



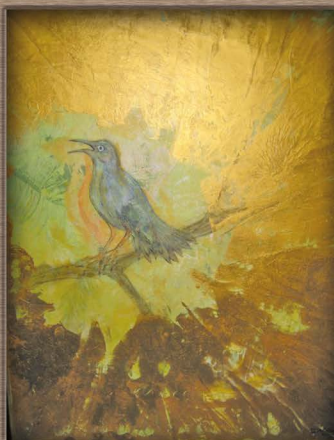
Liz Gibson



Marie Lynch



Barbara Smialek



Sandra Winter



Patricia Power

Photos complements of *Art Friends*,
 one of our Activity Groups.
 ...with apologies to the artists
 since print reproduction may
 not accurately show the artists' intent.

RTO/ERO: a service organization for **ALL** retirees from the Canadian education community: schools (public/private/aboriginal), colleges, and universities. We welcome members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations, and other employee groups.

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Supplement: Global Warming

Calendar

February	Date	March	Date
Bridge.....	5	Bridge.....	5
Art/Sketch	8	Art/Sketch	8
Non-Fiction Book Club.....	12	Non-Fiction Book Club.....	12
Executive.....	14	Executive.....	14
La Belle Langue.....	11	La Belle Langue.....	11
Bridge.....	19	Bridge.....	19
Monday Matinée Movie.....	25	Monday Matinée Movie.....	25
West End Book Club.....	26	West End Book Club.....	26
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Subscribe to our monthly ☞-zine, sent to your email.

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

Front Cover: Reproductions from Art Friends 2018 Calendar.

Back Cover: RTO/ERO Scholarship presentation at our annual Fall Luncheon.

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

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

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



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

Opening an email from a distant colleague, being the season of greeting card exchange and all, I was met with not the traditional holiday scene but with what would appear to be a photo of said colleague leaping from an airplane; The accompanying message “Done and Dusted”.

Many years ago, before Miss transitioned to Ma’am, at the beginning of our careers when “Surplus to Requirements” hung in the air, this colleague and I, in anticipation, succumbed to the fad of creating a Bucket List. An abundance of good fortune provided us with steady employment, time and distance drew us apart and the list was shovelled off to long term memory storage.

Both the unexpected email and the usual blather about new year’s resolutions provided the impetus for some reminiscence and reflection. Why a “Bucket list?” Could its very essence be at the core of what we value; what age is ideal for creating this list, is there an ideal length, when do we begin ticking off the items, is this purely personal or is there an element of competition?

According to Marcus Aurelius in Meditations “it is not death that a man should fear, but he should fear never beginning to live”. Taking that into account, and if your Bucket List or Resolutions for 2019 need tweaking, your membership in Toronto District 16 has much to offer: Travelogues for inspiration and motivation, take up or improve your bridge or golf game, enhance your dance moves, guaranteed to shock and amaze, release those hidden artistic talents, practice your French in anticipation of a political career, share investment tips and secrets of the wealthy, sharpen your mind and extend your social circle by attending the movie, theatre, book clubs or coffee group. You will be ticking off those items on your Bucket List in record time and all this for the price of a membership; We are glad to be of assistance. Tell your friends!

While on the topic of socializing, the Annual Fall Craft Sale and Luncheon was a huge success as we shopped, gathered information, dined, were entertained, chatted with friends and made new ones. Not to be missed next fall. Our next exciting event, the Health and Wellness Series, in March and April, is a must attend event for those interested in a comfortable and secure retirement. Check out page 8 for the details of this extremely informative series. See you there!

Note this item on my list not checked: Find someone who enjoys the music of Joe Bonamassa.

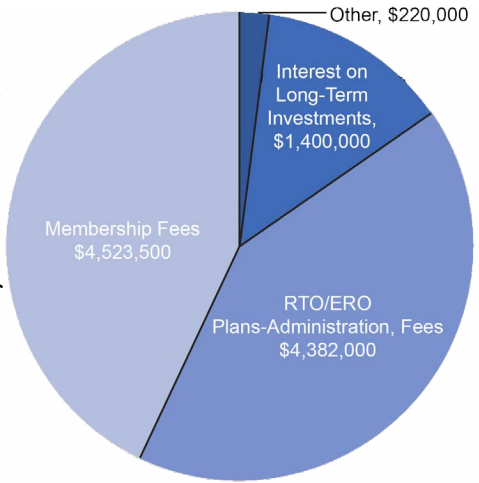
*He had a photographic memory which was never developed.
Those who get too big for their britches will be exposed in the end.*

Spring Luncheon/Annual Meeting ~ May 15, 2019

RTO/ERO 2019 Budget Highlights

Revenues:

RTO/ERO operations are funded primarily by membership fees and the administrative service allowance collected from the group insurance premiums. In addition, a \$1,400,000 allocation from the return on investments is added for 2019. There is also a smaller amount of advertising revenue, \$200,000, (used to offset the cost of producing and mailing the quarterly Renaissance magazine), as well as interest on cash invested monthly in the Money Market, \$20,000. The chart, right, illustrates revenues by source.



Expenses:

The chart, below, shows an allocation of the operating funds to key categories of expenses. Space does not permit a full description for each segment. Major thrusts are provided. Details may be downloaded from our website:

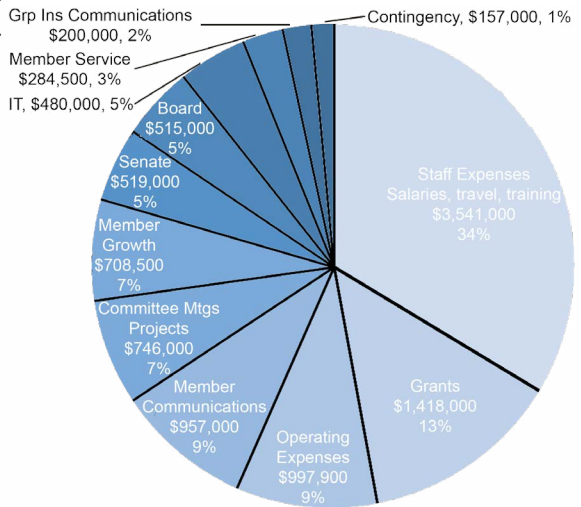
Benefits Plans Triennial Booklet Reprint for 2019-2022: \$100,000

Scholarship Grants: increased to 30 (from 25)

Corporate Structure: being incorporated under the federal Not-for-Profit Corporations Act has required new training for governors and districts.

Member Growth: one of the prime methods of maintaining a strong, value-for-money benefits program is to increase membership with a wide-range of ages.

Staff: four positions added to meet member growth and services needed: secure information technology (IT); increased enrolment in benefits; provision of Retirement Planning Workshops.



Background

At Fall Senate, 2017, under the previous governance procedures of RTO/ERO, two London, District 8 Senators put forward a motion reading:

“THAT the Provincial Executive appoint an ad hoc committee to review RTO/ERO’s policies regarding membership fees and that the Committee report to the Spring Senate 2018, with recommendations.”

The motion was LOST.

The debate on the above motion was polarizing. It was recorded in the same minutes that then president, **Martha Foster** (now Board Chair), *was aware of the membership fee issue and assured Senate that recommendations would be brought forward to the next Senate* (May, 2018). There was no motion to do so.

Between Fall Senate, 2017 and Spring Senate, 2018, the governance of RTO/ERO came under the jurisdiction of the Canada Not-for-profit Corporations Act (CNCA). New By-Laws stipulate that at subsequent Annual or Special meetings (May, 2018), *the Senate ...has authority to change the annual fee.*

At Fall Senate, 2018, the following item is recorded in the file of reports:

We are actively reviewing the membership fee issue as directed by Senate in 2017. [Ed. no formal motion - see above.] A progress report and input from the Senate participants is featured in this October 2018 Senate agenda. Any resulting recommended changes to the membership fee structure or method of collection will be presented for approval to the Annual Meeting in May, 2019. (Report of the Chair of the Board of Directors and the Executive Director to the Fall Senate, October 30-31, 2018)

The ‘Study’ (as reported to Fall Senate dated October 30, 2018):

Background and Timeline for Implementation:

- 2017 • Senate directs thorough review of membership fees (Ed. no motion)
 - Global Investment Solutions* hired and completes detailed analysis, with recommendations
- August 2018 • Draft strategy presented to Board of Directors
- October 2018 • Senate input
- May 2019 • Final proposal at Annual Meeting for approval
- January 2020 • implementation

Rationale for Change

- Current fees are inadequate for increasing member services and benefits;
- Fee base unchanged since inception (\$1.25/\$1K of gross OTPP pension);
- Non-OTPP members fee: 2018/\$57; 2019/\$58;
- Two-tier fee allows for inflationary increases, not capacity growth;
- Many new members criticize fee structure;

Continued on Page 6 

Fees continued from Page 5

- Negative impact on marketing/recruitment
- Existing members are sensitive to membership fee changes
- Members who pay higher than average fees pay more for the same benefits; (recruiting, retaining these members is a challenge).

Proposed Change

As above, the new RTO/ERO By-Laws (<https://www.rto-ero.org/members-centre>), Senate has authority to approve fee changes. The Directors implement any change once approved. The requisite motion(s) is to be introduced at the Annual Meeting in May, 2019 for implementation to begin in January, 2020.

It is believed that the following proposal will be introduced for consideration by the Senators unless district reaction requires prior amendment:

A) Effective of January 1, 2020:

- the RTO/ERO Member Fee for all *NEW* Members shall be a flat rate of \$70 to increase annually according to the Canadian CPI;

B) Effective of January 1, 2020:

- RTO/ERO Members *CURRENT* as of December 31, 2019 shall be grand-fathered at the \$1.25/\$K of gross OTPP pension;
- RTO/ERO Members *CURRENT* as of December 31, 2019 whose fee is greater than \$70 shall have their fee reduced to \$70 for 2020;
- Non-OTPP Members *CURRENT* as of December 31, 2019 shall continue to pay the average fee paid by OTPP recipients increased annually according to the Canadian CPI. (In 2019, the Non-OTPP Member Fee is \$58, the average fee paid by OTPP Members.)

Eventually, all members will pay a flat-rate Member Fee.

***Global Investment Solutions** (www.global-i-s.com): the agency consulting firm hired by RTO/ERO to advise on member fees.

NOTE: The RTO/ERO Directors have been visiting the Districts to explain and receive feedback regarding this proposal. The actual proposal, if any, may be amended at the Annual Meeting, 2019. We will keep you informed.

WHAT IS YOUR VIEW ON MEMBER FEES?

RTO/ERO Toronto Senators and Alternates (President, 1st and 2nd Vice Presidents, plus one other) will be voting on any Member Fee Proposal.

For this important issue, your view would be appreciated.

To comment, contact President Joan Elliott before March 1, 2019:

Email: zoriajoan@hotmail.com, or,

On-Line form (follow the link available in our February 1 *z*-zine.)

Also see Editor's Comments on Page 41



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

- reviewed plans for Fall Luncheon/Craft & Vendor Show;
- approved arrangements for the 2019 Health & Wellness Workshop organized by **Valerie Mah, Lone Smith and Bill Tajer** (Details on Page 8; Registration Form on Page 9);
- approved a Latin Dance Workshop beginning in January (advertised in our December and January *E-zine (Do you receive it?)*), and on Page 27;
- hosted RTO/ERO Board Vice Chair, **Rich Prophet**, to discuss the fee proposal;
- received the Treasurer’s report to December 10: Income/\$80,156.97; Expenses/\$79,919.97; Assets/\$48,817.13;
- approved the Toronto District 16 2019 draft budget.



