



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

TORONTO DISTRICT 16
NEWSLETTER

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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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March Supplement Annual Meeting Details

Calendar

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MAY NEWSLETTER COMING IN JUNE

...to bring you May Senate developments.

Front Cover: Celebrate Spring!

Back Cover: Additional photos for our April Travelogue. Join us!

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

As members of the Executive, as volunteers, we are here in service to others because we believe in the RTO/ERO organization. This dedication to RTO/ERO was exemplified by **Armand Gagné**, who, as a member of the executive, exhibited all the best qualities of a volunteer, a friend, and a colleague contributing greatly to the organization he believed in. He gave so much and asked for so little. We mourn his death. (p.41).

It is the time of year when the executive begins preparation for the Annual Meeting where information regarding the operation of Toronto District 16 is shared with the members, when executive members and Program Coordinators indicate their intentions and the search for volunteers to fill vacancies begins. So why would you volunteer?

By volunteering you meet new people, discover new interests, are exposed to an entirely expanded world where skills are shared, new ones developed and the boundaries of experiences are pushed. Let me clarify what type of involvement is on offer.

For example, when you see the term *Goodwill*, what is meant is that **Marjorie Blake** is the Chair of that committee and members who volunteer to work with her do not have to join the executive: just be someone with an interest in sending out cards, flowers making calls, etc. to members experiencing life events.

This applies to the other committees as well as listed on Pages S5 and S8. We would gladly welcome all those who are interested.

Also available are two *Member-at-Large* positions which might be of interest to those seeking to join the executive and contribute, but would like time to see what would be a good fit.

Program Coordinators are special volunteers who have a passion for a specific activity and a willingness to share this with our members. With the emphasis on the prevention of social isolation these programs are invaluable. Do you have an interest in starting a group? If you are inspired or just need more information please contact me.

Much has been happening at the Provincial and District level and I invite you to read along, become informed, mark your calendar and plan to join us at the many events that are planned for you.

Give us a chance to meet you! Join us Wednesday, May 15, 2019 at our
ANNUAL MEETING or LUNCHEON or BOTH
See Pages 4, 5 and 30

RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on WEDNESDAY, MAY 15, 2019 at

The Old Mill ~ Balmoral & Guildhall Rooms

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

Annual General Meeting ~ Balmoral Room

PLEASE REGISTER ~ NO CHARGE

09:30 - Registration, Light Refreshments

10:00 - Annual General Meeting

10:45 - Speakers: **Martha Foster, Chair, RTO/ERO Board of Directors**
Jim Grieve, Executive Director, RTO/ERO

 **SEE PAGE 9**

11:30 - Adjournment ~ Social ~ Cash Bar

Spring Luncheon ~ Guildhall Room

You must register ~ \$40.00

11:30 - Cash Bar ~ Social

12:00 - Luncheon

Assortment of Dinner Rolls & Sweet Butter (Gluten-free on request)

Salad: *Bouquet of Summer Lettuce: Cherry Tomatoes, Shaved Cucumbers & Carrot Ribbons, Balsamic Vinaigrette*

Entrée: *DUO Of Grilled Breast Of Ontario Chicken & Herb Crusted Atlantic Salmon
Thyme & Olive Oil Roasted Potato Wedges
Seasonal Vegetable Medley*

Dessert: *Lemon & White Chocolate Mousse with Vanilla Chantilly & Bright Berries*

Coffee (regular, decaffeinated), Fine and Herbal Teas

Alternate Entrées: *Vegetarian: Braised Vegetarian Tagine
Tofu, Eggplant, Zucchini, Roasted Garlic, Tomato Sauce, Served with Basmati Rice, Naan Bread, & Roasted Vegetables*

Alternate Dessert: *Fresh Fruit Cup ~ no sugar
Substitutions MUST be selected when you register!*

01:20 - Entertainment ~ TBA

Questions about the Menu? Contact Kay Jeffery at:

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

Registration Form Page 5 ~ Parking Pass Page 30

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

Register for EITHER or BOTH AGM & SPRING LUNCHEON

WEDNESDAY, MAY 15, 2019

10:00am ~ AGM

11:45am ~ Bar

12:00N ~ Luncheon

Registration for each event is requested for proper planning.

Name: _____ Phone: _____

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

Guest: _____ \$40.00/person

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

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

For Lunch, I select:

Chicken & Salmon Vegetarian
My Dessert: Mousse Fruit Cup

Guest Selection:

Chicken & Salmon Vegetarian
Guest Dessert: Mousse Fruit Cup

Note: No substitutions beyond that entered on this form.

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

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

RETURN BY FRIDAY, May 3, 2019

A prompt return permits wise use of District assets.

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

District Governance Document

The incorporation of RTO/ERO under the Canada Not-for-profit Corporations Act (CNCA) has required all districts to rewrite their current constitution as a District Governance Document in accordance with the structure and format of the Act. This document replaces the current Constitution.

The RTO/ERO Toronto Constitution Committee (to be renamed Governance Committee), chaired by Second Vice-President, **Armand Gagné**, and composed of executive members, **Lone Smith**, **Linda-Sue Thomas** and President **Joan Elliott**, has been meeting since September to prepare this new document using RTO/ERO's District Governance Model as a guide while retaining Toronto District 16 relevant clauses.

Your District Executive has given preliminary approval to the draft document. That document was then sent to the Provincial Governance Committee for review. This draft document can be viewed at: <https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16Archives/Constitutions/16dgd1905draft.pdf>. This version may be amended in light of the modifications suggested by the Provincial Governance Committee and approved by the Executive. You are encouraged to visit the site regularly to see the most up-to-date version.

At our Spring Annual Meeting (AM), in accordance with our present Constitution, a member of the Governance Committee will present a brief overview of the new District Governance Document as posted on our website and will seek your approval for the following motion:

That the 2019 District Governance Document posted on the Toronto District 16 website be approved effective July 1, 2019.

Aside from the required changes, your Executive is proposing:

- a document that:
 - respects the legal obligations of the district within the provincial RTO/ERO organization,
 - reflects the needs and practices of RTO/ERO Toronto District 16, and,
 - encourages greater member engagement in the activities of RTO/ERO Toronto District 16;
- a procedure used by the Executive when important decisions must be taken between Executive Meetings;
- a more detailed description of the duties of the various Executive Members;
- a procedure for presenting resolutions for consideration at the RTO/ERO Annual Meeting and Senate;
- a review of the name and number of Executive and Standing Committees in order to better align the district structure to that of the provincial RTO/ERO organization; and,
- an Appendix where RTO/ERO Toronto District 16 Policies and Procedures can be better defined in order to ensure transparent and uniform decision-making.

Armand Gagné, Governance Committee Chair



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

- agreed to cease publication of names of new members;
- discussed, with no decision, the issues arising from the proposed Member Fee change;
- made initial arrangements for the Toronto Annual Meeting (See Page 4.)
- received and approved the draft District Governance Document;
- received the Treasurer's Report to 190211: Assets/\$39,215.75; Income/\$0.00; Expenses/\$16,146.46 (See Supplement for 2019 Budget details.)
- approved the 2019 budget to present to the Annual Meeting (See Supplement.)
- received the Nominations Committee's 2019/20 executive slate for presentation to the Annual meeting. (See Supplement Page S2.)



RT/O/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

Thursday, April 4 at **The Estate** (Nugget at Markham Rd.);
5:30pm - 8:30pm (Register/refreshments at 4:30)

See our ad on Page 40

On-Line Registration Details for all RPWs 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 of Governors has:

- set topics of Pharmacare, National Senior Strategy, and, Pension Security for an Ottawa Vibrant Voices event (See Pages 13, 14 and 19);
- approved a revised Code-of-Conduct;
- received the Chair's and Executive Director's reports on the meeting with RTO/ERO members in Calgary;
- received a branding report and discussed alternative names for RTO/ERO;
- received the investments report averaging 5.1% returns over four years;
- requested RTO/ERO members to participate in an ACER-CART petition to Parliament regarding Bill C-27 (pension changes). See Page 13.
- authorized the distribution of the annual RTO/ERO Tax Tips, 2018 document (now available, see Page 19).

