



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

TORONTO DISTRICT 16 NEWSLETTER

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Volume 42, Issue 1

September, 2019

Remember
when we
were the
future?

Our Legacy?

VOTE

to

help our
Climate

RTO/ERO is the *only* organization welcoming *all employees* in Canadian educational institutions: public, private, Catholic, francophone schools; colleges and universities; Early Childhood Education centers; and, indigenous schools.

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SUPPLEMENT

RTO/ERO

Local & Corporate Information

**And, will we see you at our Luncheon,
Craft Sale, and Service Displays?**

Calendar

October	Date	November	Date
Bridge.....	1	Art/Sketch	1
Art/Sketch	4	Bridge.....	5
Non-Fiction Book Club.....	8	La Belle Langue.....	11
Golf	9	Non-Fiction Book Club.....	12
Executive.....	10	Executive.....	14
Bridge.....	15	Bridge.....	19
La Belle Langue (<i>this month only</i>)	21	Fall Luncheon.....	20
West End Book Club.....	22	Monday Matinée Movie.....	25
Golf	23	West End Book Club.....	26
Finance Group.....	24	Finance Group.....	28
Monday Matinée Movie.....	28		
Bridge.....	29		

In November's Issue:

2020 Theatre Trips

Front Cover: We still have time to lessen the impact on future generations.

Back Cover: Remembering... our Newsletter prepared by hand for mailing.

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

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



President's Message ~ Betty Lou Reynolds

Contact: 416•356•5609 | elizabethreynolds@sympatico.ca

As I write this, it is the middle of summer and I am in relaxation mode. This is a great time to renew our spirits and reconnect with family, friends and nature. I hope that everyone will have had a great summer.

In my new role as President of RTO/ERO Toronto District 16, I am humbled and honoured to lead such a dynamic and growing organization of retired and active educational workers. Yes, we now have active members joining our organization and we welcome their perspective and energy. The face of RTO/ERO is changing and we are tasked with managing that change in a manner that maintains our traditions as well as expands our horizons. We do that in a variety of ways through the Spring Annual Meeting and a Fall Forum; and, through input from our members and executive advice and suggestions.

One of the most important initiatives for Toronto was to accommodate the changes to the incorporation of RTO/ERO under the Canada Not for Profit Corporations Act in writing a new District Governance Document. This was a tremendous task undertaken this past year by our Governance Committee chaired by **Armand Gagné** (deceased) with committee members **Joan Elliott**, **Lone Smith** and **Linda-Sue Thomas**. Their many hours spent completing the document are a tribute to their dedication to our organization. The District Governance Document is available on our website.

I have been an RTO/ERO member for ten years and I am still discovering the many benefits and supports that exist within our organization. In our Toronto District 16 there are numerous Activity Groups led by talented volunteers where you can explore the many interests from finance, to books, to golf, and many more. New groups are always beginning like “**Brain Games**” (See Page 24.). If you have an interesting idea for a new activity group, please contact **Heather Talbot** at 416•265•8930 or heatalb@rogers.com. Look for details in the monthly ☞-zine and Newsletter.

One of the other perks I am getting more familiar with is Venngo. Venngo Member Perks is included in the RTO/ERO Extended Health Care Plan (see Supplement Page S15). The app can be used to obtain discounts and special deals on many retail items and is easy to use. Visit www.rto-ero.venngo.com or visit with the representative at one of our events.

I hope to see you at one of the many exciting events we have planned for this year such as the New Members Breakfast and the Fall and Spring Luncheons, or one of our many trips. Find details in the Newsletter, ☞-zine and online. See Page 4 for our Fall Luncheon details.

RTO/ERO Toronto District 16 provides an opportunity for shared experiences and goals, and I hope it enriches your life as much as it has mine.

RTO/ERO Developments



Your Toronto Executive, in addition to receiving committee reports, at its June meeting:

- approved the submission of a Service-to-Others application to RTO/ERO;
- noted that **Ruth Baumann** will organize a committee to review District 16 Awards Protocol;
- approved the purchase of software (\$100USD) for the creation of Flipbook editions of the Newsletter;
- appointed **Varla Abrams** to the vacant executive position of Member-at-Large for 2019/20;
- expressed appreciation to executive members attending their last executive meeting: **John Bratton, Susan Weinert, Roger Wilson** (See Page 16);
- expressed some concern regarding the governors' creation of additional small districts exacerbating rep-by-pop representation in RTO/ERO.

Treasurer's budget report to June 30, 2019: Income/\$81,835.71; Expenses/\$36,786.75; Balance/\$45,048.96.

RTTO/ERO Toronto Districts is a voluntary organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough and East York; Toronto; District 22, 23, 24, 16 respectively). We sponsor retirement workshops within the City of Toronto. These workshops are also available to those employed in Mississauga, York, Durham.

Retirement Planning Workshop

SATURDAY, NOVEMBER 16, 2019

Toronto Airport Marriott Hotel

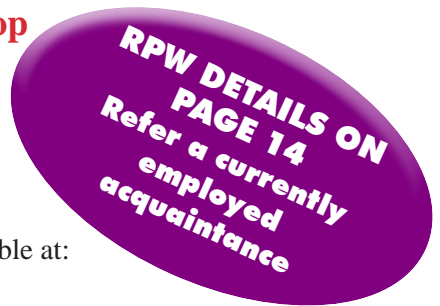
901 Dixon Road

9:30am - 12:00N

Registration/Refreshments: 9:00am

On-Line Registration Details now available at:

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



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 Annual Meeting and Spring Senate:

- withdrew the RTO/ERO re-branding proposal (See May Newsletter, Page 8);
- approved a flat-rate RTO/ERO membership fee of \$70 effective January, 2020 (See May Newsletter, Page 9);
- approved the creation of three districts (Supplement Page S13).



Introduction (Abridged)

The Code of Conduct applies to all RTO/ERO members (including “corporate members”), as defined in By-Law 2018-1, as amended. The Code of Conduct does not replace any person’s rights or obligations under any law, regulation or by-law, including the Workplace Harassment Prevention Policy, Human Resource practices and the Occupational Health & Safety Act.

