



RTO
ERO

TORONTO DISTRICT 16 NEWSLETTER

Volume 42, Issue 3

January, 2020



In This Issue:

25 Top Movies in 2019
Elder Abuse Awareness
Retirement Planning
Spring Theatre Trips
Wellness Workshops

RTO 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: ELDER ABUSE & FRAUD INFORMATION

Calendar

February	Date	March	Date
Bridge.....	4	Bridge.....	3
Art/Sketch	7	Art/Sketch	6
La Belle Langue.....	10	La Belle Langue.....	9
Non-Fiction Book Club.....	11	Non-Fiction Book Club.....	10
Executive.....	13	Executive.....	12
Bridge.....	18	Bridge.....	17
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Annual Meeting & Spring Luncheon: Monday, June 1

Front Cover: Winter is not the time to hibernate. **Stay Active! Stay Healthy!**

Back Cover: Exercise your brain.

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

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



Contact: 416•356•5609 | bettyloureynolds@hotmail.ca

Let me begin by wishing you a very “Happy New Year”! 2020 is promising to be a very good year as RTO has a new look and a new logo. See the website <https://www.rto-ero.org/members-centre>.

A couple of years ago RTO celebrated its 50th Anniversary, at which time we reflected upon our strong and valued history. As our membership extended from coast to coast and increasingly included those in the broader education field, it was time to reflect upon the relevance of the name of our organization. After extensive consultation the consensus was that the name remains but that we move forward with a new logo and brighter colours.

Recently, at the Fall Forum the corporate members (formerly senators) and observers engaged in an exercise designed to highlight our shared values. Our District 16 executive also performed the same exercise, which was circling our values from a long list. The top-rated common core values were Belonging, Community, Well Being, Health, Making a Difference, Service and Respect. As an organization, RTO Toronto District 16 hopes to provide many opportunities for our members to express those shared values in a meaningful way in 2020.

The December RTO Liaison e-newsletter suggests setting an intention rather than a resolution for 2020. Let us use our shared values to form our intentions for 2020. Hopefully, our District 16 Activities can offer you a sense of belonging and community. Participating in one of our many group activities offers you a chance to engage with other retired education workers in pursuing one of your interests. Please see the list of activities in our newsletter on Pages 24-35. Chairing an activity, or serving on our executive, offers you an opportunity to be of service to others and make a difference at the local level. Our Annual Meeting and Luncheon, on June 1, will provide an opportunity to connect with friends and colleagues as we review our direction for another year. Your input and attendance are much appreciated. More details on this will be found in our March newsletter.

As health is a very important value for our members, we offer an extensive series of seminars during our Wellness Workshops, held in April (see Pages 4 and 5). Plus you can read about all of the health benefit plans on the RTO website members center <https://www.rto-ero.org/members-centre> where you can view Communiqué, highlighting the health benefit updates for 2020 and the Insurance Plans Booklet for 2020.

May you realize all your intentions for 2020 and may you find community and belonging in your membership with RTO Toronto District 16. Like us on Facebook! *rtoero district 16*

What are some of the issues we need to address in retirement for a healthy lifestyle and a sense of comfort and security? Join us in April 2020 at our Wellness Series and explore a variety of topics that may influence and/or enhance your future planning in retirement.

Dates: Wednesdays, April 15, 22 and 29

Time: 9:45 a.m. to 12:00 noon

Location: Holy Rosary Church Hall, 354 St. Clair Ave. W., one block east of Bathurst and east of the St. Clair West subway station in Loblaws

Cost: \$10.00 per person to attend (subsidized).
Spouses and friends welcome.
Attend one or all for the same price.

April 15: 10:00 a.m. to 12:00 noon

Estate Planning: Wills, Powers of Attorney and How to Prepare for a Meeting with an Attorney

Chris Clapperton, Estate Lawyer



April 22: 10:00 – 10:55am

Current Frauds & Scams Targeting Older Adults

Richard Santos-Vicentino,

Toronto Police Crime Prevention Officer

&



April 22: 11:05 – 12:00 noon

Living Your Life to the Fullest

Marilyn Weston, Weekly Radio Host 740am,

Wardrobe Doctor & Founder Total Access Centre

More on Page 5

Series - April, 2020

April 29: 10:00 – 10:55am

An update on Your Insurance Plans & Benefits

Stephen Wong, Director of Health & Benefits, RTO



&



April 29: 11:05 – 12 noon

Essentials for Staying Strong, Balanced, Mobile

Eric Daw, Active Aging Specialist,

Founder Omni Fitt

*Coffee /tea on arrival and a healthy snack at breaktime (10:55 – 11:05)
Sessions will include informative dialogue, participation, fun, door prizes.*

To Register for Our Health and Wellness Series:

Contact **Valerie Mah** at 416•533•0445 or email vmah@ican.net

Register early to avoid disappointment

Once your registration has been confirmed by Valerie, complete the form below and attach a cheque for \$10.00 payable to RTO/ERO District 16 and mail to:

Valerie Mah
41 Melgund Rd
Toronto ON M5R 2A1
by Wednesday, April 8, 2020



RTO/ERO District 16 Wellness Series – April, 2020

Please Print

Name

Address

City.....ON Postal Code

Phone:..... Email:.....

Registration Fee \$10.00 per person.
Cheque payable to RTO District 16

RTO Developments

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



**RTO
ERO**

District 16
City of Toronto

- received the retirement planning report that 400 education employees attended the November RPW;
- received, with regret, **Elizabeth McFarlane's** resignation* from the executive;
- received the Treasurer's report to December 7, 2019: Assets/\$56,214.19; Income/\$82,845.71; Expenses/\$74,216.75;
- received the Treasurer's Draft Budget for 2020;
- received the Wellness Workshop agenda (See Pages 4, 5);
- agreed that **Linda-Sue Thomas** and **Bill Menagh** would be administrators for the District 16 Facebook page;
- set event dates for 2020: Annual Meeting/Spring Luncheon June 1;
New Member Breakfast September 15;
Fall Luncheon November 18;
- agreed to oppose the College of Teachers' \$20 increase in its annual membership fee.
- noted that RTOERO has hired an archivist who may be of district assistance.

RTTO Toronto Districts is a voluntary organization representing four RTOERO Districts in Toronto



**RTO
ERO**

Etobicoke and York	22
North York	23
Scarborough and East York	24
City of Toronto	16

(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 2020 SEE PAGE 9 FOR DETAILS

On-Line Registration 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 helps us all.

Board of Governors decision:

- members of RTO having joined RTO while still employed and who wish to participate in our benefits plans, shall pay the annual Membership Fee (\$70 in 2020);
- RTO and the Canadian Federation of Pensioners will collaborate on advocacy issues and initiatives that benefit their respective members.





The annual **RTO Benefits Communiqué**. was mailed to benefits subscribers in November, 2019. Retain this document with your **2020-2022 Insurance Plan Booklet**.

Changes for 2020 include:

- RTO has a new travel insurance provider: Royal & Sun Alliance Insurance Company of Canada (RSA), *with claims now made through **Global Excel***;
- Dental Plan follows the 2020 ODA Fee Guide;
- **New benefits card:**



- Your new benefits card was included in the envelope with **Communiqué**;
- *Effective January 1, 2020, use the new policy number and contact phone numbers if you have a medical emergency or you need assistance when travelling*
- The information for your Extended Health Care, Dental and Hospital claims



has not changed. *You do not need to update this information with any of your providers.*

- RSA is the new insurer for our travel insurance, so the contact information for emergency medical travel claims will change.
- **Discard your old benefits card.**

Benefits Premiums, 2020 (See Page 8)

Several factors have influenced our premiums for 2020:

- Changes to provincial insurance coverage;
- Increased member use of prescription drugs and paramedical services;
- Low Canadian dollar, compared to US and global currency;
- Changes we have made to keep the plans competitive yet sustainable.



RTOERO Benefits Plans Premiums

2020 premiums balance affordability and service

Premium rates are set by the elected Board of Directors, based on recommendations from the Benefits Committee. All premiums are devoted exclusively to providing comprehensive, affordable benefits for our members. The rates are set to ensure the long-term stability of our plans.

	Ontario*	Quebec*	All Other Provinces
Hospital and Convalescent Care			
Single	\$16.56	\$16.71	\$15.33
Couple	\$33.07	\$33.38	\$30.62
Family	\$38.87	\$39.23	\$35.99
Extended Health Care			
Single	\$112.71	\$113.75	\$104.36
Couple	\$225.45	\$227.54	\$208.75
Family	\$270.56	\$273.07	\$250.52
Dental			
Single	\$67.00	\$67.62	\$62.04
Couple	\$132.14	\$133.36	\$122.35
Family	\$164.78	\$166.30	\$152.57

*Where required by law, applicable taxes **have been included** in these monthly premium rates (8% in Ontario and 9% in Quebec).