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



Martha Foster, Chair
RTO/ERO Board of Governors



Jim Grieve, Executive Director,
RTO/ERO

**LEARN MORE REGARDING RTO/ERO?
JOIN US AT OUR 2019
ANNUAL MEETING
QUESTION YOUR PROVINCIAL LEADERS
SPEAK TO YOUR LOCAL EXECUTIVE
THEN
STAY FOR LUNCH
AND
ENJOY THE ENTERTAINMENT**



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

Benefits: Compare and Save

<https://www.rto-ero.org/join-us/membership>



Save with RTO/ERO

Compare 2019 health benefits for education retirees

RTO/ERO	VS	THEM
<p>Extended Health Care + Hospital + Dental</p> <p>SINGLE COUPLE FAMILY</p> <p>\$187.23*/mo \$372.65*/mo \$452.38*/mo</p> <p><small>*may differ slightly outside Ontario due to provincial tax rates</small></p>		<p>Extended Health Care + Hospital + Dental</p> <p>SINGLE COUPLE FAMILY</p> <p>\$202.71/mo \$399.50/mo \$479.00/mo</p>
<p>ANNUAL COST SAVINGS WITH RTO/ERO</p> <p>SINGLE COUPLE FAMILY</p> <p>\$185.76/year \$322.20/year \$319.44/year</p>		
<p>Prescription Drugs</p> <p> \$3400 ANNUALLY covers ALL prescription drugs</p> <p>REIMBURSED AT 85%</p>		<p>Prescription Drugs</p> <p> *\$4000 ANNUALLY X *NOT ALL prescription drugs are covered only those listed on insurer's formulary</p> <p>REIMBURSED AT 85%</p>
<p>Paramedical Practitioners eg: massage therapy</p> <p> \$1300 ANNUALLY all practitioners combined NO physician authorization required</p> <p> REIMBURSEMENT NOT LIMITED to a per-visit maximum</p>		<p>Paramedical Practitioners eg: massage therapy</p> <p> \$1250 ANNUALLY all practitioners combined X Physician authorization required for some practitioners</p> <p>X REIMBURSEMENT LIMITED to a per-visit maximum</p>
<p>Vision Care</p> <p> \$400 EVERY 2 YEARS</p> <p> prescription eye wear contact lenses laser surgery or sunglasses corneal incision</p> <p> \$150 EVERY 2 YEARS for eye exams </p>		<p>Vision Care</p> <p> \$375 EVERY 2 YEARS</p> <p> prescription eye wear contact lenses laser surgery or sunglasses corneal incision</p> <p> \$125 EVERY 2 YEARS for eye exams </p>
<p>Dental</p> <p> BASIC & PREVENTATIVE 85% unlimited reimbursement</p> <p> ENDODONTICS & PERIODONTICS \$850 ANNUALLY 80% reimbursement</p> <p> MAJOR RESTORATIVE \$800 ANNUALLY + \$800 ANNUALLY 50% reimbursement for</p> <ul style="list-style-type: none"> ✓ crowns ✓ posts ✓ inlays ✓ permanent crowns placed on implants ✓ fixed bridges ✓ partial dentures ✓ fixed bridges placed on implants 		<p>Dental</p> <p> BASIC & PREVENTATIVE 80% unlimited reimbursement</p> <p> ENDODONTICS & PERIODONTICS \$750 ANNUALLY 80% reimbursement</p> <p> MAJOR RESTORATIVE \$700 ANNUALLY 50% reimbursement for</p> <ul style="list-style-type: none"> ✓ crowns ✓ bridges ✓ partial dentures ✓ implants (limited to cost of least expensive procedure)



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

Reminder: *Participants in the RTO/ERO Health Insurance Plans have to the end of 2019 to submit claims for reimbursement incurred in 2018.*

Also, be aware of:

- Information on how to have a safe and enjoyable journey whether you are travelling in Canada or abroad.

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

- Members planning to travel to exotic destinations should check about any travel warnings and make certain that they have appropriate up-to-date vaccinations that may be recommended for travellers to these locations.

<https://travel.gc.ca/travelling/health-safety/vaccines>

- It is important to be prepared and to expect the unexpected wherever in the world you may be. For helpful information on health and safety, travel documents, Canada-U.S border wait times, travelling with children and more, go to:

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

- The Travel Advice and Advisories are the Government of Canada's official source of destination-specific travel information. They give you important advice to help you to make informed decisions and to travel safely while you are abroad.

No matter where you plan to travel, make sure you check the Travel Advice and Advisories page for your destination twice: once when you are planning your trip, and again shortly before you leave. Safety and security conditions may change between the date you book your travel and your departure date.

To see regularly updated information on:

- local safety and security conditions and areas to avoid
- entry and exit requirements
- local laws and culture
- possible health hazards and health restrictions
- natural hazards and climate
- where to find help while you are travelling abroad

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

Shingles Vaccine:

The new shingles vaccine is more potent in preventing shingles. RTO/ERO Health plan participants should take advantage of receiving this vaccine through our health plan.

Hernia Prevention

Healthy habits and basic precautions can save you a lot of pain later.

Hernias are potentially serious conditions that are preventable with caution and attention to general wellness.

A hernia occurs when an organ pushes through an opening in the muscle or tissue that holds it in place. For example, in the most common type of hernia, the intestines may break through a weakened area in the abdominal wall.

Most often caused by a combination of muscle weakness and strain, a hernia can develop quickly or over a long period of time. They are most common in the abdomen, but can also appear in the upper thigh, belly button, and groin areas.

A hernia sometimes begins as a minor protrusion, but also has the potential to become more serious. While most hernias are not life-threatening, they don't go away on their own. Sometimes, they can require surgery to prevent potentially dangerous complications.

Ultimately, basic healthy habits like regular exercise and proper nutrition can be very effective in warding off hernias. In addition, there are many ways you can reduce your overall chances of getting a hernia,² including:

- Warm up properly before athletic activity and exercise.

- Use good form and caution whenever lifting anything that is heavy.
- Strengthen your abdominal muscles with targeted strength exercises, particularly in the abdominal and core regions.
- Rest properly after vigorous exercise, particularly weightlifting.
- Quit smoking if possible, as coughing can contribute to hernia development.
- Eat a high-fibre diet to avoid constipation.
- Maintain a healthy weight.
- Incorporate some stretching and flexibility exercises into your exercise routine.

As part of your Best Doctors benefits, a comprehensive expert review of your medical case gives you a clear, simple report that either confirms your diagnosis and treatment plan or recommends a change. Regardless of whether you have a hernia or hernia-like symptoms, Best Doctors is your reliable source of information to eliminate uncertainty and get additional expert guidance on your health and wellness.

<https://www.healthline.com/health/hernia>

<http://stretchcoach.com/articles/hernia>

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



Contact Sheila: sheilamac@sympatico.ca

VIBRANT VOICES CAMPAIGN AMPLIFIES
SENIORS' VIEWS ON FEDERAL ISSUES

Feb. 20, 2019 — Representatives from nine organizations, representing more than 2 million seniors and their families, are meeting with Members of Parliament in Ottawa today to highlight key issues for their members – the need to implement a national seniors strategy, make retirement income more secure and prioritize pharmacare.



The following nine organizations have partnered under the Vibrant Voices Network banner for this advocacy day on Parliament Hill:

- Canadian Association of Retired Teachers (ACER-CART)
- Canadian Federation of Pensioners
- Canadian Health Coalition
- CARP
- College and University Retirees Associations of Canada (CURAC)
- International Longevity Centre Canada
- National Association of Federal Retirees (Federal Retirees)
- National Pensioners Federation
- Retired Teachers of Ontario (RTO/ERO)

“We’re here in Ottawa today to let Members of Parliament know that Canada needs a National Seniors Strategy – one that optimizes health, financial security and social inclusion, so all Canadians can age with dignity,” says Jean-Guy Soulière, president of the Federal Retirees.

“On behalf of our collective membership of 2 million seniors, we’re speaking to our elected officials today to tell them that Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income,” explains Gerry Tiede, vice-president of ACER-CART.

“We are here to represent the vibrant voices of our active, engaged members on issues of importance to all Canadians,” says Martha Foster, chair of the RTO/ERO. “All Canadians should have access to a universal, public, comprehensive, accessible and portable national pharmacare program, which would cut costs and lead to a healthier population.”

Delegates from the Vibrant Voices network, who come from across Canada, have more than 20 meetings scheduled with MPs throughout the day. They will also be attending Question Period, where the group will be recognized by Minister of Seniors Filomena Tassi.

Complete Vibrant Voices document available at: <https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16Site/vv-2019.pdf>



VIBRANT
VOICES
VOIX
VIBRANTES



PRIORITIZE PHARMACARE

THE ISSUE

Canada is the only country in the world with universal health care that does not also provide universal drug coverage. Canadians consistently pay among the highest prices for prescription drugs. Ten per cent of Canadians do not have adequate coverage to meet their needs. One in four households in Canada can't afford to fill their prescriptions.

A universal, public pharmacare program would help Canadians better manage their health, lead to reduced medication costs and allow for better monitoring of the effectiveness and safety of medications. It would also reduce the burden on other parts of the health care system.

THE CHALLENGES

Access: Drug coverage should not depend on where you work or live.

Costs, But With Advantages: Studies estimate that a coordinated, national drug plan would save between \$4 and \$11-billion annually.

Quality and Safety: A universal, public plan could improve methods to monitor and evaluate drugs, and could support quality, evidence-based drug coverage. One in six hospitalizations could be avoided if prescription drugs were used more appropriately

Coverage: A national formulary should be based on scientific evidence and best value for money, and must help Canadians uphold their health and wellbeing.

THE QUESTIONS

- 1 How will your party implement a universal, public, comprehensive, accessible and portable pharmacare program?
- 2 What timeline does your party propose for the implementation of a universal, public pharmacare program?
- 3 How will your party ensure that federal and provincial governments work together effectively to implement universal, public pharmacare?
- 4 How will your party ensure a comprehensive, quality, evidence-based formulary, so that Canadians can access the medications they need to maintain and improve their health?

EXECUTIVE VACANCY Two Member-at-Large positions are vacant for 2019/20. Interested in serving for a year, or more? Contact **Roger Wilson** at:

rogerwilson@sympatico.ca

Source: <https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/retirement-pensions/retirement-pensions-3/4.html>

Tax-Free Savings Account

A tax-free savings account (TFSA) is a registered plan that lets you save for whatever goal you like. You do pay income tax on the money you contribute, *but you do not pay tax on the money you make investing your savings, including capital gains. There's no tax even when you take the money out of the account.*

The annual contribution limit was \$5,500 in 2018, and, for the year 2019 is \$6,000.