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

Retirement Planning Workshops

- **Winter:** Saturday, February 23, 2019 (9:00am – 12:00N);
Marriott Bloor Yorkville Hotel (on Bloor, East of Yonge Hudson Bay Centre)
- **Spring:** Thursday, April 4 at **The Estate** (Nugget at Markham Rd.);
5:30pm - 8:30pm (Register/refreshments at 4:30)
See our ad on Page 30

On-Line Registration Details to be 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.



The RTO/ERO Board has approved membership for active employees in the education community, and, where interested and eligible, Insurance Plan coverage without the requirement of a membership fee until such time as they retire from their active employment in the education community. **Rationale: many potential members may have no health insurance: e.g. day-care, private school employees.**

Also, RTO/ERO co-hosted a Vibrant Voices event at Queen’s Park for MPPs; began plans for the 2019 Federal Election; sent a letter of concern to provincial party leaders regarding government action against the Francophone community.

Health and Wellness Series-March/April 2019

What are some of the issues we need to address in retirement for a healthy lifestyle and a sense of comfort and security? Join us in March and April at our wellness series and explore a variety of topics that may influence and enhance your future planning in retirement.

Dates: Wednesdays, March 27, April 3, 10, 17, 2019

Time: 9:45am to 12:00 noon

Location: Holy Rosary Church Hall

St. Clair Ave. W., between Spadina and Bathurst

Cost: \$20 per person (subsidized) ~ Spouses and Friends Welcome
\$10 per person for a single session (Please indicate)

March 27 10:00am - 12:00 noon

How Can Estate Planning Contribute to Our Well Being?

C. Clapperton, Estate Law specialist

Bank of Montreal Representative, estate planning

April 3 10:00am Cannabis and Implications for Our Health Plan

Stephen Wong, Director of Health Benefits, RTO/ERO

11:10am Prevention of Alzheimers, Managing the Effects

Bernice Chan, Public Education Coordinator,

Alzheimer's Association Toronto

April 10 10:00am Later Life Fitness

Carolyn and Gabio, Personal Trainers

11:10am 1) Vaccines for Seniors?

2) The Effects of Using Medical Marijuana

Akeel Jaffer, Pharmacist

April 17 10:00am Some Practical Ways to Cope With Social Isolation

Jo-Anne Sobie, Executive Director, RTO Foundation

11:10am RTO/ERO Health Insurance, 2019 Changes/Highlights

Stephen Wong, RTO/ERO

Coffee on arrival. Snacks at refreshment breaks (10:50am - 11:10am).

Sessions will include informative dialogue, participation, fun and door prizes.

To register, contact Valerie Mah at 416•533•0445 | vmah@ican.net

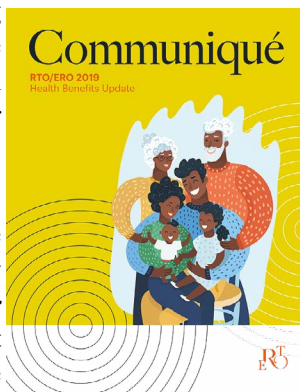
Once your registration has been confirmed, complete the form on Page 9 (or attach a memo with the required information), attach a cheque in the amount of \$20/attendee (\$10/attendee for one session) payable to **RTO/ERO District 16**, and mail to:

Valerie Mah, 41 Melgund Rd., Toronto ON M5R 2A1 by March 21, 2019



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

The annual **Benefits Update** and **Going Places** have been replaced by a single document: *Communiqué*. Retain this document with your 2017-2019 Group Benefits Booklets. The latter will be republished for 2020-2023.



Changes for 2019 include:

- All services provided by Best Doctors have been extended to your parents, parents-in-law and children – *even if they are not a part of your Extended Health Care Plan*. Eldercare Select services are no longer offered as part of the Extended Health Care plan. Similar assistance is available through Best Doctors 360®. See Page10 for more details.
- Dental Plan follows the 2019 ODA Guide for Claims.

Other non-plan changes:

- RTIP 4000 policyholders are granted guaranteed acceptance (See Page 14);
- actively-employed RTO/ERO members from the education community may participate in the benefits plans (a benefit for those members lacking an employee-sponsored program);
- *Best Doctors 360°* replaces *EldercareSelect*: See Page 10 for details.



RTO/ERO Wellness Series, March/April, 2019 Registration Form

Please Print

Name:

Address: Apt.....

City: ON Postal Code.....

Phone: Email.....

Spouse/Guest(s): 1)

 2)

 3)

Remember to remit payment as indicated:

- 1) \$20/attendee to attend two or more sessions:
- 2) \$10/attendee to attend one session as indicated (please circle choice):

March 27 April 3 April 10 April 17

Valerie Mah, 41 Melgund Rd., Toronto ON M5R 2A1 by March 21, 2019

We can help you get the information you need for a variety of health topics, giving you peace of mind that you're making well-informed decisions about your health care.

Whether your condition is simple or complex, Best Doctors will provide you with a variety of tools and resources when you're facing medical uncertainty. These include condition-specific website links, articles and contact information for groups and facilities that can assist you with your medical needs.

HOW THIS BENEFITS YOU

Convenience: Best Doctors can help you navigate the Canadian health care system and get the information you need quickly and efficiently.

Resources: When you have questions or concerns about your health, your Best Doctors team will provide you with personalized information and resources available in your community.

Reliable Answers: Your Best Doctors team will help you find reliable answers to your questions, leading you in the right direction and providing you with peace of mind.

HOW IT WORKS

1. Get started by calling or emailing Best Doctors.
2. A Best Doctors team member is assigned to your case and will contact you to obtain your detailed medical history.
3. Once completed, you'll receive the tools, information, and resources you need to help you better understand your health concerns and confidently move forward with the next steps.

Best Doctors can also offer advice and wellness support, such as:

- Assistance finding group support for depression.
- Research and assistance in finding care and residency for the elderly.
- Finding groups or associations for diabetes.
- Locating psychologists.
- Assistance in formulating questions you may need to ask your physicians.

Best Doctors helps you take control of your health and make medical decisions with confidence by guiding you in the right direction.

CONTACT BEST DOCTORS TODAY AT

1.877.419.2378 • customer.ca@bestdoctors.com

<https://bestdoctors.com/canada/rto-ero/>



What a year! In an era of so-called “fake news” and politically correct absurdities, the top movies continued to strive to relate age-old truths, both good and bad. We were thrillingly transported to the moon and back (First Man). We were vividly shown the perils and misfortunes of over-weening fame (A Star Is Born; Bohemian Rhapsody; Can You Ever Forgive Me?; The Wife; Juliet, Naked) as a warning to be careful of what we wish for. We were exposed to the cruelty and torment of homophobia (Love, Simon; Boy Erased; Bohemian Rhapsody) and the attendant importance of forgiveness, understanding, and love. We were yet again shocked and unsettled by the prevalence of racism (BlacKkKlansman; Green Book; Sorry to Bother You) and the psychopathic terrorism and the killings of innocent young people in the mass murder that took place in an Oslo teens’ camp in 2011 (22 July). We also saw how some women have been subjugated to the whims and ambitions of men to feed their own fragile egos (Mary Shelley; The Wife; Widows; ROMA).

While all these concepts were front and centre, I felt that the single most important over-arching theme that came through to me this year was the issue of relationships and friendships, either for loving or evil purposes.



IT'S MOVIE TIME!

In the superior cartoon, Ralph Breaks the Internet, Ralph finally understood the true meaning of friendship, that a true friend respects an other’s opinions and wishes, encouraging a friend’s big dreams and does not resent them nor tries to crush them. We saw this sense of true love particularly in friends who try to help when another is in trouble, trying to raise their spirit and viewpoints in films such as Lean on Pete, Green Book, Boy Erased, Finding Your Feet, and Love, Simon. These films point out that true friends stick by you and help you when you’re in trouble and feeling down, the opposite of “good weather friends. They provide understanding, empathy, and strength during moments of pain. Not envy. Not jealousy. No lies. No prevarications.

We also see the evil of apparent and superficial friends and the damage that they can cause through manipulative and cold behaviour, most obviously in A Simple Favor, but also in films such as Game Night (played for hilarious comic effect), Calibre, and American Animals. Trustworthiness, false friends, and the law of unintended consequences come into play here - and are devastating.

Continued on Page 12 

Movies continued from Page 11

My number one film of the year, Green Book, clearly and movingly demonstrates what a real friendship involves. Based on a true story, we see how a lasting friendship may develop and overcome all sorts of horrible situations, how friends triumph over, through love and understanding, unhealthy, cruel behaviours and attitudes. A wise and loving friend forgives, seeing the larger picture of all the good that has passed through them. The audience was moved to applause (unusual these days in a movie theatre) at the end. Friendship triumphed.

Reviewed by **John Borovilos**

Here are my top 25 picks of the year - enjoy them all!

- | | |
|------------------------------|-------------------------------|
| 1. Green Book | 14. First Reformed |
| 2. A Star Is Born | 15. Widows |
| 3. First Man | 16. The Children Act |
| 4. ROMA | 17. Hereditary |
| 5. Boy Erased | 18. Juliet, Naked |
| 6. Bohemian Rhapsody | 19. Calibre |
| 7. BlacKkKlansman | 20. Finding Your Feet |
| 8. The Wife | 21. American Animals |
| 9. Sorry to Bother You | 22. Ralph Breaks the Internet |
| 10. Can You Ever Forgive Me? | 23. A Simple Favor |
| 11. 22 July | 24. Game Night |
| 12. Love, Simon | 25. Mary Shelley |
| 13. Lean on Pete | |

Most Over-hyped Films Of 2018 ~ John Borovilos

Some films each year, for some unknown reason, are given great acclaim by professional critics who fall all over themselves to proclaim them as “masterpieces” or “the year’s best” or “must-sees”. Be careful if a film reviewer describes a movie as “quietly meditative”, or “lyrical”, or the kicker, “existential”. Those terms usually can be translated as “tedious”, “too slow and in need of some fine editing”, or “near incomprehensible.” Some films described as dark satire and hilarious may in fact not elicit a single laugh. And so, save your time and money and avoid the following:

- | | |
|---------------------|-------------------------------|
| 1. The Favourite | 6. Mary Queen of Scots |
| 2. Eighth Grade | 7. You Were Never Really Here |
| 3. The Rider | 8. Double Lovers |
| 4. Annihilation | 9. Leave No Trace |
| 5. The Happy Prince | 10. The Death of Stalin |

Does RTO/ERO know your Email? Help them keep in touch. Send an email to membership@rto-ero.org. Include your Member #.



Contact Sheila: sheilamac@sympatico.ca

RTO/ERO Initiative: RTO/ERO wants to promote a dialogue on pharmacare and share our members' voices. To do so, in the fall we asked those members with email to complete a brief survey so we could collect the results and submit them to the government.



About the Survey:

RTO/ERO members were invited to share their feedback on the six questions in the government's discussion paper, plus any comments, via Survey Monkey. The survey also asked members about the importance of pharmacare to them, and about their own drug coverage.

Background:

Pharmacare, supported by RTO/ERO, is a system of health insurance that gives people access to necessary prescription drugs. In most industrialized countries, pharmacare is part of a universal health care system.

That's not the case in Canada. Prescription drugs aren't covered in a consistent way. Even those with drug coverage can face deductibles, co-payments and annual maximums that make affording drugs a challenge. Nearly two million Canadians say they couldn't afford one or more drugs in the past year, often resulting in additional doctor visits and hospital admissions.