Thinking about retirement?

Attend a *FREE* Retirement Planning Workshop

Attend and learn about:

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

FOUR WINTER/SPRING WORKSHOPS

Saturday, February 8 ~ 9:00AM
Downtown Courtyard Marriott
Thursday, April 23 ~ 5:00PM
Scarborough Location TBA
Saturday, May 30 ~ 9:00AM
Scarborough Location TBA
Saturday, June 6 ~ 9:00AM
North York Location TBA

Hosted by



Sponsored locally



Toronto Districts
16 • 22 • 23 • 24

OTHER AREA WORKSHOPS

Newmarket:
February 25
Richmond Hill:
March 24
+
Others across
Ontario
Check URL below

REGISTER NOW!

Details and On-Line Registrations available at:

<https://www.rto-ero.org/join-us/retirement-planning-workshops>

Fall Artisan/Craft Sale Photos

Thanks to the efforts of **Kay Jeffery** (photo: opposite, bottom-left), who organized our **Fall Luncheon and Artisan/Craft Show**, Toronto District 16 continued this annual event. We appreciate the support of our returning participants and welcome those joining us this year.

Listed below (pictured opposite) are the members who participated. Apologies to those whose photos are unavailable. Below are some of their wares.

- Marjorie Blake
- Esther Glazer
- Aletta Hendricks
- Gloria Price
- Tunde Szekeres
- Ursula Yanchak
- Doris Brownlie
- Bruce Glazer
- Rayma Hill
- Barb Schiefer Heath
- Ianina Ternier
- Celia Faircough
- Monica Hendricks
- Pat Mandle
- Allan Scott
- Diana Valvasori

The **Vendors' Display**, listed on Page 12, of products and services suitable to older citizens was organized by **Barbara Antheunis** (photo: opposite, bottom-right). Many of those attending found helpful information at these booths.





Vendors at our Luncheon

Arbonne | www.anniemacdougall.arbonne.com

Quality and effective skincare products developed in Switzerland in 1975.

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

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

Chartwell | www.chartwell.com

Retirement Residences

From a Woman's Perspective | <http://www.zoomerradio.ca/shows/from-a-womans-perspective/>

Weekly radio show, interviews on women's issues

Golden Girls of Canada | <https://goldenhomessharingconnections.ca/>

A resource for shared living for single mature adults.

Hearing Life | <https://hearinglifeadvantage.ca/rto/>

Hearing technology and professional hearing care.

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

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

Merit Travel | www.rtotravel.ca

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

Moving Seniors with a Smile | <https://www.movingseniorswithasmile.ca/>

Professional Senior Move Services for Older Adults and Families in the GTA

Pearle Vision | <https://www.pearlevision.ca/>

Eyecare Centres

Picture It Organized | www.pictureitorganized.ca

Certified Personal Photo Organizer: how to sort, store, display

Venngo | www.rto-ero.venngo.com

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

Total Access Centre | www.totalaccesscentre.com

Accessibility products to stay comfortable and safe in your home.

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

Consider joining us next year!



Political advocacy activities raise RTO's profile as trusted voice for seniors

Queen's Park Lobbying Day – Nov. 8

For the third year, RTO/ERO held an advocacy day at Queen's Park. The board of directors, Political Advocacy Committee (PAC) and senior staff represented our organization in a full day of activities, including the following:

- Our teams met one-on-one with MPPs and government officials to share our issues – geriatric training, elder abuse and age friendly communities.
- We attended and were recognized during the Question Period.
- More than 70 MPPs and their staff attended our networking lunch.

Our next steps include the following:

- Mail out information packages to MPPs who did not attend
- District PAC representatives meet with local MPPs

[**Editor:** the logistics of contacting all District 16's local MPPS can be problematic for our Toronto PAC representative. We rely on those of our members who may have contact with our political representatives at all levels of government to present these issues whenever the opportunity arises.



Federal election campaign reaches more than 3 million

During the recent federal election period, we reached more than 3 million people through a digital campaign designed to create awareness about our three national issues – national seniors strategy, retirement income security and pharmacare. (See our May Newsletter for details.)

More than 500 people used our <https://vibrantvoices.ca> landing page to send direct messages to their local candidates in support of these issues.



Many districts were active during the election – with activities such as ads in local newspapers, all-candidate meetings and much more.

Fall Luncheon Photos

Our Fall Luncheon was held on Wednesday, November 20, 2019. Ably organized by **Kay Jeffery** with registrations efficiently handled by **Bob and Barb Putnam** (photos middle and bottom-right respectively), this annual event was attended by over 120 new and long-term members. Former executive member, **Susan Weinert**, joined Barb to help at the registration desk.

Of special interest at our Fall Luncheon is the formal acknowledgement of scholarship winners. This year there were 3 recipients from Toronto. **Susan Baskin**, sponsor of **Jonathan Micay**, is pictured above-right with President **Betty Lou Reynolds**. Other recipients had prior commitments to their education or employment responsibilities.

An annual feature of this event is the awarding of multiple draw-prizes graciously donated by each Crafter and Vendor: 30 this year.

Entertainment this year was provided by **The Michael O'Grady Trio** (photo opposite top-right): **Mike** on the accordion; **Brian Tyrell** on guitar; and, **Shelly Coopersmith** on the fiddle. Their variety of ballads and folk-songs made a pleasing climax for those having attended.

Next Event:
Spring Luncheon & Annual Meeting: June 1.





RTO Foundation ~ 2020 Grant Program



Contact Joan Elliott: zoriajoan@hotmail.com

New Funding For 2020 Grant Program

The RTO Foundation is pleased to announce \$100,000 in new funding for projects that advance our collective knowledge about the impact of social isolation and loneliness on “friend and family caregivers” and/or that evaluate interventions to improve their social engagement and mental health. These are defined as individuals providing informal and unpaid care, typically to seniors over 65 years of age.

Expressions of Interest must be submitted to the Foundation by midnight EST on Sunday, January 19, 2020. Following careful consideration by the grant review panel, a select list of applicants will be invited to submit full proposals. Selected applicants will be contacted by January 31, 2020.

According to Statistics Canada, as Canadians age, friend and family care-giving becomes increasingly important to the well-being of seniors. An estimated 3.8 million Canadians aged 45 or older are providing unpaid care to a senior with a short or long-term health condition. These are individuals who provide assistance with tasks such as transportation and personal care. They help seniors remain in their homes, thereby reducing demands on the health care system.

For the first time, the Foundation is inviting expressions of interest from researchers across Canada. Four grants of \$25,000 will be awarded, based on the recommendations of our expert peer-review panel.

Consider a monthly donation to the RTO/ERO Foundation:

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

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

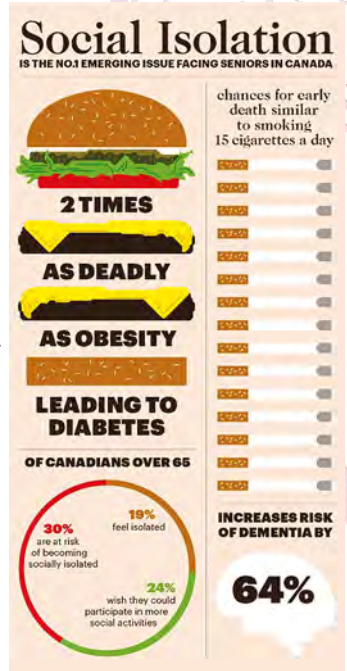
or, by mail: by cheque payable to *RTO Foundation* to:

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



RTO Foundation

ERO Fondation





Fame & Fortune: two enticing goals that many aspire to and sometimes gain without anticipating the unintended and destructive consequences that may come with their attainment.

So many films came out this year that vividly demonstrated the problems and evils associated with the pursuit of these false gods. “Judy” showed, in a heart-breaking, Oscar-worthy performance by Renee Zellweger, the exploitation of Judy Garland as a child actress by malevolent studio bosses who pushed and pushed until she finally broke, addicted to alcohol and drugs and dying at age 46. With all the money the studio made off her great talents and charisma, she ended up broke and unable to pay her bills. At the end of the rainbow, Judy found no happiness, just fans who loved her - and a life of loneliness and misery.

We see the same kind of thing in “Rocketman”, the musical biography of Elton John, although his end has been far more positive than Judy Garland’s and so many other fatalistic rock stars of the last fifty years. Wanting approval from his parents, he could only get approval from his adoring fans, virtual strangers and various sycophants and hangers-on, like Freddy Mercury in last year’s “Bohemian Rhapsody.” He experienced profound loneliness and, like so many other celebrities, tried to escape through hard drugs, casual sex, alcohol, and other forms of abusive behaviour.