You begin to accumulate contribution room in 2009, or the year you reached the age of 18 if that is more recent. *If you did not contribute the maximum amount in any given year, the unused contribution room can be carried forward.*

You can also take money out of a TFSA and put it back again the next year. These features make TFSAs very flexible. To check how much TFSA contribution room you have available, go to Canada Revenue Agency's information on The Tax-Free Savings Account or call 1-800-959-8281.?

A TFSA can include any type of investment, such as stocks, bonds, mutual funds, guaranteed investment certificates or other investments. Returns may or may not be guaranteed.

Source: https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4466/tax-free-savings-account-tfsa-guide-individuals.html#P44_1119

Impact on your government benefits and credits

Your federal income tested benefits and credits such as: old age security (OAS) benefits, the guaranteed income supplement (GIS), or employment insurance (EI) benefits will not be reduced as a result of the income you earn in your TFSA or the amount you withdraw from your TFSA.

The income earned in the account or amounts withdrawn from a TFSA will also not affect your eligibility for federal credits, such as the Canada child benefit (CCB), the working income tax benefit (WITB), the goods and services tax/harmonized sales tax credit (GST/HST), or the age amount.

Continued on Page 16 

Continued from Page 15

You can withdraw money from the TFSA at any time, for any reason, with no tax consequences, and without affecting your eligibility for federal income-tested benefits and credits.

Death of a TFSA holder

T After the holder of a TFSA dies, possible tax implications may vary depending on one or more of the following factors:

- the type of TFSA
- the type of beneficiary(ies)
- whether any income was earned after the date of death
- how long, after the date of death, before amounts are distributed to beneficiaries

S Depending on the factors that apply, the following can be affected:

- whether the deceased's TFSA continues to exist or is considered to have ceased

A

- how income earned after the date of death may be reported and taxed
- whether a beneficiary can contribute amounts received to their own TFSA, within certain limits, and whether such a contribution would affect their unused TFSA contribution room.

Types of beneficiaries

The types of beneficiaries for TFSA purposes are:

- a survivor who has been designated as a successor holder;
- designated beneficiaries (for example, a survivor who has not been named as a successor holder), former spouses or common-law partners, children, and qualified donees.

Determining the type of beneficiary is an important initial step and can be affected by:

- designations which may have been made in the deceased holder's TFSA contract;
- the provisions of the deceased holder's will, if there is one;
- provincial or territorial succession legislation.

Note: If you want to change a prior beneficiary designation, contact your TFSA issuer.

Successor holder

In provinces or territories that recognize a TFSA beneficiary designation the survivor can be designated as a successor holder in the TFSA contract or in the will.

A survivor can be named in the deceased holder's will as a successor holder

Continued on Page 17 

Continued from Page 16

to a TFSA, if the provisions of the will state that the successor holder acquires all of the holder's rights including the unconditional right to revoke any beneficiary designation, or similar direction imposed by the deceased holder under the arrangement or relating to property held in connection with the arrangement.

If named as the successor holder, the survivor will become the new holder of the TFSA immediately upon the death of the original holder.

The deceased holder is not considered to have received an amount from the TFSA at the time of death if the holder named his or her survivor as the successor holder of the TFSA. In this situation, the TFSA continues to exist and the successor holder assumes ownership of the TFSA contract and all of its contents. However, where the TFSA contract is a trust arrangement, the trust continues to be the legal owner of the property held in the TFSA.

The TFSA continues to exist and both its value at the date of the original holder's death and any income earned after that date continue to be sheltered from tax under the new successor holder.

Tax payable on TFSAs

Generally, interest, dividends, or capital gains earned on investments in a TFSA are not taxable—either while held in the account or when withdrawn.

There are, however, certain circumstances under which one or more taxes may be payable with respect to a TFSA. The following sections provide information and examples of when and how these taxes are payable, and by whom.

Normally, in most TFSA situations, there is no tax payable, and therefore, a TFSA return is not required; however, where one or more of TFSA taxes are applicable, a TFSA return must be filled out and sent by June 30 of the year following the calendar year in which the tax arose.

Examples:

- Tax payable on excess TFSA amount;
- Tax payable on non-resident contributions;
- Tax payable on non-qualified investments.

For details, visit the website. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4466/tax-free-savings-account-tf-sa-guide-individuals.html#P44_1119



Cycling, 2019

RTO/ERO North York cycling dates are: May 9, 16, 30, June 6, 20. For details, contact **Eileen Kearns** at: eileen_kearns@edu.yorku.ca

RTO/ERO Member Centre Update



The RTO/ERO website has been undergoing significant revision. The latest change can be viewed at the Member Centre with these opportunities:

How can I pay my membership dues?

You can contact the finance department at 1•800•361•9888; **or pay on-line at:**
<https://www.rto-ero.org/payment-gateway>

How can I change my address, phone number, district or other information?

Contact the membership department at 416•962•9463 | 1•800•361•9888; or, email: membership@rto-ero.org

Can I get another pocket planner?

Yes, send an email to the membership department at 416•962•9463 or 1•800•361•9888; or, email: membership@rto-ero.org

Where can I submit suggestions for plan enhancements?

Contact the health benefits team at 416•962•9463 | 1•800•361•9888; or email: insurance@rto-ero.org

How do I make a claim?

Claims can be made online through the members only website:

<https://www.johnson-insurance.com/Members-Only>
or by calling Johnson Service at 905•764•4888 | 1•800•638•4753.

Also:

- Download latest version of the RTO/ERO Insurance Handbook (2019) (Hard copy (2017) printed tri-annually)
- Download Tax Tips, 2018
- Change your address, email, phone number, district affiliation
- Renaissance latest issue
- Contact the RTO/ERO Board of Governors
- Connect with RTO/ERO Social Feeds



Facebook



Flickr



LinkedIn



Twitter



YouTube

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

Spring Luncheon & Annual Meeting

Wednesday, May 15, 2019

Attend ONE or BOTH

Petition to Government of Canada

e-2039 (Pension system) 42nd Parliament

Initiated by Gerry Tiede from Surrey, British Columbia, on February 8, 2019, at 12:23 p.m. (EDT)

C-27, An Act to amend the Pension Benefits Standards Act, 1985

The Petition is open for signature until April 9, 2019, at 12:23 pm (EDT)

Petition to the Government of Canada

Whereas:

Canadians throughout their working years have individually contributed to their pensions, and their employers have contributed to those pensions as deferred wages;

Canadians who have defined benefit pension plans should not live in fear that their earned benefits might be reduced when they are in their most vulnerable senior years; and

Canadians who have worked and contributed to defined benefit pension plans should be protected from the loss of their pensions through bankruptcy or mismanagement of their pension administration and investments.

We, the undersigned, Citizens of Canada, call upon the Government of Canada to promote and protect earned pensions for all Canadians in the future, to withdraw Bill C-27, and to establish a national pension insurance program to ensure that seniors can live with financial security.

Petition available at the Canadian Association of Retired Teachers (ACER-CART) website:

<http://acer-cart.org/>

RTO/ERO Classified Ads

Please note that the Classified Section, which used to be published in the magazine Renaissance, has been available on the RTO/ERO website since June 2018 at the following link:

<https://www.rto-ero.org/classified>

All Classified ads are now free of charge. We have never had so many ads placed for the information of our members!



RTO/ERO Tax Tips 2018

Members of RTO/ERO should continually monitor their tax situation. This publication contains a number of points to consider for 2018 and is available on-line at the RTO/ERO Member Centre:

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



Contact:

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

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

February! From Ground Hog Day, Black History Month, Chinese New Year, Family Day to a mixed bag of precipitation: snow, ice pellets, freezing rain, rain... and the saga continued. Seeing a bushy-tailed squirrel nibbling on an icicle on the backyard fence, left me stymied. However, during the month of February, I am sure that many of you have observed/seen/heard of unusual scenarios. In spite of its variation, I do hope that everyone is safe, healthy, and are coping with life and the elements.

Welcome letters were sent to 39 new members. Cards of condolence were sent to relatives of 20 deceased members. Telephone calls were received from several members requesting information about District 16; and saying “Thank you” for services received; and sharing updates of their lives. The move to new homes/retirement homes within or out of the city by some members seems to be very successful and rewarding.

Birthday greetings were sent to: 37 Octogenarians; 14 Nonagenarians; and, 4 Centenarians. Congratulations were sent to **Judy Anderson** on her promotion to Area 5 Director with Retired Women Teachers of Ontario. In addition, encouragement, keeping-in-touch, new home, and get-well cards were sent to some members along with planters, floral and fruit arrangements. It is a pleasure to share with you all, a portion of an uplifting “Thank You” letter which I received recently from one of our Nonagenarians. It reads as follows:

“...It was a great surprise to receive your lovely 90th Birthday card this week.

Really - me? I have been retired since 1987 and the years have whizzed by.

It was difficult to believe that I could be that age already.

...recovered from hip replacement, pancreatitis, several bad falls - but I can walk freely; ...still volunteer at the ROM, my church, University clubs, assist the RTO research donations to: Gerontology, (isolation, dementia, etc.); ...see these issues first hand in my retirement building; ...producing good results.

Thank you. Sincerely...”

