarlane@rogers.com



PAST PRESIDENT

Roger Wilks
416•461•7300
rogerapw@rogers.com



TREASURER

Bob Putnam
416•249•9200
rgpgeog@rogers.com



COMMUNICATIONS

Bill Menagh
416•488•3300
bmenagh@rogers.com



MEMBERSHIP

Linda-Sue
416•494•8590
rto16memb@rogers.com



PROGRAMS

Kay Jeffery
416•767•8100
catherin@rogers.com



MEMBER-AT-LARGE

Ruth Baum
416•651•5100
ruthbaum@rogers.com



MEMBER-AT-LARGE

Lou Mann
416•285•6200
mannlu@rogers.com

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

PRESIDENT

Wilson
73
wilson@sympatico.ca

MEMBER

m
14
aol.com

COMMUNICATIONS

h
72
sympatico.ca

MEMBERSHIP/RECRUITMENT

Thomas
@gmail.com

MEMBER

y
79
e.jeffery067
sympatico.ca

MEMBER-AT-LARGE

mann
24
mann@sympatico.ca

MEMBER-AT-LARGE

ing
91
otmail.com



FIRST VICE PRESIDENT

Betty Lou Reynolds
416•356•5609
elizabethreynolds@rogers.com



SECRETARY

Herb Stover
416.964.2020
sec.ort@bell.net



GOODWILL

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



PENSION/RETIREMENT

Susan Weinert
416•367•9917
susanweinert@hotmail.com



SOCIAL/RECREATION

Heather Talbot
416•265•8930
heatalb@rogers.com



MEMBER-AT-LARGE

John Bratton
416•782•2530 /
enorjay@rogers.com



MEMBER-AT-LARGE

Lone Smith
416•234•1969
lonesmith@hotmail.com

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

Web-based Services*

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

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

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

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

Toronto Email Address ~ rto.toronto@gmail.com

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

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

Eldercare Select ~ www.eldercareselect.ca

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

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

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

Provincial Site: www.rto-ero.org*

You will be able to:

- download PDF versions of *Tax Tips*, *Senate Reports*, *Position Papers*, *Liaison*, *Health Matters*, committee publications and governance materials;
- access other districts' websites;
- participate in the *RTO/ERO Business/Volunteer web-page* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Share your thoughts about issues and events concerning RTO/ERO and its members. (RTO/ERO provides the service for information only and accepts no responsibility for content.);
- access RTO/ERO Benefits comparisons with competitor plans;
- access RTO/ERO Benefits description details (if you have misplaced your hard copy which is reprinted every three years);
- obtain Senate File of Reports to learn about RTO/ERO governance;
- register for email delivery of the *RTO/ERO Liaison* and *Renaissance*;
- update your personal information in RTO/ERO records;
- change the RTO/ERO District to which you affiliate.

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

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

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

Continued on Page S13 

*Being updating. Some features may be unavailable.



Toronto District 16 E-Zine Service:

Over 3,200 RTO/ERO Toronto members and friends currently use this service. Recipients are informed of emergent issues and may select the details link if so interested. No attachments are sent. **Addresses are confidential for District 16 purposes only**. Subscribe/Unsubscribe at any time.

Johnson Inc.: www.johnson-insurance.com/Members-Only

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

RTO/ERO Membership

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

However, the following are also eligible for membership:

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

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

**LOOKING TO TRAVEL? VACATION? SKI? GOLF?
Check RTO/ERO'S professional service provider on Page S18.**

RTO/ERO GUIDING BELIEFS

The statements of RTO/ERO contained in Article 16 reflect the fundamental beliefs that guide the organization's actions with respect to its role, philosophy and objectives.

Ontario 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.

Provincial Government

- *Ministry of Seniors Affairs:* RTO/ERO participates and provides advice to the Ministry of Seniors Affairs Liaison Committee:
- *Provincial Testing and Recertification of Teachers:* RTO/ERO is opposed to the provincial testing and recertification of teachers.
- *School Closures:* RTO/ERO encourages all appropriate education partners to consider the issue of school closures in a democratic manner, with the first criterion being the total welfare of students.
- *Public Health Care System:* RTO/ERO supports a public health care system that provides comprehensive services for seniors.