We see these themes emerge in a number of other great films featuring superb performances and heart-wrenching emotions: “Stan and Ollie”; “Blinded by the Light” (featuring the inspiring music of Bruce Springsteen and its effect on an English Pakistani teenager and his family); “Wild Rose”; “Once Upon a Time in Hollywood”; and “Yesterday” (What would happen if the Beatles never existed ?).

In some cases, the major characters come to a realization that they have lost their real friends who like you for who you actually are, not how much money, power, or celebrity status you have. They begin to understand their loss of self and begin to know who they truly are again. They shed their self-destructive behaviour, their cruelty to others, and their egocentricity. We see this in a very moving way in “Yesterday”, “Wild Rose”, “Blinded by the Light” and “Rocketman” - all musicals, all beautifully scripted and performed. There can still be redemption, forgiveness, and love.

My favourite film of the year was “Parasite”, a South Korean production with scenes that I still can’t get out of my head. Director Bong Joon-ho has masterfully crafted a movie which is part social satire, part horror comedy, part thriller that in its cinematography and sound track evokes the techniques and atmosphere of that master of suspense, Alfred Hitchcock. It’s that good and nail-biting!

With outstanding performances from the entire cast, the movie vividly demonstrates the inequity between two **Cont’d Page 18** 📄



economic classes in Seoul, a kind of rich man/poor man theme, that makes your heart ache while at the same time making you laugh through your teeth and gasp at the horrific twists and sudden violence.

A few short comments:

Scariest Film of the Year: US by Jordan Peele, another creepy film about economic disparity with surreal comedy and horror.

Best Performance by an Actor: Joaquin Phoenix in “Joker” - an exhausting and upsetting portrayal of a man suffering from mental delusions and schizophrenia.

Most Heart-felt Performance: Tom Hanks as Fred Rogers in “A Beautiful Day in the Neighbourhood” - the feel-good film of the year. Could win Hanks his third Oscar as Best Supporting Actor.

Funniest Film of the Year: “Always Be My Maybe” (a witty and laugh-out-loud RomCom with an unbelievable self-parodying performance by Keanu Reeves); Runners-Up: “Dolemite Is My Name” with a revived Eddie Murphy; “Shazam!” (a very funny and astute “superhero” movie that deals with bullies and a boy adjusting to a new body - it also was amusing to me to see my old school where I spent so many good years teaching, Danforth Collegiate and Technical Institute, being used as both an exterior and interior set!).

It should be noted that my list of Top Movies does not include certain films because they played late in December and I could not see them because of publication deadlines. They will all probably be Oscar contenders, according to the the latest buzz amongst critics who have actually seen them before regular audiences do: “Bombshell”; “1917”; “The Two Popes”; “Uncut Gems”; and “Little Women” (yet another remake of this classic, this time directed by a woman, finally!).

TOP 25 MOVIES OF 2019

- | | |
|---|--------------------------|
| 1. Parasite | 14. Blinded by the Light |
| 2. Once Upon a Time in Hollywood | 15. The Good Liar |
| 3. The Irishman | 16. Wild Rose |
| 4. Joker | 17. Dolemite Is My Name |
| 5. Judy | 18. The Farewell |
| 6. Jojo Rabbit | 19. Richard Jewell |
| 7. Rocketman | 20. Knives Out |
| 8. A Beautiful Day in the Neighbourhood | 21. Luce |
| 9. Yesterday | 22. The Laudromat |
| 10. Marriage Story | 23. Shazam! |
| 11. Always Be My Maybe | 24. Tolkien |
| 12. US | 25. The Report |
| 13. Stan and Ollie | |

These are my personal favourites of the year. Enjoy them in the enveloping darkness of a movie house or in the coziness of your den or living room in the dark days of winter. It’s always a wonderful time at the movies. **John**

Naloxone: Save a Life

What is naloxone?

Naloxone (pronounced na-LOX-own) is a fast-acting drug used to **temporarily reverse the effects of an opioid overdose**. Naloxone can restore breathing within 2 to 5 minutes.

Why does naloxone work only temporarily?

Naloxone is active in the body for only 20 to 90 minutes, but the effects of most opioids can last longer. This means that **the effects of naloxone are likely to wear off before the opioids are gone from the body**, which could cause breathing to stop again. Naloxone may need to be used again, depending on the amount, type or method of consumption of the opioids (e.g., oral, injection).

An overdose is **always an emergency**. Even if naloxone has been administered, **always call for help**.

TIP: If you or someone you know is using opioids, make sure to carry naloxone with you. It's available without a prescription and can be picked up at most pharmacies or local health authorities.

Is naloxone safe for everyone?

Yes, naloxone is **safe for all ages**. It works only if you have opioids in your system. It is safe to keep on-hand because it cannot be improperly used and does not create dependence.

How is naloxone helping to address Canada's opioid crisis?

Naloxone has been used to successfully reverse thousands of opioid overdoses across Canada. It is used by first-responders such as paramedics and firefighters. Take-home naloxone kits are also available to anyone who may be at risk of an overdose or who is likely to encounter one. Take-home naloxone kits are **available without a prescription** and can be picked up at **most pharmacies or local health authorities**.

Continued on Page 20 

<https://canada.ca/opioids>

**KNOW
MORE**

DRUGS: GET THE FACTS.
KNOW THE RISKS.

Get the facts at **Canada.ca/Opioids**



Government
of Canada

Gouvernement
du Canada

Canada

ISBN 978-0-660-28934-2

Naloxone continued from Page 19

In Canada, two types of take-home naloxone kits are available:

Naloxone Nasal Spray is sprayed directly into the nose where it is absorbed. It starts to take effect in 2 to 3 minutes.



Injectable

Naloxone is injected into a muscle in your body: the upper arm, thigh or buttocks are best. It starts to take effect in 3 to 5 minutes.

Naloxone Saves Lives. Get a Kit.

- ✓ Naloxone temporarily reverses the effects of an opioid overdose to help restore breathing
- ✓ If you think someone is experiencing an opioid overdose, call 9-1-1 or your local emergency help line, then give naloxone by following the directions on the kit
- ✓ Take-home kits are available at most pharmacies or local health authorities; no prescription is needed
- ✓ Kits expire and should be replaced after 18 to 24 months

Get the facts at: <https://Canada.ca/Opioids>

Supporting Public Education

RTOERO members are encouraged to support public education across Canada. Recently, our district president, **Betty Lou Reynolds**, visited an OSSTF information line to do just that. For more information, go to:

<https://www.buildingbetterschools.ca>

<https://bargainingforeducation.ca>

<https://www.knowmore.ca>





Also, WHAT TO KNOW ABOUT FRAUDS & SCAMS

What Is Elder Abuse?

Elder Abuse is defined by the World Health Organization as “a problem, although the magnitude single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person.” Often more than one type of abuse occurs at the same time.

Types of Abuse

- ▶ Neglect
- ▶ Psychological
- ▶ Financial
- ▶ Physical
- ▶ Sexual

How many Ontarians face Elder Abuse?

Elder abuse is a serious and growing problem, although the magnitude and extent of the elder abuse cases occurring in Canada is not well known, due to limited data collected and unreported cases.

There are currently 2 million seniors aged 65 and over residing in Ontario 14.6 % of the population. Based on studies that indicate approximately 6% to 10% percent of seniors are abused, there are between 120,000 and 400,000 seniors living in Ontario who have experienced or are experiencing elder abuse.

Where Can Elder Abuse Occur?

- ▶ Older adult’s own home
- ▶ Home of the caregiver
- ▶ Long-Term Care Homes
- ▶ Retirement Homes
- ▶ Assisted Living Facilities
- ▶ Hospital

Impact On Seniors Health

- ▶ Elder abuse can have a significant impact on the physical and emotional well-being of seniors.
- ▶ The emotional consequences of abuse often result in seniors living in fear, anxiety and depression. Physical abuse can cause cuts, bruises, broken bones, leading to pain and in some cases death.

Senior Victims Who Abuses?

- ▶ Any senior can become a victim of elder abuse regardless of gender, race, ethnicity, income or education.
- ▶ Abuse is not limited to older adults of any particular culture, ethnic group, social background or religion.

Who Abuses?

- ▶ Committed by people that the senior knows; it frequently involves a spouse or other family member, friends, professional service providers, neighbours or any person who is in a position of power and trust.

