



RTO
ERO

TORONTO DISTRICT 16 NEWSLETTER

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Volume 42, Issue 4

March, 2020



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Spring Luncheon
Annual Meeting
Retirement Planning
Seniors & Injury
Dorothy's Place
MAID Legislation
Wellness Workshop

RTOERO 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: **RTOERO Toronto** Annual Meeting Program **We Want You There**

Calendar

April	Date	May	Date
Art/Sketch	3	Bridge.....	5
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Executive.....	9	La Belle Langue.....	11
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Annual Meeting & Spring Luncheon: Monday, June 1

Front Cover: Attendees at our Annual Meeting and Spring Luncheon, May, 2019

Back Cover: Exercise your body to maintain strength and health. Try a new activity.

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

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

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



President's Message ~ Betty Lou Reynolds

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

As I write this it still very cold outside and I am thinking about the teachers who will be out of school tomorrow due to a strike action. As I come from a long line of teachers, my mom was a teacher and her mother was a teacher and now my daughter is a teacher, I value the work that all educators do in preparing our children for the future. I know as retired education workers we appreciated the opportunity to contribute to this endeavour and many of us are still actively involved in our school communities in various ways.

RTOERO has stated strongly that they support our education colleagues at this time. “We have publicly expressed our opposition to the education funding cuts. We have met with each union and offered our support at the provincial and local levels. We encourage districts to support local unions as you can, within the resources available in your area.”

Hopefully by the time you read this the teachers' contracts have been settled and the schools are back to their regular schedules and duties.

Recently, I read an article published in the RTOERO Liaison e-newsletter which made me reflect on the care that my father received at a hospital near the end of his life. It was only when a Geriatric Doctor appeared on the scene in the hospital that he was able to calm down and speak.

“By 2026, more than 20 per cent of our population will be 65 years and older, the majority of whom will be women. Our aging population is expanding, but the opportunity for specialized care is limited – Canada is home to only 304 geriatricians.”

Article courtesy of Dr. Paula Rochon and Nathan Stall

Paula Rochon is a geriatrician, the vice-president of research at Women's College Hospital and the RTOERO Chair in Geriatric Medicine at the University of Toronto.

Nathan Stall is a geriatrician and research fellow at the University of Toronto and Women's College Research Institute.

I believe strongly that we need to continue our efforts to lobby all levels of government to address the needs of our aging population related to medical care and assisted living (whether at home or in an institution). Our organization has partnered with many other organizations in their efforts to lobby for improvements in this area. Vibrant Voices has already had many successful meetings with politicians.

In our local District 16 I know that many members reach out to retired educators who may need help getting to meetings, lunches and activities. I commend you!

RTO/ERO Toronto AGM & Spring Luncheon

Come to **EITHER** or **BOTH** on **MONDAY, JUNE 1, 2020** at

The Old Mill ~ Balmoral & Guildhall Rooms

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

Annual General Meeting ~ Balmoral Room

PLEASE REGISTER ~ NO CHARGE

09:30 - Registration, Light Refreshments: tea/coffee/pastries/muffins/scones

10:00 - Annual Meeting

10:45 - Speaker: **Toronto Police Service Crime Prevention Unit Officer
Fraud Protection**

11:30 - Adjournment ~ Social: Cash Bar:

Beer, wine, liqueurs, mixed & soft drinks

Spring Luncheon ~ Guildhall Room

You must register ~ \$40.00

11:30 - Cash Bar ~ Social: Cash Bar: Beer, wine, liqueurs, mixed & soft drinks

12:00 - Luncheon

Assortment of Sweet Rolls & Butter

Salad: *Classic Caesar: Herbed Focaccia Croutons, Reggiano Cheese,
Caesar Dressing*

Entrées: *Grilled Petite Beef Tender with Red wine Reduction,
Thyme & Olive Oil Roasted Potato Wedges;
Green Beans & Whole Carrots*

OR: *Grilled Atlantic Salmon: Sauce of Fresh Tarragon,
White Wine & Cream: Same potatoes & vegetables*

OR: *Vegetarian Lasagna*

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

OR: *Fresh Fruit Cup ~ no sugar*

Substitutions MUST be selected when you register!

Coffee (regular, decaffeinated), Fine and Herbal Teas

01:20 - Entertainment ~ *TBA*

Questions about the Menu? Contact Kay Jeffery at:

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

Registration Form Page 5 ~ Parking Pass Page 28

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

Register for EITHER or BOTH AGM & SPRING LUNCHEON

MONDAY, JUNE 1, 2020
10:00am ~ Annual Meeting
11:30am ~ Social, Cash Bar
12:00N ~ Luncheon

Registration for each event is requested for proper planning.

Name: _____ Phone: _____

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

Guest: _____ \$40.00/person

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

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

For Lunch, I select:

Beef Salmon Vegetarian

My Dessert: Mousse Fruit Cup

Gluten Free?

Guest Selection:

Beef Salmon Vegetarian

Guest Dessert: Mousse Fruit Cup

Gluten Free?

Note: No substitutions beyond that entered on this form.

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

MAIL TO: Bob Putnam, 1204-15 King St, Weston, ON M9N 3X1

RETURN BY FRIDAY, May 15, 2020

A prompt return permits wise use of District assets.

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

Parking Pass on Page 28

RTO Developments

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



**RTO
ERO**

District 16
City of Toronto

- donated \$500 to the Toronto Foundation: Canada Strong Campaign in support of Canadian Families of those killed in the Ukrainian plane crash on January 8, 2020;
- received the Treasurer's draft budget for 2020;
- agreed that all authorized reimbursements be made upon submission on the prescribed RTOERO Expense Form;
- acknowledged the arranged date for the district Annual Meeting and Spring Luncheon: Monday, June 1, 2020;
- approved the purchase of new executive name badges and business cards bearing the new RTOERO logo;
- received the draft District 16 Governance Document to be presented to the Annual Meeting;
- heard that an inquiry has been made regarding facilitating the establishment of a Bereavement Support Group. (See Page 42);
- approved a second session for the Latin Dance activity (See Page 37).

Board of Governors actions:

- reviewed a new draft 5-year RTOERO Strategic Plan;
- viewed the new RTOERO e-Store: <https://www.rtostore.ca/>;
- approved a new **Medical Bursary** for medical students undertaking geriatric training;
- met the incoming RTOERO Foundation Executive Director, **Mike Prentice**.



RTOTORonto Districts is a voluntary organization representing four RTOERO Districts in Toronto (Etobicoke/



**RTO
ERO**

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

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

Thursday, April 23 & Saturday June 6

SEE PAGE 39 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.



Travel coverage is one of the strengths of RTOERO insurance plans. Improvements are based on comments and suggestions from plan participants. After feedback from our members in 2018/19, we selected a new travel insurance provider. Excellent coverage and superior service were top priorities when we reviewed possible insurers.