Support for Active Teachers and Publicly-Funded Education:

- *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.
- *Support for Active Teachers:* RTO/ERO supports active teachers in their efforts to maintain and improve the publicly-funded education systems of Ontario.
- *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.
- *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.

Defined Benefit Pension Plans

- RTO/ERO believes that Defined Benefit Pension Plans provide the best retirement income security.

Benefits Claims paid while you wait at either Johnson office!

Toronto : 100-18 Spadina Road (easy subway access)

Richmond Hill : 700-1595 16th Avenue (easy parking)

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

Integrity/Accountability

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

Governance

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

Communication

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

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

- Value use of both official languages.

'Whistleblower' Policy

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

Conditions of Executive/Committee Membership

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

Privacy Code

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

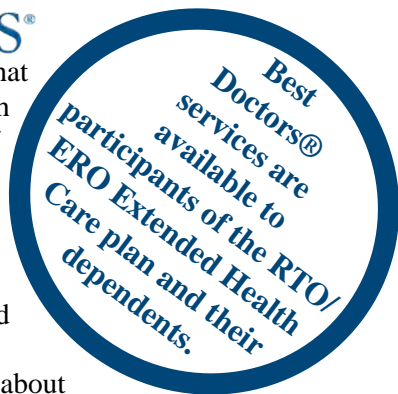
organizations without your consent.

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

Best Doctors®

Best Doctors® is an organization that provides a suite of services which enables you to draw on the knowledge of the best medical minds in the world to help you get the right diagnosis, treatment and care. Best Doc can help when:

- You would like an expert opinion regarding your medical diagnosis and treatment options;
- You have questions and/or concerns about a medical condition or need help understanding your care and treatment options;
- You need assistance finding a top specialist or treatment facility for your condition, either within or outside of Canada; and
- You need assistance navigating the health care system and finding the information you need about a medical issue.



InterConsultationSM – A confidential, patented process that complements the care you receive from your own physician by providing a second expert review and bringing greater certainty to your diagnosis and treatment plan.

FindBestDocSM – Best Doctors® will help you find a specialist by taking into account your unique medical history and geographic location, matching you with the right doctor for your condition. They can help identify specialists such as internists, cardiologists, neurologists and more.

FindBestCareSM – If you choose, Best Doctors® can locate treatment from a specialist outside of Canada. They will co-ordinate a search of their global database of over 53,000 physicians in more than 450 specialties and subspecialties to find the expert(s) best suited to your needs.

Best Doctors 360[®] – Receive customized information, resources and contacts for specialists you need for a variety of health topics, giving you peace of mind that you are making well-informed decisions about your health care.

There is no cost to you to use the program and participation is strictly confidential. For more information, or to connect with Best Doctors®:

- call 1•877•419•2378 or,
- visit <https://bestdoctors.com/canada/RTO-ERO/>

Tax-deductible Medical and Disability Expenses
Complete list on Canada Revenue Agency website: www.cra.gc.ca

Eldercare Select, the largest provider of eldercare solutions in Canada, offers eligible members and their spouses personalized nursing expertise for caregiving challenges with a loved one such as a parent, grandparent, spouse or someone else for whom you have care responsibilities.

**ELDERCARE
SELECT**

Participants of the RTO/ERO Extended Health Care plan and their spouses can contact Eldercare Select to access the following services:

1. Expert guidance and support to address a specific eldercare challenge and develop a customized plan of action. Personalized geriatric reports are limited to two per 12 month period and a maximum of four per lifetime. There are no limitations for phone-based consultations.

These personal eldercare consultations are nurse led and provide coaching, support and planning on several key factors, such as:

- Current living situation and future wishes;
- Existing health condition; and
- Geographic location.

With this guidance, an informed decision regarding options available can be made.

2. Access to 24/7 nursing and personal care in your or a loved one's home. The care specialist will also help to identify potential funding sources wherever possible. Services are made available across Canada on a best effort basis, with delivery by quality approved and monitored home care providers.

NOTE: Recipients of nursing or other care services referred through the Eldercare Select professional network are responsible for any cost.