Expectations and Obligations of Members (Abridged)

1. Members shall abide by the principles laid out in this Code of Conduct and comply with all applicable by-laws, rules, resolutions and policies of RTO/ERO.
2. Members shall act in a manner that is consistent with the values and principles enshrined in the Canadian Charter of Rights and Freedoms, and as stated in each individual provincial/territorial Human Rights legislation.
3. Members shall not engage in conduct or make personal public statements likely to harm, defame or otherwise discredit RTO/ERO or its services, programs or plans. Members shall not promote the insurance plans of RTO/ERO competitors.
4. Members shall not engage in conduct or make personal public statements likely to harm, defame, threaten or otherwise discredit any member, organization or guest participating in RTO/ERO affairs or activities.
5. Members shall respect the dignity of others and refrain from the use of profane, insulting or otherwise offensive language that constitutes the harassment or abuse of other members.
6. Members shall maintain, at all times, the confidentiality of all records and other confidential information of RTO/ERO.
7. Members shall not make use of or disclose RTO/ERO confidential information or records, except on a need-to-know basis and in the course of undertaking affairs, governance and activities of the RTO/ERO.
8. Members shall not use the confidential information obtained through their association with the RTO/ERO to further their private interests, and will otherwise avoid conflicts of interest.
9. Members shall not submit a false or dishonest claim for reimbursement of expenses or commit fraud against RTO/ERO.
10. Members shall not knowingly submit a false or vexatious complaint under the Code of Conduct.
11. Members shall respect the use of both Official Languages.
12. Members shall act in a manner that is ethical. Ethical principles govern how we make decisions that affect ourselves and others. Adhering to these ethical principles helps ensure that members, staff and guests may participate in activities in a safe, inclusive and accepting environment, where conflicts and differences can be addressed in a manner characterized by respect and dignity.

View complete document at: www.rto-ero.org/code-of-conduct

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

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

11:00am ~ Meet & Greet / Cash Bar

12:00 Noon ~ Luncheon & Door Prizes

(Prizes compliments of Craft Show Participants)

\$40/Person ~ Please Register / 150 Seats

1:20pm to 2:00pm ~ Entertainment TBA

Complete and submit, with payment, the Registration Form, opposite, by Monday, November 11, 2019 so that we can best use our assets to order proper resources.

Please register early!

~ MENU: SIT-DOWN LUNCHEON ~

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

Carrot & Ginger Soup with Chive Creme Fraiche

MAIN DISH CHOICE

*Roasted Tuscan Style Chicken Supreme with Chianti Demi-Glaze
Thyme & Olive Oil Roasted Potato Wedges
Seasonal Vegetable Medley*

OR, *Herb Crusted Atlantic Salmon with Lemon Dill Cream
Same Vegetables and Potatoes*

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

DESSERT CHOICE

New York Style Cheesecake with Strawberry Compote

OR, *Fresh Fruit Cup*

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

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

REMEMBER TO CLIP YOUR PARKING PASS (Page 29)

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

**REMEMBER
COME EARLY
Craft/Exhibitor Show
10:00am to 2:45pm**

LUNCHEON, WEDNESDAY, NOVEMBER 20, 2019

SALES & DISPLAYS BEFORE & AFTER LUNCHEON

Kay Jeffery, our Program Chair, organizes an attractive and informative assortment of crafters (attractive gift ideas for all occasions for purchase) and service providers with useful products or services. RTO/ERO Partners: Best Doctors, HearingLife, IRIS, and others have been invited. We will provide a list in our monthly *Σ*-zine. Luncheon Draw Prizes donated by each crafter and service provider. *Join us and meet some 'old' friends on November 20.*

FALL LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____

Guest: _____ \$40.00/person

My selection:

Chicken Salmon Vegetarian

My Dessert: Cheesecake Fruit Cup

Guest Selection:

Chicken Salmon Vegetarian

Guest Dessert: Cheesecake Fruit Cup

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

Remit to the Registrar \$40.00 per person for the Luncheon

Make cheque payable to: *RTO/ERO District 16*
(no post-dates)

Send payment to:
Bob Putnam, 1204-15 King Street, Weston, ON M9N 3X1

RETURN BY MONDAY, NOVEMBER 11, 2019
A prompt return permits wise use of District assets.

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

Federal Carbon Tax Incentive

Use of proceeds: All proceeds collected in Ontario are returned, through direct payments, to families and investments to reduce emissions, save money, and create jobs.

Support to the province's schools, hospitals, small and medium-sized businesses, colleges and universities, municipalities, not-for-profit organizations and Indigenous communities, will help save money and create good jobs.

Direct proceeds from industrial facilities will be directed to supporting reductions in greenhouse gas emissions in Ontario.

Climate Action Incentive payments will increase annually to reflect increases in the price on pollution under the federal backstop system, until at least 2022.

Based on current projections, Climate Action Incentive payment amounts (excluding the supplement for residents of small and rural communities) would be as follows:

Climate Action Incentive Payments				
Year	2019	2020	2021	2022
First adult	\$154	\$226	\$295	\$360
Spouse	\$77	\$113	\$147	\$180
Child	\$38	\$56	\$73	\$89
Family of four	\$307	\$451	\$588	\$718

Source: <https://www.canada.ca/en/environment-climate-change/services/climate-change/pricing-pollution-how-it-will-work/ontario.html>

Editor: In our past issues, we have provided articles in support of carbon pricing. Major Industries, American Businesses, European countries, British Columbia, Quebec and the Canadian Federal Government are supportive.

Despite this, there remains a dichotomy of views - to the extent that opponents go to court or advertise incomplete information. (Also see Page 32.)

One does pay more for their carbon usage. One also receives a benefit designed to help combat, or reduce the effects of, Climate Change.

Those having filed their 2018 Income Tax Forms will already have received their 2019 payment to use as they wish; hopefully for low-carbon purchases.



August 21, 2019: TORONTO — **Ontario Teachers' Pension Plan (Ontario Teachers')** today announced its net assets reached \$201.4 billion as of June 30, 2019, a \$10.3 billion increase from December 31, 2018. The total-fund net return was 6.3% for the first six months of the year.

**RTO/ERO Toronto Craft Sale & Exhibitors' Display
'Enhancements for Your Retirement' ~ November 20**

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

This event will take place at The Old Mill, on Wednesday, November 20, 2019 from 10:00am to 2:45pm.

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

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

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

Please register by November 1. There is room for a **limited number of participants.** Space will be allocated on a first-come, first-served, basis. A waiting list will be kept should a registrant drop out.

Photos of previous Craft Shows are available on our website:

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

Craft Show contact and inquiries: Kay Jeffery:

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

Send BOTH Craft (below) and Luncheon (p7) Registrations Forms, by November 2, to:

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

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

CRAFT SHOW REGISTRATION FORM

Name: _____ **Phone:** _____

Address: _____

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

Product Description: _____

Do not contact Bob with questions regarding the Craft Show.

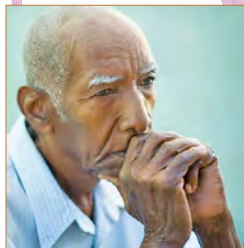
RTO/ERO Charitable Foundation

Join the campaign to let seniors know they are not alone

It can be easy to disregard social isolation because the danger isn't imminent. It doesn't happen overnight. It's often gradual, brought on by a life change, like retirement, the death of a spouse or a change in health. People who are caring for aging loved ones are also at risk.