Royal & Sun Alliance Insurance Company (RSA) and Global Excel are our new partners for travel claims and assistance.¹

Our new travel plan includes a number of benefit improvements:

- Emergency medical travel insurance increased to an overall maximum of \$10 million per insured person, per trip;
- Increased hospital benefit now cover room and board costs up to the private room rate;
- Increased limit for paramedical practitioners to \$500 per practitioner when required due to a medical emergency while travelling;
- Increased limit on vehicle return benefit to \$10,000 if neither you nor someone travelling with you are able to operate your vehicle, during your trip due to sickness and/or injury;
- Increased repatriation limit of up to \$15,000 towards the cost of preparation and transportation of the deceased insured person to their province of residence;
- New coverage for lost baggage and personal effects up to \$1,000 per insured person, per trip;
- New coverage of \$250 for the replacement of lost prescription medication when pre-approved by Global Excel.

Refer to the travel section of the new Insurance Plans Booklet for complete details about your new coverage, including benefits and exclusions.

This booklet has been mailed to benefits subscribers and remains available online at <https://www.rto-ero.org/members-centre>.

1 RTOERO Travel Insurance (if included with your coverage) is designed and owned by RTOERO; is underwritten by Royal & Sun Alliance Insurance Company of Canada (“RSA”); and, is administered by Johnson Inc. (“JI”). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. (See Insurance Plan Booklet, 2020, Page 68)

If you have a medical emergency while travelling, you must call Global Excel immediately before seeking treatment. They are available 24 hours a day, 7 days a week. For Trip Cancellation/Trip Interruption, it is important that

Continued on Page 8 📄

Benefits continued from Page 7

you call on the day the cause of trip cancellation, interruption or delay occurs or on the day the baggage is lost, damaged or stolen, or the next business day.

Complete contact information is on your benefits card and in the 2020/2023 Benefits Booklet.

COVID-19

Our plan administrators are aware of the potential concerns about the COVID-19 Virus and how members maybe affected. If there is a Canadian government travel advisory to a particular country and a member decides to travel there, then our policy's limitations apply.



- If one contracts the virus while travelling, or while on a cruise or is hospitalized then they may be covered. (See Advisory below.)
- If members had planned a trip to the East and China was on the itinerary, and they cancel, then the trip interruption part of our policy would apply.

Members should contact Global Excel to find out about coverage for their specific situation and discuss any concerns or uncertainties they may have about their planned travels, especially if China is on the itinerary.

Travel Canada Advisory <https://travel.gc.ca/destinations/>

As of February 28, 2020: Avoid All and Non-Essential Travel to 22 countries for COVID-19 and other reasons.

CHINA - AVOID NON-ESSENTIAL TRAVEL

Avoid non-essential travel to China due to an outbreak of a novel coronavirus.

HUBEI PROVINCE - AVOID ALL TRAVEL

Avoid all travel to the province of Hubei, including the cities of Wuhan, Huanggang and Ezhou, due to the imposition of heavy travel restrictions in order to limit the spread of a novel coronavirus.

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel

Advice to enable you to make well-informed decisions regarding your travel abroad.

If you need consular assistance while abroad, every effort is made to help you. However, there may be constraints that will limit the ability of the Government of Canada to provide services.

Learn more about consular services:

<https://travel.gc.ca/assistance/emergency-info/consular/canadian-consular-services-charter>



The facts:

Falls cause injuries and death

Falls are the leading cause of injuries among Canadians 65 years and over. Between 20% and 30% of community-dwelling Canadian seniors experience one fall each year. Research suggests that falls are the direct cause of 95% of all hip fractures, leading to death in 20% of cases.

Hospitalization

Falls account for 85% of seniors' injury-related hospitalizations, making this the leading cause of injury-related admissions for seniors. The average Canadian senior had to stay in hospital 10 days longer for falls than for any other cause. Falls are associated with over 1/3 of admissions to long-term care facilities after being released from the hospital.

Cost of injuries

Apart from personal suffering, loss of independence and lower quality of life, the costs of seniors' injuries to the health system are enormous—approximately \$2 billion annually is spent on direct health care costs.

Where injuries occur

Approximately half of all falls that lead to hospitalization among seniors occur at home. The bathroom and stairs are particularly hazardous due to the risk of slipping, tripping and stumbling.

Fear of falling

Seniors who fall may limit their activities for fear of falling again. Yet by limiting activities, they are likely to lose strength and flexibility and increase their risk of falling again. Maintaining physical activity is essential if you wish to prevent falls and injury.

Aging brings changes

Aging affects each individual differently. Some seniors experience physical limitations that seriously affect their level of activity while others are able to remain quite active. The natural process of growing older, however, generally includes changes in abilities. If you're experiencing some of the problems associated with the changes described below, consult your health professional and make sure you undertake whatever changes or adaptations will help you cope and compensate.

Vision

Eyes take longer to adjust from dark to light and vice versa, and become more sensitive to glare from sunlight or unshielded light bulbs. There is a decline in

depth perception that can make it hard to judge distances. Perceiving contrasts and colours can also be more difficult.

Touch, smell and hearing

Sensitivity to heat, pain and pressure decreases; this may make it more difficult to detect a liquid's temperature or changes in ground or floor surfaces. Sense of smell diminishes, making it harder to smell spoiled food, leaking gas and smoke. Hearing loss can result in difficulty hearing telephones, doorbells, smoke alarms, etc.; it can also result in a decrease in balance, which can make falling more likely.

Bone density

Bones naturally become less dense and weaker with age. Bone loss (osteoporosis) among seniors can be worsened by lack of exercise and nutritional deficiencies. Bone loss can lead to painful fractures, disfigurement, lowered self-esteem and a reduction or loss of mobility.

Balance and gait

Balance is a complex function involving eyes, inner ear, muscular strength and joint flexibility. Any one of these can change as a result of aging. A general decline in equilibrium can make it more difficult to maintain or recover balance, meaning that a slip or trip can become a fall. The speed of walking, the height to which the heels are lifted, and the length of a person's stride can change with age. These changes can make it more likely for someone to experience a fall.

Memory

In general, sharp brains tend to stay sharp. Cognitive processing and memory may take a bit longer, but this is a normal effect of aging. This is why it's important to make lists and keep phone numbers handy.

Most seniors develop effective coping mechanisms as they age. Being aware of the normal changes of aging allows you to plan for home and lifestyle adaptations that will help you retain your health, quality of life and independence.

Source: *The Safe Living Guide—A guide to home safety for seniors* is available on the Internet at the following address: <http://www.publichealth.gc.ca/seniors>

Public Health Agency of Canada. *The Safe Living Guide—A guide to home safety for seniors*. Ottawa, ON: Public Health Agency of Canada, 2015.

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**We DO want to see you at our
SPRING LUNCHEON & ANNUAL MEETING
JOIN US ON MONDAY, JUNE 1**



Political Advocacy/Pension ~ Sheila MacMillan

Contact Sheila: sheilamac@sympatico.ca:

416•367•9917 | susanweinert@hotmail.com

OTPP (specific personal concerns):

416•226•2700 | 1•800•668•0105 | www.otpp.com

OMERS (specific personal concerns):

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

OTPP ANNUAL MEETING ANNOUNCEMENT



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

Please visit this OTPP web-site on April 16 to launch the webcast:

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

OTPP Annual Meeting Details:

Thursday, April 16, 2020 | 5:00pm to 7:30pm

The Ritz-Carleton Hotel

181 Wellington St West

Toronto, Ontario M5V 3G7

The Ritz-Carleton (owned by OTPP through its real estate arm, Cadillac Fairview) is located on Wellington Street West, west of Simcoe Street.

