



RTO  
ERO

TORONTO DISTRICT 16  
NEWSLETTER

Volume 42, Issue 2

November, 2019

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2 New Activities: Italiano & Rock Climbing  
Benefits Receipts Submission Deadline  
New Member Breakfast Photos  
Pension Watch  
RTOERO New Branding Approved  
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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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**Our January Newsletter will  
announce the  
Spring Theatre Trips**

**Take a look at our new  
activities!  
Could you host/sponsor an  
activity?**

**Supplement:  
RTOERO Business**

## Calendar

December	Date	January	Date
Bridge.....	3	Art/Sketch .....	3
Art/Sketch .....	6	Bridge.....	7
La Belle Langue.....	9	La Belle Langue.....	13
Non-Fiction Book Club.....	10	Non-Fiction Book Club.....	14
Executive.....	12	Executive.....	9
Bridge.....	17	Bridge.....	21
Finance Group.....	26	Monday Matinée Movie.....	27
		West End Book Club.....	28
		Finance Group.....	23

**Front Cover:** Enjoy the beauty of autumn!

**Back Cover:** Remembering... our Newsletter prepared by hand for mailing pre 2010 at St. Margaret’s Church.

*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.*



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**R**TOERO is rebranding and a new logo design was presented at the Fall forum which I attended at the end of October. The organization has listened to members and has retained our original name of RTOERO while updating the colours and logo to represent a brighter more dynamic presence to the public. I felt renewed and refreshed after attending the Forum. It was exciting to meet and talk to new members from the Prairies, Atlantic Canada and Quebec (Echo). Many have moved away from Ontario to be closer to their families and friends. They remain dedicated to educational issues and passionate about the benefits of belonging to RTOERO.

Our organization is reaching out to the greater community in many ways such as the Vibrant Voices initiative. Joining with ten other senior advocacy groups, Vibrant Voices lobby the government for improvements to our health care system and protection of our pensions as well as housing and age friendly communities. They will be meeting with MPP's on November 7 at Queen's Park to make their case in person. This is proving to be very effective as there is strength in numbers. Our organization has also undertaken to meet with the various teacher union affiliates to show support for their actions to fight cuts to education.

One of the most interesting presentations at the Fall Forum was given by **Dr. Paula Rochon**, Chair of Geriatrics at St. Michael's Hospital. She stated that "Aging is one of the biggest challenges we are facing". She thanked us for creating a chair in geriatrics through our RTOERO Charitable Foundation. She mentioned that some of the effects of having the chair is that it educates others around the world, leads to discoveries in the field, increases the credibility of RTOERO and attracts positive reactions from other stakeholders. She has been working with trainees who are doing research in many areas including: 1) exploring the impact of loneliness on health; 2) what happens to their patients when physicians retire 3) the impact of aging in communities. All these issues are of great concern to our members and we will all benefit from the work that Dr. Rochon and her trainees are doing in the area of Geriatrics. You can read more about Dr. Rochon and her research at <https://www.rto-ero.org/support-the-foundation/your-donation-in-action/rtoero-chair-in-geriatric-medicine>.

On the local level I know that many of our members are actively involved in the group activities that District 16 offers every month. I would like to thank all those who volunteer to lead these activities and keep our members socially engaged. I hope to see many of you at our Fall Luncheon and Craft Show and Sale on November 20 at the Old Mill. We have a tremendously active and dynamic District thanks to your efforts.

## RTO/ERO Developments

**Y**our **Toronto Executive**, in addition to receiving committee reports, at its September and October meetings:

- were informed that the District Governance Document presented at the Annual Meeting was in need of revision because of recent changes to the RTO/ERO policies;
- approved the attendance of both **Bob Putnam** and **Herb Stover** at the RTO/ERO Treasurers' training workshop;
- received the Treasurer's report to October 7: Assets/\$73,653.25; Income/\$82,835.71; Expenses/\$56,767.69;
- were informed that Treasurer, Bob Putnam, would be stepping down as of the end of the current term of office (June 30, 2020);
- agreed to declare the Indigenous Land Acknowledgement at district luncheons;
- authorized the creation of a social media (Facebook) presence (Page S13);
- approved two new activities: Italian; Rock Climbing (Pages 29, 27);
- agreed to provide up to \$750 to support education employees who may be involved in any job action.



**R**TTO/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 Workshops WATCH FOR RTO/ERO'S SPRING SERIES



16 • 22 • 23 • 24

On-Line Registration Details to be 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.

**A**bridged content from the RTO/ERO Fall Forum and Special Meeting is included in this month's Supplement.

#### Other provincial news:

- New District Members: Prairies ~400; Atlantic >400; Echo >500;
- multiple districts may now submit joint requests for Project STO funding;
- revised draft budget for 2020 to be presented at the Fall Special Meeting;
- Merit Travel continues to offer discounts to RTO/ERO members;
- a revised branding report will be presented to the Fall Forum;
- Updated policies on: Social Media (Page S14), Privacy, and Advertising



# Now accepting applications for scholarships!

Each year RTO/ERO awards up to 25 scholarships each in the amount of \$1,500.

**Deadline Date: January 31, 2020**

See Page 18 for details

## 2019 RTO/ERO Toronto Scholars & Sponsors



Above:  
**Meaghan Petersen,**  
Recipient  
**Darla Ritz,**  
Sponsor

Photo not available:  
**Alexis Erickson** Recipient  
**Paulette Dantzer,** Sponsor



**Jonathan Mccay,**  
Recipient/Left  
**Susan Baskin,**  
Sponsor/Above



## New Member Breakfast Photos, 2019

On Tuesday, September 17, over 130 Toronto new and longer-term members joined in our annual breakfast to welcome those having selected District 16 as their home in RTO/ERO.

Organized by **Kay Jeffery**, hosted by **Betty Lou Reynolds**, with **Bob and Barb Putnam** as registrars, the event was well received according to responses from numerous individuals as they left.

This was also our first use of on-line invitations and registrations managed by **Linda-Sue Thomas**.

Background music was supplied by **Ken Edge Music** ([www.kenedgemusic.com](http://www.kenedgemusic.com)).

RTO/ERO membership brings a number of third-party benefits, and their representatives attended. Many attendees appreciated the opportunity to seek additional information about available services. Those reps attending included:

 Best Doctors<sup>®</sup>

 HearingLife

 IRIS

JOHNSON 

 memberperks for RTO/ERO

RTO  
ERO





## RTO/ERO Foundation ~ The Making of a Grant

While on the surface it may appear that awarding money to fund research is a simple process, it is far from the reality of a comprehensive granting program. Each Foundation granting cycle begins with a review of our current and past grants and key learnings. We consult with a broad network of experts – former grantees and applicants, researchers, academics and community organizations – to learn about their needs and gain a better understanding of current research and programming. Funding criteria are developed for each granting envelope and a call for proposals is distributed broadly. Prospective grantees are asked to focus their proposals on multiple measures including among others, project objectives, methodology, evaluation, sustainability and budget.

For each granting cycle we bring together experts in the specific funding area, along with members of the Foundation Board of Directors, who participate in a series of scoring sessions, ending with a full meeting of the review panel to discuss and rank proposals. Top ranked proposals are reviewed by the Foundation Board, who approve the final funding. Projects must receive an ethics approval from their institution prior to the release of funds.

The granting cycle continues with the creation of longer term partnerships with our grantees. The tools, knowledge and programs created through each project are made available via the Foundation to RTO/ERO members and others. This results in articles, educational workshops and webinars, conference presentations and many other forms of knowledge sharing.

With each granting cycle the Foundation continues to expand its network of researchers, educators and community activators, and further build its influence and reputation as a credible source of information that members and seniors can rely on.

Why not consider a monthly donation to the RTO/ERO Foundation!:

On-Line or by Downloaded Donation Form at [www.embrace-aging.ca](http://www.embrace-aging.ca)

or, by phone: 416•962•9463 or 1•800•361•9888 ext.271.

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

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



**RTO** Foundation  
**ERO** Fondation



## **Practical Advice for the Lonely ~ Heather Ann Hunter\***

**L**oneliness in seniors can cause premature death. The elderly may isolate themselves due to fear of falling, fatigue, chronic pain, shame (over poor memory) and nervousness driving. Many peers will have died or moved and there is no longer contact with acquaintances. Feeling alienated and unimportant, seniors may not take care of their own health and well-being. Poor diet and lack of exercise can exacerbate illnesses. Isolation is the enemy of the elderly. It can cause depression.