It slowly creeps in and can eventually take over, developing into a state of severe loneliness. Social isolation affects one in five seniors and another 30% are at risk. Social isolation can contribute to anxiety and depression, poor physical health, higher rates of disease and dementia and even suicide. We cannot ignore this. Canadians over 65 have a higher suicide rate than any other age group - and men are at greatest risk.

We believe that RTO/ERO has the power to make a difference. Through modest, voluntary support from within our network of 79,000 members, we can help Canadian seniors struggling with loneliness. Community agencies and geriatric researchers across the country are turning their attention to the growing issue of social isolation and they need our help.



Last year the RTO/ERO Foundation launched the Engage: End Isolation campaign to raise awareness on the issue of social isolation among Canadian seniors and the response was overwhelming. This year, we are asking you to help us raise \$100,000 for research, education and community action programs to help socially isolated seniors. The campaign takes place during Social Isolation Awareness Month in October.

How you can help

Visit www.rto-ero.org/endisolation and register to be part of the campaign. You will then receive an email outlining next steps. You'll be given the opportunity to help raise awareness and funds for the campaign.

You can also choose to support the campaign directly by making a donation. Please phone 1-800-361-9888 ext.271 or mail a cheque to:

The RTO/ERO Foundation
300-18 Spadina Rd, Toronto, Ontario M5R 2S7



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





Recent Health News:

- a) **The latest edition of the Patented Medicine Prices Review Board (PMPRB) report finds that government policies have significantly reduced the prices for generic drugs in recent years.**

Although Canadians are using more generic drugs, total spending on generics was the same in 2018 as in 2010 due to price reductions over that time period. From 2007 to 2018, prices of selected oral generic drugs in Canada have fallen more than prices in comparable countries, by almost 60%. All Canadians benefit equally from these price reductions, whether they are covered by public drug plans, private insurers, or pay out of pocket.

www.pmprb-cepmb.gc.ca/news.asp?a=view&id=214

- b) **Travel Insurance now more important than ever** (RTO/ERO Liaison),
The Ontario provincial government has recently elected to terminate the Out-of-Country Travellers Program coverage offered through the Ontario Health Insurance Plan (OHIP) for any inpatient, emergency outpatient and doctor services incurred while traveling out of country effective October 1, 2019. Although the program provided limited reimbursement to begin with, this loss of coverage is sure to affect snowbirds and other RTO members who travel frequently.

With costs for out-of-province/out-of-country claims being at an all-time high, securing comprehensive travel insurance will continue to be of utmost importance as you plan for trips you'll be taking later on this year.

As a reminder, the RTO/ERO plan includes up to 93 days of coverage for an unlimited number of trips per year for you and your eligible dependents at no additional cost.

For additional information on the RTO/ERO Extended Health Care Plan, contact the Service Department of Johnson Insurance at 1•877•406•9007.

- c) **Final Report of the Advisory Council on the Implementation of National Pharmacare: (June, 2019)**

This report may be viewed, or downloaded at: <https://www.canada.ca/en/health-canada/corporate/about-health-canada/public-engagement/external-advisory-bodies/implementation-national-pharmacare/final-report.html>

RTO/ERO Benefits Booklets are reprinted every three years (next due for 2020). Changes are reported, by mail, annually to participants. However, a current version including all changes is available from the RTO/ERO website.

Malignant neoplasms in the prostate

Very common, but with high survival rates

There were 1.3 million new prostate cancer cases in 2018¹, but the slow growth rate of the tumors (or “malignant neoplasms”) makes it a highly manageable illness.

A malignant neoplasm is a cancerous tumor that grows in the prostate gland, a walnut-shaped male reproductive gland just below the bladder that controls the flow of semen. With early diagnosis, most men with this type of cancer can live for years with no problems.²

Prostate cancer is often a slow-growing disease. Because of this, you are more likely to die from other causes before you die from prostate cancer, and you are also more likely to catch it earlier if you get annual screening tests.

What causes prostate cancer?

As with many cancers, the causes aren't known. Neoplasms are generally discovered more frequently in men who are older, African-American, or have a family history of the disease. The male sex hormone testosterone also contributes to the cancer's growth.

While the number of men diagnosed with prostate cancer remains high, so does the number of men who get it and live. Survival rates³ after diagnosis of common types of prostate cancer are:

5 years: 99%

10 years: 98%

15+ years: 96%.

Can prostate cancer be found early?

Early screening is recommended as a significant step in prostate health. Prostate cancer can often be found before symptoms start by testing the amount of prostate-specific antigen (PSA) in a man's blood or by the digital rectal exam, in which the doctor puts a gloved, lubricated finger into the rectum to feel the prostate gland.

There is no question that screening can help find many prostate cancers early, but there are still questions about whether the benefits of screening outweigh the risks for most men. There are clearly both pros and cons to the prostate cancer screening tests in use today. Currently, the American Cancer Society recommends that men thinking about getting screened for prostate cancer “should make informed decisions based on available information, discussion with their doctor, and their own views on the possible benefits, risks, and limits of prostate cancer screening.”

As with any serious health conditions, your Best Doctors benefit is a critical cautionary step in confirming any medical diagnosis with a second medical opinion. You can rely on our staff of world-class medical professionals to give you the peace of mind from a detailed, meticulously researched report on your specific case and any diagnosis.

References at bottom of Page 13 

RTO/ERO member survey 2019*

"This survey has given me a better idea of RTO initiatives."

RESPONSE RATE

7126
members responded

400%
increase in response rate
from 2015

99%
confidence level in
survey results

MEMBERS AGREE THAT RTO/ERO

Is an honest, ethical
organization

86%

Deeply cares about the
future of retirees in Canada

86%

Provides excellent customer
service to members

82%

SATISFACTION WITH RTO/ERO

87%

are likely to recommend
joining RTO/ERO

"I am pleased to be a member of RTO and laud the efforts made on behalf of myself and other members. Keep up the good work!"

GROUP BENEFITS

90% are satisfied with
Extended Health Care Plan

90% likely to recommend
Extended Health Care plan

87% agree there is a good balance between
coverage benefits and affordability

86% satisfied with Johnson Insurance
claims and service

"I feel blessed to have insurance coverage. Many of my friends do not."

COMMUNICATIONS

Insurance booklet, *Renaissance*,
Pocket Planner are publications
valued most by members.

69% of
members use 

62% of
members use 

"I am glad to be an member
of RTO and appreciate the
work it does on my behalf."