TTC Subway access via the St. Andrew Station (King & University). Walk west on King, south on Simcoe, west on Wellington. Or, follow the Toronto PATH system from St. Andrew Station to the Ritz-Carleton (don't get lost). Public Parking is available nearby.

Meeting agenda

The meeting will feature presentations on plan performance, plan funding, member services, and investments followed by a Q&A period. Refreshments are served after the meeting.

The 2019 Annual Report is anticipated for release on March 31, 2020 prior to the meeting. You may wish to download and examine the summary or the whole report in advance.

REGISTER ON-LINE AT <https://otpp.com> BY MARCH 31, 2020

OMERS 2019 RESULTS

February 24, 2020: Diversified delivers net investment return of 11.9%
2019 Highlights: Net return of 11.9% or \$11.5 billion
Funded status of 97%
Net assets of \$109 billion

OMERS, the defined benefit pension plan for Ontario's municipal employees (includes those in the education sector), reported a 2019 investment return of 11.9%, net of expenses. The 2019 performance exceeds last year's net return of 2.3%, which was impacted by more challenging stock market conditions. OMERS funded status on a smoothed basis improved to 97% in 2019.

OMERS

OMERS ANNUAL MEETING

WEDNESDAY, APRIL 8, 2020

9:00 A.M. EST (LIGHT BREAKFAST WILL BE SERVED AT 8:30 A.M.)
METRO TORONTO CONVENTION CENTRE
SOUTH BUILDING, ROOM 718
222 BREMNER BOULEVARD, TORONTO, ON

The Squirrel by Allison Goldstein

My husband and I recently enjoyed a walk through Toronto neighbourhoods. On one of our few sunny November days, we stopped to rest on a bench in a small park overlooking Lake Ontario. We happened to notice a small, black shape, in a tree close to the bench, and assumed it was a squirrel, huddled down against the cold breeze.

The wind became sharper, and the day, darker. The squirrel, however, remained at his post, like some brave sentry. As we buttoned up against the chill, we asked ourselves, "Why did our little friend not seek warmth and shelter elsewhere?"

Finally, time and the increasing cold prompted us to head for home. We looked up at the quivering black shape, one more time, to bid him farewell. On closer inspection of this unmoving form, it turned out that the squirrel ... was not a squirrel. It was a ragged piece of black plastic, stuck to a branch of the tree... a sad reminder of the ongoing threat of plastic to a place we call home, "Planet Earth".



CATHOLIC TEACHERS STRIKING TO PROTECT PUBLICLY FUNDED EDUCATION

Today, 45,000 Catholic teachers from across Ontario are on picket lines as part of a one-day full withdrawal of services. Teachers are taking a stand to protect Ontario's world-renowned publicly funded education system, and speaking out against the Ford government's devastating cuts.

What are teachers fighting for? Teachers are the last line of defence against this government's regressive agenda. If we don't take a stand, the government will face no formal opposition to their reckless, unpopular cuts. The government has been trying to claim that compensation is the only issue at the bargaining table, but the public knows what the main issues are:

- The loss of funding,
- Class size increases
- Government refusal to commit to world-leading full-day Kindergarten
- Mandatory e-learning

The government has already cut hundreds of millions of dollars in classroom funding. If their education plan is fully implemented, it will have devastating, long-term consequences.

We need your support!

The public is fed up with the Ford government's slash-and-burn attitude and their attempts to mislead the public about the true nature of their cuts.

We invite you to visit <https://KnowMore.ca> to learn more about what the government is doing. You can also contact your representatives using the tools at <https://www.knowmore.ca/take-action> to demand they reverse the cuts.

Call your MPP

RTOERO Supports Publicly Funded Education



2020

Bursary and Award applications
are now available online.

Deadlines

Awards - **April 10, 2020**

Bursaries - **May 8, 2020**

angelfoundationforlearning.org

"After hearing the news that I received this award It felt like my choice to study music was the right choice and someone would be cheering me on. I will forever be grateful for that moment as it has given me the strength to continue what I truly want to do!"

*Andrea Gu Cao, recipient of the 2019
Angel Foundation for Learning Music Bursary*



Contact Joan Elliott: zoriajoan@hotmail.com

*“The Ripple Effect” and the future of geriatrics**

At the most recent RTO/ERO Fall Forum, we were thrilled to have Dr. Paula Rochon speak to the event’s attendees. Dr. Rochon discussed the importance of training and mentoring the next generation of geriatricians and how this effort leads to a ripple effect, and substantial advancement for elder care in Canada.

Since becoming the RTO/ERO Chair in Geriatric Medicine in 2015, Dr. Rochon has worked diligently to build a deep expertise in the field and develop evidence to improve elder care on a local, national and international level. Her presentation at Forum also included a synopsis of her work, outlining the numerous research projects she has led over the past few years, her participation in global conferences and the various publications she has contributed to that have been shared with the public.

In addition to her own scientific investigation, Dr. Rochon devotes herself to the mentoring of young student doctors as they develop their own research projects in many cases, launch a career in geriatric medicine. Two students, Dr. Nathan Stall MD and Dr. Stephanie Read PhD, joined her at the Forum podium.

In summarizing her research, Dr. Read discussed how Ontario’s largest administrative database is being leveraged to identify patterns of inappropriate prescribing and drug safety among older adults. Dr. Stall then spoke about his doctoral research, which seeks to understand how the provision of care for individuals with dementia can have serious health impacts on friends and family caregivers.

Dr. Rochon and her two students were incredibly well received at the event and we look forward to hearing more from them as their work moves forward.

*RTOERO Foundation Newsletter, Winter, 2019

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

Dorothy's Place ~ Heather Anne Hunter

Are you a friend of Dorothy? You may be thinking, who the heck is Dorothy, and why would I be her friend?

The question is actually code. Dorothy may be a reference to Judy Garland, believed to be a gay icon. At a time when it wasn't safe to come out as a member of the LGBT+ community, the question was a way for people to identify and connect secretly and safely with each other. Just to be clear, the acronym includes: Lesbian, Gay, Bi-sexual, Trans, Queer, Questioning, Two-spirited, Intersex, Pan Sexual, Androgynous and Asexual people.

“Dorothy's Place” is a weekly program providing a safe space for LGBT+ seniors to meet and chat over a free lunch. The United Church, recognizing a need in the Scarborough/East York area for a social program geared to these seniors, provided a grant to hire Program Coordinator, Rev. Carmen Llanos. A vivacious woman, Carmen was eager and delighted to talk about the program which launched in October, 2018. From the first day it was a resounding success. Did she encounter any problems, any objections from the congregation, any ingrates or difficult individuals to be dealt with? No, but Rev. Llanos did wish to run it more often. Recently, that wish was granted: a Community ONE Rainbow Grant providing an additional weekly tea time.

With the help of faithful volunteers, the group meets every Monday morning at 11:30am at Birchcliff Bluffs United Church, 33 East Road. Raquel, Reverend Carmen's wife, who travels the world directing and producing children's television programming, still finds time to be the soup maker for the group. Often there are presenters slated for meetings. During lunch, casual conversation flows easily about grandchildren, the school system compared to yesteryear, the future of the province under the ominous leadership of Doug Ford, what's on sale at Loblaw's and anything else on people's minds and hearts including the death of a beloved cat. For dessert a cake was brought out. As Lou strummed a ukulele, everyone sang “Happy Birthday” for anyone celebrating a birthday ~ a monthly tradition.