Legislation In Long-Term Care/ Reporting

Retirement Homes

Anyone who sees or suspects abuse in a Long-Term Care or Retirement Home must report it (see numbers below). This obligation to report does not apply to residents.

Ministry of Health and Long-Term Care

1•866•434•0144

Retirement Homes Regulatory Authority (RHRA)

1•855•275•7472

Seniors are reluctant to report because they:

- ▶ Fear retaliation – afraid of what the abuser will do to them if they report the abuse
- ▶ Depend on the abuser for food, shelter, clothing, and health care
- ▶ Fear they will be placed in an institution, such as a Long-Term Home

Crime Stoppers

Call if you suspect an older adult is being abused and/or a criminal act is happening. **(1•800•222•TIPS (8477))**

WARNING SIGNS OF ELDER ABUSE

Financial Abuse

The most common form of elder abuse, financial abuse, is defined as any improper conduct, done with or without the informed consent of the senior that results in a monetary or personal gain to the abuser and/or monetary or personal loss for the older adult.

- ▶ Unexplained or sudden withdrawal of money from accounts or ATM withdrawals
- ▶ Suspicious or forged signatures on cheques or other documents
- ▶ Notice of eviction or discontinuation of utilities
- ▶ Appears unkempt, seems to have a lower standard of living compared to others residing in the same household

Neglect

Neglect is not meeting the basic needs of the older person;

1. Active (intentional) neglect: the deliberate withholding of care or the basic necessities of life.
 2. Passive (unintentional) neglect: the failure to provide proper care to an older adult due to lack of knowledge, experience.
- ▶ Withholding care or denying access to necessary services (home care, nursing) or medical attention
 - ▶ Leaving a person in an unsafe place
 - ▶ Improper use of medication – over/under medicating
 - ▶ Poor nutritional status

Continued on PS4 

Psychological Abuse

Emotional and Psychological abuse is any action, verbal or non-verbal, that lessens a person's sense of identity, dignity and self-worth.

- ▶ Low self-esteem, appears withdrawn
- ▶ Lack of eye contact
- ▶ Appears fearful or nervous around caregiver or other persons
- ▶ Reluctance to talk openly

Physical Abuse

Physical abuse is any act of violence or rough handling that may or may not result in physical injury but causes physical discomfort or pain.

- ▶ Unexplained injuries such as broken bones, bruises, bumps, cuts, grip marks
- ▶ Discrepancies between injury and explanation from the senior
- ▶ Unusual patterns of injuries
- ▶ Never taken to same doctor or hospital

Sexual Abuse

Sexual abuse is any sexual behaviour directed toward an older adult without that person's full knowledge and consent; it includes coercing an older person through force, trickery, threats or other means into unwanted sexual activity.

- ▶ Caregiver makes inappropriate sexual comments
- ▶ Non-consensual sexual contact of any kind
- ▶ Fearful or withdrawn

To find help call from anywhere in Ontario

Seniors Safety line

1.866.299.1011

For more information and resources contact:

Elder Abuse Ontario

Website:

www.elderabuseontario.com



**Community Partners of
Elder Abuse Ontario**



Who We Are

Elder Abuse Ontario (EAO) is a non-profit charitable organization incorporated since February 1992. EAO is governed by an elected volunteer Board, representing seniors and their issues from across the province of Ontario. EAO's major funder is the Government of Ontario. Specific project funding is received from a variety of foundations as well as private donors.

EAO has seven Regional Consultants serving the province of Ontario, offering organizations customized training and education for their staff. Regional Consultants also perform outreach activities for seniors' groups, and further the cause of abuse prevention at conferences and events.

Mission Statement

Our mission is to create an Ontario that is free from abuse for all seniors, through awareness, education, training, collaboration, service co-ordination and advocacy.

Vision

We envision an Ontario where seniors are safe and respected.
Ontario Strategy to Combat Elder Abuse

- EAO is responsible for implementing this provincial strategy, which includes:
 - i. Strengthening community co-ordination of resources
 - ii. Training and education for front line staff
 - iii. Raising awareness of elder abuse and available community resources

Tools and Resources

- Interactive website — www.elderabuseontario.com
- Core Curriculum and Resource Guide
- e-Tools and Assessment Guidelines
- Training DVDs, customized educational resources
- Up-to-date information regarding local elder abuse networks and contact information

Seniors Safety Line - 1-866-299-1011

- Provides 24/7 toll free line to support abused seniors and their families in over 150 languages.

Continued on Page S5 





Elder Vibrancy Campaign

- Collection of eight paintings celebrating the vibrancy of seniors while raising awareness of ageism and promoting a positive perception of aging.

How To Tell Someone You Are Being Abused

Starting the Conversation

Remember, no one deserves to be abused or mistreated. Consider telling:

- someone you trust • someone who will listen and support you.

Who Can You Tell?

- Clergy/Faith Leader
- Friend, neighbour
- Lawyer/Accountant
- Community Centre Staff
- Family Member or Relative
- Physician
- Police
- Staff at the Seniors' Centre or Group
- Consider bringing a friend with you when you decide to speak with someone about the abuse

How to Start the Conversation.

- Pick a time when you will have privacy and not feel rushed
- Say "I have a serious problem that has been happening for....." [mention the length of time]

Describe what has been happening.

My son, daughter, friend, caregiver... has not been treating me well. He/she has:

- Used my money for themselves
- Taken money from my bank account without my permission
- Denied me access to my money/possessions
- Forced me to appoint him/her the Power of Attorney
- Forced me to sign over my house
- Forced me to give him/her my PIN # and bank account information
- Prohibited me from visiting my friends/family or having them visit me
- Forbidden me from using the telephone to speak with friends or family and blocks all callers from speaking to me.

My son, daughter, friend, caregiver... has been abusive by:

- Pushing me
- Slapping me
- Shoving me
- Yelling at me



- Saying untrue, unkind things to me
- Saying hurtful things to me
- Not providing adequate food, shelter, medicines
- Threatening me
- Ignoring me

When this happens, it makes me feel:

- Sad
- Helpless
- Lonely
- Humiliated
- Embarrassed
- Depressed
- Angry
- Disrespected
- Frightened

I want you to help me by:

- Listening and supporting me.
- Helping me to safeguard my finances and money.
- Taking me to a lawyer to make a new Power of Attorney or Will.
- Helping me to move somewhere safe.
- Talking to the abuser with me.
- Working with me to solve this problem.
- Calling an agency for help.
- Checking with me before you take any action.

Please don't share this with anyone else without my permission.

This was very hard for me to talk about. Thank you for listening.

How To Ask About Abuse

Starting the Conversation

Abuse is a difficult and emotional topic to approach. Make sure that seniors know they are not at fault and that they are not alone. Listen carefully to what they say and let them know you are there to support them and to help. Reassure them that you will respect their confidence and ask them what they would like to do about the abuse.

Keep an open mind and do not be judgmental. Typically the senior has a relationship with the abuser and does not want anything bad to happen to that person. The senior may be fearful of making things worse and may be feeling vulnerable and afraid.

Keeping Your Money Safe

What You Need to Know

As you age, some people, such as family members, telemarketers, or con-artists may try to take advantage of you and your money.

Continued on Page S7 





What Can You Do?

- Arrange direct deposit for your cheques into your own bank account.
- Talk to your bank manager about changing your accounts so only you have access to them.
- Speak to your bank manager by yourself, that is, in the absence of your power of attorney, to make sure the bank is aware of your desires and following your directions.
- Set up automatic payments for your bills.
- Keep your PIN number safe and DO NOT share with anyone.
- Keep track of all transactions and regularly review bank statements and financial records, even if you have a Power of Attorney doing this for you.
- Consult your own lawyer to draft a Power of Attorney document and a Will.
- Choose people you trust to make decisions about your money.
- Before you sign any document make sure you fully understand it or wait until you have someone you trust review it.
- Lend money only if you want to and always have a signed plan for repayment, even for family members.
- If anyone is taking advantage of you or your money — TELL SOMEONE.
- Be aware of your rights.



Where to Get Help

- Speak to clergy, your family physician, a community agency, staff at the seniors' centre or your local elder abuse network.
- Call the police or OPP. Many regions have officers who specialize in working with seniors.
Remember that calling the police/OPP does not mean that the person abusing you will automatically be charged.
You can just speak to them to find out what options are available or to get information.
- Call the toll free Seniors Safety Line - **1-866-299-1011**.
The Seniors Safety Line operates 24/7 and in over 150 languages.
They can assist you with Safety Planning and direct you to resources available in your community.
- If you wish to remain anonymous, call Senior Crime Stoppers at **1-800-222-TIPS (8477)**



What To Do If You Suspect Abuse

In the community:

If senior is in immediate danger:

- Dial 911
- Stay with the senior and offer support and reassurance until help arrives

If senior is not in immediate danger:

- Investigate further to get the facts, ensuring that your information is clear and accurate
- Do not do anything until you speak to the abused senior, unless they are not competent.
- Ask the abused senior what they want to do and provide reassurance and support.
- Find out what help is available for the senior and share this information with them.
- Call the toll-free Seniors Safety Line (1-866-299-1011) to get information about what help is available in your community.
- Check the EAO website at www.elderabuseontario.com for additional information and resources.
- For a non-competent senior call the police or the Office of the Public Guardian & Trustee (1-800-366-0335)
- Stay connected with the senior and follow up.