FOUNDATION

70% of members agree Foundation's
work will support me as I get older

69% of members agree Foundation's
supports future advocacy effort

TOP AREAS FOR FUTURE GROWTH

Expand political advocacy efforts at federal,
provincial, local level

Continue to build extensive national networks
with like-minded organizations

*This infographic provides highlights of RTO/ERO online member survey conducted April 2019

Health Matters References

¹<https://www.wcrf.org/dietandcancer/cancer-trends/prostate-cancer-statistics>

²<https://www.webmd.com/prostate-cancer/prostate-cancer-basics#1-3>

³<https://www.cancer.org/cancer/prostate-cancer/detection-diagnosis-staging/survival-rates.html>

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



When: 9:30 am to 12:00 pm. Sat. November 16, 2019
Registration/Refreshments start 9:00 am

Where: Toronto Airport Marriott Hotel
901 Dixon Road
Toronto ON M9W 1J5

This workshop is sponsored by
RTO/ERO Toronto Districts



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

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

RTO/ERO Toronto District 16 At A Glance: August 31, 2019

Membership, *Retired*: 5654

Membership, *Employed*: 147

Executive Members: 20

Activity Convenors: 18

Plus: numerable committee members and event participants

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rto.toronto@gmail.com

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

Election 2019 Priorities



RETIREMENT
INCOME
SECURITY



NATIONAL
SENIORS
STRATEGY



PHARMACARE



Political Advocacy/Pension ~ Sheila MacMillan

Contact: sheilamac@sympatico.ca

REMINDER
VOTE
OCTOBER 21

VIBRANT
VOICES



Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income.



Statistics Canada estimates that 12% of senior families are considered low income and that 28.5% of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty. While recent increases to the Canada Pension Plan (CPP), Old Age Security program (OAS) and Guaranteed Income Supplement (GIS) are a step in the right direction, more needs to be done to ensure that older Canadians can afford to enjoy a healthy, active and dignified retirement.

Canada needs a National Seniors Strategy that optimizes health, financial security and social inclusion so all Canadians can age with dignity.



Older Canadians are the fastest growing segment of our population, but gaps in Canada's healthcare and social policies are creating barriers to seniors' independence and the essential role they play in vibrant, healthy communities and economies.

Tackling these issues independently will not give us the results we need. A coordinated National Seniors Strategy, with dedicated funding and accountable goals will ensure we meet the evolving needs of seniors.

All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible and portable national pharmacare program would cut costs and lead to a healthier population.



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.

Annual Meeting Appreciation and Photos



President **Joan Elliott**, on behalf of the district, thanked three departing executive members for their service:

Roger Wilson: 9 years including all president positions (2 years each).

After 20 years of service, **John Bratton** was acknowledged for his executive dedication. John occupied all Presidencies, Travel and Political Advocacy Chairs, and Member-at-Large. We wish him well in his second retirement.

Susan Weinert: 9 years on the executive serving as Member-at-Large, Political Advocacy Chair, then Pension/Retirement Chair.

Their dedication to Toronto members and contribution to district governance has been greatly appreciated.



RTO/ERO President and Guest Speaker, **Martha Foster** (left);
and, District 16 members at our Annual Meeting



Spring Luncheon Photos ~ Wednesday, May 15, 2019



Many Toronto members and guests enjoyed the Spring Luncheon after the Annual Meeting. Following lunch, there was a draw for select items and entertainment by "Where Have All the Folk Songs Gone?"



RTO/ERO \$1,500 Education Scholarships, 2020

25 \$1,500 Scholarships are available to RTO/ERO members' relatives*.

Deadline Date: Close of Business, January 31, 2020

Eligibility: If you can answer “Yes” to each of the following questions, you are eligible to apply:

- ▶ I am a student who is attending a post-secondary university, college, or other institute, in the final year/semester of my program, and when I graduate I will receive credentials that are recognized in Canada.
- ▶ I will graduate on or before September 30, 2020.

If you cannot answer “Yes” to the questions above, you are not eligible.

Download application from:



<https://www.rto-ero.org/programs-services/scholarship-program>



Forward application with attachments:

1. Please create an email that will be sent to: scholarship@rto-ero.org.
2. In the subject line of your email, please include your full name.
3. Attach the following documents *in pdf* (only format to use)

- The application
- Proof of enrollment
- Current academic/extra-curricular/co-curricular/leadership letter of reference
- Current Community/volunteer/coordinator/employer letter of reference

Please note: Only attachments in pdf will be considered. If zip files or links to the requested information are included, they will not be opened and therefore will not be considered.

*See Application for details.

BIG BROTHERS BIG SISTERS OF TORONTO

BIG

INTERGENERATIONAL MENTORSHIP

G

GRANDPARENTS

**Do you have 1 hour a week
to mentor a child?**

Big Brothers Big Sisters of Toronto
is recruiting older adults and recent
retirees for our newest mentoring
program,

BIG GRANDPARENT.

Information Sessions: October 9 from 1-3pm
November 13 from 1-3pm

For information or to register, call us, at 416•925•8981 Ext. 4100.

Register also at: <https://toronto.bigbrothersbigsisters.ca/event/big-g-grandparent-networking-event/>

18

rto.toronto@gmail.com

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



FEDERAL ELECTION: Monday, October 21, 2019

Your editorial committee strongly recommends members make every effort to vote. Although there are positions that RTO/ERO has taken regarding those issues affecting older citizens, Climate Change may be most crucial.

A knowledgeable voter-base is vital in a democracy that is open to voter manipulation. You are encouraged to go directly to party websites and not rely on the vagaries of social media, nor biases of print, talk-radio, and television pundits.

Conservative: <https://www.conservative.ca/>

Green: <https://www.greenparty.ca/en>

Liberal: <https://www.liberal.ca/>

New Democratic: <https://www.ndp.ca/>

Peoples: <https://www.peoplespartyofcanada.ca/>

NOTE: *A Canadian elector living abroad who has previously resided in Canada is entitled to vote by special ballot in federal elections, regardless of how long they have been living abroad.*



Visit Elections Canada for all election details:

www.elections.ca



Rendezvous Club ~ Kay Jeffery

Contact: 416•767•8179

catherine.jeffery067@sympatico.ca



Retired women education employees and guests are invited for lunch and entertainment at the Old Mill on the *last Monday of the month*: September to May.

Sept. 30: **Anthony D'Allesandro Jazz Trio**

Oct. 28: **Craft Show & Francis De Mello Varieties**

<http://francisdemello.com>

Nov. 25: **Mike Daly Duo Musical Tributes**

<https://mikedaley.com>

Goodwill ~ Marjorie Blake



Contact:

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

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

Be careful what you wish for! In the last issue of our Newsletter I lamented, and wished to be relieved of the blustery cold weather, over-soaked ground from all-day showers, and the experience of a May 13, 7-degree temperature. Thankfully, Spring arrived and quickly merged. Summer presented itself by delivering sunny, hot, hazy, humid days coupled with temperatures in the 30s, and a humidex in the high 30s. Purring and buzzing air conditioners and fans worked relentlessly to carry out wishes for cool air... sometimes, to no avail. Infrequent pop-up showers and news of flooding in some low-lying areas seemed to be the order of the day. The saga goes on: beautiful, glorious Summer days with Festivals galore; CNE jingles; and Back To School signs reappearing. So, Look Out! Here comes Fall!