In April 2018, the federal Standing Committee on Health (HESA) tabled a report recommending that Canada establish a universal single-payer public prescription drug system to include prescription drugs.

In its 2018 budget, the federal government established an Advisory Council on the Implementation of National Pharmacare. The council will review HESA's recommendations, with a view to building on their extensive work and report to the federal Minister of Health and Minister of Finance in 2019.

To help the council deliberate, the government created a discussion paper and invited feedback. Health care is a priority to RTO/ERO members.

From the discussion paper, here are five points worth considering.

1. **Patchwork system.** Currently, only prescription drugs administered in hospitals are part of basic medicare coverage. Coverage for drugs prescribed outside varies from person to person and province to province and is provided through a patchwork of more than 100 public and 100,000 private insurance plans, each with different rules.
2. **Who's covered?** Many working Canadians and their dependents have much of their prescription drug expenses covered through a private benefit

Continued on Page 14 

Political Advocacy continued from Page 13

- plan funded by their employer. Seniors, individuals on social assistance, and patients with certain specific diseases are generally covered in part by public plans. Those self-employed or part-time, or have low-paying or precarious work must pay out-of-pocket.
3. **High prices.** Canadians pay among the highest prices and spend more on prescription drugs than citizens of almost every other country. On average, Canadians spend \$926 per person on prescriptions per year.
 4. **Breakthrough drugs are costly.** The cost of medications continues to rise and new developments such as precision medicine and biologic therapies promise new cures at much higher prices.
 5. **Cost pressures can affect coverage.** As drug costs rise, private plans become less affordable and employer-sponsored benefit plans face difficult trade-offs. As Canada's population ages and chronic health conditions become more prevalent, governments experience increasing costs (especially since public plans typically cover seniors). This places pressure on public plans to scale back drug coverage or other critical health and social services.

Our March Issue will contain the official RTO/ERO response to the HESA.

RTO/ERO Welcomes RTIP 4000 Policyholders

Members of the RTIP 4000 plan can join our health plans *with guaranteed acceptance*.

Those insured in the RTIP Gold 750 or 2500 plans are also invited to make the switch, but will need to complete a health questionnaire to qualify.

In 2016, many RTIP policyholders contacted us for help because their premiums had increased dramatically or they had lost benefits.

We continue to receive numerous calls from concerned education retirees, asking to switch from RTIP 4000 to our plan. Many of these calls are prompted by a noticeable decline in the RTIP customer service and increased costs, despite decreases to coverage.

In response, we are offering a permanent opportunity for RTIP 4000 policyholders to switch to our plan, with guaranteed acceptance.

And, new members joining RTO/ERO receive free membership until December 31, 2019.

If you have friends who joined RTIP 4000 and want to switch to RTO/ERO, encourage them to call 1•800•361•9888 or 416•962•9463.

DOES EXECUTIVE SERVICE INTEREST YOU?

The District Annual Meeting is on May 15. Contact Roger Wilson, Past President, (email only: rogerapwilson@sympatico.ca) regarding vacant positions that may become available



More photos at snapd Bloor West: <https://bloorwest.snapd.com/events/view/1205263bm>



RTO/ERO Partners at our Luncheon

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

Access the best medical minds to receive the right diagnosis and treatment.

Johnson Insurance Inc. | www.johnson.ca/rto-ero

Access exclusive rates for RTO/ERO: home/auto/life.

Merit Travel | www.rtotravel.ca

The very best in destinations, hotels, cruise lines, beaches and restaurants.

RTO/ERO Benefits | www.rto-ero.org

World-class group discount program: health/entertainment/dining/travel, etc.

Venngo | www.rto-ero.venngo.com

World-class group discount program: health/entertainment/dining/travel, etc.

Vendors at our Luncheon

Academy for Lifelong Learning | <https://allto.ca>

Programs offered in collaboration with UofT's School of Continuing Studies.

Arbonne | www.anniemacdougall.arbonne.com

Quality and effective skincare products developed in Switzerland in 1975.

Chartwell | www.chartwell.com

Retirement Residences.

Feet First | <http://feetfirstclinic.com>

Prevent foot problems, foot treatment of acute and chronic disorders

Marilyn's | www.marilyns.ca

Over 30 years in the heart of Toronto's Fashion Service Guaranteed!

Senior Technical Services | www.seniorstechservices.ca

Personal computer lessons for the elderly: home, our offices, retirement homes

Retire-at-Home | www.retireathome.com

Customized Home Care for Seniors - since 1994.

Tapestry at Village Gate West | www.discovertapestry.com

A Canadian-owned operator providing healthy and active lifestyles to seniors.

Total Access Centre | www.totalaccesscentre.com

Accessibility products to stay comfortable and safe in your home.

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



Craft/Vendor Show Participants, 2018



Dealing with Psoriasis

Psoriasis is a painful, itchy skin disease that causes patches of thick, red skin with silvery scales. This happens when the skin cells grow at an abnormally fast rate, which causes the buildup of psoriasis lesions.

These patches usually appear on the elbows, knees, scalp, or back, but they can show up elsewhere on the body. Psoriasis also can affect the joints, with some patients also getting a form of arthritis called psoriatic arthritis.

How do I get psoriasis?

While there is no known cause for psoriasis, scientists have established that the immune system and genetics play major roles in its development.¹

Men and women develop psoriasis at equal rates. Psoriasis often develops between the ages of 15 and 35, but it can develop at any age. A small percentage of those with psoriasis get it before age 10. Some infants have psoriasis, but this is considered very rare.

There is no cure for the condition, but various topical treatments are often prescribed. Psoriasis is not contagious, and psoriasis lesions are not infectious.

How is psoriasis diagnosed?

Testing for psoriasis is very basic because there are no blood tests or tools that can indicate the condition. A dermatologist or other healthcare provider simply examines the affected skin to determine if it is psoriasis.

This can be a challenging diagnosis because many rashes and skin conditions resemble psoriasis. Some of the conditions that are often

misdiagnosed as psoriasis include seborrhea, dandruff, and eczema.

Distinguishing psoriasis from other skin conditions is difficult, but it helps to understand the types of psoriasis and some of the other conditions psoriasis is often mistaken for:

- Plaque psoriasis is the most common type, affecting at least 80 to 90 percent of people with psoriasis, according to the American Academy of Dermatology.
- Guttate psoriasis is mostly seen in children and young adults and causes small, pink lesions on the skin of the trunk, upper arms, thighs, and scalp.
- Inverse psoriasis shows up as bright red, smooth, and shiny spots under the breasts, in the groin area, and/or the skin folds around the buttocks and genitals, and under the arms.
- Pustular psoriasis is rare, but it is mostly seen in adults. It causes pustules on the hands and feet, but it may cover most of the body in rare and very serious cases.
- Erythrodermic psoriasis is rare, but it is a very serious condition affecting most of the body, causing skin to appear burned. It also causes severe itching, burning and peeling, a fast heart rate, and body temperature changes.

If your skin is irritated or you have rash-like symptoms, you may need to consult with a dermatologist. Your Best Doctors benefit lets you dig deeper into any diagnosis with an expert review of your medical records and an objective look at your overall health picture.

<https://www.psoriasis.org/about-psoriasis> | For more information: call 1-877-419-2378; or visit, www.bestdoctors.com/canada



Editor: The social issues in today's society precipitated the previous Ontario government to implement a trial Basic Income Program to research the effects that such a program would have on related issues. The idea of this type of program, discontinued by the current government, is confusing to some and anathema to others. In our November, 2018 Newsletter we introduced the basic concepts behind a Basic Income Plan. Here is additional information.

Source: Part of a series: <https://www.basicincomecanada.org/>

How Does A Basic Income Work?

This is where a simple idea meets complex reality. Every country has a different mix of existing income and service supports, taxation systems and other historical and cultural factors that shape public policy. A basic income can, therefore, take different forms in different places. That said, there are some major threads to follow.

Two Schools of Thought

Two main schools of thought can be found among basic income advocates. One, notably set out by free-market economist Milton Friedman several decades ago, sees a basic income as a replacement for most public services. That is not the vision of BICN nor of most writers and activists supporting basic income now.



The basic income we want works with public services. These services are a bargain because none of us could create such things as health care and education systems, or labour standards, on our own.

With a basic income, public services can do what they do best, relieved of many problems that poverty and insecurity put at their doorstep.

Two General Models

The demogrant, or Universal Basic Income (UBI), refers to a model where everyone receives the same basic income amount no matter how much other income they have. Higher income earners will see it effectively taxed away.

The refundable tax credit or Negative Income Tax (NIT) model provides payment to people whose income falls below a certain threshold. People who have sufficient income won't get it but they have security knowing it's there.

Both models involve a progressive tax system in order to provide greatest benefit to those who need it most. There are pros and cons to each model and hybrids also exist. Note as well that both models are the opposite of the 'welfare' or 'social assistance' model of income support that is intrusive, rule-bound and stigmatizing.

Continued on Page 20 

Basic Income continued from Page 19

Alaska provides a demogrant. It's not large enough to be a full basic income but it is universal, going to every individual in that state. Canada's benefits for seniors are a hybrid of demogrant based on age and a NIT-type supplement based on income.

Other Design Issues

These include the question of whether the benefit should be based on the individual or the household, or both; what level is considered adequate to meet basic needs; and whether benefits should simply bring people up to that level, or whether benefits should be reduced, and how quickly, as income rises. The module in this series that describes The Canadian Overview, shows how it works in practice in Canada.

What Will It Cost And How Do We Pay For It?

The cost in any country will depend on design details, the extent and depth of poverty and income insecurity, the kinds of other programs and services that will be affected, and most importantly, the benefits that the basic income will bring in greater health and wellbeing for society. This is an investment and if designed well the benefits will outweigh the costs.

Practical mechanisms to fund a basic income include: redistribution of general revenues; redesign of tax benefits that tend to benefit the wealthy by making them refundable and based on income; restructure other tax measures to make them more progressive; financial transaction taxes; inheritance taxes; dividends from resource or other national wealth funds. Some funds can be transferred from old programs that the basic income replaces, some savings can be achieved from reductions in downstream programs. Increased economic activity by individuals, and through local economic development in communities, will create revenue that will also help it pay for itself.

There is no question that we can afford this. There is enormous wealth sitting idle or being put to questionable use. This is part of our problem. Our economies require putting money into the hands of people who need it and will use it. We can't afford not to have a basic income.

100 CEOs present a letter of support to continue Ontario's Basic Income Research to Queen's Park on October 18. The combined corporate revenues of the signatories exceeds \$1.8B/year. 85% of these businesses are Ontario based. <https://ceosforbasicincome.ca/>



TPSPA Biennial Reunion

ADVANCE NOTICE

Reserve Wednesday, June 5, 2019



Contact:

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

For many of us, the preparations for the festive season with special family celebrations for Hanukkah, Christmas, Kwanzaa and other family traditions are over. At this time - January, 2019, here is a special wish to everyone for a safe, happy, healthy, and prosperous New Year. Last year we said farewell to Canada's 150th birthday celebrations. This year, we say farewell to RTO/ERO's 50th anniversary celebrations. Both celebrations were a huge success.

Welcome letters were sent to 48 new members. Cards of condolence were sent to relatives of 20 deceased members. Birthday greetings were sent to forty-four 80-year-old, thirteen 90-year-old, and two 100-year-old members. Cards of Encouragement, Get Well, Keeping in Touch, Birthday, Congratulations, Anniversary, Holiday Greetings, and Sympathy were sent to many members.