In a Long term Care Facility:

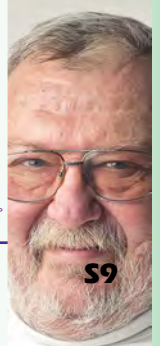
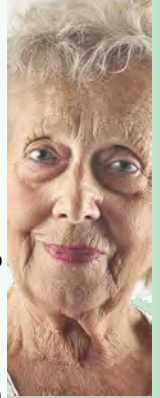
If senior is in immediate danger:

- Dial 911
- Stay with the senior and offer support and reassurance until help arrives

If senior is not in immediate danger:

- Report your suspicions to the Director of Care or the administrator of the home.
- Call the Long-term Care ACTION Line to report your concerns:
1•866•434•0144
- Stay connected with the senior and follow up.

Continued on Page S10 



Protect Yourself From Abuse Stay Connected

Protect Yourself from Abuse by:

- Staying in touch with friends and family.
- Setting times for regular phone calls or visits with loved ones and friends.
- Joining a group and meeting new friends.
- Staying physically and mentally active.
- Volunteering and sharing your skills.
- Becoming involved in community programs and finding out what resources are available.

If you are being abused, you are not alone, help is available.

For emergencies, dial **911**



Seniors Safety Line

**For Safety Planning and learning about local resources,
dial the toll free**

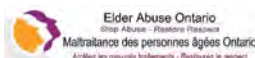
Seniors Safety Line: 1-866-299-1011

Operates 24 hours - 7 days a week in over 150 languages

Other agencies that can help include:

OPP: 1-888-310-1122

Senior Crime Stoppers: 1-800-222-TIPS (8477)



S10

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

What every older Canadian should know about

8

FRAUDS AND SCAMS

Fraud is the number one crime against older Canadians. Though people of all ages can be victims of fraud, older people get targeted more than others. Some of the reasons are that they are often home during the day to answer the door or phone, they can be more trusting and they may not have family or friends close by to ask for a second opinion.

People who commit frauds and scams are commonly called con artists. Con artists don't just target people who have a lot of money. A con artist may steal a small amount from many people. They use a variety of ways to reach people, including the Internet, phone calls and even door-to-door visits.

so they can pretend to be that person and then do things like apply for a credit card, take out a loan or mortgage, get a cell phone or withdraw bank funds. The con artist will try to get information such as a bank card number and personal identity number (PIN), credit card number, health card number, driver's license and Social Insurance Number (SIN). Sometimes they will steal or copy the documents; sometimes all they need is the information. If your wallet is lost or stolen, or mail you are expecting goes missing, you should report it right away to your bank or credit union.

Credit/debit card frauds

Credit card and debit card fraud occurs when a con artist uses your card, or a copy, to make purchases or withdraw money from your account. Keeping your card in sight, memorizing your PIN, and shielding your hand when you enter your PIN are ways you can reduce the risk of your credit card or debit card information being stolen and misused.

Online scams

There are many online scams and new ones appear all the time. Some appear to be asking for your help; some say there is a problem with your bank account or tax return. Scam e-mails are often easy to spot because of spelling and other mistakes, but some can look like they are coming from a person or organization you know. If you are

VICTOR'S STORY:

Victor received a phone call telling him he had won a free trip. The caller started by congratulating Victor and telling him about the exciting details of the trip. Then the caller told Victor he needed to pay a small fee right away in order to claim his trip and asked Victor for his credit card number. Victor knew he had not entered a contest for a free trip and he also knew he should not give his credit card number over the phone to a stranger, especially one who called him. Victor hung up and called PhoneBusters to report a probable scam.

Common types of frauds and scams

Identity theft

Identity theft occurs when a con artist steals personal information from someone



ISSD-043(8)-11-10



FEDERAL/PROVINCIAL/TERRITORIAL
MINISTERS RESPONSIBLE FOR SENIORS

not sure about an e-mail—for example, if it asks you respond with personal or financial information or to go to another Web site and enter information there—call to check, and do not respond to the e-mail.

Phone and door-to-door scams

Phone and door-to-door scams are also very common. Someone will call or come to your door pretending to be a representative of a charity, an employee of a credit card company, or even a distant relative. You might be offered a free prize or trip. If you aren't completely sure who you are dealing with, do not give the person any money or information.

Sometimes people call or come to your door using high-pressure sales tactics to get you to buy something you don't want or need, or to talk you into getting work done on your house and then overcharging you or doing a bad job. While this is not always illegal, it is wrong and should be reported.

What should I do if I think I have been scammed?

All frauds and scams should be reported, even if you are embarrassed or feel the amount of money is too small to worry about. While you might not be able to get your money back, you can help stop the con artist from scamming other people. Report all frauds and scams to your local police, or call PhoneBusters at 1-888-495-8501.

TIPS AND SAFEGUARDS

Keep all personal documents in a secure place. If you don't need them, do not carry your birth certificate, passport or SIN card.

Never tell another person your PIN or account passwords and take care to cover your hand when entering your PIN at bank machines and when making store purchases.

Safely dispose of old bills and statements—shredding is best.

Do not click on pop-up windows or respond to e-mails, open attachments or go to Web site links sent by people you do not know. Your bank or credit union will not send you anything by e-mail unless you ask them to.

Never give out your credit card, bank account, or personal information to someone over the phone, at the door, or over the Internet unless you know the person or organization you are dealing with, or you made the contact.

Do not sign an agreement or contract to buy anything without giving yourself time to think it over. If a salesperson insists that an "offer" is "time limited" and you must decide that moment, it is probably better not to buy.

Be suspicious if someone you don't know asks you to send them money or a cheque, or to return money they "accidentally" sent you.

Before hiring someone or agreeing to have work done on your home, ask for proof of identity and references and check them.

Where can I find out more?

There are many good on-line sources of information about frauds and scams. The Financial Consumer Agency of Canada Web site www.fcac.gc.ca, provides information about your rights in dealing with banks and other financial institutions. For more information, visit www.seniors.gc.ca or visit your local Service Canada office. To order additional copies of this publication, or for help finding a phone number in your province or territory, call 1 800 O-Canada (1-800-622-6232), TTY: 1-800-926-9105.

This document has been jointly prepared by the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum. The Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

This document is available on demand in alternative formats (Large Print, Braille, Audio Cassette, Audio CD, e-Text Diskette, e-Text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a typewriter (TTY), call 1-800-926-9105.

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8. What every older Canadian should know about frauds and scams.

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ISBN: 978-1-100-51531-1

THE LITTLE BLACK BOOK OF SCAMS

2ND EDITION

RED FLAGS: THINGS TO WATCH FOR

Learn to recognize the signs that something is amiss.

Wire transfer. Many scams involve a request to wire money electronically using a money transfer service, like MoneyGram and Western Union, or using cryptocurrency, such as Bitcoin. Remember that sending a transfer through these services is like sending cash—once the amount is picked up, it's almost impossible to get your money back.

Overpayment. When you're selling something—especially online—be wary of how you get paid. A fraudster may send you a counterfeit cashier's, personal or corporate cheque in an amount in excess of what they owe. You'll be asked to deposit the cheque and wire the excess funds immediately back to them. Once your bank realizes the cheque is a fake, you'll be on the hook for the money withdrawn.

Spelling mistakes. Be skeptical of emails, messages or websites that contain misspelled common words; grammar errors that make it difficult to read or expressions that are used incorrectly. Email and web addresses should also be examined closely to see if there are subtle mistakes or differences.

Personal information request. Fraudsters may ask potential victims to provide more personal or financial information than is required for the transaction or discussion. Be suspicious if someone asks for copies of your passport, driver's licence and social insurance number, or birth date, especially if you don't know the requestor.

Unsolicited calls. You might get a call from someone claiming that you have a virus on your computer, you owe taxes or there has been fraudulent activity in your bank accounts. Know that legitimate organizations will not call you directly. Hang up and call the organization yourself using the number from a trustworthy source, such as the phone book, their website, or even invoices and account statements.