Changes have been made in the governance of RTO/ERO and Toronto District 16 and some of these changes are falling into place slowly. Cards of condolence were sent to relatives of 41 deceased members. Birthday cards were sent to forty-four 80-year-olds; ten 90-year-olds, and five 100-year-olds. Keeping in Touch, Get Well, Encouragement, Support and Birthday cards were sent to some members. Telephone calls were made to members who were hospitalized or who had relatives who were hospitalized. A plant arrangement was sent to one member. E-mails and telephone calls were received from members to: volunteer; to report the passing of members; to say 'thank you' for support/encouragement to a family member. Sadly, in June we lost one of our centenarians, **Jane Piasecki** at age 101.

Thanks to **Valerie Mah**, and other Goodwill helpers, who tirelessly keep in touch with many of our members by visiting and chauffeuring them to meetings, social activities, appointments, celebrations of life, etc. Their work is greatly appreciated. We look forward to a fulfilling year!

JOHNSON 

venn memberperks for RTO

 IRIS

 Best Doctors®

 HearingLife



Contact: 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.

A bientôt! **Jacqueline Chartier.**

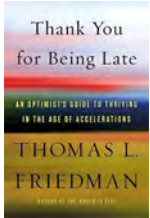
Activities continued on Page 22 📖

He broke into song because he couldn't find the key.

Recreation/Social continued from Page 21



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



← **October:** *Thank You for Being Late* by **Thomas L. Friedman**



November: *Maximum Canada* by **Doug Saunders** →

December: *Big Lonely Doug* by **Harley Rustad**

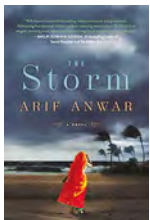


Travelogue - Linda Johnson and Tom Menagh (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats at *Holy Rosary Hall* on the fourth Wednesday of the month at 1:00pm: October to May (NOT December).

See Pages 26 and 27 for this Fall's Presentations



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



← **October 22:** *The Storm* by **Arif Anwar**

The author will attend the discussion



November 26: *The Association of Small Bombs* by **Karen Mahajan** →

January 28: *Washington Black* by **Esi Edugyan**

February 25: *The Best Laid Plans* by **Terry Fallis**

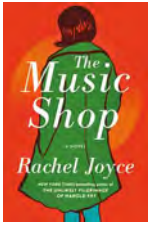
Continued on Page 23 📖

*When you get a bladder infection you know urine trouble.
Broken pencils are pretty much pointless.*

The following activities meet at various locations.



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



← **October:** *The Music Shop*
by **Rachel Joyce**

November: *The All-Girl Filling Station's Last Reunion*
by **Fannie Flagg** →



Downtown Coffee Club ~ Ann Ludwigen (416•270•4166) and **John Stiver** (416-963-5152, 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 at *Delmanor Retirement Residence*, 4180 Dundas St W.

We explore all topics on money from wills to stocks in order to become better financial consumers. We learn with and from each other.

The group will meet September 26, October 24, November 28, December 19.

At our first meeting in we have speaker **Robin Speziale**, author of the Globe & Mail's National Bestseller, *Market Masters*, featuring exclusive conversations with Canada's top investors, as well as *Capital Compounds* and *Lessons From the Successful Investor*.

Robin has been saving, investing, and building his portfolio since 18. He built a \$300,000 Stock Portfolio before 30 (And Shares His 8-Step Wealth Building Journey). Robin has been featured in the Globe & Mail, Financial Post, and Toronto Star. He lives in Toronto.

Continued on Page 24 📄

Recreation/Social continued from Page 23



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 contact 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). Each player indicates their intention to play through email by the Tuesday of the week before we play. The convenor books the required tee times. Green fees are paid at the pro shop. A reminder email is sent to all players to confirm attendance by the cut-off date. Another email is sent indicating tee times and foursomes.

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

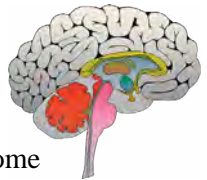


Theatre Day Trips ~ **Karen Sinclair** and her committee (**Jack DeGroot, Linda Grieves**) arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Details are announced, when arranged, in our January and May Newsletters regarding schedules and registration.

BRAIN GAMES ~ A NEW GROUP

Do you sometimes lose your keys, phone, or car? Then this group is for you. Brain Games may help, plus you will have fun and meet new friends.

Our first meeting is Thursday, October 10, 2019 at the home of **Chris Gandy**, near the Dundas West subway station. Contact Chris for directions to try out this group: 416•766•4196 | lgenser@icloud.com



Rosalie Parente ~ Thank You



As **Rosalie Parente** is retiring from her position as Convener of the Super Tees golf group, we thank her for her dedication to the social life of the members of District 16.

In 2002, at her first New Member Breakfast, Rosalie Parente responded to the call to establish a new interest group and in the spring of 2003 she started the Super Tees Golf Group; the name standing for teachers, tee-up and tea. As it increased in popularity, with many new retirees joining, locating the course, booking tee times and communicating with the golfers became too much for one person so in 2009 **Cindy Shore** joined the group as co-convener. New friendships and acquaintances were made, skills developed and improved upon and reminiscences shared at the end-of-the-season lunch at the Queen Margherita Cafe.

We wish Rosalie all the best as she moves on to other opportunities.

TEOF 27th Annual Auction **POSTPONED**

"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund



**Due to potential job-action
the TEOF Auction is postponed.
Details TBA**



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

Watch our website for updated information: www.teof.ca

NOTE: there remains a need for continued donations to this fund. A number of commitments that need to be met. Your consideration is appreciated. Please donate via our website.

DID YOU KNOW! All Newsletters are available as PDFs.

Each issue is announced in our monthly E-zine for you to download.

And, for one month after publication our Newsletter is available as a Flipbook.

Occasionally new members may join us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24) **and others across Ontario and Canada.** Contact **Membership** at 416•962•9463 or membership@rto-ero.org to register any change in your status. There are three new districts! See our Supplement, Page S13.

Northeast India: Gateway to Asian Birds and Culture
Presented by David Renaud

For many aspiring travellers, the sub-continent of India is an essential experience. While no single trip can fully capture India's character, **David Renaud** and his wife **Anne-Marie Beneteau's** initial foray in March, 2019 offers a sampling of New Delhi and the Rajasthan area, along with exploring national parks and tea plantations.