To those members who are not able to participate fully in activities due to a short illness, surgery, shut-in, eye/hearing impairment, disabled, or in palliative care, our thoughts are with all of them.

We are happy to have ten Centenarians among us, seven females and three males ranging from age 100 to 104 years old. Each centenarian received a greeting card and a poinsettia plant for the holiday. We wish them continued good health and happiness. Sadly, we lost our oldest centenarian **Clara Lahmer**, age 106 last October.

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

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

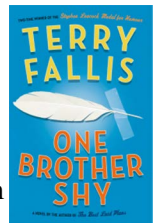
Rendezvous Club



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.

Winter Program:

- January:** *Royal Scottish Country Dance Society*
- February:** **Terry Fallis**, author of *One Brother Shy*
- March:** To Be Announced



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

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

The best sermons are lived, not preached.

RTO/ERO Charitable Foundation Activity

Social Isolation Awareness activities continue!

The overwhelming engagement and positive feedback to the RTO/ERO Foundation's first annual Social Isolation Awareness Month this past October has inspired the Foundation to keep it front of mind throughout the year. Over 700 people have signed up to take action on the issue of social isolation among Canada's seniors.



In a post-campaign survey of participants, the following actions were reported:

- 77% made connections with an older person;
- 57% helped an older person with daily chores or tasks;
- 55% learned more about social isolation.

In response, the Foundation is excited to announce a new Facebook group where information on the issue of social isolation — as well as updates on the important work that is being done to prevent it — can be shared and discussed.



Visit the “End Social Isolation” Facebook page (<https://bit.ly/2PAhfpl>) and click on “Join Group” to become a member of this brand new Facebook group. The vision is for this group to become a conversation hub, and a conduit for connecting with like-minded individuals in a collective effort to end social isolation all year long.

Please feel free to invite friends & family who may be interested in joining the End Social Isolation Facebook group. You can use the “Add Member” and “Suggested Member” tools on the right side of this page (they will receive an invitation and the option to join).

To learn more about the RTO/ERO Charitable Foundation, visit our website at <https://www.rto-ero.org/support-the-foundation>.

With the start of a new year, why not consider a monthly donation to the RTO/ERO Foundation!:

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



Pension/Retirement ~ Susan Weinert

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

OMERS announced on November 26 that pensions will increase by 2.29% as of January 1, 2019. Most members whose pensions began in 2018 will receive a pro-rated increase. This increase reflects the change in the cost of living, as measured by the Canadian Consumer Price Index (CPI).

Members who are on pension will have received an Annual Statement of Pension listing their updated pension amount for 2019 in late December. The statements are posted on the secure member myOMERS site, then mailed to members who receive their pension information by paper mail.

Get your Annual Statement of Pension early!

Activate your myOMERS account to get your statement when available online at <https://omers.com/Members/myOMERS>.

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

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

Note: OTPP members have a similar personal service at:

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

CURIOSITIES ART SHOW **Angel Fund Curiosities Art Show**
A curated collection from emerging student artists of the TCDSB and vintage illustrations from renowned Canadian artists.

Art Hub/Art Square Gallery

334 Dundas Street West, Toronto (across from the Art Gallery of Ontario)

Saturday, February 9 ~ Opening reception 1:00pm - 4:00pm

Appetizers provided by Fennel Organic Eatery

Gallery hours: 12:00pm - 8:00pm

Sunday, February 10 - 10:00am - 6:00pm

Proceeds from sales go to support TCDSB students through



PREPARE NOW \$4000

Project STO (Service To Others) Grants ~ 2019

Many members of Toronto District 16 participate in individual projects that support local, national and international programs and that often involve children and/or disadvantaged groups. If you meet the requirements of RTO/ERO's STO, this information is for you:

Annually, RTO/ERO awards up to \$4,000 grants to projects submitted by districts. ***The 2019 application form and details are Now Available*** on the RTO/ERO website: (<https://www.rto-ero.org/programs-services/current-application-project-feedback-form-and-previously-approved-projects>).

Previous Toronto District 16 groups have been the beneficiaries of STO funding: Art City, St. James Town (2016); Children of Hope Uganda (2015); Black Creek Community Farm (2014); Building Blocks, Burkina (2012); Sing & Learn (2010); Sister Rosemary Fry's Children's Nutrition Program, Haiti (2008); and Third World Awareness, Cité de Soleil Haiti School Kitchen (2006).

In light of the success of RTO/ERO Foundation's campaign "**Engage: End Isolation**", the STO Committee is encouraging Districts to consider a focus on Ending Social Isolation of Seniors when thinking of their projects.

We have prepared a short fact sheet that summarizes important information contained in the provincial material in order to help District 16 members as they prepare their STO application. Go to <https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16E-zine/TimedItems/p-stoguide.pdf> for Things to consider as you prepare a Service to Others (STO) Application.

RTO/ERO Toronto-Specific Project - STO Requirements

Your RTO/ERO Toronto Executive must submit its STO selection to the Provincial Office by June, 2019. To do this, the Toronto Executive must receive applications to consider by April 15, 2019.

Mail applications to:

Bill Menagh, 674 Oriole Pky Toronto ON M4R 2C5

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

See Page 26 for the list of all RTO/ERO P~STO Grants made for 2018.

Things to Consider in Preparation of Your STO Application

1. RTO/ERO Toronto District 16 reviews all requests and can only select and submit one application to the Provincial Office.
2. RTO/ERO Toronto District 16 values all applications that are submitted but must remain impartial in its evaluation of the individual projects. Therefore, we will be happy to answer any technical questions you may have but we cannot provide suggestions or mentorship in the preparation of your STO application.
3. You are only required to complete the last 10 pages of the package (starting with the **'Brief Overview of Project [5 Points]'**, p.9) but please be sure to indicate the **Title** of your project on page 5.
4. The first section of the application package (pages 1-4) does, however, contain important information regarding the thinking that underpins the program and can help you in designing/describing your project and completing the application.
5. The second section (p. 5-8) will be completed by the RTO/ERO District 16 - Toronto selection committee.
6. The **'Eligibility/Selection Criteria for Project - Service to Others'** Checklist on p. 8 (especially numbers 1, 7-20) is a very useful tool that can help you ensure that your project meets the criteria of the STO grant program.
7. When preparing your application, remember:
 - the STO Committee's funding recommendations are based, in part, on evidence of involvement of a number of members;
 - your project must support the STO **Program Aims and Objectives** set out on p. 1-2;
 - the Committees' recommendations (both local and provincial) are based on the criteria listed on the lower half of p. 2 and top of p. 3 and in the **'Eligibility/Selection Criteria for Project - Service to Others'** Checklist (p. 8);
 - each section and question of the application form has a point-value that helps you understand what the selection committee is expecting and the value of each of your answers;
 - even though your project may be on-going, the provincial Project - STO selection will take place in September 2019 and therefore project activities covered in this application should take place between October 2019 and August 2020, at the latest, and the **Project - STO Funding and Expenses Report** should reflect these timelines; and,
 - the funds may NOT be used for honoraria, wages, or mileage. Consult number 7 on page 3 for possible exceptions.



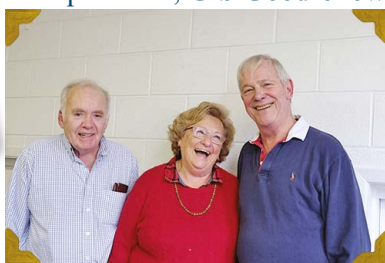
Project ~ Service To Others Grants Awarded for 2018

23 Grant Applications were received; 22 approved in Full or in Part

District	2018 Project	Approved
3/Algoma	Days for Girls Sault Ste. Marie	\$4,000.00
5 Cochrane	From the Heart - De tout coeur	\$4,000.00
6 Parry Sound	Serving Our Community Libraries 2018	\$3,000.00
7 Windsor	Bedroom Furniture for Leone Residence	\$4,000.00
12 Norfolk	Music for Memory	\$4,000.00
13Hamilton	Cancer Assistance Program (CAP)	\$4,000.00
17 Simcoe	“Live On Legacy” Pilot Program	\$3,000.00
19 Hastings	Creating an Inviting Reading Space	\$4,000.00
21 Renfrew	Community Elder Abuse Education Support	\$2,000.00
22 Etobicoke	Art Park Activities for Children of Diversity	\$3,500.00
23 North York	A Turning the Page Library	\$4,000.00
24 Scarborough	Life Skills - Cooking	\$4,000.00
26 Kenora	Kenora Rotary Splash Park: toddler area	\$4,000.00
28 Durham	Durham Region Senior 55+ Games	\$4,000.00
30 NorthumbriNd	Technology Equipment: Northumberland Hospice	\$4,000.00
34 York	Employable Math and Social Skills Development	\$3,085.90
36 Peterborough	Hospice Norwood	\$4,000.00
37 Oxford	Days For Girls	\$4,000.00
40 Brant	A Bed for Every Child	\$4,000.00
41 Elgin	Sanitation Improvements: East Meru School	\$4,000.00
44 Région ceil	After School Program	\$3,000.00
45 EstaRiO	2019 Missionary Experience	\$2,000.00
	Total	\$79,585.90

Travelogue Photos: November 28, 2018

Below: **Tom Menagh, Linda Johnson, and presenter, Gib Goodfellow**



Photos by Valerie Mah

THIRTY RTO/ERO \$1,500 Education Scholarships

Is your child, grand-child, nephew, niece or another person closely related to you attending a post-secondary institution, in the final year/semester of his or her program?

If so, the RTO/ERO Scholarship Program may be of interest to you!

We were happy to announce, last year, that 2 of the 25 RTO/ERO scholarships were awarded to Toronto District 16 members' relatives: Sarah Ratslav (Carol Ratslav, sponsor) and Sarah-Jaclyn Rodrigues (Teresa Sila, sponsor).



Due to the increase in the number of applications received, the Board of Directors increased the number of scholarships for 2019. This is a great opportunity to show the good work RTO/ ERO does as a member of the broader community in supporting our young people.

For 2019, RTO/ERO has therefore budgeted thirty, one-time grants of \$1,500 to be awarded to students related to RTO/ERO members and enrolled in the last year of any university/college program. The applications must be submitted for consideration to the Project Service to Others - Scholarships Committee by close of business on February 5, 2019.

The revised Scholarship On-Line Application and supporting information are posted on the RTO/ERO website and will remain posted until February 2019. Check: www.rto-ero.org/programs-services/scholarship-program. Note that the application form must be saved as a PDF and sent, with attachments, to **Gail Knox**: gknox@rto-ero.org.

Latin & Line Dancing ~ Back by Popular Demand

It's not too late to join us for a series of introductory *Latin Dance* and *Line Dancing* classes:

Fridays, January 18, 25, February 1, 8 from 1:30 - 3:30pm
Holy Rosary Parish Hall, St. Clair Ave W, E of St. Clair West subway stn



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



To confirm your interest in attending, email Anna at:

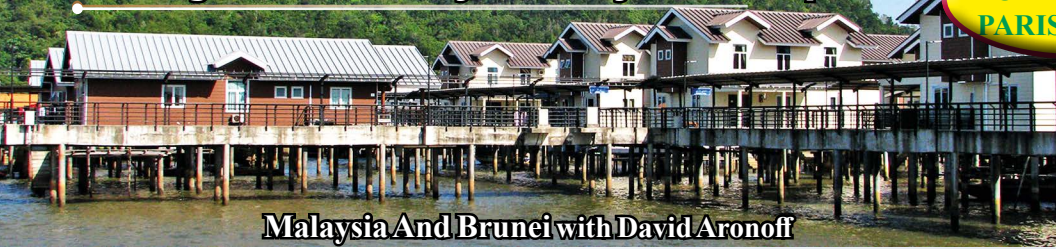
adcat39@gmail.com, or,

Phone Stephen, leaving your contact information, at 416-481-4841.