Unsolicited friend requests on social media. Don't accept friend requests from people you don't know until you review their profile or ask your real-life friends if they know them. Does their profile look fairly empty or have posts that are very generic? Do they seem to be promising more than friendship?

These are some red flags that point to a scam. Delete that request and block future ones.

Astounding mail offers. You received a game card in the mail. It guarantees you will or have already won. Prizes might range from cars to trips. If you have not entered a contest, throw that card away. It's probably a scam!

It's just too good to be true. Everybody loves a great deal. But shocking offers, unbelievable discounts and unreal rates may signal that the offer isn't quite what it seems. Cheap prices usually equal cheap products, or counterfeit goods. Free offers may require providing your credit card for shipping. Small tactics like these can lead to big profits for scammers.

REPORTING A SCAM

Who to contact depends on where you live and what type of scam is involved.

Whether you've been scammed or targeted by a fraudster, you should always report it. Canadian authorities may not always be able to take action against scams, but there are ways you can help. By reporting the scam, authorities may be able to warn other people and alert the media to minimize the chances of the scam spreading further. You should also warn your friends and family of any scams you come across.

Here is some advice on where to report, depending on the type of scam:

Canadian Anti-Fraud Centre

www.antifraudcentre.ca

1 888 495 8501

Competition Bureau

www.competitionbureau.gc.ca

1 800 348 5358

Local scams

Contact your local consumer affairs office

Your local consumer affairs office is the best resource for investigating scams that appear to come from within your own province or territory. A list of provincial and territorial consumer affairs offices can be found in the Canadian Consumer Handbook: www.consumerhandbook.ca

Financial and investment scams

Contact Canadian Securities Administrators

Financial scams involve sales offers or promotions about financial products and services, such as superannuation, managed funds, financial advice, insurance, or credit or deposit accounts.

Investment scams involve share buying, foreign currency trading, offshore investments, Ponzi schemes, or prime bank investment schemes.

You can report financial and investment scams to the Canadian Securities Administrators or your local securities regulator. www.securities-administrators.ca

Banking and credit card scams

Contact your bank or financial institution

In addition to reporting these scams to the Canadian Anti Fraud Centre, you should alert your bank or financial institution about any suspicious correspondence that you receive regarding your account. They can advise you on what to do next.

When contacting your bank or financial institution, make sure to use the telephone number found in the phone book, on your account statement or on the back of your card.

Spam emails and text messages

Contact the Spam Reporting Centre

Many scams arrive by email and text message. Visit www.fightspam.gc.ca for information on Canada's anti spam legislation and how to report spam.

Fraudulent, phishing or smishing messages requesting personal details can also be reported to the bank, financial institution or other concerned organization. Again, be sure to use a phone number or email address that is listed in an official reputable source, and not the one that appears in the email.

Fraud, theft and other crimes

Contact the police

Many scams that may breach consumer protection laws (those enforced by the Competition Bureau and other government and law enforcement agencies) may also breach the fraud provisions of the Criminal Code.

If you are the victim of fraud—meaning you have suffered a loss because of someone's dishonesty or deception—consider contacting your local police, especially if the amount involved is significant. You should definitely contact the police if your property has been stolen or you've been threatened or assaulted by a scammer.

Identity theft

Contact the police

Identity theft refers to the acquisition and collection of someone else's personal information for criminal purposes.

If you suspect or know that you are a victim of identity theft or fraud, or if you unwittingly provided personal or financial information, you should:

- Contact your local police force and file a report.
- Contact your bank or financial institution and credit card company
- Contact the two national credit bureaus and place a fraud alert on your credit reports.
- Always report identity theft and fraud. Contact the Canadian Anti- Fraud Centre

Additional organizations to contact depending on the situation:

- Your provincial Better Business Bureau
- Canada Revenue Agency—Charities Inquiries Line www.cra-arc.gc.ca
1 800 267 2384
- Your provincial records office
- Credit bureaus can put a fraud alert on your account, which will alert lenders and creditors of potential fraud:

Equifax Canada	1-800-465-7166
TransUnion Canada	1-866-525-0262

THE LITTLE BLACK BOOK OF SCAMS

First published by the Competition Bureau Canada 2012

For information on the Competition Bureau’s activities, please contact:

Information Centre	Tel.: 819-997-4282
Competition Bureau	Toll free: 1-800-348-5358
50 Victoria Street	TTY (for hearing impaired): 1-866-694-8389
Gatineau QC K1A 0C9	Fax: 819-997-0324
	Website: www.competitionbureau.gc.ca

To obtain a copy of this publication, or to receive it in an alternate format (Braille, large print, etc.) please contact the Competition Bureau’s Information Centre at the numbers listed above.

This publication is also available online in HTML at:

<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04333.html>

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 Email: ISED@Canada.ca

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Knowledge is power!

PREPARE NOW \$4000

Project STO (Service To Others) Grants ~ 2020

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

Annually, RTO awards up to \$4,000 grants to projects submitted by districts. **The 2020 application form and details are Now Available** on the RTO website: (<https://www.rto-ero.org/programs-services/current-application-project-feedback-form-and-previously-approved-projects>).

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

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

RTO/ERO Toronto-Specific Project - STO Requirements
Your RTO Toronto Executive must submit its P-STO selection to the Provincial Office by June, 2020. To do this, the Toronto Executive must receive applications to consider by April 15, 2020.

Mail applications to:

Bill Menagh, 2805-2191 Yonge St Toronto ON M4S 3H8

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

Need Help with Your Application?

Contact Joan Elliott : zoriajoan@hotmail.com

See November Issue for RTO/ERO P~STO Grants made in 2019.

QUAD-WRANGLE: All the numbers are whole numbers: B3=21 and D2=7 (clues 7 and 14); A2=14 (2); C4=28 (12); no two numbers the same, so A4=35 (4); C1=56 (9); D4=42 (16); B2=77 (6); A3=63 (3); C2=9 (10); B1=6 (5); C3=34 (11); D1=27 (13); B4=2 (8); A1=40 (1); D3=74 (15).

After adjusting for inflation, per-student funding decreased 3% for the 2019-20 school year from the previous year. buildingbetterschools.ca

Goodwill ~ Marjorie Blake

Contact:

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

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



As I perused the calendar for the month of December, 2019, I was intrigued by the entries for the four weeks of the month: First Sunday of Advent; Moon phases – First Quarter, Full Moon, Last Quarter, New Moon; First Day of Winter; First day of Chanukah; Christmas Eve; Christmas Day; Kwanzaa; Eid; and, the last entry – New Year’s Eve. All of these entries have passed to reveal January, the first month of the new year, 2020. **HAPPY NEW YEAR 2020** to all. It is hoped that all the celebrations of 2019 were welcoming and enjoyable among families and friends. As well, with the moon phases and the onset of another Winter, we look forward to a healthy and prosperous year.

Welcome to all members of RTO old and new, and, as well, to our corporate “newness” – governance, branding, and logo.

Since our last report, cards of condolence were sent to relatives of 37 deceased members. Birthday cards were sent to twenty-three 80 year olds, and to six 90 year olds. Other members received cards of Encouragement, Get Well, Keeping In Touch, Birthday and Holiday greetings. Congratulations, Anniversary, and New Home cards; and, Planters and Floral/Fruit arrangements were sent to additional members. Congratulations to those who are celebrating special occasions. To those who are not able to participate – shut-ins, disabled, short illnesses, surgery, eye/hearing impairment, palliative patients – our thoughts are with you all.

Nine Centenarians (6 females, 3 males) ranging from age 100 years to 107 years received holiday greeting cards, a warm throw, an RTO District 16 mini flashlight, pen, notepad, and a poinsettia plant. One of our Centenarians recently moved to BC but she remains a Toronto member. Sadly, we lost **Edith Cooper** (103) in November. We wish all of our centenarians continued good health and happiness.

Cards and e-mails of appreciation were received from a number of members or their relatives acknowledged receipt of our district’s recognition.

All members are encouraged to inform us about the immediate needs or support for other members. Your continued help is greatly appreciated in the on-going fulfillment of RTO’s social commitment.



**RTO
ERO**

A better future,
together

Ensemble pour
un avenir meilleur

District 16
Toronto



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.

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

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

The 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

Valerie Mah: 416•533•0445

vmah@ican.net



Toronto Educational
Opportunity Fund

Latin & Line Dancing ~ Back by Popular Demand

Join

Anna Di Constanzo
and

Stephen Cheong
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 station.

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.



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 *4th 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 in 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



Ciao!





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**

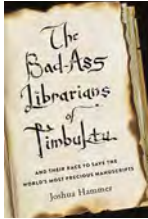
Activities continued on Page 26

Wrinkles: Something other people have, Similar to my character lines.