Depression can be the underlying cause of confusion, memory problems and apathy. The risk of suicide is surprisingly high. The good news is that 80% respond to treatment, but the bad news is 90% will not seek help. Their generation was taught to be stoic; sufferers resist prescribed anti-depressants, but too often self-medicate with alcohol (a depressant) accounting for some accidents, fires and falls.

Just because someone is married, doesn't mean they aren't lonely. Men and women need to pursue separate pastimes and make their own friends. One thing is certain even for a happily married couple, one will die first leaving the other alone, sometimes for the first time in over 50 years.


Friendships need to be nurtured. It is not necessary to throw a big dinner party. Invite friends for a President's Choice meal. The younger generation have figured that out. Guests are just happy to be invited and may reciprocate.

Pets provide companionship and a sense of purpose, and even lower blood pressure; but, some animals require a lot of attention, so it is important that their demands don't exceed your ability to care for them.

Regular contact with people is important even if via the internet. Learning basic computer skills will help you (re)connect with family and friends by email, or on Facebook. Don't miss out due to fear of technology. Your kids will gladly show off their skills racing through instructions, so write down the commands you need to know. Checking if "you've got mail" is something to look forward to but remember, no one's life is as perfect as it looks on Facebook.

Be attentive to the lives of others. Listening can be far more interesting than hearing yourself talk. Nostalgia can easily digress into complaining about society today. Your past is ancient history, irrelevant to your children and grandchildren. Illness is too often the focus of senior conversation, so bear in mind, no one wants to hear the ins and outs of a colonoscopy over lunch. Tell your kids how you are when they ask, but don't be a total downer. It scares them to learn what their flesh may be heir to.

Too often, seniors look back with guilt and remorse for their mistakes. It may be necessary to apologize for past actions or beliefs as times change, but then, let it go. Forgive yourself and forgive others.

**Page 10** 



## *Continued on Loneliness continued from Page 9*

The thought of relocating is scary. Often the elderly insist they want to stay in their own homes on a street where they see no one all day. Consider leaving your home to live in a seniors' apartment or residence with social activities. Freedom from the worries of home maintenance will be a relief. There is nothing so rejuvenating as a fresh start. Why not consider going to a building where a friend lives, then, on snowy winter days, you can invite each other for dinner or a card game and only have to walk as far as the elevator.

Join a seniors' exercise program, but resist the destructive urge to compare yourself to others or your former self. Activity strengthens the body and the mind by stimulating happy hormones. If it is too difficult to go to a community center or gym, exercise at home. Jane Fonda, over 80, has produced great seniors' aerobic exercises on DVD. Work out at your own pace accompanied by the sweet, encouraging voice of Jane. Then watch an episode of Grace and Frankie on Netflix, a hilarious series about the trials and tribulations of growing old. Jane Fonda and Lily Tomlin will have you laughing out loud, a natural anti-depressant.

Boredom is a common complaint which can easily be addressed by reading and writing. Reading transports you and expands your experience vicariously, engaging the mind much better than television. Keep a journal and write letters (emails) each day. Work at retrieving precise words from deep in your memory bank. The more you retrieve, the more you have at your command.

Being creative is a way to boost mood and self-esteem. It doesn't matter if you make a pie, a poem or a bird house; you will get a surge of pleasure from the act, regardless of the results. Retirement affords time to explore new or old interests.

Volunteering gives a sense of usefulness and purpose, whether you are baking for a bazaar or reading with school children. Visit a shut-in or drive them to an appointment. Helping others takes us outside of ourselves. Have more than doctors' appointments on your calendar.

Feeding the soul is as important as feeding the mind and body. Places of worship Churches are community hubs running regular weekday activities geared to seniors. Fund raisers for local and world causes are gratifying. Belonging to a church, temple or mosque is to be involved with society. Religious services are usually upbeat, thought-provoking and entertaining. Members of the congregation will be delighted to see you and will even ask you to come back. How often does that happen?

Granted, old age may not be the proverbial "golden years", but, to use yet another cliché, life is what you make it. Now, I need to practise what I preach!

\*RTO/ERO Toronto Member, **Heather Ann Hunter**, wrote this article based on general readings and personal experience. Living alone, she confronts these issues.





## **Change to Travel Plan Effective January 1, 2020**

**T**he RTO/ERO Benefits Committee through the Board of Directors are pleased to announce changes to your travel insurance effective January 1, 2020:

- Royal and Sun Alliance Insurance Company of Canada (RSA) replace Sun Life as the underwriter of the travel insurance; (<https://www.rsagroup.ca>)
- Global Excel (travel assistance provider) replaces Allianz Global Assistance;
- Extended Health Care, Dental and Semi-private Hospital plans continue to be underwritten by Sun Life. (<https://www.globalexcel.com>)

This change locks-in assurance of cost, a volatile component of your benefit plan. RSA is one of the top three travel insurance providers in Canada. Global Excel is one of the largest independent travel assistance providers delivering full-service cost containment, claims management and superior medical assistance services to clients located in over 90 countries around the world.

The following enhancements will be made to your travel insurance as a result of this change on January 1, 2020:

- The maximum increases from \$2,000,000 per person per trip to \$10,000,000;
- Baggage loss of up to \$1,000 will be added;
- The maximum for emergency services of a chiropractor, podiatrist and chiropodist will increase from \$225 per year to \$500 per emergency and emergency services of a physiotherapist will increase from \$300 per year to \$500 per emergency. Emergency services of an Osteopath will also be added.

*All RTO/ERO Group Insurance Plan participants will be receiving new Benefits Cards with Global Excel's contact information. The cards will be mailed in November along with the Communiqué newsletter.*

*Coverage for your extended health care, dental and semi-private hospital plans as well as the claims processing are not affected by this change.*

**Why the Change:** Due to the rising cost of care in the United States where most of our members travel, the US dollar exchange and the upcoming OHIP out-of-country changes, it was no longer viable to have a self-insured travel plan. After receiving comments and suggestions from members regarding the handling of travel emergency medical claims, your Benefits Committee is confident that claims and medical assistance services will greatly improve with a change to RSA Canada and their travel assistance provider Global Excel Management.

*Continued on Page 12* 📄

## **Benefits continued from Page 11**

**The Transition:** Claims incurred on or before December 31, 2019 are handled through Allianz Global Assistance. Claims incurred as of January 1, 2020 are processed through Global Excel.

*As of January 1, 2020 you will need to discard your old Benefits ID Card and use this new one.*

*Full details will be provided in the new Insurance Plans Booklet which will be mailed in December along with any premium change announcements. Premium rates are affected by the exchange rates and utilization. These factors are always taken into account during renewal time.*

**Global Excel Contact:** Your new Benefits Card will be mailed in November along with the Communiqué newsletter.

Global Excel provides superior medical assistance services. RTO/ERO insured members will have the added feature of a Global Excel Mobile Service application which can be downloaded on their phone. Here you will have the ability to track real-time claim information, update personal information or submit questions regarding your claim.

Global Excel will work with the service provider to pay your eligible claims directly so that you do not have to make any up-front payments. Some medical facilities insist on upfront payment before they begin treatment. Although this situation is rare, it is important that you are aware.

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### **Deadline for Submission of Expenses**

Participants are encouraged to submit their claims by the end of the calendar year following the year in which the expenses were incurred. This means that:

- you have until December 31, 2019 to submit claims incurred during 2018.
- you have until December 31, 2020 to submit claims incurred during 2019.

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### **New Benefits Book This Month**

RTO/ERO Benefits Booklets are reprinted every three years. The next, due for 2020 - 2022 should be in your hands by the time you receive this Newsletter - keep an eye open for it. It will include details of any plan improvements and premium changes. Changes requested by members are evaluated by the Benefits Committee regarding cost and overall benefit to most members before being considered for incorporation into the plans. Each year, as the plan develops, a current version including all changes is available from the RTOERO website.



Contact: sheilamac@sympatico.ca

### Your OTPP 2020 Inflation Adjustment\*

The annual cost-of-living adjustment for 2020 is 2%. The adjustment takes effect in January 2020 and reflected in your January pension payment.

The adjustment is based on 100% of the adjustment in the Consumer Price Index (CPI), a weighted basket of goods and services typically purchased by Canadian households each month. (Average monthly CPI for 12 months ending in September.)

#### What this means to you

You will receive a pension increase equal to 100% of the annual CPI increase. If you retire(d) in 2019, your first pension increase will be prorated from your last day of credit in 2019.