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

Travelogue ~ Wednesday, February 27 at 1:00pm

**HOLY
PARIS**



Malaysia And Brunei with David Aronoff

Join David as he takes us on an exotic venture to Malaysia (mainland and Borneo) as well as a side trip to Brunei.



During the Malaysia portion of his journey, you will be introduced to the multi-ethnic coexistence which is manifested in culture (tribal in Borneo), architecture, and customs. You will accompany him to World Heritage towns, colonial remnants, coastal villages, and beach enclaves. As with all foreign travel, you will have a view of the unique cuisine with surprising regional variations. David will also take you to modern cities featuring famed street art, as well as the diverse rural landscape and its exotic flora and peculiar fauna.

He then winds his way overland to the border crossing into Brunei. There, what he describes as the largesse of the Sultantate, floating cities, mangroves, and mosques

will be featured in his presentation.

We hope that you can all attend David's tour of this less frequently visited corner of South-east Asia.

The Green Heart of Borneo



A Kingdom of Unexpected Treasures

AMAZING ICELAND

with Marion Stephens and James Cockroft



Motivated by an article describing Iceland in the Toronto Star, **Marion Stephens** and husband, **James Cockroft** took a six day trip to Iceland in September, 2010. After a five-hour flight with Icelandair from Toronto to Keflavik, they were taken by coach to their hotel on the outskirts of Reykjavik.

Apart from not being able to pronounce any of the street names, Reykjavik was very easy to get around. Public transport worked well, and most locals spoke English as well as several other languages. The Icelandair travel package included three tours. There was a tour of Reykjavik by bus; the Iceland Circle tour, which included the magnificent Gullfoss Fall and a visit to an active geyser and the continental plate division; and, last but not least, a trip to soak in the Blue Lagoon. This natural bathing pool, surrounded by black



lava rock is filled with milky blue, warm water. Marion and James also took a whale watching boat tour.

On March 27, 2019, Marion and James will share their experiences of the people, the food, and the amazing places visited during their brief visit.

Thinking about retirement?

Attend a *free* retirement planning workshop



Designed for anyone who

- works in schools and school boards, early years, post-secondary
- wishes to learn about retirement planning
- wants a workshop tailored specially to the education sector

Attend and learn about

- preparing a secure financial future
- healthy, active retirement lifestyle
- health benefits in retirement
- free RTO/ERO membership and member benefits

Attendees receive:

- comprehensive retirement planning handbook
- deluxe padfolio to organize your retirement planning documents
- chance to win exciting draw prizes

Register online: rto-ero.org/rpw

Questions? rpw@rto-ero.org or 1-800-361-9888



Hosted by RTO/ERO



Toronto Centre

When: 9:30am to 12:30pm Saturday February 23, 2019
Registration starts at 9:00am

Where: Toronto Marriott Bloor Yorkville Hotel
90 Bloor Street East,
Toronto, ON M4W 1A7

Toronto East

When: 5:30 pm to 8:30 pm, Thurs. April 4, 2019
Registration/refreshments start 4:30 pm

Where: The Estate Banquet & Event Centre
430 Nugget Avenue,
Toronto, ON M1S 4A4

This workshop is sponsored by
RTO/ERO Toronto Districts



Check out each of our 4 Districts at
our common website:

toronto.rto-ero.org

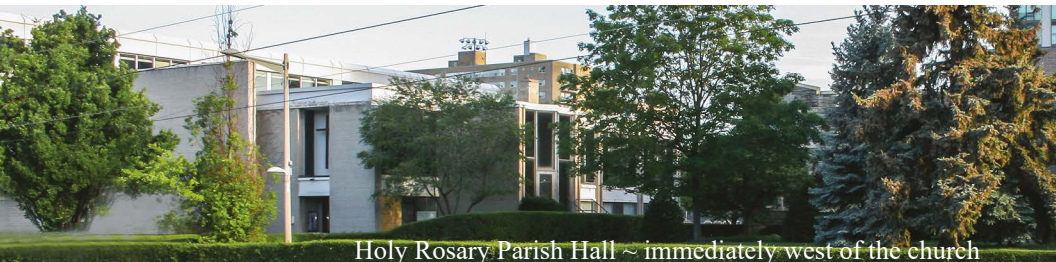
Register at <https://rto-ero.org/rpw>



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 (streetcar to Tweedsmuir), east of Loblaws and Subway Station.



Holy Rosary Parish Hall ~ immediately west of the church



Art Friends - Marie Lynch (416•421•4936 | lynchmarie11@gmail.com) An open studio for those interested in sketching and painting. A lovely well lit space is available and, although no instruction is provided, there is plenty of support and good fellowship. Members bring their own drawing and painting materials. *We meet at Holy Rosary Parish Hall 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) Join us *at Holy Rosary Parish Hall on the first, third and fifth Tuesdays of the month from September to June from 12.15pm to 3.15pm.* Anyone familiar with the basic bidding rules of bridge is welcomed. 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 14 janvier, 11 fevrier, 11 mars, 8 avril, 13 mai, 10 juin.

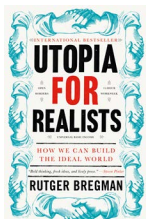
A bientôt! **Jacqueline Chartier.**

Activities continued on Page 32 ➡

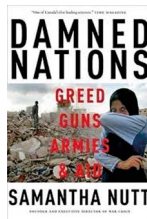
Recreation/Social continued from Page 31



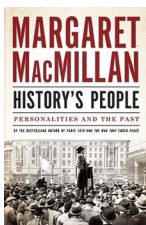
Non-Fiction Book Club ~ Nancy Ballanger (416•762•5638 | nancyballanger@gmail.com) and **Ruhi Tuzlak** (416•487•2191 | tuzlak007@gmail.com) host this club at *Holy Rosary Hall* on the second Tuesday of the month from 1:30 to 3:30.



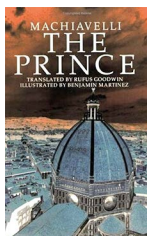
February 12: *Utopia for Realists: The Case for Universal Income, Open Borders, and a 15 Hour Workweek* by **Rutger Bregman** ←



March 12: *Damned Nations: Greed, Guns, Armies, and Aid* by **Samantha Nutt** →



April 9: *History's People: personalities and the Past* by **Margaret MacMillan** ←



May 14: *The Prince* by **Niccolò Machiavelli** →



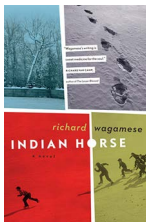
Travelogue - Linda Johnson and Tom Menagh (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats at *Holy Rosary Hall* on the fourth Wednesday of the month at 1:00pm: October to May (NOT December).

See Pages 28 and 29 for our February and March Travelogues.

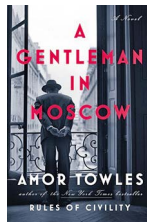


West End Book Club ~ Steve Feldman (416•588•6637 | vsf@sympatico.ca) hosts this book club in Room 2 at *Holy Rosary Church Hall*. We meet on the 4th Tuesday of each month, September to June (NOT December) from 1:30pm to 3:30pm.

Read about author, Ann Walmsley's visit on Page 36

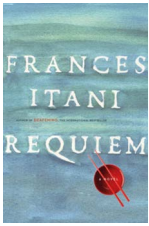


February 26: *Indian Horse* by **Richard Wagamese** ←



March 26: *A Gentleman in Moscow* by **Amor Towles** →

Continued on Page 33 📖



← **April 23:**
Requiem by **Frances Itani**

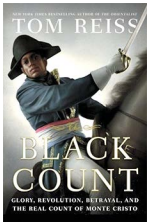


May 28: →
First Snow, Last Light by **Wayne Johnston**

The following activities meet at various locations.

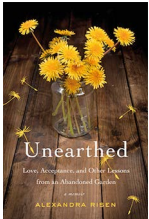


Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



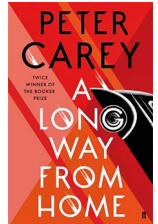
← **February:** *The Black Count: Glory, Revolution, Betrayal and The Real Count of Monte Cristo* by **Tom Reiss**

March: *Foxfire: Confessions of a Girl Gang* →
by **Joyce Carol Oates**



← **April:** *Unearthed*
by **Alexander Risen**, A Memoir

May: *A Long Way from Home* →
by **Peter Carey**



Downtown Coffee Club ~ Ann Ludwigen (416•270•4166) and **John Stiver** (johnstiver@icloud.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.

Continued on Page 36 📖

Welcome John Stiver! *A new member co-convenes our Coffee Club.*



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 meet at Delmanor Retirement Residence, Prince Edward, 4202 Dundas St W. Parking at Brunos; bus 73 from Royal York station stops nearby the residence. RTO/ERO residents of Delmanor are welcome to join us.

January 24: *ETFs - Exchange Traded Funds: What They Are and How To Deal With Them.*

February 28, March 28, April 25, May 23, June 27.



Monday Matinée Movie ~ Join us and we'll notify you once a month of an early afternoon movie at the *Yonge/Dundas Cinemas* located at 10 Dundas St. E just east of Yonge on the north side of Dundas East.

We meet on the 4th Monday of the month, eleven months of the year (not December). If you are free after, join us for coffee/tea/dessert/a late lunch or early dinner at Milestone's, which is located on the same level as the theatres just across the entrance and to its right.

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

Dale Vibert (dvibs@yahoo.com)

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

Steve Feldman (vsf@sympatico.ca)

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 café. If you are interested in joining us please email **Cindy Shore-Beauvais** shorbeau@sympatico.ca or **Rosalie Parente** at rosalie10@rogers.com. (*Liability Waiver required.*)

Continued on Page 35 📄



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



Toronto Live Theatre Group ~ Liz Estall:

416•540•2016 | estallelizabeta@gmail.com.

Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers. Contact Liz to be added to her email list.

RTO/ERO Toronto Coffee Club History

Tenth Anniversary Of The Downtown Coffee Club

January 14, 2009: I was due to meet **Judith Dalche** for coffee. We had met each other in the Monday Movie Club. Judith was new in town, noticed my address was close to hers, and suggested we get together after Christmas. I said I would also invite **Fernanda Freitas**, who lived close to us both.

That snowy morning, my daughter called to say she had locked her keys in her car and was locked out of house. I told Fernanda I'd have to postpone the coffee, but she said there was no need: she was sure she would figure out who Judith was at the café, and the two of them would have coffee! Which they did, for a couple of hours, I believe.

Not wanting to leave me out, they kindly arranged for the three of us to meet for coffee the following Wednesday. We enjoyed it so much we decided we would meet every Wednesday. Fernanda suggested we move the time from 10:00am to 10:30am. Judith said she was starting a class the following Wednesday, so we added a second coffee every week on Saturdays at 10:30am.

That is how we got our pleasant routine of getting together twice a week, Wednesdays and Saturdays. It was Judith who gave us our name, the Coffee Club. I invited friends I already knew in the neighbourhood. This gave us a core of people who lived within walking distance and would come regularly.

When we put a notice about the Coffee Club in this Newsletter, we started to get people coming from much further away, perhaps not as often, but just as welcome.

For the past seven years, our café has been the Croissant Tree at the corner of Charles St. East and Church St. (625 Church St. near Yonge/Bloor subway station.)