Lou shared her story with me. Married with two children and two grandchildren, she “came out” 12 years ago, at the age of 60! She had waited until her mother passed away. As a child, she hadn't fully understood her attraction to several camp counsellors. In the sixties, she didn't know she had any other option than to follow a traditional path. With the support of a gay therapist, she is still married and her family is “fine with it”, accepting of her authentic identity.

Returning to the United Church after 30 years, today she is a member of the

Continued on Page 16 

Dorothy's Place continued from Page 15

Metropolitan Community Church (MCC), where she sings in the choir. "I have had experiences, I never would have had. We sang at Jack Layton's funeral and Roy Thompson Hall on Christmas Eve."

The MCC, located at 115 Simpson Avenue, is a congregation of the worldwide Metropolitan Community Church Movement, which openly affirms lesbian, gay, bisexual, transgender and heterosexual people. To kick off Gay Pride Month, services are held at 9:00am and 7:00pm "with people joyously expressing themselves in music, the universal language that gets you deep down," stated John. Pat said she was "still buzzing" when she got home.

Lyn made an entrance sporting a buzz cut with a neon pink swath down the middle, wearing a dapper pink shirt, tie and vest. She moved from Belleville, still a "closet community", to Toronto at the age of 17 and never did "come out" to her family. She is 84 years old and doesn't "have time to get old". She has been with her partner, who is 22 years younger, for 40 years. They were married 15 years ago by Rev. Brent Hawkes at MCC giving them the protection of legal status.

For the more organized sharing time, the theme was "Memory" and people were asked to share sensory memories. Passing a microphone flashing rainbow coloured lights (a nice touch), people had no problem recalling olfactory memories from childhood. One person pondered the superstition of "burnt toast" being a harbinger of death. John recited by heart a beautiful poem of his own, "The Scent of Grass". When asked how he felt about being one of only 2 men in a group of 20+ women, John said: "I don't notice it." No one was self-conscious about the personal nature of their memories; everyone felt safe.

Carmen announced that she and Raquel were going to Las Vegas and asked the group to describe their favourite vacation spot in the world. Lyn extolled the virtues of Baja, Mexico, a place where "anything goes and they couldn't care less if you're gay". People made note of this safe place despite the media hype about the dangers of Mexico.

LGBTQ+ seniors can say, "there is such a thing as a free lunch", and so much more!

To learn more about the program, visit:
dorothysplace4u@gmail.com, or,

FACEBOOK: [@dorothysplacelgbt](https://www.facebook.com/dorothysplacelgbt) where 5/5 people recommend it.



Heather Hunter



The Neil Wilson/TSSAA Golf Tournament ~ 2020

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)



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

Social: 6:30pm
Roast Beef Buffet Dinner

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

Social only: \$45.00 (all inclusive)

Register by June 15, 2020

(Avoid disappointment. Register early.)

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

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

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


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

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

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

**A FRIENDLY, HEALTHY, BENEVOLENT
ACTIVITY**





**WE NEED
YOU, YOU & YOU**

NEEDED: Executive Volunteers for 2020/21

Past President, **Joan Elliott**, is responsible for chairing a committee to prepare and submit nominations for the elective offices of the Toronto District Executive. Thanks to the assistance of committee members, **Betty Lou Reynolds, Karen Sinclair** and **Patricia Lambert**, the list of those who have indicated their intention to serve on the executive for 2020-21 has been prepared and published in the Supplement of this Newsletter (see Page S2). It will also appear, perhaps amended to include you, in the Program and File of Reports distributed at the Annual Meeting.

Note: A member of the District Executive is eligible for re-election; and, a District Executive shall be elected at an Annual Meeting of the District for a period of one year with the term of the new Executive beginning on July 1.

HOWEVER, we have **four vacant Member-at-Large** positions requiring additional volunteers. Consider joining the executive for at least a year. Perhaps you'll find it fulfilling to have a hand in the administration of our District. Maybe committee-work or a governance position at the provincial level might become a future attraction.

IF SO, contact **Joan Elliott** for information about duties and responsibilities of any Executive position at: zoriajoan@hotmail.com.

We **encourage** you to consider serving on the District Executive as a strong District translates into a strong, effective RTOERO. **Let your voice be heard!**

PREPARE NOW \$4000

Project STO (Service To Others) Grants ~ 2020

CALLING ALL VOLUNTEERS!!!

Are you sharing your talents and time; are you part of a A NUMBER of other RTOERO members involved in a charity?

Did you know that participating in activities that are meaningful and productive may lower the risk of dementia and other health problems in seniors and helps prevent isolation and depression?

Through Project - Service to Others, RTOERO makes available **grants of up to \$4,000** to support projects with multiple membership involvement.

Suggestion: If you are a volunteer in a project, organization or charity that you feel strongly about, take the time to encourage other RTOERO members to join you thus enabling your project to be eligible for the grant. (Application instructions on Page 3, #6). Consider submitting an article to our Newsletter describing your volunteer involvement hopefully, to inspire others to join you.

Links to the instructions and application may be downloaded at:

<https://www.rto-ero.org/programs-services/current-application-project-feedback-form-and-previously-approved-projects>.

Questions? Contact **Joan Elliott:** zoriajoan@hotmail.com

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. A total of \$100,000 are available. All funds may not be awarded.

Supporting Public Education February 21, 2020



Goodwill ~ Marjorie Blake

Contact:

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

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



February has been full of celebrations, politics and disasters: Family Day, Valentine's Day, teachers' protests and strikes, rail blockades, floods, fires, and the coronavirus. In the midst of all of this many of our members have been dealing with recurrent illnesses, broken bones, and moves to new homes and lifestyles. It's time to look forward to an uplifting and invigorating spring!. Coupled with all the weather and world-wide disasters, many of our Seniors have been facing, and dealing with recurring illnesses, broken bones, hip and knee replacements, change of residences, and adaptation to new lifestyles in retirement homes... and the list goes on! Let us, however, put all the drawbacks behind us, and look forward to an uplifting and invigorating SPRING.

Cards of condolence were sent to families of 21 deceased members. Cards of Encouragement, Keeping in touch, Get Well, Congratulations, New Home, and Achievement, as well as Floral and Fruit arrangements, have been sent to several members. Birthday greetings were sent to 31 Nonagenarians, 8 Octogenarians, and 1 Centenarian.

Telephone calls, e-mails, and letters of acknowledgement were received from members who have shown appreciation for cards and other forms of communication sent to them from RTOERO District 16. A call was received from as far away as British Columbia. THANK YOU!

Thanks to members who continue to keep us informed about the immediate concerns of other members. Limits are set with regard to our ability to communicate with everyone within our membership of over 5600 members. It seems that we are responding to only a minority of our members. Please "look out" (with permission) to see that your neighbour is OK. Your continued efforts and input are greatly appreciated as we strive to continue to welcome and support all members of RTOERO District 16, to the best of our ability.

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

Medical Assistance in Dying (MAID) Revisited

Consultations on medical assistance in dying (MAID) eligibility criteria and request process

Medical assistance in dying (MAID) became legal in Canada in June, 2016. Canada's Criminal Code now exempts doctors and nurse practitioners who provide, or help to provide, medical assistance in dying.