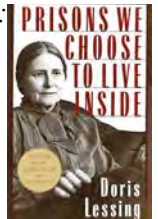
Recreation/Social continued from Page 25



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



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



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

April 14, *Born a Crime* by **Trevor Noah**

May 12, *A history of Canada in ten maps:*

epic stories of charting a mysterious land by **Adam Choates**



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 30/31 for our February and March Travelogues.



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



← **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: *The Weight of Ink* by **Rachel Cadish**

Continued on Page 27 ↗

Recreation/Social continued from Page 26

The following activities meet at various locations.



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



← **February: *The Library Book***
by **Susan Orlean**

March: *All Things Consoled*
by **Elizabeth Hay** →



April: *Educated* by **Tara Westover**

May: *Patchinko* by **Min Jin Lee**

June: *Lethal White* by **Robert Galbraith**



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 related to money, from wills to stocks, in order to become better financial consumers. We learn with and from each other.

The financial group meets January 23; February 27; March 26; April 23; May 28; and June 25.

Please contact Lone Smith at lonesmith@hotmail.com for more information

Continued on Page 28 🗨️

Toronto District 16 Membership as of December 31, 2019: 5712

Recreation/Social continued from Page 27



Monday Matinée Movie ~ Join us and we'll notify you once a month of an early afternoon movie at the *Yonge/Dundas Cinemas* located at 10 Dundas St. E just east of Yonge on the north side of Dundas East. We meet on the *4th Monday of the month, eleven months of the year (not December)*. If you are free after, join us for coffee/tea/dessert/a late lunch or early dinner at Milestone's, which is located on the same level as the theatres just across the entrance and to its right.

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

Dale Vibert (dvibs@yahoo.com)

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

Steve Feldman (vsf@sympatico.ca)

If you would like to receive our monthly email, please 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 19th hole café. If you are interested in joining us please email **Cindy Shore-Beauvais** shorbeau@sympatico.ca. (*Liability Waiver required.*)

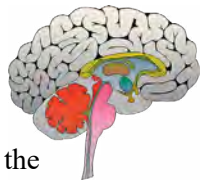


Theatre Day Trips ~ **Karen Sinclair** and her committee arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Details are announced, when arranged, in our January and May Newsletters regarding schedules and registration.

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.

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 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 are paid by those individuals choosing to participate. RTO 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

If interested,

Contact James: james@snetsinger.org

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.

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.

Explore the Adriatic Sea – Croatia and Slovenia

Presented by **Linda Johnson**

Linda Johnson began this unique tour of the Adriatic by starting her trip in Dubrovnik, in the Republic of Croatia. Dubrovnik is a UNESCO World Heritage Site and certainly one of the most beautiful cities in Europe.

After touring Dubrovnik Linda's tour headed along the Croatian coastline which is dotted with more than 1,000 islands, quaint villages, port towns and Roman ruins. The tour took her to the port towns of Zadar, Trogir and Split. On the way to visiting these port towns, she visited Mostar in Bosnia and Herzegovina and experienced the Turkish atmosphere of this historic city.

Before visiting the Capital City of Zagreb her tour travelled to the Plitvice Lakes National Park with its forest and mountain streams, deep gorges and magnificent lakes and waterfalls. This National Park is also an UNESCO World Heritage Site.

After touring Zagreb, Linda travelled into Slovenia. The first stop was Ljubljana the medieval Capital of Slovenia. The city tour included a funicular ride to the Ljubljana Castle for a panoramic view of the old town and a boat cruise on the river.

While visiting Slovenia, she explored the caves of Postojna and the resort town of Lake Bled.

The tour ended in Jesolo, Italy.

Join Linda on February 26 at 1:00pm as she shares her experience of Croatia and Slovenia.





Indonesia and Brunei

Presented by David Aronoff

We are pleased that **David Aronoff** is returning this year to continue his presentation of Indonesia and Brunei.

Join David as he takes us on an adventure to Indonesia and Brunei.

During the Indonesia portion of this journey, you will see the eclectic capital of Jakarta and the spectacular antiquities of Jogjakarta. In Bali, David will show you the juxtaposed culture with commercial tourism. You will also enjoy the sights of the exotic flora and fauna of Indonesia.



In the Brunei portion of the presentation, David will wind his way overland to the border crossing into Brunei. There, what he describes as the largess of the Sultanate, floating cities, mangroves, and mosques will be featured.

April 22: Southeast Asia
with Nancy Eves
May 27: South India
with Janice Cole



Lifestyle and healthy brain aging: What you can do to protect your brain health

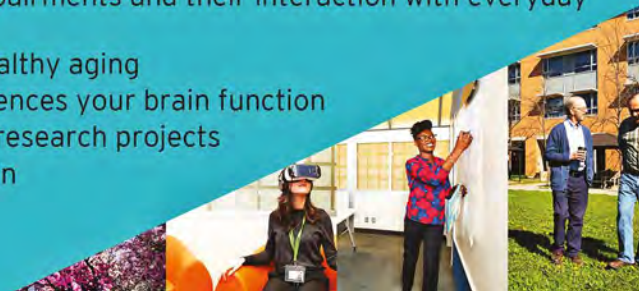
Have you noticed changes in your thinking skills or memory?
Want to maintain a healthy brain for as long as possible?

Join us for a talk covering:

- Cognition, cognitive impairments and their interaction with everyday life
- Current research on healthy aging
- How your lifestyle influences your brain function
- Ongoing healthy aging research projects you may be interested in

For more information,

Contact Naomi at
416-785-2500 ext. 3377



The Neil Wilson/TSSAA Golf Tournament ~ 2020



ADVANCE NOTICE

CELEBRATE OUR EIGHTEENTH ANNIVERSARY

Friday, June 26, 2020

Bethesda Grange (formerly Rolling Hills Golf Club)

~ The Championship Course (par 72) ~

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

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

Register by June 15, 2019

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

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

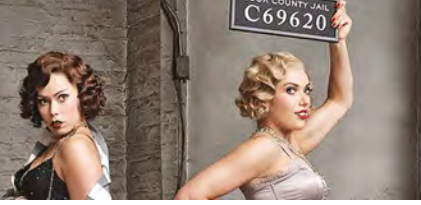
Or, contact **George Shepherd** at 416•231•5738

Open to all RTO members

A great time to renew or begin a spring activity

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

CHICAGO



Theatre Daytrip ~ April 29

CHICAGO @ Stratford Festival Theatre

A spiring chorus girl Roxie Hart and vaudeville star Velma Kelly, two murder-esses as sexy as they are cynical, compete for the skills of shady lawyer Billy Flynn and the media celebrity he has promised them both. With its killer score and knock-'em-dead dance numbers, this deliciously lurid tale of murder, greed, adultery – and all that jazz – packs some serious heat.

Date: **Wednesday, April 29, 2020**

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

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

Show: 2:00pm - 4:30pm
Reserved orchestra seating for **CHICAGO**

Dinner: 5:30pm - 7:15pm
Enjoy a delicious meal at the *Olde School Restaurant*, Paris
Choice of: 1) Prime Rib 2) Chicken 3) Pickerel

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

*Also see Page 35 for
Trip Terms & Conditions*

Price: \$180.00 per person (includes HST)
Make cheque payable to *Year Round Travel Inc.*

To Book: Call **Karen Sinclair** at 416•690•4961 at 8:00am on
Wednesday, February 12.

If your booking is confirmed, forward a cheque for the full amount IMMEDIATELY to:

Karen Sinclair, 49 Herbert Ave, Toronto M4L 3P8.

Cheques are payable to *Year Round Travel Inc.* and may be postdated to March 31, 2020.

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

A GENTLEMAN'S GUIDE TO LOVE & MURDER

Theatre Daytrip ~ June 4

Winner of the Tony Award® for Best Musical and acclaimed by audiences and critics as a “knock-’em-dead, uproarious hit,” *A Gentleman’s Guide to Love & Murder* is an outrageous romp filled with unforgettable music and non-stop laughs! In 1907 London, England, penniless clerk Monty Navarro is delighted to learn that he’s eighth in line for an earldom in the esteemed D’Ysquith family. Figuring the odds of outliving his predecessors are slight, he sets off down a sinister path knocking off relatives one-by-one with sights set on the family title and fortune. All the while, this lovable cad juggles his mistress (she’s after more than just love), his fiancée (she’s his cousin, but who’s keeping track?), and the constant threat of being caught! Of course, it will all be worth it if he can slay his way to the inheritance... and be done in time for tea.