Ann Ludwigen, Convenor

*Paleontologists thought they'd found new evidence of a missing link,
but it was just another fossil arm.*

Author, Ann Walmsley, Visits West End Book Club

At our November West End Book Club meeting we read and discussed the book “*The Prison Book Club*” by Toronto author **Ann Walmsley**. It was an amazing discussion! Ann gave us insight into her writing process; information about book clubs in Canadian prisons; discussed how reading helps increase empathy; and, answered many questions that our members had. She sent a letter of appreciation with details about how to donate books to prisons. We collected funds to give her an honorarium and to cover the cost of refreshments.

Here is the content of her letter sent after the meeting:



Photo supplied by author Ann Walmsley

Thank you so much for a moving and rich discussion yesterday with you and your West End Book Club members. I was on the verge of tears a couple of times as members read passages from the book that resonated for them and articulated their impressions. And many thanks for the generous honorarium of \$125.

It was interesting, and worrying, to hear that teachers can spot troubled children as early as JK but that parents sometimes resist getting them identified so that they can receive help. I felt that there were many people in that room who as volunteers might make a difference to men in prison.

As promised here is the link to the website to find out about making used book donations to the libraries at federal institutions:

BookDonation@csc-scc.gc.ca

Happy reading and very best wishes for festive holidays, Ann

To donate books or have any questions regarding book donations, please contact us by email: BookDonation@csc-scc.gc.ca.

The general criteria for accepted book donations are as follows. Books should:

- Not be markedly old (with the exception of classic literature)
- Be in good condition (e.g. no missing pages or covers, no mould, not falling apart, and not excessively covered in writing or highlights)
- Have no attached CD•ROMs
- Not be textbooks

The most popular books in our institutions are paperback fiction novels (i.e. the type of book you might find at an airport bookstore).

Submitted by Book Club member, **Cindy Shore-Beauvais**



Theatre Daytrip ~ April 4



Get ready for the ride of your life with Australia's glittering musical masterpiece, Priscilla, Queen of the Desert! With a spectacular array of outrageous costumes, flamboyant choreography, and a hit parade of dancefloor favourites, this wildly fresh and funny musical is a journey to the heart of FABULOUS! Based on the Academy Award®-winning film, this sparkling stage adaptation follows three dazzling drag queens – Mitzi, Felicia, and Bernadette – as they set out on a hilarious adventure across the Australian outback in a battered old bus (nicknamed Priscilla) to put on a show in a remote resort town. Along the way, a heartwarming story of acceptance and self-discovery unfolds.

*Also see Page 39 for
Trip Terms & Conditions*

Date: Thursday, April 4, 2019

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

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

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

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

Dinner: 5:00pm - 6:45pm ~ Enjoy delicious dinner at *Golf's Steakhouse*

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

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

To Book: Call Linda Grieve at 416•498•7228 at 8:00am on Wednesday, February 13. If your booking is confirmed, forward a cheque for the full amount *IMMEDIATELY* to Karen Sinclair, 49 Herbert Ave., Toronto M4L 3P8. Cheques are payable to *Year Round Travel Inc.* and may be postdated to February 28, 2019.

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

BILLY ELLIOT

THE MUSICAL



Theatre Daytrip ~ May 8

Dreams don't come easy in the hardscrabble mining town, riven by a bitter national strike, where eleven-year-old Billy lives with his bereaved family. But Billy's discovery of his talent for dance awakens in him a passion that will transform his life and win the hearts of his whole community. With its inspirational story, breathtaking dance numbers and music by pop legend Elton John, this award-winning show – based on the smash-hit movie – will appeal to all.

Date: **Wednesday, May 8, 2019**

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

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

Show: 2:00pm - 4:30pm ~ *Reserved orchestra seating for Billy Elliot at the Stratford Festival Theatre*

Dinner: 5:30pm - 7:00pm ~ buffet dinner at the *Elmhurst Inn*, Ingersoll

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

*Also see Page 39 for
Trip Terms & Conditions*

Price: \$170.00 per person (includes HST)
Make cheque payable to *Year Round Travel Inc.*

To Book: Call Karen Sinclair at 416•690•4961 at 8:00am on Wednesday, February 13. If your booking is confirmed, forward a cheque for the full amount *IMMEDIATELY* to Karen Sinclair, 49 Herbert Ave., Toronto M4L 3P8. Cheques are payable to *Year Round Travel Inc.* and may be postdated to March 31, 2019.

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

Theatre Daytrip Terms & Conditions

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

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

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

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

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

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

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

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

2. A **waiver form will be circulated** on the bus as required by RTO/ERO.
3. **Tickets and nametags** will be distributed as you board the bus.
4. **Cancellations:** If you must cancel please contact **Karen Sinclair** at 416•690•4961 as soon as possible.
 - (a) If you cancel before February 28, 2019, your cheque will be shredded.
 - (b) If you cancel after February 28, 2019 after cheques have been cashed, Karen will connect you with someone on the waiting list, if possible.
 - (c) If you choose to give or sell your ticket(s) to family, friends, etc, please call Karen with name, phone number, and pick-up location of person(s) attending in your place.

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

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

Welcome New Members ~ Linda-Sue Thomas

Contact Linda-Sue: rto16memb@gmail.com



Welcome to those having joined RTO/ERO in July to October, 2018. 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 January 1, 2019, our membership was 5522.* Under new membership rules, not all those listed may be retired.

Norberto Abanes
Nagwa Abou El-Naga
Emilie Anne Armstrong
Michel Bencini
Cheryl Birkett
Charmaine Boomer
Elizabeth Bowes
Serge Brochu
Linda Cooper
Robert Cox
Verna Curtis
Maryanne Daniele
Juan Diaz-Marroquin
Vincenzo Fragomeni
Ronald Gibson

Renana Glassman
Michele Hall
Ingrid Harms
Annette Hartery
Jill Hayes
Barbara Hodes
Lynn Janes
Ramanie Kumara
Carolyn Lennox
Meredith MacFarquhar
Doris Mahoney
Tom Mantil
Malgorzata Medon
Abraham Neufeld
Terryll Portigal

Ronald Read
Lynda Reid
Vincenzo Rizza
Dinah Rosen
Maragret Stille
John Stiver
Judy Taylor
Beth Tomlinson
Naomi Tozman
Cathryn Vear
Ellen Wakeham
Mary E Willis
Jill Worthy
Dianne Woznica
John Wai-Quon Yan

TEOF Annual Auction - New Date Announcement

26TH ANNUAL AUCTION
FRIDAY, APRIL 5, 2019

Food 
FOR THOUGHT
TEOF NUTRITION PROGRAM

ALSO:

2019 - THE YEAR OF THE PIG LUNAR NEW YEAR BANQUET

Thursday, February 7, 2019

Check the TEOF Website for details on both events:

www.teof.ca

The issue of RTO/ERO Membership Fees is a matter that has arisen a number of times in the organization's 50 years. Historically, the concept was a fee, paid once-a-year, based on the amount of pension income. Our Ontario Teachers' Federation founders, many having reached the rank of principal or superintendent, and concerned about the low pensions of the day, opted for this rate-based fee. Until 2017, there appears to have been no great membership-driven movement to change this method. The base fees since 1968 were:

- 1968:** <\$2,000 pension – \$1/year; \$2,000/\$3,999 pension – \$2/year; \$4,000 or more pension – \$3/year.
- 1974:** fees change to \$1 per \$1,000 of pension per year.
- 1988 - 2005:** \$1.25/\$1,000 of pension per year.
- 2005 - 2007:** \$1.10/\$1,000 of pension per year.
- 2008 - 2009:** \$1.20/\$1,000 of pension per year.
- 2010 - 2019:** \$1.25/\$1,000 of pension per year.
- 2020:** TBD (Flat rate fee of \$70 proposed for new members.)

RTO/ERO has demonstrated the need for additional funds to meet the modern needs of a growing membership from a wider education base. The inclusion of non-Ontario Teachers Pension Plan (OTPP) members has led to a two-tier fee:

- an OTPP Member paying the \$1.25/\$1,000 pension (average *starting* pension in 2017 was \$46,300* (OTPP Annual Report, 2018) producing a fee of \$57.88 if joining RTO/ERO in 2018); and,
- a non-OTPP Member paying the flat rate of \$57 in 2018/\$58 in 2019.

*the average OTPP pension paid in 2017, *including all pension types* (retirement, disability, survivor) was \$40,700 (Source: OTPP Communications). It should be noted that the average RTO/ERO member who receives a Teachers' Pension is neither of these average figures (not all retirees join RTO/ERO).

The decision to be made regarding the fee beginning in 2020 is:

1. *maintain a rate-based fee*, but increased to meet growing needs; or,
2. *change to a flat-rate fee as proposed*: \$70 subsequently raised annually according to Canadian Consumer Price Index. (See proposal on Page 6).

Additional Information:

- under RTO/ERO's new governance procedures (Canada Not-for-profit Corporations Act (CNCA)), the Board of Directors are solely responsible for setting an annual budget.

Protection: By-Law 5.04: *The Board shall make recommendations and seek approval from the Senators at a Senate Meeting on the following: ... changes to the annual fee to participate in RTO/ERO programs.*

- the directors are travelling the province, lobbying district executives to support the \$70 proposal at Spring Senate, 2019. **Continued on Page 42** 

Fee History continued from Page 41

- the Governors have made their proposal after strong, polarized debate at Fall Senate, 2017 (Ed. There is no motion in the minutes to direct the Governors).
- although many new members may be from high-pension positions (e.g. administrative personnel); more of the new members we seek to attract are those with lower pensions (those on OTPP disability/survivor pensions, support staff, part-time staff, daycare workers) - if they have a pension at all.
- some arguments for change presented by Global Investment Solutions are debatable (See Page 5). For example:
 - the current rate-based fee *can* be raised to meet both inflation and capacity growth (as the OTPP member fee increases, so does the non-OTPP fee).
 - the assumed negative impact on marketing/recruitment requires additional data. Is there evidence that growth has been affected such that OTPP recipients are avoiding RTO/ERO *and that fees are the issue*?
 - it is expected that all members would be concerned about any fee change.
- if a rate-based fee, should there be a 'cap' for those with high pensions?
- will accommodations be made should hyper-inflation return creating 'windfall' income for RTO/ERO?

In Memoriam ~ Marjorie Blake

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



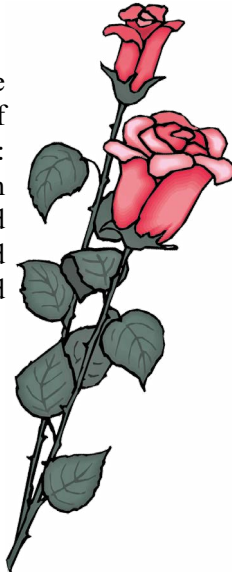
Condolences to families, friends and colleagues of those recently deceased. We share in the mourning of the loss and we celebrate the services they rendered.



Christine Newhouse

was a long-time supporter of retired teachers: assisting with District 16 Travelogues and Newsletter mailings; and Club 48, a group of retired secondary school teachers.

Everett Allen
Michael Bouzane
Maurice Cooke
Helen Currie
Mary Doyle
Terrence Griffin



Dona Hastings
Natalie Ketcheson
Dennis Knight
Garry McBride
Helen 'Peg' Mock
Carol Montgomery
Ethel Rita Mullrooney
Maria C. O'Neill
Christine Newhouse
Robert Ross
Louise Scobbie
Alexander Shefchuk
Marion Stevens
Peter Stille
Graham Tomkins
Errol Williams

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.