“**Medical assistance in dying**” *currently* includes:

- the use of medication by a physician or nurse practitioner to directly cause a person's death at their request
- the prescription or provision of medication by a physician or nurse practitioner that a person can use to cause their own death

The law currently sets out eligibility criteria for those who wish to apply for MAID. It also sets out safeguards that doctors and nurse practitioners must follow when deciding if a patient qualifies for MAID, in particular to make sure that the patient requesting MAID is fully informed and has given their consent freely.

Evolution of MAID in Canada

During the development and implementation of MAID (Bill C-14) in 2016, many Canadians voiced their support for broader access to MAID. As a result, the Government of Canada committed to study a wider variety of medical circumstances where a person may want to access MAID.

Specifically, the Government of Canada asked the *Council of Canadian Academies* (CCA) to study three complex issues including requests for MAID:

- by mature minors,
- advance requests, and,
- requests for people where mental illness is the only reason for requesting MAID.

The reports and a summary are available on the CCA's website: <https://cca-reports.ca/reports/medical-assistance-in-dying/>.

As legalizing medical assistance in dying was a significant step for Canada, Parliament committed to reviewing the law five years after it was passed. This review would allow for further public and parliamentary debate on all aspects of medical assistance in dying in Canada.

Context and objectives of the consultation

On September 11, 2019, the Superior Court of Québec found (Truchon v. Attorney General of Canada) that it was unconstitutional to limit access to MAID to people nearing the end of life. The case was brought by two persons

Continued on Page 22 

MAID continued from Page 21

living with disabilities, Mr. Truchon, who has lived with cerebral palsy since birth, and Ms. Gladu, who has lived with paralysis and severe scoliosis as a result of poliomyelitis. Practitioners who assessed them were of the view that they met all eligibility criteria for MAID, with the exception of nearing the end of life. The Court declared the “reasonable foreseeability of natural death” criterion in the federal *Criminal Code*, as well as the “end-of-life” criterion in Quebec’s provincial law on medical assistance in dying, to be unconstitutional.

The Court’s ruling will come into effect on **March 11, 2020**, unless an extension is granted by the Court. While this ruling only applies in the province of Quebec, the Government of Canada has accepted the ruling and has committed to changing the MAID law for the whole country.

[An] online consultation process closed on January 27, 2020 and is no longer open for input. Nearly 300,000 Canadians participated in this consultation.

Independent reviews

www.canada.ca/en/health-canada/services/medical-assistance-dying.html#a6

On December 13, 2016, the Government engaged the Council of Canadian Academies (CCA) to conduct independent reviews related to specific types of requests for medical assistance in dying - requests by mature minors, advance requests, and requests where a mental disorder is the sole underlying medical condition. These issues were the subject of debate when Bill C-14, the Government’s legislation on medical assistance in dying, was being considered by Parliament. The Act required the Ministers of Health and Justice to initiate independent reviews on the three issues and table reports in Parliament within 2 years of initiation.

The final reports on these reviews have been tabled in Parliament and are now available to the public on the CCA website: <https://cca-reports.ca/>.

The purpose of the reviews was to gather and analyze relevant information and evidence on the diverse perspectives and issues surrounding requests for medical assistance in dying in the three areas, in order to facilitate an informed, evidence-based, dialogue among Canadians and decision-makers.

The CCA reviews were led by a multidisciplinary panel of 43 experts who reviewed an extensive body of evidence including Canadian and international academic and policy research, written submissions from organizations affected by, or involved in, assisted dying, and conversations with Indigenous Elders. The reviews do not include recommendations, as is the practice with every CCA report, but synthesize the body of evidence.

Source: <https://www.justice.gc.ca/eng/cons/ad-am/index.html>

Government of Canada Proposed Changes to MAID

Excerpted from: Feb. 24, 2020 - Ottawa - Department of Justice Canada
<https://www.canada.ca/en/department-justice/news/2020/02/government-of-canada-proposes-changes-to-medical-assistance-in-dying-legislation.html>

Medical assistance in dying (MAID) is a complex and deeply personal issue.

Today, the Minister of Justice and Attorney General of Canada, the Minister of Health, and the Minister of Employment, Workforce Development and Disability Inclusion, announced the introduction of a bill, which proposes changes to Canada's Criminal Code provisions on MAID.

The Bill would:

- remove the requirement for a person's natural death to be reasonably foreseeable in order to be eligible for MAID
- introduce a two-track approach to procedural safeguards based on whether or not a person's natural death is reasonably foreseeable
 - existing safeguards will be maintained and certain ones will be eased for eligible persons whose death is reasonably foreseeable
 - new and modified safeguards will be introduced for eligible persons whose death is not reasonably foreseeable
- exclude eligibility for individuals suffering solely from mental illness
- allow waiver of final consent for eligible persons whose natural death is reasonably foreseeable and who may lose capacity to consent before MAID can be provided
- expand data collection through the federal monitoring regime to provide a more complete picture of MAID in Canada

The introduction of this Bill would respond to the Superior Court of Québec's September 2019 Truchon decision by allowing individuals who are not nearing the end of their lives to be eligible to receive MAID. The amended procedural safeguards would require practitioners to take appropriate steps to ensure that, in non-end-of-life cases, the request for MAID is fully informed and considered, and that individuals making the request have given serious consideration to reasonable and available treatment options.

The Bill also reflects emerging societal consensus and was informed by views and concerns raised by Canadians, experts, practitioners, stakeholders, Indigenous groups, as well as provinces and territories during the January and February 2020 consultations. It is also informed by the past four years of experience with MAID in Canada.

Other important questions relating to MAID in Canada—such as advance requests for persons newly diagnosed with a condition that could affect their decision-making capacity in the future, eligibility for persons suffering solely from mental illness and eligibility for mature minors—could be considered during a broader parliamentary review of MAID legislation expected to begin by June 2020.

The Scary Truth About the Rise in Food Allergies

While millions of North Americans are growing more conscious of nutrition and the effects of food on their bodies, researchers are noting a rise in food allergies in recent years.

Food allergies occur in the immune system and can lead to reactions such as hives, shortness of breath, wheezing, itching, swelling or even a life-threatening reaction called anaphylaxis, according to the American College of Allergy, Asthma and Immunology.¹

Some of the most common foods that cause allergic reactions include shellfish, eggs, soy, dairy products, and nuts, as well as some fruits or vegetables.

However, food allergies are often self-diagnosed and symptoms can easily be misinterpreted. Food allergies are sometimes confused with a much more common reaction known as food intolerance, such as lactose intolerance or gluten sensitivity. Though bothersome, food intolerance is a less serious condition that doesn't involve the immune system, but occurs when you have difficulty digesting a certain kind of food. But the confusion between the two makes food allergies very difficult to diagnose.

There has never been a perfect test that can confirm or rule out a food allergy. Physicians typically consider a number of factors and use several investigative methods before making

a diagnosis, such as:

- Symptoms.
- Family history.
- Routine medical exams to try to identify or exclude other problems.
- Skin tests, where a small amount of the suspected food is placed on the patient's skin.
- Blood tests.
- Elimination diets, where suspected foods are eliminated for a week or two.
- Oral food challenges, where you are given a small amount of the suspected food in the doctor's office.