3. Twenty-five percent discount off FirstWatch™, a personal medical response system. This includes:

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

4. Access to an online personal health record that allows tracking of health indicators, monitoring and trending those indicators. Medical information can be stored to help you stay organized. You will also have access to personalized reports.

Included only with the RTO/ERO Extended Health Care plan.

To connect with an Eldercare Select Care Specialist:

- **Call 1-888-327-1500 or,**
- **Visit www.eldercareselect.ca**

Eldercare Select is available through First Health Care, an accredited healthcare company.



RTO/ERO | Merit Travel

Exclusive Offers

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Longstays

Cruises

Golf Tours

Ski Vacations

Merit Travel’s philosophy centres on experience, a long-standing history in the travel industry combined with travel consultants who have travelled extensively. As a partner, and **official travel agency for The Retired Teachers of Ontario**, 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. Every unique detail makes your vacation memorable.

Exclusive Offers: Additional to fully customized travel experiences and client support, RTO/ERO Members are entitled to a wide variety of travel benefits, savings opportunities, added value inclusions and exclusive privileges.

Hosted Tours: Travel to worldwide destinations on a tour. In a group setting, you’ll enjoy exploring your favourite destination with an expert guide, taking in must-see sights, all on the most carefully planned itinerary.

Longstays: Longstays are a collection of longer vacations, exclusively by Merit Travel. Stay in an incredible destination; live like a local with the perks of a visitor. Longstays vacations are excellent ways to experience a destination.

Cruises: Take a cruise and experience a vacation on a world-leading cruise line. River Cruises offer intimate experiences aboard luxury vessels, calm sailing on European rivers. Ocean cruises are a great way to vacation with family, friends or as a couple, with itineraries that take you around the world.

Golf Tours: We offer golf vacations to destinations all over the world. Our golf packages take you to world-class hotels and resorts from Arizona to Scotland. Customized golf vacations, with confirmed tee-times, are our specialty.

Ski Vacations: At Merit Travel, our ski experts have skied every peak. We’ve been arranging ski vacations for families and groups for decades. If you’re looking to stay in the best ski towns, with the best snow, and the greatest packages, talk to a Merit Travel ski specialist.

Toronto Office: 408 King St. W
Toronto ON M5V 1K2
416•345•9726 | 1•866•341•1777
<http://rtotravel.ca>

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and travel - online and on the go!

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and save up to 20% at hundreds
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2. visit a museum, go to the zoo,
get movie tickets, or watch a
sports game at a deal!

3. save on hotels and rental cars
across Canada, the US, Europe,
or wherever your travels take
you.

4. save \$100s on your GoodLife
membership, relax at the spa,
get a massage, or save on
athletic wear.

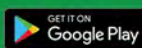
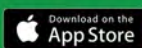
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RTO/ERO Toronto Districts

The four districts in the City of Toronto have established a voluntary entity called '**RTO/ERO Toronto Districts**'. It acts as the recruitment arm for the four districts established to contact common sources of new members: **Toronto Catholic District School Board, Toronto District School Board, Conseil scolaire catholique MonAvenir, Conseil scolaire Viamonde**. Contact is made with the **Elementary Teachers of Toronto, the Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units, the local Ontario Secondary School Teachers' Federation, administrators' professional organizations, and, CUPE Locals 1280, 1328, 3903 and 4400**. A number of **Designated Private Schools, other private schools** as well as **administrators/faculty/staff of Colleges and Universities** in retirement are also in our 'catchment area'. The four districts produce a variety of promotional materials, sponsor Retirement Planning Workshops, foster membership in RTO/ERO, and host a joint website: <http://toronto.rto-ero.org>.

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

The 2018/19 district presidents are:

District 22~Etobicoke/City of York

President: Karl Sprongis

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

District 24~Scarborough/East York

President: Paula Chambers

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

District 23~North York

President: Sara Di Nallo

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

District 16~Toronto

President: Joan Elliott

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

Change of E-mail, Address, Status, District

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

Member Services at our Provincial Office:

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

Email: memberssship@rto-ero.org

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

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



Let Merit Travel know that you are a member of RTO/ERO to receive a discount at the time of booking.