<https://www.otpp.com/members/cms/en/life-career-events/retirement-life/inflation-protection/your-inflation-increase.html>

### OMERS Contribution Rates for 2020

#### For our active OMERS members:

As part of ongoing plan governance, OMERS Sponsors Corporation (SC) regularly reviews the Plan to determine whether there is a need for benefit or contribution rate changes based on the Funding Management Strategy (FMS). After reviewing the financial health of the plan, the SC has determined that no changes will be made to the current contribution rates for 2020. Although the Plan remains underfunded, the SC elected not to impose changes under the terms of the FMS, given the short-term improvement in the Plan's financial health. The SC will continue to regularly monitor the health of the plan to make OMERS a sustainable, affordable and meaningful plan over the long term.

#### For active and retired OMERS:

#### OMERS Annual Meeting, 2020

**Date:** April 8<sup>th</sup> 2020

**Time:** 09:00 am - 11:00 am EST

**Location:** Metro Toronto Convention Centre

**Editor:** it is recommended that both OMERS and OTPP members attend at least one of their respective annual meetings during retirement. Stay involved!

\*OMERS 2020 pension inflation to be announced in November.

*More Political Advocacy/Pension on Page 14* 

## **Pension Plan Take Over “feels like a hijacking”**



### **The Alberta Teachers' Association**

October 26, 2019: The 2019 provincial budget introduced a plan by the government to have the Alberta Investment Management Corporation (AIMCO) take over control of ATRF assets.

Buried deep in the text of the budget tabled by Finance Minister Travis Toews last Thursday is a provision that will have the Alberta Investment Management Corporation (AIMCo) take over control of \$18 billion in assets of the Alberta Teachers' Retirement Fund (ATRF).

Ostensibly intended to create a “Made in Alberta” investment portfolio, the take over will see the ATRF fund, along with those of the Alberta Health Services and the Workers Compensation Board, placed under the control of the government crown corporation.

Government's decision was made without any prior consultation. The ATRF board was informed only once the budget had been released and the Alberta Teachers' Association (ATA), co-sponsor of the plan, has yet to hear anything from government about the implications of the take-over, what might lie ahead, or why this is in the interests of teachers.

For now, the ATA is advising its active members and retired teachers that the change should not immediately affect their pension benefits or contribution and that they will continue to be served by ATRF staff.

For 80 years, teachers have had joint governance over the management of the funds held in trust by the ATRF and occupy half of the seats on the board that governs the plan. The board has directly employed and supervised the investment professionals who safeguard and grow the contributions held in trust for teachers, often achieving returns on investment that have exceeded external benchmarks and AIMCo results. Teachers are concerned that rolling their investments into AIMCo will mean the plan will be less able to respond to their needs and concerns, be less accountable, and force an increase in contribution rates.

The ATA is anticipating that enabling legislation will be tabled next week. The Association will be monitoring developments closely and considering all options available in response.

**Source:** <https://www.teachers.ab.ca/Pages/Home.aspx>

**Could this happen in Ontario?  
Stay Alert!**


In 1968, a committee of The Ontario Teachers Federation created a new entity: *The Superannuated Teachers of Ontario*.



1985 saw the establishment of our bilingual services - a fitting occasion for a new logo. *The Superannuated Teachers of Ontario/Les enseignantes et enseignants de l'Ontario*: STO/ERO.

The need for updating emerged again in 1997. Language and marketing requirements led to a third change: *The Retired Teachers of Ontario/Les enseignantes et enseignants de l'Ontario*: RTO/ERO.



 Our organization has again reached a stage in its growth and is now simply, RTOERO. Rationale below.

### WHY CHANGE

- Broaden the membership base. We have a new approach to communication, with new ways to reach out, connect and dialogue with members, prospective members and partners. Our messaging is clear, and with a new integrated marketing plan, our investment has paid off with new members who are engaged and excited to be part of our organization.
- Because our membership is evolving and our mission has grown – we need an identity and ourselves to reflect who we are so we can attract new members, employees and partners, and stay financially healthy.
- We have gone about the initiative in continual collaboration with our members, with the advice of branding professionals through a rigorous process (hundreds of consultations with members, board, foundation, staff, volunteers, partners and prospective members; through interviews, surveys, workshops, senates, and one-on-one consultations).
- You told us that our membership is evolving:
  - We are diverse, active, living longer, tech-savvy.
  - We are purpose driven, service minded, leaders, and professionals, who look out for the future and care about our communities.
  - Only RTOERO offers research, community service, advocacy, member services and activities, perks and products, and insurance.
  - Our former name and identity did not reflect RTOERO today, and in the future, and does not reflect the future opportunities for our organization.

## Retired Teachers of Ontario

↓  
Retirement label  
does not  
describe all  
current/future  
members

↓  
Our strategy is  
to attract  
education  
community not  
just teachers

↓  
Impact of  
our work is  
well beyond  
Ontario

## Latin & Line Dancing ~ Back by Popular Demand

Join us for a series of introductory *Latin Dance* and *Line Dancing* classes:

***Mondays, January 20, 27, February 3, 10 from 1:30 - 3:30pm***  
***Holy Rosary Parish Hall, St. Clair Ave W, E of St. Clair West subway stn***

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



To confirm your interest in attending, email Anna at:

***adcat39@gmail.com***, or,

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

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

## Let's work together

Ontario's economy depends on having a well-educated workforce. Cuts to education will only hurt our competitiveness in the global economy and cost taxpayers more. Sign up today to show your support and be alerted to updates.

### The Impact of Cuts to Public Education

Under the scenario where high school graduation rates improved to 90.0 per cent, the Ontario government could see average annual total savings of \$16.4 million across social assistance, healthcare, and criminal justice, or total savings of \$3.5 billion over the span of two decades. These amounts to, on average, \$2,767 per additional highschool graduate in Ontario.

Under the reverse scenario, where high school graduate rates instead fall to 82.6 per cent, Ontario could see average annual cost of \$16.8 million—for total costs of \$3.8 billion over two decades. Our findings indicate that Ontario spends an average annual amount of \$3,128 per student that does not complete high school.

<https://betterschoolsstrongereconomy.ca/>

This campaign presented by the  
Ontario Secondary School Teachers' Federation.



## Penny Oleksiak Portrait

### Portrait of Canadian Olympic Champion Penny Oleksiak Unveiled

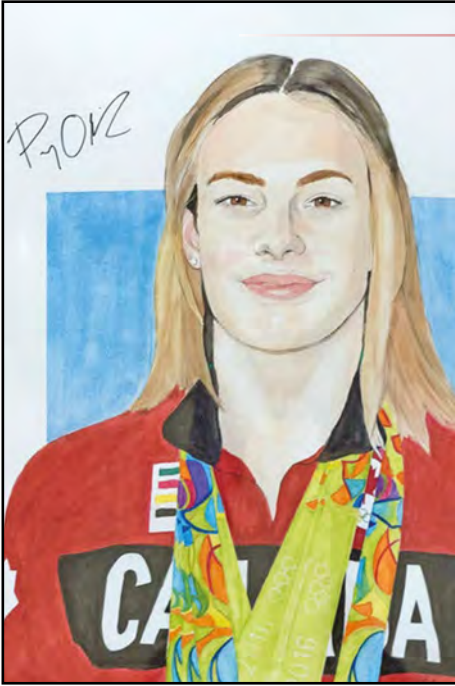
**D**uring the 2016 Olympic Games, Penny Oleksiak became the first Canadian to win four medals in the same Summer Games and the country's youngest Olympic champion. She won gold in the 100m freestyle, silver in the 100m butterfly, two bronze medals in the women's freestyle relays, and Canadian hearts everywhere. At the time, Oleksiak was also enrolled as a student at Monarch Park Collegiate. Now, a signed portrait of the swimming superstar graces the area just outside the pool at her former high school.

The watercolour portrait was painted by Canadian artist Jeffrey Sprang,

and depicts Oleksiak in her Team Canada jacket sporting her four medals from Rio 2016. It was officially unveiled at a special event at the east-end high school. "This portrait of Penny Oleksiak is a wonderful reminder of her extraordinary achievement," said Monarch Park Collegiate Principal Virginia Pang. "Penny's impact as an Olympic champion is profound and far reaching, and her influence as a role model continues to be felt by our students and by Canadians all across the country."

Sprang's art has supported education in Canada and around the world. In June 1990, he met Nelson Mandela at Central Technical School which led to a limited-edition print in support of the Nelson Mandela Children's Fund Canada. His work has also supported the literacy development charity, One World Schoolhouse Foundation.