Doctors sometimes have great difficulty diagnosing food allergies or distinguishing them from food sensitivities. Often, the first steps in understanding any symptoms or issues that may be food-related is to study and monitor your diet, paying close attention to how you feel when you eat any given food.

With your Best Doctors benefits, a 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 afraid to eat certain foods or feel you may have food allergies, Best Doctors can help you eliminate any uncertainty on your health and nutrition.

1. <http://acaai.org/allergies/types/food-allergy>

For more information: 1.877.419.2378 or <http://bestdoctors.com/canada/rto-ero>

About Acetaminophen

Source: <https://www.canada.ca/en/health-canada/services/drugs-medical-devices/acetaminophen.html>

Acetaminophen is a drug ingredient found in over 600 different over-the-counter and prescription medicines. It's found in single or multiple ingredient products, under many different brand names, including:

- common pain relievers
- cold and flu medications

This drug reduces fever and is also used to provide temporary relief of pain from:

- arthritis
- backaches
- headaches
- toothaches
- cold and flu
- muscle aches
- menstrual cramps

It's available in different strengths and forms, such as:

- liquids
- tablets
- gel caps
- powders
- suppositories



Some countries refer to acetaminophen as paracetamol or APAP.

Safe use

Acetaminophen is safe and effective when used as directed.

The total amount of acetaminophen taken in a day from all sources **should not** exceed 4,000 mg for adults and children aged 12 years and older. Over 24 hours, this equals:


- 8 extra strength pills (each pill contains 500 mg)
- 12 regular strength pills (each pill contains 325 mg)

The maximum amount of acetaminophen that can be taken in a day is lower for children under 12 years old. Weight- and age-based dosing instructions are provided with children's acetaminophen products.

If you're taking products containing acetaminophen, you should do the following.

- Read the product label and follow the instructions.
- Understand how much to take, how frequently to take it and when to stop.
- Keep track of how much you've taken and when.
- Avoid taking more than 1 product containing acetaminophen at the same time.
- Be aware of the maximum recommended daily dose if you need to take more than 1 product that contains acetaminophen.

Many medications contain acetaminophen. You should talk to your pharmacist or other health care provider if:

- you're unsure if a product has acetaminophen *Continued on Page 26* 

Acetaminophen continued from Page 25

- you're unsure of how much you're taking
- you have questions about risk factors associated with acetaminophen

You should call your provincial poison control centre immediately if you think you have taken too much acetaminophen.



Health risks

Although acetaminophen is considered safe when used as directed, liver damage is possible if you:

- use the product for longer than recommended
- take more than the maximum recommended daily dose

While acetaminophen is broken down by the liver, if you take too much, it can build up and become toxic. A buildup of acetaminophen can cause a form of liver injury called drug-induced hepatitis. If severe enough, it can affect the way your liver works or even cause your liver to stop working.

The risk of liver injuries involving acetaminophen may be higher if you:

- have liver disease
- drink 3 or more alcoholic drinks every day, even if you follow the recommended dose limit (*the maximum amount you can safely take may be less than what's listed on the product label*)
- use acetaminophen for a long time, even at the recommended dose

Overdose

With acetaminophen, symptoms don't appear for many hours following an overdose. You could have liver damage and not know it.

Acetaminophen overdose is a leading cause of acute liver failure in Canada, the U.S. and many other developed countries. The term acute in this context means that the damage takes place rapidly over hours or days. In comparison, the damage from chronic liver failure takes place over many years.

There are approximately 4500 hospitalizations in Canada each year due to acetaminophen overdose. Approximately 700 or 16% of these were reported as accidental or unintentional overdoses. In about 6% of hospitalizations for overdose, patients develop liver injuries, including acute liver failure. This means the liver suddenly stops working, which may:

- require a liver transplant
- lead to death

Behaviours that commonly lead to accidental overdose include taking:

- the next dose too soon
- more than the recommended dose at a time (many underestimate the risk)
- 2 or more types of medicine at the same time that contain acetaminophen (for example, a pain reliever with a cold and flu medicine)

Ontario Electricity Support Program (OESP)

Editor: most members have pensions that do not warrant eligibility for these programs. However, there are a number who receive partial or reduced pensions for a variety of reasons. This information may be useful to them.

<https://ontarioelectricitysupport.ca/>

Are you eligible for this program?

In order to apply you must be the account holder for the electricity bill AND live at the service address for the account.

- All household members who live at the service address six months or more of the year must be listed on the application.
- Eligibility for the OESP credit will depend on how many people live in the house and the total household income after tax.

Save time and find out before you fill out your application. All you need to do is answer these questions:

1. How many people currently live in your house?
2. What is your total annual household income after taxes?

Through the Ontario Electricity Support Program (OESP) you may be eligible to receive a credit every month on your bill.

Monthly Credit Amounts by Household Income Level

Level of Household Income (after taxes)	Household Size (number of people living in household)						
	1	2	3	4	5	6	7+
\$28,000 or less	\$45	\$45	\$51	\$57	\$63	\$75	\$75
\$28,001-\$39,000		\$40	\$45	\$51	\$57	\$63	\$75
\$39,001-\$48,000			\$35	\$40	\$45	\$51	\$57
\$48,001-\$52,000					\$35	\$40	\$45

Once your application is approved, the credit will appear directly on your Priority electricity bill. All eligible customers will need to re-apply every two years or whenever their personal circumstances change.

Also see LEAP PROGRAM on Page 29



Parking Pass

68076



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - District 16

VALID: June 1, 2020

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

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

Please display this pass face up on your dashboard.

This is your Parking Pass for our AGM and Spring Luncheon at The Old Mill.

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



Low-Income Energy Assistance Program (LEAP)

<https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

The Low-Income Energy Assistance Program (LEAP) can help if you're struggling to pay your bill. LEAP could make a one-time emergency payment of up to \$500 of the amount owing on your electricity and/or natural gas bills.

To qualify for LEAP you must have a family income below a specified limit.

Low-income Energy Assistance Program

If you're behind on your electricity or natural gas bill and face having your service disconnected, you may qualify for emergency financial help through the Low-income Energy Assistance Program (LEAP). There are also special customer service rules available for low-income households. You need to meet certain criteria to qualify for these programs, and must go through one of the intake agencies in Ontario listed below.

View the list of social-service agencies that offer LEAP on the website above.

LEAP income eligibility criteria							
Household After-tax Income	# of people in Household						
	1	2	3	4	5	6	7+
Less than \$28,000	✓	✓	✓	✓	✓	✓	✓
\$28,001 - \$39,000			✓	✓	✓	✓	✓
\$39,001 - \$48,000					✓	✓	✓
48,001-52,000							✓

Do you qualify?

In order to qualify, your household income has to fall below a certain limit. The amount of income it takes to qualify depends on two factors:

- How many people in the house
- Combined household income

For example, a home with four people and an annual after-tax income of \$37,000 would be eligible for a LEAP Emergency Financial Assistance (EFA) grant. The chart above shows your are eligibility.

Membership

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 status. Total Toronto Membership at February 29, 2020: 5722 Retired + 223 Employed members.