Their brief stay in New Delhi took in the Lodhi Gardens with its monuments, meandering paths and varied wildlife. A bicycle rickshaw ride through Old Delhi with its famous spice bazaar and controlled chaos, contrasted with the modern retail offerings of the uptown Kahn market. A quick visit and lunch at the Crafts Museum was a priority, before jet lag took over. A five-hour drive to the Rajasthan area enabled a three-day visit for birdwatching in world-famous Kaleodeo National Park and to find the rare Indian vulture. This was followed by visits to the Taj Mahal and the amazing Agra Fort.



An in-country flight to the far northeast began two weeks of serious birding, amidst incredible landscapes in the foothills of the Himalayas and Kazaringa National Park, where the single-horn rhino is abundant. Culturally, this remote park of India has more in common with the countries that surround it (China, Bhutan, Bangladesh and Burma). Most of the land in this part of India is reserved for wildlife and the indigenous peoples that have always lived here, so the flavourful cuisines differ from the southern areas of India. Assam state is also renowned for growing some of the world's best tea. The trip closes with a boat ride in the massive Brahmaputra River to catch glimpses of the endangered Ganges River dolphins.

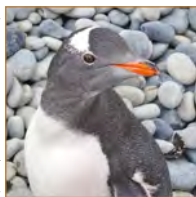
David and Anne-Marie are experienced birders and travellers and have operated Birdwatch Nature Shoppe for over twenty years, a North Toronto destination specializing in backyard birdwatching.





Journey to the Southernmost Continent
Presented by **Lorraine Clarkson**

How does one begin to describe Antarctica? Antarctica: the coldest continent on earth – the mean temperature never goes above the freezing point in any month of the year; the driest continent – hardly any precipitation falls in this arid region; the windiest continent – where blizzards can rage on for days without a break. Words cannot do it justice. Geographically remote and geologically complex, it is truly a land of awe-inspiring landscapes like no other. Then there are the captivating inhabitants of this vast continent – the many different species of penguins who make their home in this cold desert. For those fortunate enough to visit this incredible and ever-changing part of our planet, it can be an emotional and humbling experience best shared through images capturing moments in time.



Join **Lorraine Clarkson** as she shares her impressions of Antarctica through photos taken during last February’s “trip of a lifetime” to this vast land. Her ten-day cruise from Ushuaia, Argentina took her to places in and around the Antarctic Peninsula including stops in the Shetland Islands; a cruise through the scenic Lemaire Channel; a visit to Paradise Bay; and, the chance to explore a UNESCO site on Deception Island. Share her experiences visiting colonies and captivating gentoo, chinstrap and adelie penguins and view some of the many other seabirds, seals and whales who summer in the Antarctic. Be awed by majestic landscapes and stunning ice-scapes and who knows, after your armchair visit, you may be inspired to add Antarctica to your bucket list!



Cycling: Last Ride, 2019

You are invited to join some of your fellow RTO/ERO members in North York, District 23 on their cycling activity.



Where: We enter the Cummer Valley Ravine (East Don Parkland) at the Cummer Bridge and continue south through the Betty Sutherland Trail to the end of the Leaside Spur Trail.

Last Ride: Thursday, October 3 at 10:00am
Parking: Park on Craigmont Drive, east of Bayview and west of Leslie.



What You Need: certified helmet, running shoes, bell, water bottle; emergency information (e.g. OHIP). You may wish a snack.

All must sign the RTO/ERO waiver at each cycling trip.

Contact: **Eileen Kearns** at eileen_kearns@edu.yorku.ca
Ensure she has your email address in case the ride is cancelled due to inclement weather or threatening rain.

Toronto Choristers

The Toronto Choristers is a non-auditioned SATB choir of over 120 members. Before retiring most had a connection with education.

Rehearsals are Thursdays (12:30pm) at Jubilee United Church with a season running from September to May. We put on a concert in mid-December, and two in May.

The Toronto Choristers accepts new members in September depending on space availability. We maintain a waiting list for this purpose. We have a small but steady requirement for new Sopranos and Altos, and, as with many choirs, have a shortage of Tenors and Basses.

There is no audition, but to have a satisfying experience as choristers, prospective members need to be able to read music at a basic level such that they can read simple rhythms, follow the direction of the notes and understand enough to find and keep their place in the printed music. New members are accepted for a short probationary period to see if the choir is a good fit for them.

For more information see www.torontochoristers.ca

Prospective members should contact:

Gino Falconi at: join@torontochoristers.ca



My goal in life is to be as good a person my dog already thinks I am.

- Unknown

Parking Pass

66312



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - District 16

VALID: Nov. 20, 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 Fall Luncheon/Craft Sale/Vendors' Display 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.**



In Memoriam ~ Marjorie Blake



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

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

William Anderson
Bob Backus
Eugene Balogh
Denise Blyth
Joachim Bornschein
Irene Bradshaw
Deborah Clenman
Charles Cook
Douglas Couke
Evangelina Crook
Thomas Crothers
Irene Cushing
Geraldine Delaney
Edna Duff
Phyllis Edmondson
Joan Fadare
John Ferguson
Russel Fleming
Annavon Friesen
Janice Fukumoto
Elaine Goldsmith



Keith Gregory
Philip Harber
Deborah Hodgins
Patricia K. Holman
Ruby Kay
Barbara Liehr
Margaret Limacher
Douglas Mabee
Sheila McIntyre
Harry Murphy
John Nelson
Joseph Novis
Jane Piasecki
Ernest Priest
Phyllis Robinson
William Rutledge
Vera Shevchuk
Mary Shultis
Mary Simpson
Joan Sutton
Alex Turner
Monica Williams

Concerned about Your Memory or Thinking Skills?

Free Training Programs are Available!

You may be eligible to participate in this research study if you are:

- Experiencing changes with memory and/or thinking skills;
- Able to identify everyday life activities that you want/need to do, but are having trouble with;
- 60-85 years of age.

Participation is CONFIDENTIAL

Contact:

A Baycrest Brain Healthy Aging Project
416•785•2500 ext. 3377

Baycrest

RTO/ERO Toronto Executive 2019 ~ 2020

President: Betty Lou Reynolds	Past President: Joan Elliott
First Vice-President: Barbara Antheunis	Second Vice-President: Ruth Baumann
Treasurer: Robert Putnam	Secretary: Herb Stover
Activities: Heather Talbot	Archives: Valerie Mah
Benefits: Bill Tajer	Communications: Bill Menagh
Excursions: Karen Sinclair	Goodwill: Marjorie Blake
Member Services: Linda-Sue Thomas	Political Advocacy: Sheila MacMillan
Social: Kay Jeffery	
Members-at-Large: Varla Abrams, Patricia Lambert, 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, volunteer opportunities, 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, Elizabeth Reynolds

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

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

RTO/ERO Contact Information

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

CLIMATE CHANGE

Sadly, our *'hard-earned, tax-payer dollars'* will be required no matter if this global phenomenon is natural, or human-made, or a combination of both!