Thanks to members who keep us informed re news/update of other known RTO/ERO members (citing privacy). Your input and continued efforts in helping are greatly appreciated. It is at this juncture that thanks should be accorded to our members who assist me: **Sandra Robertson, Ann Ludwigsen, Jack DeGroot, Beverley Judson, Edna Small, Ann Davies, and Shashi Makhija**. However, with a District 16 membership of over 5500, there is the need for more volunteers from our membership. There is always something more to do! Give me a call to become a part of our Goodwill as our membership grows.



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

OTPP ANNUAL MEETING

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

Please visit this page on April 11 to launch the webcast:

<https://www.otpp.com/corporate/annual-reporting/annual-meeting-registration>

OTPP Annual Meeting Details:

Thursday, April 11, 2019 | 5:00pm to 7:30pm

The Arcadian Court, 401 Bay Street, Simpson Tower, 8th floor

Toronto, Ontario M5H 2Y4

The Arcadian Court is located at the intersection of Queen St. and Bay St., the nearest subway station is Queen Station on the Yonge subway line. Public parking is available nearby.

Meeting agenda

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

OMERS 2018 RESULTS

Toronto, February 25, 2019 – OMERS, the defined benefit pension plan for Ontario's municipal employees, reported a 2018 investment return of 2.3%, net of expenses. OMERS funded status improved to 96% in 2018.

OMERS Spring Information Meeting details:

Thursday, April 18, 2019

9-11 a.m. EST

(Light breakfast at 8:30 a.m.)

Metro Toronto Convention Centre (Note Location Change)

South Building, Room 718 ~ 222 Bremner Boulevard, Toronto ON

Register for this meeting or download 2018 Report material at:

https://www.omers.com/Events/Annual_Meeting

RTO/ERO: Here For You Now... Here For Your Future!

RTO/ERO Charitable Foundation Activity

End Social Isolation Facebook Site:

In response to The Social Isolation Awareness Month last October, the Foundation launched a 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.

To join the group, visit the “End Social Isolation” page (<https://bit.ly/2PAhfpl>) and click on “Join 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.

Some of the latest posts included:

- A presentation by Dr. Paula Rochon to the Translational Medicine students from Queens Department of Medicine to discuss how the adverse effect of one drug can lead to new a disease with its own treatment, also known as a prescribing cascade;
- An article on the Men’s Shed in Arnprior, a program of the Senior’s Active Living Centre (SALC) for local senior men to “get together and do guy things”; and,
- The Power & Science of Social Connection, a TEDx talk from Emma Seppälä, Ph.D (Associate Director of the Center for Compassion and Altruism Research and Education at Stanford University).

The Foundation 2018 Impact Report

The volunteer Board of Directors works to develop and enhance the fundraising goals while governing the RTO/ERO Foundation. It is accountable to donors and the RTO/ERO membership through compliance with the Donor Bill of Rights and the Association of Fundraising Professionals Code of Ethics. The 2018 Foundation Impact Report prepared for Foundation donors gives a great overview of the great work being done. You can read this report by going to https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16E-zine/TimeItems/2018_impact_report.pdf

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

PREPARE NOW \$4000

Project STO (Service To Others) Grants ~ 2019

If you plan on submitting a 2019 Service to Others application,

TIME IS RUNNING OUT!!!

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>).

This year, in light of the success of RTO/ERO Foundation's campaign "Engage: End Isolation", the STO Committee has encouraged Districts to consider a focus on Ending Social Isolation of Seniors when thinking of their projects.

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 24 for guidance on completing your proposal.

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.



Arrange a Funeral, Burial, Cremation or Scattering

Consumer Protection Ontario

Consumer Protection Ontario is an awareness program from Ontario's Ministry of Government and Consumer Services and other public organizations, known as administrative authorities, that promote consumer rights and public safety. The ministry and these administrative authorities enforce a number of Ontario's consumer protection and public safety laws, investigate alleged violations and handle complaints.

Free copies of the *Consumer Information Guide to Funerals, Burials and Cremation Services* are available at cemeteries, crematoriums, funeral establishments and transfer services in Ontario.

Source: Consumer Protection Ontario

<https://www.ontario.ca/page/consumer-protection-ontario>

© Queen's Printer for Ontario, 2012-19

What you need to know to arrange a funeral, burial, cremation or scattering

Who can make arrangements

Only certain people have the legal authority to decide what will happen to the body of the deceased person. In order of priority, they are:

- an estate trustee, sometimes referred to as executor or executrix (the person named in the deceased person's will or the person appointed by the court to administer the estate)
- a spouse
- adult children
- parents of the deceased

If you are an estate trustee, expect to provide photo ID and proof of your authority (e.g., a will or court order) before you make arrangements.

Choosing a service provider

By law, cemetery, crematorium, funeral home and transfer service operators must be licenced.

This doesn't mean that you are legally obligated to choose certain supplies or services from only these providers. You can also buy supplies like caskets, monuments and markers from businesses that are not licensed.

Before buying, be sure to check with the funeral establishment operator, transfer service operator, cemetery operator or crematorium operator to confirm that they will accept the items.

If you don't use a provider

You do not have to use a funeral home or transfer service.

Continued on Page 26 

A family member of the deceased can arrange funeral services without a license if they are not being paid.

You must first register the death with the local municipality. The death must be registered before a burial permit can be issued and a burial permit is needed for a cremation or burial.

If you are going to move a body out of Ontario, you should speak to a funeral home or transfer service.

Embalming

In Ontario, there is no requirement to embalm a body. You may choose to wash and dress the body without embalming. However, embalming may be recommended to preserve a body between the time of death and time of visitation, burial or cremation.

If a deceased person is being moved to another country, embalming may be required by the receiving country or by the company transporting the body (like an airline). Ask your funeral home or transfer service for more information.

Caskets

Some cemeteries will let you bury a body without a casket (e.g., in a shroud). It will depend on the cemetery's by-laws.

For cremation, some crematorium by-laws only require that the deceased be in a rigid container. Some service providers will allow you to provide your own container for a cremation or a burial as long as it's safe and meets the requirements of the cemetery or crematorium operator.

If you are purchasing a casket from a licensed service provider, the provider must offer a range of caskets in different price ranges for you to choose from.

Not all caskets can be used for cremations, so make sure to check with your cremation service provider before you make a purchase.

Handling cremated remains

In Ontario you may:

- buy rights to bury or scatter the cremated remains in a registered cemetery
- buy rights to place the cremated remains in a niche within a columbarium in a registered cemetery. (A columbarium is an above-ground structure that contains a number of niches. Placing the cremated remains in a niche is an interment, meaning a burial)
- scatter cremated remains on private property with the consent of the land owner (if a land owner wants to allow repeated scatterings to take place on a specific piece of his or her property, he or she must establish that land as a cemetery and have a licensed cemetery operator for the cemetery)
- sign a contract with the licensed operator of a cemetery, crematorium, funeral home or transfer service to scatter the cremated remains on your behalf

Continued on Page 37 

- scatter cremated remains on Crown land, including land covered by water, if its unoccupied (e.g., provincial park, conservation reserve, Great Lakes) and there are no signs or postings that prohibit scattering
- scatter cremated remains on municipally-owned lands (contact the municipality to check if there are by-laws that prohibit scattering in certain areas such as municipal parks)
- transport cremated remains out of Ontario

Financial assistance

You can apply to your local municipality for assistance if you do not have enough money to pay for a funeral, transfer service, burial or cremation.

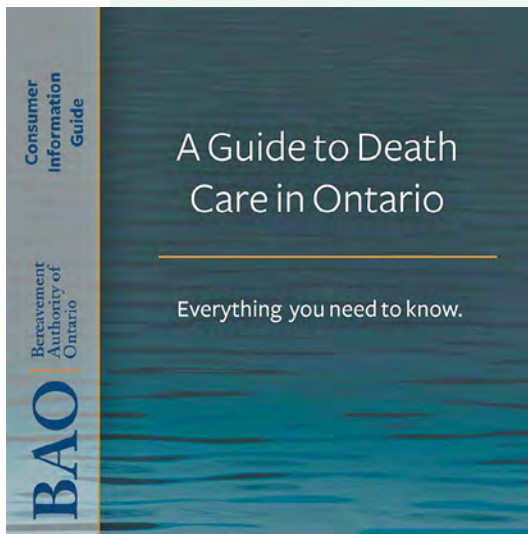
You must apply before you enter into a contract with a service provider, as you may not be eligible for assistance afterwards.

In these situations, there are usually financial limits associated with your choice of casket, urn or grave and services.

Questions or complaints

If you have any questions or complaints about a cemetery or crematorium or a funeral home:

- first contact the cemetery or crematorium operator or the funeral establishment or transfer operator
- you can also contact the Bereavement Authority of Ontario (below).



If you require additional information you can contact the Bereavement Authority of Ontario at 647•483•2645, toll-free at 1•844•493•6356 or visit their website: <https://thebao.ca/>

Download this PDF: *A Guide to Death Care in Ontario*

Parking Pass

65965



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: May 15, 2019

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

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

Please display this pass face up on your dashboard.
This is your Parking Pass for our AGM and Spring Luncheon at The Old Mill.

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



Reverse Mortgage Caution

A reverse mortgage is a loan that allows you to get money from your home equity without having to sell your home. This is sometimes called “equity release”. You may be able to borrow up to a certain percentage of the current value of your home. The maximum amount you will be able to borrow will depend on your age, your home’s appraised value and your lender.