VIETNAM & CAMBODIA

Presented by **Nancy Eves**

In November, 2018, after a year of planning, Nancy fulfilled a life-long dream to visit Bangkok, Vietnam and Cambodia, Shanghai and Beijing. 23 days were spent travelling with the highlight being Vietnam and Cambodia. This 16 day/14-night guided tour of Indochina was amazing. She was in the heart of these two countries to discover the natural beauty, intriguing history, amazing people, rich ethnic and cultural diversity, and world heritage sites that haven't changed in centuries.

Nancy's tour started in the southern and extremely busy city of Saigon (Ho Chi Minh) with its cathedrals, French-style architecture and markets of fresh produce. They explored the surrounding area like the Chu Chi tunnels and the Mekong River where local life is like traveling back in time. In the middle of Vietnam, they visited Danang, Hoi An, My Son, Hue and The Ba Na Hills. This was a totally different vibe: ancient, traditional and at a much slower pace.

Travelling on to Hanoi in the north there was, again, a different flavour. Although there are temples and an old quarter, it seemed to be much more ordered and militaristic.

The next stop, for Nancy, was a bucket list event – Ha Long Bay. She embarked on an over-night cruise of this phenomenal 1600 limestone island region. Pictures do not do it justice.

From Hanoi, they flew to Siem Reap, Cambodia. Here, temples that have been uncovered from dense forest reminds one of how ancient this land is. Village life, open air markets, dragon boat races and the lake life of Tonle Sap Lake were highlights of their time here. Angkor Wat Temple at sunrise was another bucket-list event. Nancy maintains that she was in heaven and in the presence of much spiritual energy.

This part of the world is so different from what we know. The sights, sounds, smells, flavours and weather were treats for the senses. The people are warm and inviting. It was a truly awesome experience that she would do again in a heartbeat. The group definitely had a better appreciation of the history of change in this country after visiting each area.

“A Taste of South India”

A Meet-the-People Tour with Janice Coles



India is a country of enormous diversity in geography, languages, religions and customs; the south Indian states of Kerala and Tamil Nadu being fascinating examples. Janice and Alan Coles had the privilege of exploring this part of India on a 14-day Traidcraft (UK) ‘Meet-the-People Tour’. The focus of this small-group travel included visiting Fair Trade producers and development projects “off the tourist trail”; as well as enjoying the sights, sounds and tastes of the area’s natural wonders and cultural heritage. All this while, at the same time, leaving a “light footprint”.

Our armchair journey will begin at the Arabian Sea coastal city of Kozhikode and conclude in Chennai on the Bay of Bengal. The DVD featuring an Indian music soundtrack will show you the Western Ghats mountains, tea estates, coastal beaches, sunsets, the Kerala backwaters via rice boat. Also our excursion will take you to the Periyar Wildlife Sanctuary, on journeys by train, UNESCO heritage sites, and the former colonial cities of Kochi, Puducherry, and Chennai... and, much more!



Rock Climbing Club Proposal ~ James Snetsinger

Rock Climbing Club - Is For Me?

1. Is it safe? Yes! Actually, top-roping in a modern gym is more safe than crossing the street. You're wearing a harness, and your belay partner uses a failsafe belay device to keep you tight on a rope attached to the ceiling.

2. Am I strong enough? Yes! Routes are graded with a number so you can pick how hard you want to climb. Wear climbing shoes with stiff grippy soles.

3. Am I too old? No! Climbing requires more endurance than power, and older people actually have greater endurance.

Join the club! Make new friends in an all ages environment, learn new skills, and get strong! It's fun, and it's social.

Details To Get Us Started

Minimum of 8 people to join the club to get started. James has been climbing since he was 40, and hopes to keep on climbing into his 90s.

Climb every Wednesday from Noon to 2:00pm. Ideally all new climbers sign up for the Intro Lesson Promo with the gym prior to joining the club.

If you would like to join the climbing club, or if you just have questions, please phone me on my cell at your earliest convenience, so I can start a list and print waivers for you. Please call me at: 647•280•0807.

Basecamp Climbing Gym, (Bloor east of Christie), has extended their offer of a lesson and a month-long membership for only \$69 +hst (includes rental of the shoes and harness for the month). It helpful for all the new climbers to take the lesson together, so call me first, and I'll coordinate the event.

Experienced climbers will take a belay test and climb with me while the new climbers do the lesson. Thereafter, we'll join up and climb together.

See you on the "rock",

James R Snetsinger





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.

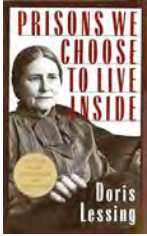
A bientôt! **Jacqueline Chartier**

Activities continued on Page 34 📖

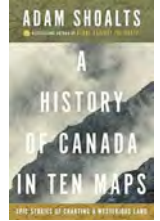
EYEDROPPER: A clumsy ophthalmologist



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



← **April 14**, *Prisons we choose to live inside* by **Doris Lessing**



May 12, *A history of Canada in ten maps:...* by **Adam Shoalts** →

June 9: *Into thin air : ...the Mount Everest disaster* by **Jon Krakauer**

July 14: *The Devil in the White City: ...* by **Erik Larson**

August 11: *In search of a better world: a human rights odyssey* by **Payam Akhavan**

September 8: *Tiny Beautiful Things : advice on love...* by **Cheryl Strayed**

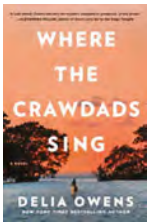


Travelogue ~ Linda Johnson and Tom Menagh (416•469•3706 | linda488@live.ca) go around the world with slide/digital presentations and treats at *Holy Rosary Hall on the fourth Wednesday of the month* at 1:00pm: October to May (NOT December).

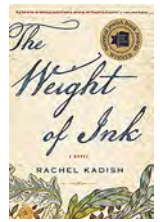
See Pages 30/31 for our February and March Travelogues.



West End Book Club ~ Steve Feldman (416•588•6637 | vsfeldman239@gmail.com) 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): 1:30pm to 3:30pm.



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



May 26: *The Weight of Ink* by **Rachel Kadish** →

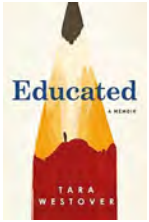
June 23: *Educated* by **Tara Westover**

Continued on Page 35 📖

The following activities meet at various locations.



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



← **April: Educated**
by Tara Westover



May: Patchinko
by Min Jin Lee →

June: Lethal White by Robert Galbraith



Downtown Coffee Club ~ Ann Ludwigsen (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 and have presentations by experts in their field. We cover any area within the world of money: January was a book review; February was a tax presentation.

The financial group meets April 23; May 28; and June 25. Please contact Lone Smith at lonesmith@hotmail.com for more information

Continued on Page 36 📖

**PROTECT YOUR TRAVEL INSURABILITY:
CHECK <https://travel.gc.ca/destinations/> PRIOR TO BOOKING**

Recreation/Social continued from Page 35



Monday Matinée Movie ~ 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 East just east of Yonge Street on the north side of Dundas East. We meet on the 4th Monday of the month eleven months of the year (NOT in 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 (vsfeldman239@gmail.com)

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 convenors call the club 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.

ENERGY SUSTAINABILITY INFORMATION DAY

Saturday, May 2 | 10:00am to 2:00pm

St. Clements Catholic Church (Markland & Bloor)

Displays by: Assorted Businesses, NGOs, TRCA, Churches

Information? Contact **Roy Harvey** (former RTOERO Toronto President) at: eroy.harvey@sympatico.ca



Something can be done. In fact, a lot is being done. Join us at our first event.