Natural or not, storms, floods, heat, vegetation issues, are increasingly causing chaos only to be remedied through governments having to rebuild, or build new, infrastructure, and compensate citizens for their losses.

The only source for government finances are taxes of some sort. Methods to do this in Canada are a current political debate: carbon tax or no carbon tax.

The Canadian, British Columbia, and Quebec governments have implemented a carbon tax whereby all monies raised are revenue neutral through rebate systems or payments for infrastructure improvements: i.e. the tax-raised funds are returned to the tax-payer in some form.

Provinces that reject a carbon tax plan to compensate companies for the federal taxes paid, or pay subsidies (real dollars or tax credits) to companies in the hope that they reduce their carbon footprint. The latter, appearing to save tax dollars, to be taken from health-care and education resulting in increased user fees and loss of services. One still pays!

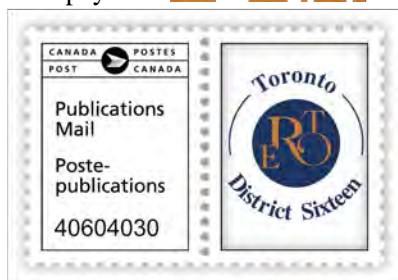


RTO/ERO Toronto Newsletter

c/o Bill Menagh

674 Oriole Pky

Toronto ON M4R 2C5



TORONTO DISTRICT 16
NEWSLETTER SUPPLEMENT

Original Logo Concept: C. Naumoff/1991

Volume 42, Issue 1

September, 2019

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▲ Betty Lou Reynolds
President



▲ Joan Elliott
Past President



▲ Barbara Antheunis
First Vice President



▲ Ruth Baumann
Second Vice President



▲ Herb Stover
Secretary



▲ Bob Putnam
Treasurer

RTO/ERO Directors 2019/20



From the left: Bill Huzar, Rich Prophet, Gayle Manly, Claudia Mang, David Kendal, Martin Higgs, Jackie Aird, Martha Foster, Louise Guérin.

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

Contact Information

RTO/ERO ~ Provincial

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

RTO/ERO ~ Toronto District 16

President
Betty Lou Reynolds
416•356•5609
bettyloureynolds@hotmail.ca
http://district16.rto-ero.org

Ontario Teachers' Pension Plan (OTPP)

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

Ontario Municipal Employees Retirement System (OMERS)

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

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

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

Claims:

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

Claims & Service Address:

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

Claims Address:

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

ALLIANZ GLOBAL ASSISTANCE

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

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

See Page S7 for additional detail regarding Allianz Global Assistance

BEST DOCTORS

An Extended Health Plan Service ~ See Page S14 for details

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

RTTO/ERO is an incorporated organization under the Canada Not-for-profit Corporations Act (CNCA). The incorporation date is February 9, 2018.

The **Corporate Members** consist of:

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

Board of Directors (The ‘Board’):

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

Committees:

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

Audit Committee:

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

Benefits Committee:

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

Communications Committee

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

Governance Committee:

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

Member Services Committee

- recommend strategies and resources to the Board related to the provision of relevant information to members regarding wills, powers of attorney and estate planning;

Continued on Page S4 

RTO/ERO Committees continued:

- support outreach to prospective members by staffing booths at conferences;
- provide advice on improvement of retirement planning workshops;
- increase the profile and outreach of Goodwill member services;
- support Districts to ensure there is a Goodwill committee in every District;
- provide advice regarding the creation and implementation of a volunteer engagement, recruitment, recognition and succession planning strategy;
- provide advice regarding the enhancement of travel opportunities and members' travel experience with RTO/ERO related programs.

Political Advocacy Committee (PAC)

- be knowledgeable about the provisions of all pension plans represented throughout our current and prospective membership and make recommendations to the Board regarding the communication of relevant pension information;
- provide advice on the development and implementation of federal or provincial legislation which does not support Defined Benefit pensions;
- monitor external organizations and issues related to retirees and political advocacy;
- identify relevant information and initiatives for RTO/ERO;
- identify the supports and resources needed to assist District PAC representatives, to be effective in local advocacy;
- provide advice regarding the ongoing implementation of the Vibrant Voices campaign at the municipal, provincial and federal levels;
- advise and represent the needs of Districts in the development of a campaign related to Ontario provincial election and support the implementation;
- provide advice on the development of standard presentations and scripts about each of the board-approved Vibrant Voices policy positions.

Project - Service to Others (PSTO) Committee

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

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

Venngo memberperks®

An Extended Health Plan Service (EHC) ~ See Page S15

RTO/ERO Health Benefit Entitlement Review

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

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

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

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

Review Criteria

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

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

Health Benefits Reminders

- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2018, they must be submitted to Johnson Inc. by December 31, 2019.*
- **Booklets are reprinted every three years.** The current distribution is for 2017/18/19. Keep your annual Group Benefits newsletter with your booklet. PDF versions are available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence.
- Johnson Inc., our Benefits Administrator, annually provides a full, individualized report regarding premiums paid and amounts reimbursed - a useful, time and money-saving benefit at tax time.

Travel Insurance Reminders/Limitations

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

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

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

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

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

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

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

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

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

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

Allianz Global Assistance

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



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

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

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

Tripwise Mobile App

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

Family Rates Available

Supplementary Travel Insurance Rates
 September 1, 2019 to August 31, 2020

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

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

For Family Rates or any other questions contact:

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

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

Total Trip Days	Age Band & Premium							
	<55	55-59	60-64	65-69	70-74	75-79	80-84	85+
98	\$ 20	\$ 26	\$ 39	\$ 53	\$ 68	\$ 117	\$ 197	\$ 263
107	65	81	134	179	233	415	690	929
122	137	179	292	391	522	944	1,606	2,119
137	242	298	486	672	880	1,538	2,502	3,361
152	341	472	806	1,031	1,359	2,319	3,752	5,105
167	441	601	1,045	1,346	1,737	2,941	4,798	6,473
182	543	744	1,280	1,677	2,185	3,714	5,873	7,850
197*	648	889	1,535	2,019	2,628	4,421	6,933	9,285
212*	759	1,037	1,776	2,371	3,112	5,183	8,118	10,831



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PAST PRESIDENT

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zoriajoa



SECOND VICE PRESIDENT

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MEMBER-AT-LARGE

Lou Manni
mannlu@h

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

ive ~ July 1, 2019 to June 30, 2020

PRESIDENT

t
30
n@hotmail.com



FIRST VICE PRESIDENT

Barbara Antheunis
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SECRETARY

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ing416•285•6291
otmail.com

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

RTO/ERO Publications

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

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

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

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

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

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

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

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

Pocket Planner ~ *annually* produced and mailed to all members in mid-summer.