*One hundred limited-edition, numbered prints of Sprang's latest portrait are signed by both the artist and the young, inspiring swimmer. Available for sale for \$200 each, all proceeds will support swim programs at selected TDSB schools. To purchase a print, please call TDSB Museum and Archives at 416•397•3680.*



## A foot health primer Every step we take can affect our health

Regardless of your size, your feet carry a heavy load, using a complex network of bones, muscles, and tendons to support your body. This means that every step you take can affect the rest of your body, or tell you something about other health issues.

As the foundation of your body, your foot health can be an important indicator of your overall health, particularly for older people.<sup>1</sup> For example, tingling or numbness could be a sign of diabetes, while swelling might indicate kidney disease, heart disease, or high blood pressure. And naturally, if you are overweight, your feet are likely to be more stressed.

Beyond healthy weight management, a few basic ways to keep your feet healthy are:

- Examine your feet regularly
- Wear comfortable shoes that fit well
- Keep your feet clean and dry
- Trim your toenails straight across, and not too short



Foot health challenges can range from the simply bothersome to completely debilitating, depending on the extent and nature of the issue. Common foot problems include bunions and corns, athlete's foot, arch pain, toenail fungus, and hammertoes.

But serious issues in mobility, balance, and lower back comfort are often connected to foot health, and can be difficult to diagnose.

Talking to your doctor about the connection between your feet and any discomfort or pain elsewhere is always a good idea. As we age, it becomes increasingly difficult for health care providers to determine the source of certain problems, making the Best Doctors benefits program an important resource in cases involving foot health or other health problems that can affect our feet.

As part of your Best Doctors benefits, an in-depth review of your medical case will give you a simple report that either confirms your diagnosis or recommends a change. Regardless of your foot health and what it means for your overall health, Best Doctors is your one-stop shop for eliminating uncertainty and getting additional guidance on your health and wellness.

1. <https://medlineplus.gov/foothealth.html>



# RTO ERO SCHOLARSHIPS 2020

**Do you have a relative in their last year  
of Post-Secondary School?**

**RTOERO makes available  
five \$2500 Scholarships\* to  
Family & Step Family  
Members**

**Deadline: January 31, 2020**

**Details and Application available from:  
[www.rto-ero.org/programs-services/scholarship-program](http://www.rto-ero.org/programs-services/scholarship-program)**

**\*Conditions apply**



## **The Toronto Choristers**

### **CHRISTMAS CONCERT, 2019**

**Tuesday, December 10, 2019 7:30 p.m.  
Jubilee United Church, 40 Underhill Dr.**

Admission free but donations at the door  
for the church outreach is appreciated.

This is usually a very popular, well-attended,  
concert so arrive early for a good seat.

## 2019 Project – Service to Others Recommendations

29 Projects Submitted ~ 22 Approved/75.8%

**2020 STO Awards Application:** With the approval of the 2020 Budget, the STO Committee will post the application with instructions to the RTO/ERO website: [www.rto-ero.org/programs-services/project-service-to-others](http://www.rto-ero.org/programs-services/project-service-to-others)

**Our E-zine and Newsletter will let you know when posted.**

District	Project	Amount
3 Algoma	Central Algoma Dementia Resource Library	\$4,000
5 Cochrane	Life Enrichment Through Music	\$3,950
6 Parry Sound	“Help Us Grow: Seniors/Children Working Together”	\$3,405
9 Huron-Perth	Change Her World	\$4,000
11 Waterloo	Food4Kids Waterloo Wellington	\$4,000
12 Norfolk	Tumaini Lights ON! - Tanzania	\$4,000
13 Hamilton	Alpha Delta Kappa ON Psi Chapter’s Food4Kids	\$3,000*
14 Niagara	Intervention/Prevention of Social Isolation through Library Home Delivery	\$4,000
15 Halton	Crew-Goetz Landing – Bathroom Fixtures (CATCH 18 Habitat for Humanity – Halton- Mississauga)	\$4,000
17 Simcoe	The Susan Wells Crock-Pot Program	\$3,978
19 Hastings	County Kids Read: School Author Visits	\$2,860*
22 Etobicoke	Elements of Theatre	\$500*
23 North York	Support the Period Purse Project: Menstruation Nation	\$4,000
24 Scarborough	Tony Stacey Centre for Veteran Care	\$3,000*
26 Kenora	Memory Garden Planting	\$4,000
27 Ottawa	Off Road Rescue Capacity	\$4,000
31 Wellington	Jobs Opportunities Enterprise (J.O.E.)	\$4,000
34 York	Technology for Learning	\$3,895
36 Peterbor’	Haven Bistro Update	\$4,000
40 Brant	S.A.F.E. Zone	\$3,000*
41 Elgin	Seniors’ Painting Workshops	\$2,225
48 Leeds	Cycling without Age Brockville Tri-Shaw Fundraising Project	\$4,000
<b>Total</b>	* Partial funding	<b>\$77,813</b>
<b>Budget</b>		<b>\$100,000</b>
<b>Balance</b>		<b>\$22,187</b>



**Contact:** 416•767•8179  
catherine.jeffery067@sympatico.ca



**R**etired 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.

**Nov. 25: Mike Daly Duo Musical Tributes**  
<https://mikedaleymusic.com>

**Jan. 27: Lianne Harris:** a very entertaining history of Life in The Harem

**Feb. 24: Dave Trafford:** musical presentation “*Call to Freedom*” Martin Luther King | [www.davetrafford.com/index.html](http://www.davetrafford.com/index.html)

**Mar. 30: Kelly Matthews, Author:** “*Eaton Hall: Pride of King Township*”

**Apr. 27: Annual Fashion Show**

**May 25: The Shout Sisters** | Conductor: Abby Zotz:  
<https://shoutsisterchoir.ca/>

**TEOF Annual Lunar New Year Banquet**



**Thursday, February 6, 2020**  
**6:00pm Cocktails | 6:30pm Dinner**  
**Dim Sum King Seafood Restaurant**  
**421 Dundas St. W. 3rd floor**  
**(Wheelchair accessible)**

**Municipal lot on Dundas west of Huron**  
**just east of Spadina**  
**\$70 p.p. | \$700 per table of ten**

**2020 - THE YEAR OF THE RAT**

**T**he Year-of-the-Rat is those born in 1924, 1936, 1948, 1960, 1972, 1984. Make up a table from your friends, colleagues or relatives. Delicious cuisine, happy company, lion dancers and an opportunity to help us with our yearly commitment of up to \$100,000 to subsidize Nutrition Programs for 25 kindergarten programs and a monthly nutritious lunch for 23 EarlyON and Family Centres in the Toronto District School Board. Mark your calendar and save this date. Silent auction items and wonderful door prizes available. Book now to avoid disappointment! For advanced reservations contact:

**Carol Blachford:** 416•395•2630

[carol.blachford@tdsb.on.ca](mailto:carol.blachford@tdsb.on.ca)

**Valerie Mah:** 416•533•0445

[vmah@ican.net](mailto:vmah@ican.net)



**Toronto Educational Opportunity Fund**

## **Goodwill ~ Marjorie Blake**



### **Contact:**

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

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

**F**all is finally here! In spite of all the election hubbub and reminders about climate change, this early fall seems to be very pleasant: sunny days with mild to cool temperatures and an array of red and yellow trees shedding their rustling leaves. Our Canadian Thanksgiving and its dinner with family and friends leaves, I believe, a satisfying taste in our mouths. But don't forget the aftermath ...drowsiness ... sleepiness ... possibly not only from the Gobbler but from the near approach of Old Man Winter!

Sympathy cards were sent to relatives of 14 deceased members. Birthday greetings were sent to 37 Octogenarians , 5 Nonagenarians and 2 Centenarians. Keeping in Touch, Encouragement, Get Well cards and Plants were sent to several members. Special condolences were sent to a member who recently lost her spouse after 47 years together. A Celebration of Life was attended by a few members and friends. To others who have been in a similar situation, our thoughts are with you.

Congratulations to two members who have achieved success in their endeavours:

- a) Promotion to Area Director 5 with the Retired Women Teachers of Ontario.
  - b) Obtaining a Doctorate in Education, Specialist Environmental Education.
- Well done to both of you!

Several members continue to experience traumatic situations in their lives: hip/knee replacements, short illnesses and surgery. Some are confined to wheel chairs, or are now permanent users of “walkers” or “canes”. Others now struggle with hearing problems or aphasia. Sincere thoughts are with all of you!

Thank you letters, phone calls, e-mails, and cards were received from some members who expressed their gratitude for personal contacts.

To the members who continue to inform us (with permission) of other members' needs- Many thanks! Your input is greatly appreciated .