You don’t need to make any payments on a reverse mortgage until the loan is due. This is usually when you move out of your home, sell it or the last borrower dies. You will owe more interest on a reverse mortgage the longer you go without making payments. Result: you having less equity in your home. Interest rates are higher than most other types of mortgages

- The equity in your home may go down as the interest on your loan adds up;
- Your estate must repay the loan and interest in full within a set period of death; and, the time needed to settle an estate may be longer than the time allowed to repay a reverse mortgage;
- There will be less money in your estate to leave to your beneficiaries;
- Costs associated with a reverse mortgage may be higher than a regular mortgage or other lending products.

Source:

<https://www.canada.ca/en/financial-consumer-agency/services/mortgages/reverse-mortgages.html>

TPSPA 8th Reunion

T.P.S.P.A. Reunion (Toronto Public School Principals’ Association)

Plan now for our next reunion at:

THE MANDARIN
(Yonge & Eglinton)

Wednesday, June 5, 2019 at 11:30am



Cost at the door: age 65 and over \$23.00 cash
under 65/\$27.00 cash
Exact change is much appreciated

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

Pre-registration is necessary before Friday, May 31, 2019 with:

Arlene Freeman 416•630•3672 | auntiear@sympatico.ca or
Valerie Mah 416•533•0445 | vmah@ican.net



Not Your Typical Tour of Ireland
with Gary Johnson

*“Sure a little bit of Heaven fell from out the sky one day,
and nestled on the ocean in a spot so far away...”*

...and you will travel to that little bit of Heaven with Gary Johnson at the April Meeting of the Travelogue group on April 24, 2019. Gary, and his wife Cathy, who is the Executive Director of the Ontario Farm Fresh Marketing Association, had the good fortune to travel to the Republic of Ireland twice in a two year period: once, to develop a tour and then, in the second year, to conduct that tour.

Keeping in mind the title which Gary has given to his presentation, what will make this tour different, is that they were travelling in the real “countryside”---the rural areas of Ireland, where they encountered unique farms and interesting marketing venues with a few touristy locations sprinkled in along the way. Gary will take us to the Avoca Weaving Mill, Causey Farm, The Orchard Centre, Cork’s English Market, Ballymaloe Cookery School, the Guinness Storehouse, and an ancient monastery in the Wicklow Mountains, just to name a few of their destinations. Gary and Cathy concluded that they had a great



experience meeting a very welcoming people, and also they believe, it is probably a side of Ireland that few tourists ever get to see.

So, please join us at Holy Rosary Parish Hall at 1:00pm, and experience Ireland’s pastoral hills and dales and their “Forty Shades of Green”.



CUBA: 'Meet the People' Tour
Presented by **Janice Coles**

Ola! Cuba, for many winter weary Canadians, is a destination for 'sun, sand and mojitos' - and perhaps a day trip to Havana. For **Janice and Alan Coles**, their 2014 small group tour with UK company 'Traidcraft Meet the People', took them beyond beaches and to fascinating places of historic and natural significance. The Coles visited several types of agricultural co-operatives, enjoyed local foods and meals, and homestays in both the colonial town of Trinidad and also in scenic Vinales. But, above all, Janice and Alan met local people for informative conversation with the assistance of their superb guide and translator.

Their Cuban armchair journey will take you from Havana, Santa Clara (of Che Guevara fame), Sancti Spiritus, colonial Trinidad, Playa Larga (near the Bay of Pigs), and Cienfuegos, to the stunning beauty of mountains and rain-forests in western Cuba. There are more surprises to share as they travelled

in central and western Cuba prior to 'capping' the trip with a stay at the iconic 1930's Hotel Nacional in Havana. Join them on May 23 to escape to Cuba for a travelogue with both still and video photography, along with the accompanying beat of Cuban music!





The Neil Wilson/TSSAA Golf Tournament ~ 2019



CELEBRATE OUR SEVENTEENTH ANNIVERSARY

Friday, June 28, 2019

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

12808 Warden Avenue, Stouffville, Ontario / 905•888•1955

<http://bethesdagrange.clublink.ca/> (Map Available)

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



Social: 6:30pm
Roast Beef Buffet Dinner

Cost: Golf and Social: \$120.00
(includes cart, taxes, service charges)

Social only: \$45.00 (all inclusive)

Register by June 17, 2019
(Avoid disappointment. Register early.)

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

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

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

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

Open to all RTO/ERO members
A great time to renew or begin a spring activity

Proceeds from this tournament are donated to
a number of local charities.





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 février, 11 mars, 8 avril, 13 mai, 10 juin.

A bientôt! **Jacqueline Chartier.**

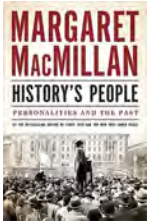
Activities continued on Page 34

Recreation/Social continued from Page 33

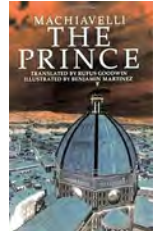


Non-Fiction Book Club ~ Nancy Ballanger

(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.



← **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 32 and 33 for our April and May Travelogues.



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



← **April 23:**
A Gentleman in Moscow by **Amor Towles**



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

Continued on Page 35 ↗

BILLY ELLIOT ~ Space Available

Join Karen Sinclair and our group!

Wednesday, May 8, 2019

\$170.00 includes:

Return deluxe coach

Lunch & Dinner; Gratuities and Taxes

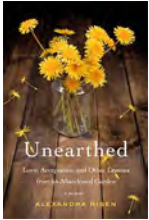
Phone Karen at 416•690•4961



The following activities meet at various locations.

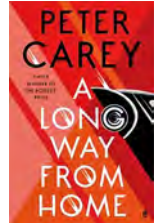


Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



← **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.



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

Continued on Page 36 ↗





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



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



Toronto Live Theatre Group ~ **Liz Estall:** *Thank-you Liz! After convening this activity for fellow retirees since May, 2013, Liz has decided to retire. We appreciate, with thanks, Liz's dedication to helping our district and wish her well.*



Friday, April 5, 2019

FountainBlu Banquet Room

Queen Elizabeth Building, Exhibition Place

5:30 p.m. Viewing | 6:30 p.m. Dinner

\$100 admission includes: Buffet Dinner, Catalogue & Door Prizes

The value of providing students with healthy, nutritious snacks is important. Funds raised go towards providing daily nutrition programs to over 2,300 Kindergarten children in 25 Inner-City Toronto Schools and a weekly healthy lunch to 23 TDSB EarlyON Child and Family Centres in the GTA.

The Auction Committee is asking for your generous support in the form of donated items for our live and silent auctions. Popular contributions over the years have been quality items such as works of art, crafts, collectibles, gift certificates and gift baskets, new household or electronic equipment, tickets to sporting events or concerts, and vouchers for theatre, travel or accommodation.

If eligible, accepted donations are receipted for income tax purposes based on the current fair market value of a used item or the purchase price of a current new item.

If you have a donation for one of our volunteers to pick up, or if you need more information, please call **Ross Richardsen** at 416•397•3911.

If you prefer to make a cash donation, please send a cheque directly to the *Toronto Educational Opportunity Fund* by mail to TEOF, 250 Dundas Street West, Suite 111-248, Toronto ON M5T 2Z5, or you may complete the Donation Form available on-line at <http://teof.ca>.

Your support/continued support of The Toronto Educational Opportunity Fund (TEOF) funded nutrition programs in Toronto schools is greatly appreciated.

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.



Spring Program

March 25: Esther Bryan and the Quilt of Belonging
a remarkable piece of Canadiana



April 29: Annual Fashion Show
with clothes from *Northern Reflections*

May 27: The DUKES Durham Ukelele Klub

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

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



PUZZLE CHOICE

Across

1. Stringed instrument
5. Young child
8. Fuss
12. Obviate
14. Be indebted to
15. Fragment
16. Water barrier
17. Single
18. South American animal
19. Restless
21. Brass instrument
23. Japanese currency
24. Scorch
25. Weep
28. Small stream
30. Ploy
35. Harvest

37. Amphibian
39. Very slow tempo
40. Hawaiian island
41. Overhang
43. Musical composition for one
44. Contempt
46. Sate
47. Carbon black
48. Purloined
50. Zeal
52. Solfa syllable
53. Parch
55. Label
57. Part of a set of bagpipes
61. Female inheritor
65. Country life
66. Regret
68. Visual part of TV

- 69. Animated
- 70. Lout
- 71. Church officer
- 72. Manufactured
- 73. Moist
- 74. Musical instrument of ancient Greece

- 34. Part of a comb
- 36. Knitting stitch
- 38. Small wooded hollow
- 42. Roofing material
- 45. Cuddle
- 49. Indicating maiden name
- 51. Callow
- 54. Pointer
- 56. Kind of restaurant
- 57. Pack to capacity
- 58. Polynesian dance
- 59. Desiccated
- 60. Part of a church
- 61. Lift with difficulty
- 62. Miniature whirlpool
- 63. Soothsayer
- 64. Painful
- 67. Arab federation, initially

Down

- 1. One of two equal parts
- 2. Assert
- 3. Wander
- 4. Righteousness
- 5. Implement
- 6. Possess
- 7. Fangs
- 8. Movie
- 9. Type of year
- 10. Highest attainable level
- 11. Type of fuel
- 13. Postpone
- 15. Denotes more than one
- 20. Combine
- 22. Music with syncopated melody
- 24. Stringed instrument with keyboard
- 25. Traverse
- 26. Respond
- 27. Cheerful sounding search engine
- 29. Loiter
- 31. Musical setting for a religious ceremony

1	2	3	4		5	6	7		8	9	10	11		
12				13		14			15					
16						17			18					
19					20			21	22					
			23				24							
25	26	27		28		29			30	31	32	33	34	
35			36		37			38		39				
40					41			42		43				
44				45		46				47				
48					49		50			51		52		
					53		54			55		56		
57	58	59	60					61				62	63	64
65						66	67			68				
69						70				71				
72						73						74		

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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 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

Welcome New Members ~ Linda-Sue Thomas

Since some of our members may still be employed, and the publication of their names may be problematic for them, the Toronto Executive has decided not to print names of new members until privacy legislation has been clarified and our database can be manipulated to exclude employed members.