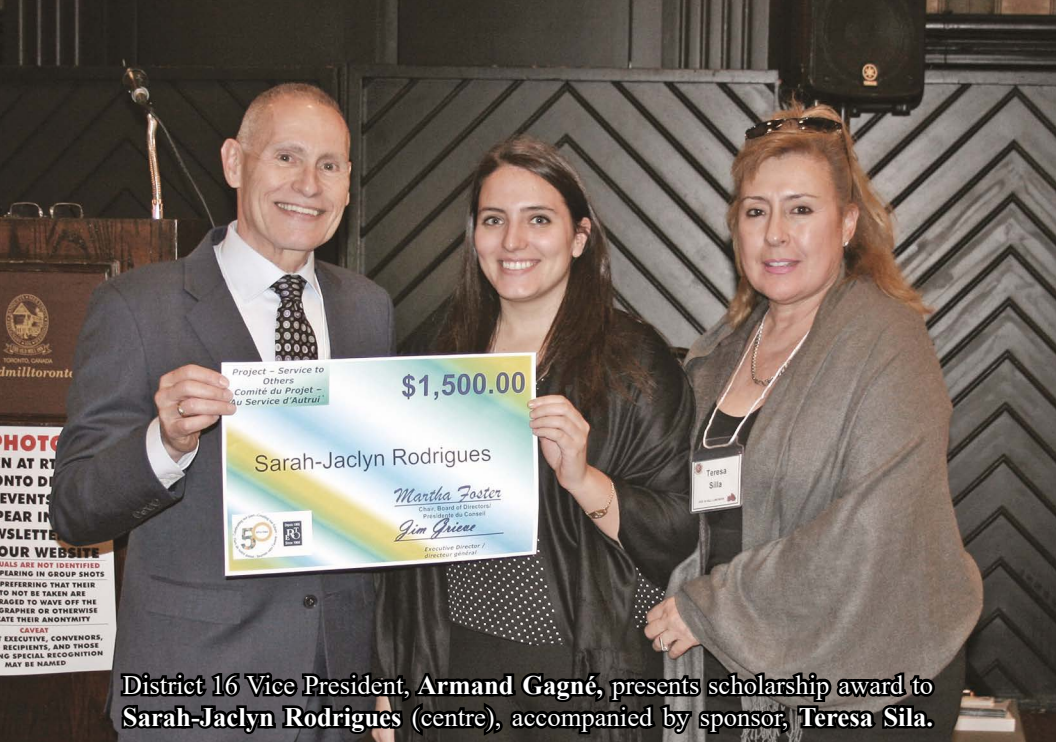
Editorial Committee: **Ian Baird, Ruth Baumann, Joan Elliott,**
Bill Menagh, Mary El Milosh

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

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

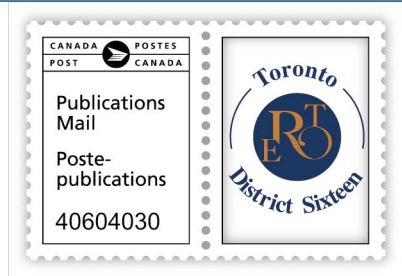
RTO/ERO Contact Information

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



District 16 Vice President, **Armand Gagné**, presents scholarship award to **Sarah-Jaclyn Rodrigues** (centre), accompanied by sponsor, **Teresa Sila**.

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



CLIMATE CHANGE?

Maybe?

But We CAN
Do Something
About It!



For our children, what legacy do we leave?

In this Supplement:

Climate Action in Ontario: What's Next?

2018 Greenhouse Gas Progress Report ~ Summary

Intergovernmental Panel on Climate Change

Press Release, October, 2018

The Business Council of Canada

Statement on the proposed federal carbon pricing and rebate



Climate Action in Ontario: What's Next? 2018 Greenhouse Gas Progress Report ~ Summary

On September 25, 2018, the Environmental Commissioner of Ontario released her 2018 Greenhouse Gas Progress Report, *Climate Action in Ontario: What's Next?*, to the Ontario Legislature.

The report calls on the provincial government to create climate change law that drives down emissions while funding sensible solutions. A meaningful climate law needs science-based emissions budgets, a legal obligation to stay within those budgets, and credible, transparent progress reporting.

Download the full report at:

www.eco.on.ca/reports/2018-climate-action-in-ontario

Permission to reproduce the text of this Summary has been granted by the Office of the Environmental Commissioner of Ontario



Dianne Saxe
Environmental Commissioner of Ontario



**Environmental
Commissioner
of Ontario**

1075 Bay Street, Suite 605,
Toronto, Ontario M5S 2B1
Tel: 416•325•3377 1•800•701•6454
www.eco.on.ca

Part 1: Ontario (again) needs a climate policy

Although climate disruption is already starting to hammer Ontario, we continue to emit high levels of greenhouse gas pollution.

Ontario has a huge climate challenge.

It is no longer possible for us to have what we all want: both a safe, predictable climate that sustains our lives and economy and unlimited fossil fuel use. Like other places, Ontario must take most fossil fuels and other sources of greenhouse gases out of our economy, and soon.

Despite the odds, Ontario can still meet this challenge. There are opportunities all over Ontario to be less wasteful and more self-reliant, while building better lives. Businesses, municipalities, citizen groups, universities and others have shown the way, and are ready to do more.

The government has essential roles that no one else can play.

But they cannot do it without strong leadership from the provincial government.

An effective response to climate change does not have to mean government spending more. But the government has essential roles that no one else can play. Only with strong, clear provincial targets, rules and incentives can individuals, municipalities and the private sector do their best. Fortunately, a good climate policy is still achievable, and would bring Ontario many benefits.

1.1 Why climate disruption matters in Ontario

The science of climate change is beyond reasonable doubt. After 30 years of intense study, virtually all of the world's climate scientists agree: climate disruption is here, and accelerating faster than seemed possible just a few years ago. It affects us, not just

Climate disruption already affects Ontario, and will get worse.

polar bears. We humans cause it, and every time we use fossil fuels (e.g., gasoline, natural gas), we make it worse. No one wants to contaminate the world we and our children live in, but that's what using fossil fuels does.

What used to be "normal" weather is gone.

What used to be "normal" weather is gone, and cannot come back. Extreme events, e.g., heat waves, drought and storms, are

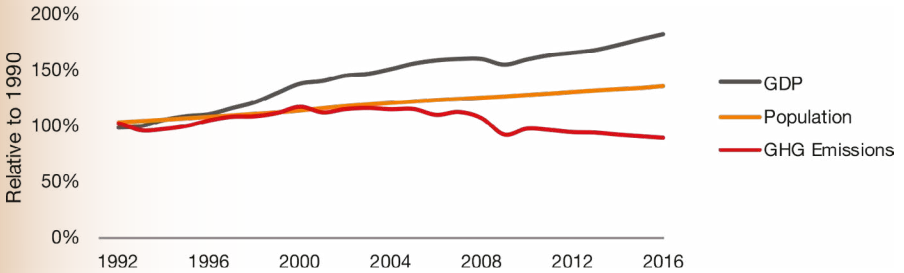
affecting people across the province. Warmer, wilder, unpredictable weather is damaging tourism, agriculture and infrastructure. Flooding has devastated some Ontario families. Hotter weather and wildfire smoke pollute air and damage public health. Lyme disease, the first climate disruption epidemic, has reached Ontario. Water supplies and wildlife in some areas are stressed.

Fire-fighting costs and insurance losses are rising. Ten percent of Canadian properties may soon be too high risk to be insured by the private sector if no measures are taken to mitigate flood risk by the owner or through public policy.

Worst case climate scenarios are all too believable and should be central concerns of contemporary public policy.

If we work together, it is not yet too late.

If we work together, it is not yet too late to reduce the damage that is coming. In 2015, all the countries of the world agreed to work together to protect ourselves and our children from the overwhelming threats of climate change. Canada made important international commitments to do its fair share in this global task; Ontario can, and must, do its part.



Ontario greenhouse gas (GHG) emissions compared to gross domestic product (GDP) and population trends by year. (Data source on Page S4.)

Source: Statistics Canada, Gross domestic product, expenditure-based, provincial and territorial (2018), CANSIM Table 384-0038; Statistics Canada, Population by year, by province and territory (2018), CANSIM Table 051-0001.

1.2 Ontario's greenhouse gas emissions were dropping

Ontario's greenhouse gas emissions in 2016 were the lowest since reporting began in 1990. This continues the recent downward trend in emissions that allowed Ontario to meet its 2014 emissions-reduction target of 6% below 1990 levels.

Was Ontario on the right track?

On the whole, yes.

1.3 How Ontario brought emissions down

Ontario became a world climate leader after years of hard work that included:

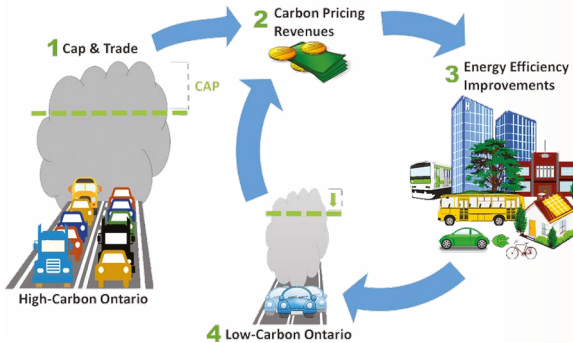
- closing coal plants
- slowing urban sprawl and promoting conservation
- the 2009 Green Energy and Green Economy Act
- the 2016 Climate Change Mitigation and Low-carbon Economy Act and

its cap and trade system

- joining the shared carbon market with California and Quebec, and
- joining the Pan-Canadian Framework on Clean Growth and Climate Change.

Despite flaws, these were good policies that worked. Ontario's greenhouse gas emissions dropped to the lowest level ever reported, while the economy and population grew.

Cap and Trade Cycle



Cap and trade was providing the motivation and billions in funding for meaningful emission reductions across the province; climate leadership was enhancing Ontario's reputation and drawing in foreign investment. In short, there was some inefficiency, but cap and trade was on its way to producing many economic and environmental benefits for the people of Ontario.

1.4 2018: A wrenching halt

Unfortunately, cap and trade was both complex and poorly communicated; for some, its costs were more obvious than its benefits. Today, cap and trade, the low-carbon programs that it funded, and 752 renewable energy projects have all been swept away, with nothing in their place. The government's proposed replacement, the Cap and Trade Cancellation Act (Bill 4), currently lacks most of the features of a good climate law.

Where are we now?

No climate policy, no emissions targets, no money for solutions. Climate polluters pollute for free. Good conduct is punished and bad conduct is rewarded.

1.5 Ontario needs climate action

Ontario cannot afford to give up fighting climate change. The window for action is shrinking fast. The sooner we act, the easier and less costly it will be.

The most effective methods of fighting climate change can also improve public health and create good jobs. Today, air pollution from fossil-fueled vehicles is a major threat to air quality and public health in Ontario cities. And Ontarians could make much better use of the \$11 billion that we spend every year to import fossil fuels; energy conservation can increase our self-reliance and keep some of that money circulating in Ontario.

Without a strong climate law, Ontario's climate pollution will grow, we will not keep our word, and we will lose out on good jobs, clean air, lower health costs and more.

Ontarians need to pull together and protect what we care about.

There are many tried and tested policy options. Ontarians need to pull together and protect what we care about. Government must provide leadership and be clear about the tough decisions, and opportunities, ahead of us. If we choose what seems appealing in the short run, such as reducing the cost of gasoline, we damage our own chances of being winners in the low-carbon economy.