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



Contact: 416•265•8930 | [heatalb@rogers.com](mailto:heatalb@rogers.com)

**W**e 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](mailto: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](mailto: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](mailto:jtchartier@hotmail.com).

A bientôt! **Jacqueline Chartier.**

*Activities continued on Page 24* 📖

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*AESOP: Any excuse will serve a tyrant*

**Recreation/Social continued from Page 23**

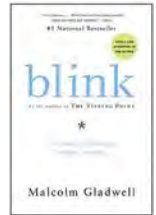


**Non-Fiction Book Club ~ Nancy Ballanger**

(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.



← **December:** *Maximum Canada: why 35 million Canadians are not enough* by **Doug Saunders**



**January 14:** *Blink : The Power of Thinking Without Thinking* by **Malcolm Gladwell** →

**February 11:** *The Bad-ass Librarians of Timbuktu: and...* by **Joshua Hammer**

**March 10:** *Prisons we choose to live inside* by **Doris Lessing**



**Travelogue - Linda Johnson and Tom Menagh**

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

*See Pages 28 for January's presentation by Gib Goodfellow*



**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 4<sup>th</sup> Tuesday of each month, September to June (NOT December) from 1:30pm to 3:30pm



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



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

**March 24:** *They Left Us Everything* by **Plum Johnson**

**April 28:** *Where the Crawdads Sing* by **Delia Owens**

**May 26:** *Educated* by **Tara Westover**

*Continued on Page 25* 📖



Recreation/Social continued from Page 24

*The following activities meet at various locations.*

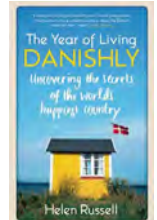


**Book Club ~ Lynne Fitzpatrick** (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



← **December: Washington Black**  
by **Esi Edugyan**

**January: A year Of Living Danishly** uncovering the secrets of the world's happiest Country  
by **Helen Russell** →



**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. **NOTE: Check with convenors on the eves of Christmas and New Year's Day regarding this activity.**



**Financial Group ~ Lone Smith** (416•234•1969 | lonesmith@hotmail.com) You are invited to join the Financial Group on the 4<sup>th</sup> 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 November 28, December 19.

At our November meeting, we will have a book review and a member sharing session.

In December, we meet at 4:15 at 3 Lynngrove Avenue. Refreshments and seasonal celebrations.

*Continued on Page 26* 📖

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*Why do "tug" boats push their barges?  
Doesn't "expecting the unexpected" make the unexpected expected?*

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## Recreation/Social continued from Page 25



**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 *4<sup>th</sup> 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** ~ We play every *second Wednesday from early May to the end of October* at *Scarlett Woods Golf Club*, (executive course, par 4 and 3 only) 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 convenor calls the club the next day (Wednesday, 7 days prior to playing) to confirm the number of tee times. You pay your fees at the pro shop. A reminder email is sent to all players to confirm attendance by the cut-off date and another is sent indicating tee times and foursomes.


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

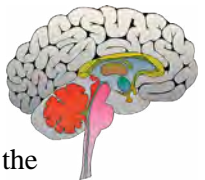


**Theatre Day Trips** ~ **Karen Sinclair** and her committee (**Jack DeGroot, Linda Grieves**) arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Details are announced, when arranged, in our January and May Newsletters regarding schedules and registration.

## BRAIN GAMES ~ A NEW GROUP

**D**o 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.

We have met twice at the home of **Chris Gandy**, (near the Dundas West subway station. Contact Chris to try out this group: lgenser@icloud.com. **Watch our**  **zine for future meetings.**



## Rock Climbing Club Proposal

RTO/ERO Toronto member **James Snetsinger** is interested in hosting a Rock Climbing Group and is offering this opportunity to Toronto Members. James is formerly certified by the Association of Canadian Mountain Guides (ACMG) and has worked with TDSB teachers.

Costs incurred, like our golf group, are paid by those individuals who choose to participate and RTO/ERO and Basecamp waivers are required.

### Terms:

**Location:** Basecamp Climbing Gym (near Christie Stn.)

<https://basecampclimbing.ca/>

**Costs:** \$25 Day Pass | \$37 Day Pass with Rentals | \$195 for 10 Passes  
\$54 Introductory Lesson, Daypass, Gear Rental

**Guide:** **James Snetsinger**



**Dates:** 2 hour/monthly meetings: preferred Tuesday, Wednesday, Thursday at 10:00am, 12:00N, 2:00pm (or other as agreed). Additional outdoor climbing can be arranged.

*All Skill-Levels Welcome*

**Contact James:** [james@snetsinger.org](mailto:james@snetsinger.org)

## TEOF 27<sup>th</sup> 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](http://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.**

**O**ccasionally 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](mailto:membership@rto-ero.org) to register any change in your status.



**Discovering Berlin presented by Gib Goodfellow**

**I**n October of 2018, Phyllis and Gib spent ten wonder-filled days in Berlin. They fell in love with the city that was steeped in history but felt so much like Toronto. They stayed in a well-treed residential neighbourhood within walking distance of a shopping district and with great transit connections.

Daily, they took a direct bus route through a park, larger than New York's Central or Toronto's High Park, to the historic core where one could visit the Brandenburg Gate, the Rotes Rathaus (red town hall), the renovated Reichstag (parliament of the national government), the two oldest churches, Berliner Dom (cathedral) and others.

Phyllis and Gib like museums so they were gladdened to learn that Berlin had hundreds. They did not attempt to see them all, but, they spent an entire day on Museum Island which contains the famous Pergamonmuseum (the German language is full of compound words), and four very substantial



Neptune's Fountain

others. Many of Berlin's museums remind Germans of the severity of their 20<sup>th</sup> century history. They hardly recovered from the economic hardship of the First World War when the worldwide recession hit.

Then the rise of Nazism brought economic hope but social division. It took decades to recover from the physical destruction of the Second World War. There is still evidence of it today. Also, the Russian occupation of East Germany has retarded economic development and sewn more social division.



Berlin Konzerthaus

Their favourite day was an excursion to Potsdam, which was the royal seat of Fredrick the Great (1740-86) and played an important role in 1945. Also nearby, is the Glienicke Bridge that spans the Havel River which acted as the border between East Germany and West Berlin. It was over this bridge that spies were exchanged between the former Soviet Union and the United States. The most notable was that of U2 pilot Gary Powers in 1962. **Linda Johnson**

## Italian Group ~ A NEW Activity Proposal

### Parliamo italiano!

Would you like to practice your Italian skills over a cappuccino, latte, or espresso?

Let's meet on the *4<sup>th</sup> Monday of the month* at **Caffé Diplomatico** in Little Italy, 594 College St at 1:00pm. *Our first meeting would be in January, 2020.*

While conversing Italian, other occasional outings to cultural events can be planned as well. The goal is to speak Italian and to share the love of Italy's culture.

For more information, contact **Mara Santarossa:**

[marasantarossa@hotmail.com](mailto:marasantarossa@hotmail.com)



**Ciao!**

# 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.

Richard Alford

Andrea Bond

Carolyn Box

James (Jim) W. Christie

Mary Cislak

Martha Holmes

Dianne Kerr



Jacques Labelle

Janet Land

James McCarron

Kathleen Power

Clarke Pulford

Nancy Robinson

## Newsletter Mastheads: 1979 to 2019

NEWSLETTER

1979

Superannuated Teachers of Ontario  
District 16 City of Toronto

Newsletter

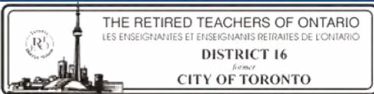
1985

NEWSLETTER

JANUARY 1990

SUPERANNATED TEACHERS OF ONTARIO DISTRICT 16 CITY OF TORONTO  
Les Enseignants Retraités de L'Ontario

January, 1990



2001



2008



2017

Superannuated Teachers of Ontario

District 16 City of Toronto

Newsletter

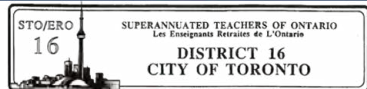
1980

NEWSLETTER

January 1989

Superannuated Teachers of Ontario District 16 City of Toronto

1990



April, 1990



2004



2011



Current

30

rto.toronto@gmail.com

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

## 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,**  
**Lone Smith, One Vacancy (Interested? Contact Joan Elliott)**

*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](http://www.rto-ero.org) | Email: [membership@rto-ero.org](mailto: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](mailto: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

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



**Remember when?**

**Newsletter mailings pre 2010.**

Visit our Website



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







**RTO  
ERO**

**TORONTO DISTRICT 16  
NEWSLETTER  
SUPPLEMENT**

Original Logo Concept: C. Naumoff/1991

**Volume 42, Issue 2**

**November, 2019**

**Highlights for  
RTO/ERO in  
2020:**

**Committee Goals  
Budget  
Benefits Information**

**Also:**

**District 16 Facebook  
RTO/ERO  
Social Media Policy**

**Special Meeting  
and Forum**

**Fall 2019**

October 28 to 29, 2019

**RTO  
ERO**

## The Canadian Association of Retired Teachers (ACER-CART)

**A**CER-CART: a non-partisan organization consisting of 13 retired teacher associations across Canada providing a national voice for retired teachers to address issues of common concern.