40

rto.toronto@gmail.com

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



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.

Michael Belas
Eleanor Bookman
Helena Croydon
Susan Daly
Charles Dee
Thora Edwards
Armand Gagné
Eileen Gallant
O`Neil Gazeley
J. Gillis
Nancy Grant



Diane Harasowsky
Brigitte Hassan
Bernice Hughes
M. Anne Kernohan
Karen Liberman
Ruth Maben
Anne McCarthy
John Pearson
Max Rosenthal
Bernd Walther
Janet Zopfi

ARMAND GAGNÉ
1952 ~ 2019

The death of **Armand Gagné** is a great loss to our district. Joining the executive in 2015, Armand quickly became a valued contributor to the governance of Toronto District 16. He was eager to assist wherever he could - being integral to our 50th Anniversary celebrations, and chairing the Governance Committee through its task in bringing the old Toronto District 16 Constitution into line with the new Toronto District 16 Governance Document to be introduced at this May's Annual Meeting. Additionally, Armand was a strong supporter of the RTO/ERO Foundation, keeping members aware of Foundation programs through his regular Newsletter and E-zine articles. He was also a member of the RTO/ERO Nominating Committee.



regular Newsletter and E-zine articles. He was also a member of the RTO/ERO Nominating Committee.

From Your Editor

Our January Supplement on Climate Change was well received. We appreciate the kind comments received. However, we note the following:

Jan 04 (2019)

Update on the Office of the Environmental Commissioner of Ontario

As you may know, the Ontario government is making changes to the Environmental Bill of Rights (EBR) and the Office of the Environmental Commissioner of Ontario (ECO). These changes will come into force no later than May 1, 2019.

The ECO Office: When the changes take place on or before May 1, 2019, the office of the Environmental Commissioner of Ontario will no longer exist. Until then, the ECO continues to serve the people of Ontario, in accordance with our current statutory mandate, to the best of our ability.

Reports: For 25 years, the ECO has delivered factual, non-partisan reports to the Legislature on energy, climate change, the environment and government performance under the EBR. All of the ECO's reports and related webinars are still available for download on our website and hard copies are available upon request. Once the changes come into effect, the obligation to report annually on the operation of the EBR will be transferred to the Auditor General of Ontario. The changes also give the Auditor General the authority, *but not the obligation*, to report to the Legislature on energy conservation and greenhouse gas emissions. (Emphasis added.)

PUZZLE CHOICE

Education and Outreach

Until the changes take effect, the ECO will continue to provide education and outreach to the public on the EBR. For information about the EBR please call us at 416•325•3377 / 1•800•701•6454, email us at commissioner@eco.on.ca, or visit our website at eco.on.ca.

More Information: If you need more information, please email us at: commissioner@eco.on.ca, or, call us at 416•325•3377/1•800•701•6454.



Solution to Puzzle on Page 39. © Puzzle Choice

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 wrmenagh@gmail.com. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

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

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

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

RTO/ERO Contact Information

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

Not Your Typical Tour of Ireland

Wednesday, April 24, 2019
See Page 32



QR Code to our Website

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





TORONTO DISTRICT 16
NEWSLETTER SUPPLEMENT

Original Logo Concept: C. Naumoff/1991

Volume 40, Issue 4

March, 2018

**RTO/ERO Toronto District Sixteen
Annual General Meeting
The Old Mill ~ Balmoral Room
Wednesday, May 15, 2019**

Your District Executive attempts to make your Annual Meetings educative by providing timely information on topical issues while meeting the requirements for the District's business. This year, we welcome **Martha Foster, Chair, RTO/ERO Board of Directors, and Jim Grieve, Executive Director, RTO/ERO.** They will make a brief presentation with opportunity for questions. New business may be brought forward at the meeting by any member. This year, under the requirements of the Canada Not-for-Profit Corporations Act, Our new District Governance Document will be presented. This document incorporates former constitution items while adding legislation-required articles.

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

PROGRAM

(Open to all members ~ **BUT PLEASE REGISTER** ~ Page 4, 5)

Pre-meeting (<i>times approximate/order may change</i>)	~ 9:30am
Registration, Refreshments	
Business Meeting	~ 10:00
Welcome, In Memoriam, RTO/ERO Greetings	
Approval of Minutes, 2018 and Treasurer's Report	
Constitutional Changes	
Elections, New Business	
Guest Presentation:	~ 10:45
Martha Foster, Chair, RTO/ERO Board of Directors	
Jim Grieve, Executive Director, RTO/ERO	
Adjournment ~ Social ~ Cash Bar	~ 11:30
Spring Luncheon ~ Guildhall Room	~ 12:00N

RTO/ERO Toronto Executive Nominees* ~ 2019/20

This 2019/20 slate* may be amended by the time the Annual Meeting (AM) occurs. Should you wish to contest a position, or join the executive in a vacant position, please contact **Roger Wilson**, Past President, at 416•461•7373 or rogerapwilson@sympatico.ca. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AM.

POSITION ~	Recommendation
President ~	Betty Lou Reynolds
Past President ~	Joan Elliott
First Vice-President ~	Barbara Antheunis
Second Vice-President ~	Ruth Baumann
Secretary ~	Herb Stover
Treasurer ~	Bob Putnam
Activities (formerly Social) ~	Heather Talbot
Archives ~	Valerie Mah
Benefits (formerly Health/Insurance) ~	Bill Tajer
Communications/Marketing ~	Bill Menagh
Excursions (formerly Travel) ~	Karen Sinclair
Goodwill ~	Marjorie Blake
Member Services/Recruitment ~	Linda-Sue Thomas
Political Advocacy (now includes Pension) ~ ..	Sheila MacMillan
Social ~	Kay Jeffery
Members-at-Large (up to 5):	Lou Manning, Elizabeth McFarlane, Lone Smith

TWO VACANCIES

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

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

Who We Are

According to data available as of 31 December, 2018, RTO/ERO Toronto District 16 numbered 5518 Members. Three have been RTO/ERO Members from 1972. Our members fill the following age brackets:

Age in:	2007	2009	2011	2012	2013	2014	2016	2017	2018
=>100 yrs	9	11	7	3	4	4	6	7	11
90 - 99 yrs	104	136	123	127	142	155	189	210	228
80 - 89 yrs	514	609	614	657	706	755	832	915	996
70 - 79 yrs	1098	1447	1562	1680	1812	1948	2248	2441	2543
60 - 69 yrs	1775	1764	1957	2021	1993	1959	1852	1674	1564
50 - 59 yrs	375	187	179	159	159	167	160	182	174
<50 yrs	2	1	2	0	0	0	7	5	2
Total	3877	4155	4444	4647	4817	4988	5294	5434	5518

RTO/ERO Toronto Draft Budget ~ 2019

1	Budget	Audit	Budget
2	2018	2018	2019
INCOME			
4	Provincial Rebate	78,179.89	78,179.89
5	Subscriptions	20.00	30.00
6	Interest	100.00	0.00
7	Donation	0.00	420.00
8	50 th Anniversary Grant	2,500.00	2,067.34
9	Political Advocacy Grant		1,527.08
10	Total Income	80,799.89	80,156.97
EXPENSES			
Administration			
13	Office	900.00	1,410.39
13	AGM	2,000.00	1,903.16
14	Archives	1.00	427.32
15	Bank Charges	200.00	35.08
16	Executive Meetings	1,400.00	1,186.50
17	Senate/Workshops	1,300.00	478.08
18	Rentals ~ Holy Rosary	600.00	600.00
19	Toronto Districts	1,600.00	1,635.90
20	STO Grant		
21	Goodwill	2,750.00	2,468.09
22	New Member Breakfast	4,800.00	4,643.57
23	Service to Others	2,000.00	1,738.00
24	Membership	5,000.00	2,841.23
25	Golf Tournament	500.00	500.00
26	Newsletter	41,000.00	40,903.14
27	Political Advocacy	1.00	0.00
28	Member Activities		
29	Rentals ~ Holy Rosary	4,810.00	5,190.00
30	Seminars	1,000.00	0.00
31	Refreshments	2,000.00	703.32
32	Equipment	1.00	596.08
33	Fall Craft Show	1.00	0.00
34	Fall Luncheon	1,600.00	3,291.17
35	Spring Luncheon	5,000.00	5,870.51
36	50 th Anniversary	2,500.00	4,730.43
37	Total Expenses	78,464.00	81,151.97
BALANCE		2,335.89	995.00
			200.06

Continued on Page S3 

Proposed Budget continued from Page S3

	Budget 2018	Audit 2018	Budget 2019
40 Reserves			
41 GIC Canada Trust	10,000.00	0.00	0.00
42 Horizon Reserve	15,957.02	16,146.46	16,146.46
44 Total	25,957.02	16,146.46	16,146.46


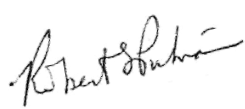

**2018 AUDITOR'S REPORT TO
RTO/ERO TORONTO DISTRICT 16**

Balance Sheet As of 31 December 2018

Accounts	31 December 2018 Balance
Assets	
Cash and Bank Accounts	
New Horizons Reserve	0
RTO/ERO District 16	31,438.77
Total Cash and Bank Accounts	31,438.77
Other Assets	
Asset Reserve	0.00
New Horizons	16,146.46
Total Assets	16,146.46
Liabilities & Equity	
Liabilities	0.00
Equity	47,585.23
Total Liabilities & Equity	47,585.23

We attest that the financial information presented fairly represents the fiscal position of RTO/ERO District 16 during the financial year January 01, 2018 to December 31, 2018.