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

Renaissance Magazine ~ a *quarterly* publication mailed directly to all members; distributed twice-a-year to all Ontario schools. It is the official magazine of RTO/ERO. It is available as PDF and E-book.

RTO/ERO District Newsletters ~ published by RTO/ERO districts at varying frequencies and available from district websites.

Annual Meeting Agenda ~ a few weeks prior to the May Annual Meeting, committee reports and filed motions are made available to members. Our E-zine informs members of their availability.

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

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

RTO/ERO Code of Conduct

RTO/ERO, an organization of retired Canadian education workers, recently updated its Code of Conduct (May, 2019). Laid out are the expectations and obligations of members, sanctions, and processes for investigating and resolving complaints. (See Page 9). Complete document available at:

<https://www.rto-ero.org/code-of-conduct>

Health Plan Development & Improvements

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

To suggest a change in the plans for 2021, it should be presented to the Health Services and Insurance Committee by December 31, 2019. Present your case to the committee at:

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

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

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

Before you travel: Proof of Departure

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

Web-based Services*

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

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

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

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

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

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

HearingLife ~ <https://www.hearinglife.ca/>

IRIS ~ <https://iris.ca/en/>

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

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

Provincial Site: www.rto-ero.org*

You will be able to:

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

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

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

- Etobicoke/York ~ District 22
- North York ~ District 23
- Scarborough/East York ~ District 24
- Toronto ~ District 16

Toronto District 16 E-Zine Service:

Over 3,200 RTO/ERO Toronto members and friends currently use this service. Recipients are informed of

emergent issues and may select the details link if so interested. No attachments are sent. **Addresses are confidential for District 16 purposes only**. Subscribe/Unsubscribe at any time.



Continued on Page S13 

Web Services continued from Page 15

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

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

RTO/ERO Membership ~ 3 NEW DISTRICTS

RTTO/ERO is the *only* organization with representation from elementary, secondary, public, Catholic and francophone schools, college and university faculty, and educational support staff from schools and school boards.

Members live across Canada, most affiliated with the 48 Districts in Ontario. There are 2 Districts in British Columbia plus three created in 2019 as shown below.

At the District level, members participate in social, travel and leisure opportunities, political advocacy and District Executive leadership roles. At the Provincial level, members are actively involved in the governing body of RTO/ERO, the Provincial Executive and several committees.



**The Prairies
District 49**



**The Maritimes
District 50**



**ECHO
District 51**

NOTE: Toronto District 16 members living in these new districts may wish to consider a transfer, and, if interested, participate in local governance. These districts will be looking for members to be involved in the operations of RTO/ERO and its committees. The latter includes responsibility for travel to Toronto and accommodation (paid by RTO/ERO).

Tax-deductible Medical and Disability Expenses

Complete list on Canada Revenue Agency website: www.cra.gc.ca



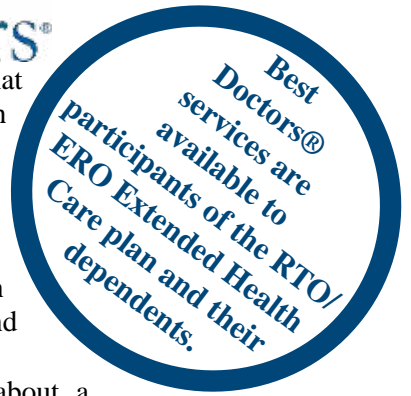
Best Doctors®

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

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

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

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



IRIS ADVANTAGE

IRIS OFFERS EYECARE BENEFITS FOR YOU AND YOUR ENTIRE FAMILY!

Did you know **Retired Teachers of Ontario** is a member of the IRIS Advantage Program?

This entitles you to exclusive benefits that are combinable with your extended health plan. There is no cost to you, it is easy to register and you receive all the benefits IRIS offers like direct billing to your insurance, interest-free financing, IRIS No Matter What Guarantee and more!

REGISTER NOW IN THREE QUICK STEPS

AND START RECEIVING YOUR IRIS ADVANTAGE BENEFITS TODAY!



Here is your **Access Code: RTOERO**



Go to **iris.ca/advantage** and enter your **Access Code**



Complete your registration form and submit

Need help registering or accessing your benefits?

Contact us at advantage@iris.ca or 1.800.663.3937 ext 224

five great ways to save using

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enjoy instant access to a growing list of 2400+ discounts

on everything from tickets and dining to shoes and travel - online and on the go!

1. enjoy drinks and a great meal and save up to 20% at hundreds of local and national restaurants.
2. visit a museum, go to the zoo, get movie tickets, or watch a sports game at a deal!
3. save on hotels and rental cars across Canada, the US, Europe, or wherever your travels take you.
4. save \$100s on your GoodLife membership, relax at the spa, get a massage, or save on athletic wear.
5. stay connected with your family and save on your electronics including laptops, cell phones and plans, and more!

start saving!

log on to **rto-ero.venngo.com** and click "create account".

free for all EHC plan members! only \$24.99/year for non-members.

rto-ero.venngo.com

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has partnered with:

HearingLife

Benefits of Healthy Hearing

- Help prevent social isolation
- Reduce mental fatigue
- Help improve job performance

<https://hearinglifedvantage.ca/rto/>



RTO Members get 50 Air Miles® Bonus Miles when you complete your first **FREE** hearing test!

Please allow up to 45 days for the reward miles to appear in your collector account. ®™ Trademark of AIR MILES International Trading B.V. Used under license by LoyaltyOne Inc. and HearingLife Canada Ltd. No-cost Hearing tests are provided to adults ages 19 and older. A fee will apply for a copy of your audiogram. Child hearing tests are conducted at select locations for a fee, please contact us for more information. New customers only, limited to one-time use.

Promo Code

ENS-BRD1-RTO

RTO/ERO Toronto Districts

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

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

The 2019/20 district presidents are:

District 22~Etobicoke/York

President: Karl Sprogis

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

District 23~North York

President: Maureen Capotosto

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

District 24~Scarborough/East York

President: Paula Chambers

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

District 16~Toronto

President: Betty Lou Reynolds

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

Retirement Planning Workshop Co-Chairs

Lone Smith

lonesmith@hotmail.com

Sheila Tait

smtait@sympatico.ca

Change of E-mail, Address, Status, District

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

Member Services at our Provincial Office:

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

Email: memberss@rto-ero.org

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

There are 46 RTO/ERO Districts in Ontario; two in British Columbia; and, one each in the prairie provinces (Manitoba, Saskatchewan, Alberta), Atlantic provinces and Quebec. Access Toronto District 16 via the internet.