The Annual General Meeting held in June receives resolutions and reports from the ACER-CART Executive, its Committees and from its Member Organizations. Each member organization sends one voting director and one observer to the AGM. Executive Directors of the Member organizations are also invited to attend. This June RTO/ERO was represented by **Martha Foster, Rich Prophet** and **Jim Grieve**. At the AGM, Directors report the achievements and concerns of their respective organizations, receive committee reports [Pension & Retirement Income, Communications, Health Services, Nominations & Elections, Political Advocacy, and Legislation], discuss various resolutions, elect the ACER-CART executive, and receive presentations: this year from Johnson Insurance and the Canadian Medical Association. We were [also] addressed by the Minister for Seniors.

ACER-CART was part of the organizing group for our Vibrant Voices campaign visiting MPs on Parliament Hill in February. We joined with the other partner organizations to bring our mutual priorities to the fore in this month's federal election. We prepared an election brochure which we hope our member organizations across Canada will find useful for their political advocacy during the campaign. It contains key messages, advantages for Canadians and key questions that members can ask candidates along with links for more information.

Our main issues involve:

- Making Retirement Income more secure;
- Creation of a universal, comprehensive, accessible and portable national pharmacare program;
- Opposing the privatization of medical services, and
- Implementing a national seniors' strategy.

We contacted the political parties to have them complete a questionnaire on seniors' issues prior to the election. Their responses were published on the ACER-CART website [[www.acer-cart.org](http://www.acer-cart.org)] and distributed to our 13 member organizations.

## Priorities of ACER-CART 2019-20

1. ACER-CART will, in collaboration with like-minded organizations:
  - a. monitor the federal government’s implementation of a universal, public, comprehensive, accessible and portable Pharmacare program,
  - b. closely monitor the 10-year bilateral health funding agreements with the provinces and territories,
  - c. oppose privatization of health-care services by monitoring the federal government’s support of the provisions of the Canada Health Act to ensure that Canadians receive universal accessibility of medical care without extra charges.
2. ACER-CART will monitor and continue to collaborate with like-minded organizations to oppose any federal legislation that would lead to the demise of defined benefit pension plans.
3. ACER-CART will collaborate with like-minded organizations to encourage the development and the implementation a National Seniors Strategy.
4. ACER-CART will seek to elevate the profile and the value of a national Association in our provincial associations.
5. ACER-CART will seek to extend our relationships with the Canadian Teachers Federation, CTF-FCE.

<b>ACER-CART Membership (2018-2019)</b>	
<b>Member Organization</b>	<b>Numbers</b>
Retired Teachers’ Association of Newfoundland and Labrador	5,630
Retired Teachers Organization of the Nova Scotia Teachers’ Union	7,352
New Brunswick Society of Retired Teachers	2,733
Société des enseignants retraités francophones du Nouveau Brunswick	1,985
Prince Edward Island Retired Teachers Association	1,068
Quebec Association of Retired Teachers	190
Quebec Provincial Association of Retired School Educators / Association provinciale du personnel d’enseignement retraité du Québec	1,221
<b>Retired Teachers of Ontario</b>	<b>67,380</b>
Retired Teachers of Manitoba	9,942
Superannuated Teachers of Saskatchewan	11,448
Alberta Retired Teachers’ Association	21,792
British Columbia Retired Teachers’ Association	16,358
Yukon Retired Teachers’ Alumni	147
<b>TOTAL:</b>	<b>142,241</b>

# RTO/ERO Board Chair & RTO/ERO CEO Report

## Newly elected Board initiatives

Johnson Inc. recently entered into a partnership with Scotia Bank. We committed to exploring ways that RTO/ERO members could benefit from this potential affinity partnership.

## Opposition to funding cuts in Ontario

With the spring 2019 announcements from the Ontario government about cuts to education programs and funding, the Board has taken a proactive advocacy stance. In letters sent to all of the affiliates and education organizations, we have made it clear that our Ontario Districts are prepared to assist these organizations in opposing any reductions to the quality of one of the most respected and successful education systems in the world. We communicated our belief that you cannot cut your way to quality outcomes for students.

## Chair's Newsletter

The regular publication of the Chair's newsletter has been extremely well received and it always generates a large number of comments from members. In almost all cases the comments have proven to be important feedback to the Board of Directors and the RTO/ERO staff. Please keep sending those comments.

## Strategic Plan 2025 - Planning for a better future together

In the last 4 years RTO/ERO has moved positively forward to differentiate itself as an organization with a unique mandate for education community retirees in Canada. Our strong Strategic Plan 2020, developed with the many voices of our members, focused our efforts on three significant strategic goals:

- To be the trusted voice for the broader education community
- To improve the lives of members and seniors
- To broaden our membership base

We now wish to engage members in the development of our next five-year plan. The process for the development of Strategic Plan 2021- 2025 is well underway and we are seeking input from all sources: members, districts, committees, partner organizations, our Fall Forum attendees, staff and the Board until a draft plan is prepared and then presented for approval at the Annual Meeting on May 26, 2020.

...forward your ideas on the content of our next plan to your District

Executive, or directly, to: [mfoster@rto-ero.org](mailto:mfoster@rto-ero.org)  
or [jgrieve@rto-ero.org](mailto:jgrieve@rto-ero.org).

We look forward to adding your voice to Strategic Plan 2025.

**Martha Foster**, Chair of the Board

**Jim Grieve**, Chief Executive Officer



## **RTO/ERO 2020 Budget Considerations**

### **RTO/ERO Revised District Grants Model**

#### **Issue:**

New membership fee structure resulted in a \$220,000 loss in revenue: equivalent to a loss of \$0.85 per member with some districts seeing smaller increases in their annual grant than in previous years.

#### **Solution:**

- Ensure that no district is disadvantaged in the future because of the calculation for distributing grants and incorporate the size-factor subsidy into the basic grant calculation (eliminate the need for 600/900 threshold calculations).
- Compensate districts for the \$66,000 reduction in the annual grants caused by the new membership fee structure (i.e. \$70 membership fee cap)
- Provide a one-time increase in Grant per Member of \$0.85
- Incorporate a rule that Districts receive a grant no less than the previous year
- The density and distance subsidies continue
- Beyond 2020, grants per member will only be determined by the membership growth and cost of living factors
- That the Board of Directors approve in principle the new district grant structure for implementation in 2020 subject to:
  - Presentation for information at the October 2019 Forum
  - Present for approval at the May 2020 Annual Meeting
  - When approved, the 2020 grants to districts will be retroactively adjusted from January 1, using funds from the 2020 budget contingency

#### **Corporate Members, Annual Meeting, May 2019**

- The new membership fee structure was approved at \$70. Existing members are grand-fathered and their fee capped at \$70 for 2020. Starting from 2021, all fees will be subject to Consumer Price Index increases.

#### **2020 Budget Highlights** **Balanced 2020 Budget - \$11 million**

Strategic plan initiatives for 2020 included in the budget:

#### **Be the trusted voice for the broader education community**



- Advocacy initiatives (Vibrant Voices, town hall with partner organizations, lobbying days at Parliament Hill and Queen's Park)
- Funds will also be available to districts outside of Ontario.

*Budget continued on Page S6* 

## Budget continued from Page S5

### Improving the lives of members and seniors

Use the membership survey results to review and improve the benefits offered to members:



- Insurance plans, affinity programs, Renaissance and other publications, information technology, websites, member portal;
- Ensure member and volunteer involvement and social engagement;
- Through process efficiencies, free up resources to better serve districts and members;
- Increase grants to smaller districts to ensure adequate funding.

### Broaden the membership base



Another year of strong membership growth is expected in 2020 (approx. 4,500), thanks to the strong broadening of membership campaign. Recruiting new members is very important, as RTO/ERO loses about 1,800 members annually due to deaths. Funds have been allocated to the Retirement Planning Workshops, attendance at education conferences, advertising and publications.