Signed:

Paul A. Caron
Auditor

Robert G. Putnam
Treasurer

Joan Elliott
President

RTO/ERO Toronto Executive to June 30, 2019



PRESIDENT

Joan Elliott

416•666•4830

zoriajoan@hotmail.com

PAST PRESIDENT

Roger Wilson

416•461•7373

rogerapwilson@sympatico.ca



1ST VICE PRESIDENT

Betty Lou Reynolds

416•356•5609

bettyloureynolds@hotmail.ca

2ND VICE PRESIDENT

Vacant



TREASURER

Bob Putnam

416•606•1374

rgpgeog@aol.com

SECRETARY

Herb Stover

416•964•2020

sec.ort@bell.net



ARCHIVES

Valerie Mah

416•533•0445

vmah@ican.net

COMMUNICATIONS

Bill Menagh

416•488•3372

wrmenagh@gmail.com



GOODWILL

Marjorie Blake

905•837•0874

mdblake@sympatico.ca

HEALTH/INSURANCE

Bill Tajer

416•494•8590

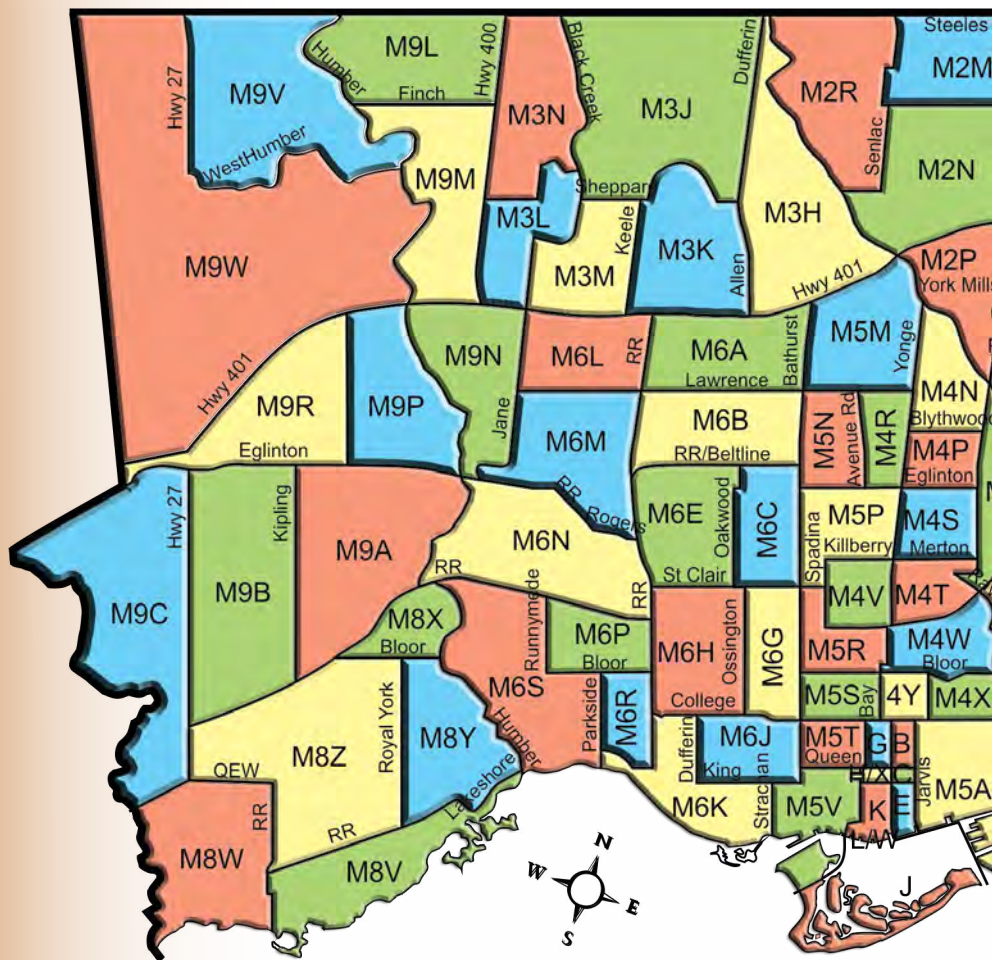
bill.tajer@sympatico.ca



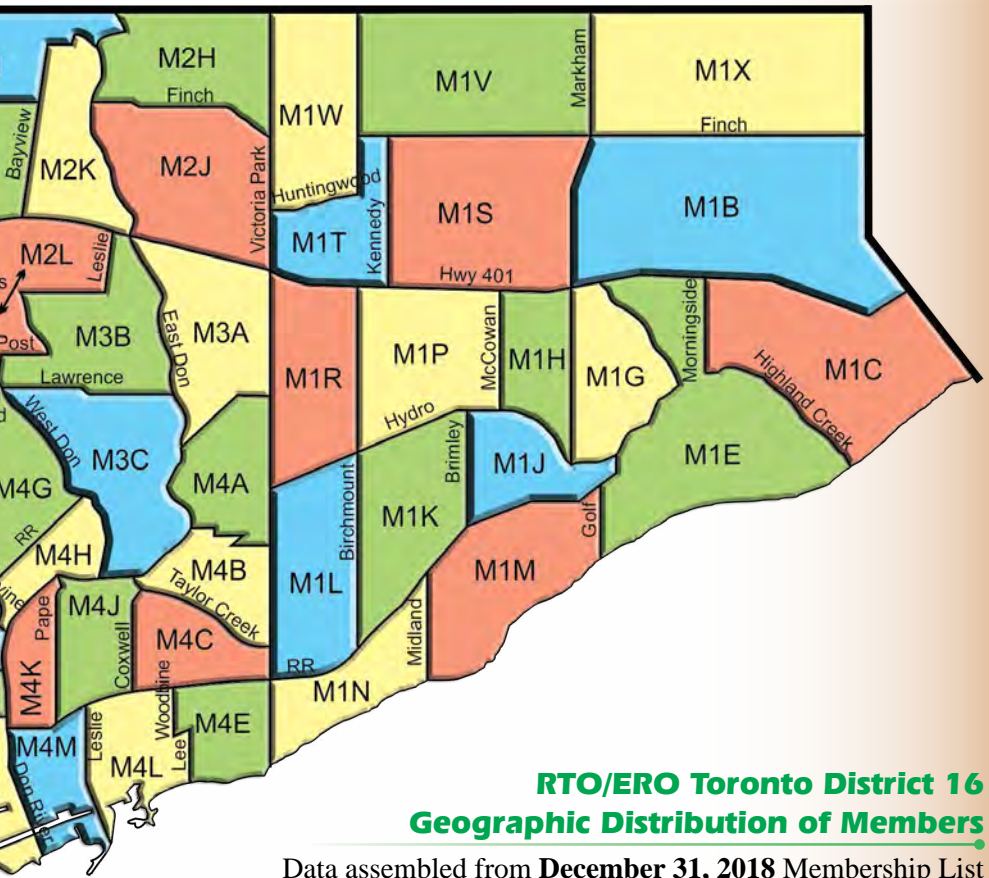
MEMBERSHIP/RECRUITMENT

Linda Sue Thomas

rt016memb@gmail.com



Postal Code	#s	M1T	30	M3A	41	M4G	138	M5A	61
		M1V	6	M3B	30	M4H	16	M5B	25
M1B	6	M1W	28	M3C	51	M4J	64	M5C	6
M1C	27			M3H	23	M4K	115	M5E	22
M1E	36			M3J	5	M4L	86	M5G	8
M1G	4	M2H	22	M3K	1	M4M	40	M5J	50
M1H	6	M2J	44	M3L	2	M4N	77	M5M	139
M1J	14	M2K	36	M3M	10	M4P	73	M5P	117
M1K	21	M2L	16	M3N	7	M4R	70	M5R	128
M1L	14	M2M	26			M4S	144	M5S	44
M1M	21	M2N	60	M4A	14	M4T	78	M5T	16
M1N	53	M2P	21	M4B	28	M4V	105	M5V	28
M1P	15	M2R	19	M4C	59	M4W	96		
M1R	14			M4E	160	M4X	28		
M1S	16					M4Y	100		