So Ontario again needs a strong climate strategy – one that meets our fair share of Canada's international obligations, reduces our climate pollution, improves air quality and creates good jobs. Ontario must also adapt, i.e., get ready for the climate disruptions ahead.

Why does Ontario need stable climate change policies?

To attract investment and talent, and to give policies time to work.

Part 2: Commitment and credibility

One key feature of an effective climate policy is consistency over time. Transforming Ontario's relationship to fossil fuels is a long-term challenge that requires sustained research, training, innovation, and investment; all are easily disrupted by policy changes.

The government should consult the people of Ontario.

To make better decisions that people can trust.

There is no perfect answer, but the best international model for long-term consistency is the United Kingdom’s Climate Change Act. The U.K. Parliament sets legally binding long-term emission limits, plus five-year carbon budgets 12 years in advance, based on non-partisan, expert advice and reporting. Ontario should do the same.

Can Ontario meet strong climate targets with existing technology?

Yes, with better government policies.

Another key feature of an effective climate policy is good consultation with the public, as the Environmental Bill of Rights (EBR) requires. For almost 25 years, the EBR has provided a solid framework for public consultation on significant environmental decisions, improving the quality of government decisions and increasing public acceptance of their legitimacy.

Part 3: Tools for reducing emissions

3.1 The least-cost pathway

Ontario can still achieve stringent emission reductions by 2030 and 2050.

Ontario can still achieve stringent emission reductions by 2030 and 2050.

A detailed model of Ontario’s energy system, commissioned by the ECO, shows that Ontario can minimize the cost of reducing emissions by:

- investing in new emissions reduction technologies, including carbon capture and storage, and ways to store carbon in natural systems
- significantly conserving energy and increasing Ontario’s clean electricity supply, and
- preparing to minimize fossil fuel use in transportation, buildings and industry.

3.2 The three-legged stool

To get there, government must choose the right policy tools. Like a three-legged stool, effective government policy to reduce greenhouse gas pollution combines:

- taking advantage of the power of the polluter-pay principle (section 3.3)
- unlocking funds for the low-carbon solutions that Ontario needs (section 3.4), and
- regulating climate pollution (section 3.5).



3.3 Making polluters pay

The first key element is a “polluter pay” price on carbon or related pollution emitted into the atmosphere. Without it, polluters have no financial incentive to reduce their pollution. Ontario has just given up one version of this tool, but may end up with another if the federal government implements its carbon tax backstop. There are also other variations, such as congestion pricing or feebates.

Polluter-pay programs are fair and they work.

3.4 Finding ways to pay for solutions

The second key element is funding to invest in low- carbon solutions. Without the \$1.9 billion/year from cap and trade, how can Ontario unlock funds for these solutions, especially if the federal carbon tax does not kick in? We review some other options, including stopping Ontario’s subsidies for fossil fuel use.

Without a carbon price, where can the money come from?

Good policies can unlock some public and private funds.

3.5 Regulating climate polluters

The third key element is regulation of climate pollution, and enforcement of those regulations. In many jurisdictions, regulations do most of the heavy lifting.

Without polluter pay, what will drive emissions down?

Regulations will have to do most of the heavy lifting.

Transportation, buildings and waste are key sectors for regulation because emissions from all three sectors have grown since 1990. The strongest regulations directly affect emissions, such as bans, pollution limits or technology or performance requirements. Supplementary regulations may motivate emission reductions, such as reporting and disclosure requirements, and may also facilitate voluntary action.

What can we do to prepare for climate disruption?

Lots, and the province must lead the way.

Part 4: Getting ready for what's coming

Ontario must also prepare for heat, winds, fires, floods, droughts and other extreme events. The costs of adapting to (and coping with) climate disruption could be enormous, and Ontario needs an open conversation on who is going to pay for them. For example, what, if anything, will the government do for property owners or tenants who do not or cannot purchase flood insurance?

In addition, the Ontario government needs to:

- understand Ontario's key vulnerabilities, and protect natural areas that buffer extreme events
- provide trustworthy data on the future climate that new infrastructure must be built for, and
- encourage Ontarians to increase their own resilience to what's ahead.

Part 5: Summary of key recommendations

The ECO recommends that the provincial government should immediately develop a climate framework with the following central features:

How can Ontario rebuild its climate policy?

Here's how to start.

1. Commit: targets and law

- a. A climate law that commits the provincial government to a credible, long-term program to achieve statutory emission reductions that:
 - i. meets Ontario's fair share of Canada's emission reduction obligations and creates good jobs (sections 1.5 and 3.1), and
 - ii. meets the requirements of the Pan-Canadian Framework to unlock federal funds (section 3.3).
- b. Legally binding carbon budgets set well in advance, based on non-partisan, expert advice, coupled with rigorous progress reporting and independent evaluation (section 2.1).
- c. Provincial leadership on adaptation and preservation of natural areas (Part 4).

2. Plan a pathway

- a. A transparent, achievable, cost-effective pathway to each carbon budget. The model described in this report is a good start. Note: The lowest-cost pathways require much more clean electricity and storage than the current Long-Term Energy Plan will provide (section 3.1).

3. Take action

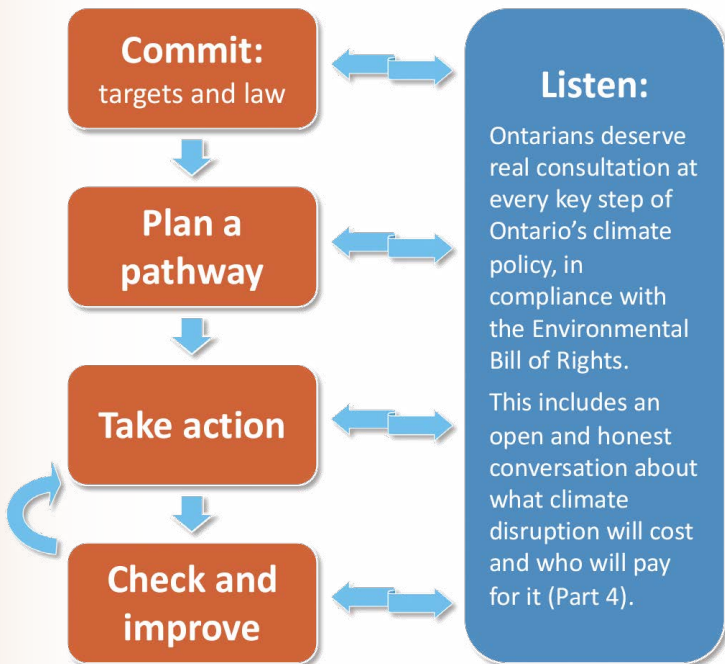
- a. Effective policy tools to achieve the necessary emission reductions,

using the lowest-cost pathway, public health and ecological integrity to choose priorities. Appendix A contains a convenient menu of the potential tools discussed in this report.

- b. Act fast and take advantage of work already done, here and elsewhere. Ontario is not starting from scratch and does not need to reinvent the wheel. Build on the best of the previous programs. Emphasize efficiency first (e.g., in social housing, schools, hospitals) (section 1.3, Appendix B).
- c. Minimize disruption from the cancellation of previous programs (section 1.4).

4. Check and improve

- a. Monitor and report progress to the public, with third-party validation (section 2.2), and
- b. Revise plan and actions as needed to stay on track for targets (section 2.2).



Intergovernmental Panel on Climate Change (IPCC): The IPCC provides regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation.

The IPCC is an organization of governments that are members of the United Nations or World Meteorological Organization.

Limiting global warming to 1.5°C would require rapid, far-reaching and unprecedented changes in all aspects of society, the IPCC said in a new assessment. With clear benefits to people and natural ecosystems, limiting global warming to 1.5°C compared to 2°C could go hand in hand with ensuring a more sustainable and equitable society, the Intergovernmental Panel on Climate Change (IPCC) said on Monday.

The Special Report on Global Warming of 1.5°C was approved by the IPCC on Saturday in Incheon, Republic of Korea. It will be a key scientific input into the Katowice Climate Change Conference in Poland in December, when governments review the Paris Agreement to tackle climate change.

“One of the key messages that comes out very strongly from this report is that we are already seeing the consequences of 1°C of global warming through more extreme weather, rising sea levels and diminishing Arctic sea ice, among other changes,” said Panmao Zhai, Co-Chair of IPCC Working Group I.

The report highlights a number of climate change impacts that could be avoided by limiting global warming to 1.5°C compared to 2°C, or more. For instance, by 2100, global sea level rise would be 10 cm lower with global warming of 1.5°C compared with 2°C. The likelihood of an Arctic Ocean free of sea ice in summer would be once per century with global warming of 1.5°C, compared with at least once per decade with 2°C. Coral reefs would decline by 70-90 percent with global warming of 1.5°C, whereas virtually all (>99 percent) would be lost with 2°C.

“Every extra bit of warming matters, especially since warming of 1.5°C or higher increases the risk associated with long-lasting or irreversible changes, such as the loss of some ecosystems,” said Hans-Otto Portner, Co-Chair of IPCC Working Group II.

Limiting global warming would also give people and ecosystems more room to adapt and remain below relevant risk thresholds, added Portner. The report also examines pathways available to limit warming to 1.5°C, what it would take to achieve them and what the consequences could be.

“The good news is that some of the kinds of actions that would be needed to limit global warming to 1.5°C are already underway around the world, but they would need to accelerate,” said Valerie Masson-Delmotte, Co-Chair of Working Group I.

Report available at:

<http://www.ipcc.ch/report/sr15/> or www.ipcc.ch

Business Council of Canada

Statement on the proposed federal carbon pricing and rebate

Date: October 24, 2018

The Business Council of Canada welcomes the federal government's announcement regarding its plan to implement carbon pricing in Canada. For many years we have advocated for carbon pricing as the most efficient means to contribute to achieving Canada's climate change goals.

"We support the price mechanism because it provides the economic incentive for consumers to change their behaviour and for businesses to invest in technologies that progressively reduce their emissions over time," said Goldy Hyder, President and CEO of the Business Council of Canada.

Climate change is a particularly complex and global environmental challenge. While it is difficult to design measures that can achieve universal support across the country, the carbon pricing policy is an important step toward ensuring that Canada makes a responsible contribution to this challenge.

Importantly, the government's approach recognizes that money collected through carbon levies needs to go back to businesses and consumers to ensure that Canada's economy stays strong.

The Council will continue to engage with the federal government as the plan rolls out, to ensure that it remains effective and efficient and to guard against unintended consequences.

"We await in particular the details of how the climate change plan will deal with Canada's most emissions-intensive and trade-exposed industries, which are engaged in a global battle for market share, often against competitors who will not be subject to comparable carbon prices," Mr. Hyder said.

"Getting the details right is critical to ensuring that Canadian industries can compete for the talent and investment they need to be leaders in both economic and environmental performance."

Founded in 1976, the Business Council of Canada is the voice of Canada's business leaders. The Council is composed of the chief executives and entrepreneurs of 150 leading private-sector enterprises, representing every major industry and all regions of the country. Member companies employ 1.7 million citizens, contribute the largest share of federal corporate taxes, and are responsible for most of Canada's exports, corporate philanthropy, and private-sector investments in research and development.

Through supply chain partnerships, service contracts and mentoring programs, Business Council members support many hundreds of thousands of small businesses and entrepreneurs in communities of all sizes across Canada.

Source: <https://thebusinesscouncil.ca/news/business-council-statement-on-the-proposed-federal-carbon-pricing-and-rebate-system/>