Contingency fund available for unplanned occurrences after all budget lines identified and quantified.

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## Governance Committee Report




As received from the Board of Directors the mandate of the Governance Committee is:

- a) To be familiar with the content of the By-Law and Policies;
- b) To review amendments to the By-Law and to provide advice to the Board on any possible amendments as requested by the Board;
- c) To provide procedural leadership at the Annual Meeting and at Special Meetings as required;
- d) To make recommendations to the Board about improving procedures based on Annual Meeting evaluations;
- e) To review and advise Districts on their District Governance Manuals on a cyclical basis;
- f) To review motions approved at the Annual Meeting to ensure that appropriate amendments have been made to the By-Law, and
- g) To review motions submitted by Districts for the Annual Meeting and to provide feedback to Districts on appropriate wording as necessary.

The Committee made revisions to the District Governance Manual as a result of the By-Law changes which occurred at the 2019 Annual Meeting. The intent is to distribute the revised document to the Districts to guide the updating of their local Governance Documents.

The Committee discussed the integral components of the Canada Not-for-profit Corporations Act (CNCA) with the CNCA specialist.

**Rich Prophet, Chair**

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*For members not EHC participants, a discounted rate of \$24.99 is available.*

RTO/ERO members own and manage all Health Benefits Plans. A committee of RTO/ERO members determines Plan design and premiums.



**Johnson Inc. is our Benefits Administrator.**

**The Preferred Service Home-Auto (PS Plan),** a comprehensive home and automobile insurance program, is available to RTO/ERO members since 1985.

[www.johnson.ca/rto-ero](http://www.johnson.ca/rto-ero)

## **Marketing & Communications Committee Report**

The mandate of the Marketing & Communications Committee, in alignment with the strategic plan and terms of reference, includes the following priorities:

- Communicate and cooperate with the chairs of all the committees
- Provide advice about ways to market, communicate and engage effectively with members and prospective members
- Support district communications: district newsletters, websites, and social media, through the provision of regional communications workshops
- Provide advice regarding volunteer recruitment, recognition, engagement and succession planning
- Provide guidance/advice regarding [corporate] branding

**Social Media** – A social media audit has resulted in updates to our Social Media Policy. The audit revealed our current members are highly engaged with RTO/ERO on Facebook.

**Retirement Planning Workshops** – This area of recruitment is now part of the Marketing & Communications Committee mandate. The workshops have been revamped and continue to be one of our most effective marketing tools.

**Branding** – The next stages have been developed from the direct input from Forum discussions and from members through consultation and engagement activities. The main focus is on maintaining a positive impact for our organization and for our members.

**Marketing & Communications Workshops** – A very successful Regional Communications Workshop was held in Eastern Ontario. We value continuing to offer regional communication workshops in the future. In particular, we are aiming to connect with districts in areas that have not had access to a regional workshop to date.

**Conference Displays** – There are many opportunities each year for reaching potential members through our conference displays and chatting with Committee representatives. This responsibility is shared with Member Services Committee.

**Working with Districts Through Liaisons** – We also produce “Topics for Sharing.” These are short information pieces designed to be used in newsletters and e-newsletters, on Facebook and district websites. The communications leads from our three new districts have been added to our liaison lists.

**Finding New Ways** – The Committee is always looking at ways to reach out effectively and strengthen our connections with all education communities.

**Margaret Coleman, Chair**



## Member Services Committee Report

The Member Services Committee continues to oversee **Goodwill and Travel**, however, the Terms of Reference for the Committee have been updated for 2019-2020 with the addition of **Legal Issues/Documents and Volunteer Engagement**.

### Goodwill

A Goodwill Workshop was held on September 8-9 in Toronto. The theme was “*The Joy of Giving / Donner pour le Plaisir*”. The workshop was based on survey results provided by Goodwill representatives. Workshop presentations included Volunteer Engagement, Recruitment, Succession Planning and Legal Documents such as wills and power of attorney. The RTO/ERO Foundation provided information on Social Isolation. We also had small group discussions on the Sharing of Goodwill Practices. Participants went back to their Districts with new information to share and to put into practice. They also brought back Goodwill Documents. The Member Services Committee thanks the presenters for their excellent sessions and the district representatives for continuing to be so dedicated to the members of their District.

### Travel

The tremendous support of members in response to a survey on travel was noted. Based on the responses, indicating that the majority of our members use on-line services and local travel agencies to both research and book their travel, the Board decided that RTO/ERO did not need to continue with a preferred travel provider, the role that Merit Travel played for many years.

**Suzanne Poudrette-Gagnon**, Chair

[**Editor:** a non-exclusive relationship continues with Merit Travel. Services provided to those members having used Merit Travel have been well received.]

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## Political Advocacy Committee Report

Our work, of course, does not stop with the conclusion of the election. Under the terms of reference, the Political Advocacy Committee is charged with “*monitoring external organizations and issues related to retirees, seniors and pensioners and to recommend initiatives to the board*”. To this end we have developed a list of issues that are tracked and reported on at every meeting. These areas of interest include: affordable care facilities, age-friendly communities, Bill 162 - the insurance amendment act, climate change and environmental issues, elder abuse, geriatric training and care, hydro rates, the Ontario health coalition, powers of attorney, reverse mortgages, social isolation, medical assistance in dying, estate planning and of course anything related to our pension plans. We have a lead person tracking each of these issues and they report back to our committee at every meeting.

Your Political Advocacy Committee has been **newly tasked with monitoring and advising the board in any activities related to pension reform**. The committee will be attending a conference focusing on pension provision and we assure members that the importance of maintaining our pension plan is foremost. With the Board, we understand that our members expect that their pensions are protected.

In the fall of 2020, the committee will host a political advocacy conference to train district Political Advocacy Chairs in performing the duties.

In response to members who have mentioned that they have experienced scams, the committee discussed and referred the matter to the Board.

Though our organization is party-neutral, we are not issue-neutral. We share with the Board the belief that cuts to education or health are unacceptable and RTO/ERO will make every effort to hold any government accountable that attempts to diminish the quality of service in these two areas. To this end, the committee will be participating with the Board in a lobbying day at Queen’s Park in November where we will be meeting with MPPs to discuss areas of concern. Experience has shown us that lobbying is a precise art and that it is better to promote a few issues rather than a whole wagon-load. The committee unanimously agreed that the three areas we want discussed are the funding cuts to education, the funding cuts to health care, and the need to improve the training and provision of geriatric care in Ontario. We have sent these priority issues to the Board for its consideration.

**Rick Victor**, Political Advocacy Committee Chair



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## **Project - Service to Others (PSTO) Committee Report**

As presented by the Board of Directors, the Terms of Reference for the PSTO Committee are as follows:

- a) To make recommendations to the Board regarding the selection criteria for PSTO grants and scholarships;
- b) To review and evaluate applications for PSTO grants and scholarships and recommend successful applicants for approval to the Board, and
- c) To ensure that all approved PSTO projects include appropriate recognition and visibility for RTO/ERO in the local community.

The PSTO Committee undertook the following:

### **A. 2019 Project Applications**

We began by reviewing the applications submitted by the districts. Previous to the meeting, the Committee members spent time reading and evaluating the applications. At the meeting, we discussed each application and made our decisions as to which ones have properly completed the applications by following the recommended criteria for doing so.

The Committee reviewed 29 applications and recommended the approval of the following applications: 17 with full funding; 5 with partial funding; and 7 with no funding, for a combined total of \$77,813.00 (see following document). [See Newsletter, Page XX for 2019 supported requests.]

### **B. Review of the 2019 Project Application**

The Committee reviewed the criteria for the 2020 application and made a few changes to simplify the process noting some difficulties with completion of the applications this year. Districts are encouraged to read the full application before filling in the information as per the criteria.

The Committee forwarded two recommendations to the Board of Directors for consideration:

- a) THAT, on a one-year trial basis, the Board of Directors consider expanding the Project – Service to Others Committee project criteria to allow two (or more) Districts to jointly apply for the funding of a common project; and
- b) THAT the funding for these joint ventures be increased accordingly.

We look forward to receiving many **Scholarship applications** in the new year and encourage Districts to make their members aware of this opportunity for their family members.

**Carroll Carkner, Chair**

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## RTO/ERO Foundation Report



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

**W**e continue to carry out our fundraising activities and our granting program in a way that maximizes donor impact while further growing the capacity of the Foundation to fund more aging-related research in the future. With much appreciation to our donors, our two social isolation grants, announced last Fall, are now moving forward.