RTO/ERO Toronto District 16 Geographic Distribution of Members

Data assembled from **December 31, 2018** Membership List
Total Membership: **5518**

M6A	14	M8V	55	Ontario	Hamilton	10	Woodbridge	35	
M6B	48	M8X	68	Regions	Markham	50	Canada		
M6C	71	M8Y	35	L/Central	860	Miss'auga	161	Alberta	4
M6E	25	M8Z	31	K/Eastern	140	Newmarket	17	B.C.	24
M6G	99			N/Western	94	Oakville	39	Manitoba	7
M6H	87			P/Northern	29	Orillia	13	New Bruns	4
M6J	30	M9A	74	Cities =>10	Ottawa	10	Nfld	5	
M6K	16	M9B	50	Ajax	25	Pickering	37	Nova Scotia	31
M6L	9	M9C	59	Barrie	14	Picton	14	PEI	4
M6M	24	M9M	8	Brampton	27	Richm'd HI	35	Quebec	19
M6N	35	M9N	15	Burlington	22	Stouffville	22	Saskatchewan	1
M6P	152	M9P	43	Caledon	10	Thornhill	85		
M6R	59	M9R	34	Cobourg	16	Unionville	11	Out of Canada	
M6S	185	M9V	5	Collingwood	11	Uxbridge	11	International	7
		M9W	7	Guelph	14	Whitby	20	USA	6

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



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The Formation of RTO/ERO Districts

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

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

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

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

Area 8 Toronto became:

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

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

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

RTO/ERO Etobicoke & York District 22:

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

RTO/ERO North York District 23:

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

RTO/ERO Scarborough/East York District 24:

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

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

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

416•962•9463 / 1•800•361•9888 / www.rto-ero.org

Johnson Inc. Claims: 905•764•4888 / 1•800•638•4753 | www.johnson.ca

Best Doctors: 1•877•419•2378 | www.bestdoctorscanada.com

OTPP: 416•226•2700 / 1•800•668•0105 | www.ottp.com

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

A Brief Glimpse of RTO/ERO* Beginnings

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

First STO/ERO President, 1968-1969

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

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

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

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

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

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

RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term of Executive Service

Bolded ~ current Executive | † ~ former president | * ~ Deceased

Name	Terms	Elliott, Joan	2011/19 (8)
Aberle, Gerald*	1991/94 (3)	Fedchak, Mary Ann*	2002/08 (6)
Allen, Gertrude*	1978/80 (2)	Fick, Lew*	1985/86 (1)
Assad, June*	1986/88 (2)	Fiedler, Dennis†	1989/99 (10)
Baird, Ian	1993/09 (16)	Fiedler, Val	1994/04 (10)
Ball, John*	1973/77 (3)	Fraser, Anne*	1980/05 (25)
Barrett, Harry†*	1976/79 (3)	Freeman, Arlene†	1993/09 (16)
Batchelor, Ron†*	1993/98 (5)	Friesen, Wally*	2005/08 (3)
Baumann, Ruth	2015/19 (4)	Gagné, Armand*	2015/19 (4)
Birrell, Jenny	1998/99 (1)	Gang, Israel*	1981/94 (13)
Blake, Marjorie	2002/19 (17)	Gang, Lillian*	2001/02 (1)
Booker, Susan	1995/10 (15)	Gartley, John*	1975/76 (1)
Boone, Geraldine*	1981/86 (5)	Grieve, Linda	2004/10 (6)
Boucher, Joyce	1994/98 (3)	Halford, Ron	1995/99 (5)
Bratton, John†	1999/19 (20)	Hardie, Charlotte†*	1986/95 (9)
Brooks, Wilson*	1987/89 (2)	Harvey, Roy†	2008/15 (7)
Bussey, Art*	1994/99 (5)	Hayes, George†*	1986/01 (15)
Bustamante, Rosalina	2002/10 (8)	Heard, Norton*	1980/86 (6)
Carr, Charles*	1996/05 (9)	Henderson, Torry	1993/00 (7)
Carson, Pat†*	1995/11 (16)	Hornick, Phil*	1985/88 (3)
Caster, Tom	2007/08 (1)	Jeffery, Kay	1994/19 (25)
Chandorkar, Betty	1988/96 (8)	Kennedy, Margaret*	1973/75 (2)
Chole, Natalie	1988/93 (5)	Kennedy, Vince*	1990/91 (1)
Clark, Mattie*	1977/82 (5)	Kerr, Ed*	1990/93 (3)
Coles, Sidney†*	1979/88 (8)	Ketcheson, Bill*	1985/94 (9)
Cooper, Donald*	1987/96 (9)	Lehane, Mary*	1975/77 (2)
Darbyshire, Bill*	1973/77 (4)	Lennox, Mitchell†*	1983/96 (13)
De Groot, Jack	1994/05 (11)	Lindsay, Ruth†*	1988/98 (10)
Dean, Harold†*	1980/85 (5)	Longmuir, Cecil†*	1978/81 (3)
DeGraaf, John*	1994/95 (1)	Ludwigsen, Ann	2010/12 (2)
Devine, Ken	2005/06 (1)	Lunney, Esther*	1977/80 (3)
Dineen, Cecilia*	1982/95 (12)	Lyons, Tom	2008/10 (2)
Dobson, Murray*	1975/77 (2)	Machin, Bea*	1977/81 (4)
Downward, Gord*	1992/93 (1)	MacMillan, Sheila	2015/19 (4)
Duras, Melanie	2014/15 (1)	Mah, Valerie†	2004/19 (15)
Edmondson, Phyllis	1998/99 (1)	Makhija, Shashi	2007/15 (8)
Edmondson, Roseanne*	1976/78 (2)		

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Manning, Lou	2010/19	(9)	Reid, Walter†*	1978/86	(7)
Martin, Fionnuala*	1988/89	(1)	Reynolds, Elizabeth	2012/19	(7)
Matuszkiewicz, Wanda	1997/98	(1)	Roach, Veronica*	1977/79	(2)
McCaig, Jean*	1986/88	(2)	Robb, Al†*	1982/94	(12)
McEachern, Jean*	1981/83	(2)	Rowney, Jim†	1992/96	(4)
McFarlane, Elizabeth	2017/19	(2)	Rowney, Paul*	1996/05	(9)
McGillivray, Robert*	1988/91	(3)	Rudd, Norm*	2006/07	(1)
McGinn, Bernice†*	1985/94	(9)	Salazar, Carmelita	2004/15	(11)
McGregor, Patricia	2008/09	(1)	Schissler, Laura†*	1976/82	(6)
McIver, Murdoch†*	1973/75	(2)	Shanoff, David†	2002/14	(12)
McLean, Enid*	1988/90	(2)	Shaver, Bill	1989/01	(12)
McLean, Mel*	1988/90	(2)	Simons, Shirley†	1991/00	(9)
McNabb, Vicki*	1973/76	(3)	Sinclair, Karen	2015/19	(4)
McPherson, Catherine*	1975/77	(2)	Smith, Lone †	2009/19	(10)
McVicker, Kathleen*	1995/98	(3)	Smith, Margaret†*	1978/98	(19)
Menagh, Bill †	1998/19	(21)	Smith, Warren	1993/94, 99/00	(3)
Milloy, Archie†*	1974/77	(3)	Sparks, Doug*	1987/91	(4)
Milosh, Mary El	2005/10	(5)	Stover, Herb	2014/18	(4)
Milton, Helen	2009/17	(8)	Strangway, Kenneth*	1979/86	(7)
Moore, Ed*	1990/92	(2)	Stubbs, Ted*	1973/78	(5)
Moore, Mary†*	1979/88	(9)	Sweetman, Allan†*	1973/76	(3)
Morris, Peter	2000/04	(4)	Tajer, Bill †	1995/19	(24)
Nagawe, Sacci*	1996/97	(1)	Talbot, Heather	2012/19	(7)
Naumoff, Carl	1989/98	(8)	Targett, Lloyd	1991/97	(6)
Neal, Bob†*	1998/16	(18)	Terry, John*	1991/97	(6)
Neufeld, Roy	1993/94	(1)	Thomas, Linda Sue	2016/19	(3)
Olds, Doreen	2010/11	(1)	Thomas, Mary†*	1980/90	(10)
Noylander, Mary	1988/00	(12)	Tufts, Harold*	1973/75	(2)
Parliament, Loeland	2002/04	(1)	Warren, Laura*	1989/00	(11)
Patterson, Elizabeth*	1980/88	(8)	Watson, Jean*	1983/87	(4)
Pavkovic, Fran	2010/11	(1)	Weinert, Susan	2010/19	(9)
Pennings, Joan	2011/12	(1)	Whitehouse, William*	1977/87	(10)
Petch, Rhena	1992/99	(7)	Whitley, Harold†*	1974/78	(4)
Putnam, Bob	1995/19	(24)	Wilson, Roger †	2010/19	(8)
Quinn, Bill*	1987/90	(3)	Young, Shirley	2002/08	(5)
			Zettler, Nanette	2008/10	(2)

DID YOU KNOW? RTO/ERO Toronto District 16 Executive meetings are open for members to attend. Should you wish to join us, or address the Executive on any matter regarding our organization, please contact the president in advance. Meetings are held the second Thursday of the month at: **Holy Rosary Parish Hall, 354 St. Clair Ave. West, Toronto, ON, M5P 1N4**