Date: Thursday, June 4, 2020

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

St. Jacobs: 11:00am - 12:00N Visit to *St. Jacobs Market*

Lunch: 12:15pm - 1:30pm Buffet lunch at *The Crossroads Restaurant*

Show: 2:00pm - 4:30pm **St. Jacobs Country Playhouse**
Reserved seating for *A Gentleman’s Guide to Love & Murder*

Dinner: 5:30pm - 7:15pm Enjoy a delicious dinner at *Golf’s Steakhouse*

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

*Also see Page 35 for
Trip Terms & Conditions*

Price: \$155.00 per person (includes HST)
Make cheques payable to *Year Round Travel Inc.*

To Book: Call **Linda Grieve** at 416•498•7228 at 8:00am on **Wednesday, February 12**. If your booking is confirmed, forward a cheque for the full amount IMMEDIATELY to:
Karen Sinclair, 49 Herbert Ave, Toronto M4L 3P8.
Cheques are payable to *Year Round Travel Inc.* and may be postdated to March 31, 2020.

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

Theatre Daytrip Terms & Conditions

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

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

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

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

9:15am Pick-up #2: Yorkdale Subway Station. After leaving the train, proceed to the NORTH end of the platform. Go to the right and down the stairs to the street. Turn left and walk to the stoplight. Cross to the west and again to the north. The bus will take on passengers at the bus stop alongside **Nordstrom's**.

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

Please note: Entry into Hurontario Carpool lot has changed.

From Toronto: Leave 401 via Hurontario exit, remain in centre lane and proceed across Hurontario at the stoplight. Follow the roadway to the stop sign, turn left, proceed to next stop sign, turn right and right again into the carpool lot on the west side.

From Points South and North on Hurontario: Turn west on Prologis Blvd. which is one stoplight north of World Drive or one south of Courtneypark. Proceed to stop sign which is Kateson Dr. Turn left and proceed south to last stop sign, turn right and right again into the carpool lot on the west side.

2. A **waiver form will be circulated** on the bus as required by RTO.

3. **Tickets and name-tags** will be distributed as you board the bus.

4. **Cheques** should be sent immediately to confirm your reservation. They may be postdated to March 31, 2020.

5. **Cancellations:** If you must cancel please contact **Karen Sinclair** at 416•690•4961 as soon as possible.

(a) If you cancel **before March 31, 2020** your cheque will be shredded.

(b) If you cancel **after March 31, 2020** after cheques have been cashed, Karen will connect you with someone on the waiting list, if possible.

(c) If you choose to give or sell your ticket(s) to family, friends, etc, please call Karen with name, phone number, and pick-up location of person(s) attending in your place.

Note: If we are unable to find someone to replace you after the cheques are cashed, your payment is not refundable. This has occurred in a small number of cases.

RTO Toronto Theatre Committee

Jack DeGroot, Karen DeGroot, Linda Grieve, Karen Sinclair

Colon Health Basics: Simple Changes Prevent Bigger Problems

One of the most basic, but often overlooked areas of general health and wellness is the maintenance of effective colon function and a dedication to colorectal cancer screening.

The colon stores and transports human waste material, creating opportunities for prolonged waste storage to burden the entire body. Toxins in the waste can cause a host of problems for your general health.¹

In addition, water and electrolytes are absorbed into the body from human waste, making proper colon function central to your basic health.

Some of the most common causes of colon problems include:

- Drinking too little water
- Eating too much dairy, sugar, white flour, or refined foods
- Lack of exercise
- Prescription drugs
- Food allergies
- Bacteria, viruses, or parasites

Screening for colorectal cancer is also critical to colon health, particularly for people over the age of 50. Colorectal cancer is the second most commonly diagnosed cancer in Canada², affecting African Americans more frequently than other races.

In addition to cancer, poor colon health can lead to many other conditions, such as irritable bowel syndrome, Crohn's disease, diverticulitis, hemorrhoids, and chronic fatigue. Colon issues, like many health problems, can create emotional turmoil as well as physical discomfort.

In addition to cancer screening, there are many other steps you can take to improve colon health: stress reduction, increasing the fiber in your diet (from non-starchy vegetables, fruit, nuts, and seeds), and making sure to stay hydrated.

Your personal physician is your first line of defense against colorectal issues, which can be complex and difficult to diagnose. That's why your Best Doctors benefits are such a valuable tool in your health planning. Our comprehensive review of your symptoms and issues can give you additional insight into your medical case, with an easy-to-read report that either confirms your diagnosis and treatment or recommends a change.

If you are unsure about your colon function or any aspects of your overall health, Best Doctors can help you eliminate any uncertainty and add an expert perspective to the information you are gathering.

1. <http://www.holistichelp.net/colon-health.html>.
2. <http://coloncancercanada.ca/statistics-2012/>.

What to expect when the Canada Revenue Agency contacts you

Scammers posing as the Canada Revenue Agency (CRA) continue to mislead Canadians. **How to know it's really the CRA:**

The CRA may...

- Ask for personal information (e.g. **name, date of birth, social insurance number**).
- Ask for details about your account (business enquiry).
- Call you or write to you to begin an audit process.
- Notify you by email when something is available for you to view in CRA's digital services.
- Email you a CRA link, form, or publication when you request one during a call or a meeting with an agent.
- Ask for financial information such as the name of your bank and its location.
- Send you a notice of assessment or reassessment.
- Ask you to pay an amount you owe through any of the CRA's options.
- Take legal action to recover the money you owe, if you refuse to pay your debt.

The CRA will *never*...

- Ask for information about your passport, health card, or driver's license.
- Demand immediate payment.
- Accept payment **by bitcoin, prepaid credit cards or gift cards**.
- Use aggressive language or threaten to arrest or deport you.
- Send you an email with a link to your refund.
- Leave voicemails that are threatening or give personal or financial information.
- Give or ask for personal or financial information **by email** and ask you to click on a link.
- Email you a link asking you to fill in an online form with personal or financial details.
- Set up a meeting in a public place to take a payment.

Check your tax account

Confirm your tax account information through one of the CRA's digital services.

Call the CRA's Individual Tax Account Balance Automated Service at 1•866•474•8272.

Call 1•800•959•8281 for individuals or,

1•800•959•5525 for businesses, to verify if the CRA contacted you.

Continued on Page 38 

CRA Scammers continued from Page 37

To report

Go to *antifraudcentre.ca* or call 1•888•495•8501.

If you think you may be the victim of fraud or you unknowingly provided personal or financial information, contact your local police service, financial institution, and credit reporting agencies.

More information on tax scams and fraud can be found at:
canada.ca/taxes-fraud-prevention

The CRA never uses text messages or instant messaging such as Facebook Messenger or WhatsApp to communicate with taxpayers.



Canada Revenue
Agency

Agence du revenu
du Canada

Canada

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.

Frank Adare
Christina Anderson
Barbara Baird
Susan Borden
Ildiko Chapman
Karen Cooling
Edith Cooper
Elfreda Henley
Brian Jarvis
Dorothy Jeans
Mary McDonough
Jack McFadyen



Harvey Moritsugu
Frank Morrison
Ida Otonichar
Anne Rahamut
Joanne Reinhardt-Gunn
J. Glen Scott
Norman Scott
Joseph Settle
Diana Sibinski
Nada Stingl
Marion Teal
Vilma Teelucksingh
Mary Whelton

RTO 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: zoriajoan@hotmail.com)
Executive Meetings are typically held on the second Thursday of the month and are open to RTO 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 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 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	Benefits Service/Johnson Inc	Teachers' Pension
300-18 Spadina Road	416•920•7248	416•226•2700
416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com
OMERS: 416•369•2400 1•800•387•0813 www.omers.com		

Puzzle For You

	1	2	3	4
A				
B				
C				
D				

Discover the 16 numbers matching all the clues below. All are whole numbers. No two numbers are the same and no number is less than 1.

A1 = either $D4 \div B4$, or $D4 - B4$

A2 = $B3 - D2$

A3 = either $B2 - C1$, or $B2 - A2$

A4 = $1/4$ of C4, or $C4 + D2$

B1 = either $D4 \div D2$, or $D4 - D2$

B2 = either $D4 - A4$, or $D4 + A4$

B3 = either 20, or 21

B4 = either $1/3$ of D1, or a $1/3$ of B1

C1 = either $A4 - B3$, or $A4 + B3$

C2 = either $A3 \div D2$, or $A3 - D2$

C3 = $B1 + C4$

C4 = A2 doubled

D1 = $C3 - D2$

D2 = $1/3$ of B3

D3 = either $A1 - C3$, or $A1 + C3$

D4 = either B3 doubled, or half of C1

Solution: Pg. 21
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