The grant of **\$50,000 to the National Institute on Ageing** will synthesize and catalogue information related to social isolation in seniors, from national and international sources. Included in this work will be an in-depth overview of the problem and researching emerging policies and practices to prevent and reduce social isolation.

The grant of **\$25,000 to Family Services of Peel** will reach isolated seniors in this region, at community outreach locations. Some key initiatives include updating and printing *Peel Find It 55+ Community Resource Guide* and translating it into Punjabi, Urdu, and Chinese; and developing an assessment tool to determine what services are needed to promote healthy aging.

The Foundation expects to announce its next granting focus later this fall.

The Foundation has again identified October as Social Isolation Awareness Month. This year, in addition to raising awareness, and stimulating conversation and action about the risks of social isolation, we have added a fundraising component to the campaign. Through corporate sponsorships and members' voluntary donations, we hope to raise \$100,000 for research to further our understanding of this emerging crisis.

We are working closely with our District Foundation Champions, and are thrilled to have a core group of District volunteers who are not only creating awareness about the Foundation, but are also now equipped with the resources and tools they need to speak about the issue of social isolation within their District and within their communities.

**Joanne Murphy**, Chair, Board of Directors

Why not consider a monthly donation to the RTO/ERO Foundation!:

On-Line or by Downloaded Donation Form at [www.embrace-aging.ca](http://www.embrace-aging.ca)

or, by phone: 416•962•9463 or 1•800•361•9888 ext.271.

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

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

## RTO/ERO's Representative on the Ontario Teachers' Pension Plan Benefits and Adjudication Committee (BAC) Report

This report reflects meetings and hearings from October 31, 2018 to May 9, 2019.

The role of the Benefits and Adjudication Committee (BAC) is to hear members' appeals of decisions made by staff from the Ontario Teachers' Pension Plan (OTPP). Members receive in-depth training by independent legal counsel to ensure impartiality in our decision-making process as reflected in the written decision. This in-service training is a major item of our twice-yearly meetings.

The BAC has ten members – two are Board members, three are government appointed and five are appointed by the Ontario Teachers' Federation (OTF). The Chair is **Patti Croft**, a Board member, as is the Vice- Chair, **Gene Lewis**.

The hearing panel is composed of six BAC members and they receive all documents related to the appeal a week or two prior to the hearing date. On the hearing date, the panel takes note of the evidence presented by the OTPP staff and the appellant. Following the hearing, the panel discusses the evidence heard and makes its decision. We ensure that these points reflect the position of each party and our reasons.

A panel member writes the decision which is then sent to the panel for revision and approval. We try to complete our work within two months.

**Sue Jones**, RTO/ERO Representative

### Toronto District 16 Social Media Presence



[www.facebook.com/RTO-ERO-District-16-111450220263326/](https://www.facebook.com/RTO-ERO-District-16-111450220263326/)

**JOIN US! LIKE US!**

Site initiated by **Linda-Sue Thomas**

Site maintained by **Linda-Sue Thomas** and **Bill Menagh**

## **RTO/ERO Social Media Policy**

RTO/ERO recognizes the importance of using social media networks in a collaborative manner to:

- engage current members
- connect with and recruit prospective members
- building relationships with partner organizations and others interested in the work of our organization

As a membership-based organization for the broader education community, RTO/ERO is committed to a social media policy that encourages the effective and creative use of various digital platforms, while adhering to legal, ethical and behavioural standards in keeping with the expectations of the education profession and sector.

This policy provides guidance for members, employees, volunteers and others posting information on our networks and the use of social media, which should be broadly understood for purposes of this policy to include wikis, message boards, chat rooms, electronic newsletters, online forums, social networking sites, including but not limited to Facebook, Twitter, LinkedIn, RTO/ERO blogs, Flickr, YouTube and other sites and services that permit users to share information with others.

*This policy applies to all RTO/ERO members, staff and volunteers.*

These guidelines are intended to protect privacy, confidentiality and the interests of RTO/ERO.

### **Policy guideline**

The Marketing and Communications department is responsible for ensuring that all RTO/ERO social media channels comply with legislation, RTO/ERO policies and brand standards.

The establishment of new social media networks for RTO/ERO districts, units or committees – such as blogs, Twitter accounts and Facebook pages – shall be done in collaboration with Marketing and Communications department staff. The RTO/ERO Marketing and Communications Coordinator must be an administrator on all district social media accounts, as a risk-management provision to safeguard RTO/ERO from legal and reputational damage.

### **Best practices for RTO/ERO members, staff and volunteers**

- Ask the Marketing and Communications department staff for advice. Districts interested in setting up their own social media account must consult with Marketing and Communications staff, who will assist the district in assessing the best social media channel for the purpose. Resources, training and best practices will be shared with the districts as required.
- Be a good ambassador. Sharing RTO/ERO messages assists the organization

in reaching a wider audience.

- The online behaviour and messages of RTO/ERO members, staff and volunteers reflects on the organization. When using personal social media platforms, such as Facebook and Twitter, be aware that members, employees and the public may be able to see your profile and interactions. Regardless of whether you're posting personally or professionally or in your role as a volunteer or member, always be respectful, polite and honest. Recognize that you are legally responsible for anything you write or place online.
- Do not comment on legal matters unless you are an official spokesperson and have the legal approval of RTO/ERO to do so.
- Be respectful. Do not use ethnic slurs, personal insults, obscenity or engage in any conduct that would not be acceptable in RTO/ERO's workplace, events or social gatherings. Avoid topics that may be considered objectionable or inflammatory.
- Protect your own privacy and security. Use security and privacy features to manage your online presence.
- Show consideration for others' privacy. Be aware of RTO/ERO's Privacy Policy.
- Be positive and add value. RTO/ERO believes that sharing information and experiences benefits our entire community. Share the passion you feel for RTO/ERO and talk about the successes you have been a part of. If RTO/ERO employees and volunteers are perceived to be knowledgeable and helpful, this will reflect positively on the individual and the organization. Posting messages of support and encouragement are appropriate and welcomed. Avoid any messaging that might damage the reputation of RTO/ERO or that contravenes RTO/ERO policies.

### **Posting guidelines**

- Comments from members and the public are welcome. Where appropriate and feasible, RTO/ERO will respond promptly to them.
- Strive to stay on topic, with content relevant to the topics under discussion.
- Refrain from sharing confidential or proprietary information about RTO/ERO, its members and employees, or programs and services.
- Refrain from any materials or information that contravenes RTO/ERO's policies and non-partisanship.
- Act in compliance with all relevant regulations and legislation.
- Do not use RTO/ERO social media platforms for business or personal gain.
- Respond knowledgeably and accurately, using appropriate language. If unfamiliar with a topic, seek input before responding.
- Be mindful of all equity and inclusivity-related RTO/ERO policies, the Canadian Human Rights Act, Occupational Health & Safety Legislation,

accessibility legislation (such as Accessibility for Ontarians with Disability Act) and other relevant legislation when posting content.

- Be aware that anything posted on the internet is traceable and can be retrieved even if deleted.
- Uphold copyright and trademark rules.
  - Do not use another's direct wording or copyright information as your own.
  - Give credit to the original source of information, facts, stats, etc. that you are sharing.
  - Do not use images from the internet as your own in social media posts or comments.
- Posting, sharing, commenting and/or engaging with content does not indicate an endorsement of the account owner or their products/services by RTO/ERO.
- RTO/ERO will not respond to comments that are in violation of the social media guidelines and other policies.
- RTO/ERO monitors all comments on our social media channels and may require members, employees or volunteers to remove postings, comments or any other social media submissions deemed to constitute a breach of this policy.
  - Foul language, violent and/or sexual language, and hateful comments will not be tolerated and will be deleted.
  - Inappropriate or inaccurate comments may be deleted.
  - RTO/ERO reserves the right to remove any content that does not comply with the commenting guidelines.
- Employees may be subject to appropriate disciplinary measures for online behaviour that contravenes RTO/ERO policies.

### **Social media harassment or cyber-bullying**

If a member, employee or volunteer is the subject of social media harassment or cyber-bullying as a direct result of their work or affiliation to RTO/ERO:

- Report the abusive post to the social media channel, e.g. Facebook.
- Do not engage in abusive discussions on social media, as this may escalate the issue and reflect poorly on both you and RTO/ERO.
- If applicable, members who are the victims of online harassment follow the steps outlined in the Code of Conduct.
- Employees who are the victims of online harassment should speak with the Director of Human Resources & Volunteer Engagement and/or, if applicable, the Director of Communications & Marketing.

**Note:** This policy is to be reviewed and updated annually or as required. Previously revised: April 2018, December 2011