TALK TO US! WE ARE COMMITTED TO CARBON REDUCTION

More Latin & Line Dancing ~ A REPEAT Series

Join



Anna Di Constanzo
and

Stephen Cheong

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



Fridays: April 24,
May 1, 8
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!

Practice your Italian skills over a cappuccino, latte, or espresso? In March we will meet on the 4th Monday of the month at **Baka Gallery Café** (2256 Bloor W near Runnymede). We'll be setting on our next location so watch for the monthly *z*-zine.

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.

Come, join us! For
more information,
contact:

Mara Santarossa:

marasantarossa@hotmail.com



Ciao!



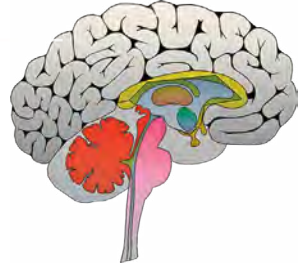
BRAIN GAMES ~ A NEW GROUP

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 meet:

at the home of **Chris Gandy**

(near the Dundas West subway station).



NEXT MEETING: APRIL 20, 2020

Contact Chris to try out this group: chrisingandy10@gmail.com.

Watch our -zine for future meetings.

TEOF 27th Annual Auction **POSTPONED**

"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund

The TEOF Auction has been postponed due to the impending Job Action of Toronto Education Workers/Local 4400 and the Unions representing the Teachers in both the Elementary and Secondary panels of the Toronto District School Board.

Please watch this website for further updates.

For information call **Colleen Costa**: 416•393•0440

Watch our website for updates: 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.

Rendezvous Club ~ Kay Jeffery

Contact: 416•767•8179

catherine.jeffery067@sympatico.ca



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

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/>

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

TWO SPRING WORKSHOPS

Thursday, April 23 ~ 5:00PM
Delta Hotel, Kennedy & 401

Saturday, June 6 ~ 9:00AM
Montecassino Hotel, Keele & Sheppard
ALSO, French Language RPW offered

REGISTER NOW!

Details and On-Line Registrations available at:

<https://www.rto-ero.org/join-us/retirement-planning-workshops> **39**

Hosted by



Sponsored locally



Toronto Districts
16 • 22 • 23 • 24

OTHER AREA WORKSHOPS

Richmond Hill: March 24
Ajax: April 29
Brampton: May 2

+

Others across
Ontario
Check URL below

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 41

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**

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.

David (Don) Blue
Briony Cayley
Maria Chivilo
Margaret Deeth
Margo Garbutt
Margaret Grassie
Merelie Griffith
Rose Marie Hawkins
Mary Kellam
Joyce Lee



Cecelia Lo
Susan MacDonald
Ann McGuire
Kathryn Skinner
John Strebig
Gerald Tanner
Mary Vaughn
Renate Wagner
Norman Wilson

Bereavement Support Group ~ Heather Talbot

CAN WE HELP?

We have received a query regarding the establishment of a Bereavement Support Group. If there is an interest in this initiative, please let us know.

RTOERO Toronto District 16, perhaps with the support of other Toronto RTOERO Districts, may be able to assist in initial stages.

If anyone has taken the training at Bereaved Families of Ontario to facilitate bereavement groups, and would be interested in being a co-facilitator, please email **Heather Talbot** so we can gauge the interest in such a group.

Contact Heather at: heatalb@rogers.com.

For information regarding the **Bereavement Support Group - Toronto**, go to: <https://www.bfotoronto.ca/>, a community who has the courage to share and explore grief, and to be a beacon of hope for the future.

We travel the road together. We help the healing begin.

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



Surely You're Not Too Old To Try!

RTO Toronto Newsletter
c/o Bill Menagh
2805-2191 Yonge St
Toronto ON M4S 3H8



**RTOERO Toronto District Sixteen
Annual General Meeting
The Old Mill ~ Balmoral Room
Monday, June 1, 2020****PROGRAM**

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

Pre-meeting (<i>times approximate/order may change</i>)	~ 9:30am
Registration, Refreshments	
Business Meeting	~ 10:00
Welcome, In Memoriam, RTO/ERO Greetings	
Approval of Minutes, 2018 and Treasurer's Report	
Constitutional Changes	
Elections, New Business	
Guest Presentation:	~ 10:45
Toronto Police Service Crime Prevention Unit Officer Fraud Protection	
Adjournment ~ Social ~ Cash Bar	~ 11:30
Spring Luncheon ~ Guildhall Room	~ 12:00N

Your District Executive attempts to make your Annual Meetings more interesting by arranging a guest speaker on a topical issue. This year, in the age of electronic fraud, we have arranged for a presentation by a **Toronto Police Service Crime Prevention Unit Officer - Fraud Protection**. Also, under the requirements of the Canada Not-for-Profit Corporations Act, Our revised District Governance Document will be presented for approval. This document has been updated to reflect changes in the RTOERO Toronto District 16 By-Laws and Policy introduced in 2019.

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

RTOERO Toronto Executive Nominees* ~ 2020/21

This 2020/21 list* may be amended by the time the Annual Meeting (AM) occurs. Should you wish to contest a position, or join the executive in a vacant position, please contact **Joan Elliott**, Past President and Nomination Committee Chair, at zoriajoan@hotmail.com. Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AM.

POSITION ~	Recommendation
President ~	Barbara Antheunis
Past President ~	Joan Elliott
First Vice-President ~	Ruth Baumann
Second Vice-President ~	Varla Abrams
Secretary ~	Patricia Lambert
Treasurer ~	Herb Stover
Activities ~	Heather Talbot
Archives ~	Valerie Mah
Benefits ~	Bill Tajer
Communications/Marketing ~	Bill Menagh
Excursions ~	Karen Sinclair
Goodwill ~	Marjorie Blake
Member Services/Recruitment ~	Lone Smith
Political Advocacy (now includes Pension) ~	Susan Weinert
Social ~	Kay Jeffery
Members-at-Large (up to 5):	Lou Manning, VACANT, VACANT, VACANT, VACANT

Note: This list of Executive Volunteers is incomplete. If you are interested, contact Joan Elliott at zoriajoan@hotmail.com. We need active members.

* The presentation of a list of nominees does not preclude nominations at the AM.

Who We Are

According to data available as of 31 December, 2019, RTOERO Toronto District 16 numbered 5712 Members. Three have been RTOERO Members from 1972. Our members fill the following age brackets:

Age in:	2007	2009	2011	2013	2014	2016	2017	2018	2019
=>100 yrs	9	11	7	4	4	6	7	11	9
90 - 99 yrs	104	136	123	142	155	189	210	228	223
80 - 89 yrs	514	609	614	706	755	832	915	996	1027
70 - 79 yrs	1098	1447	1562	1812	1948	2248	2441	2543	2607
60 - 69 yrs	1775	1764	1957	1993	1959	1852	1674	1564	1588
50 - 59 yrs	375	187	179	159	167	160	182	174	257
<50 yrs	2	1	2	0	0	7	5	2	1
Total	3877	4155	4444	4817	4988	5294	5434	5518	5712

RTO/ERO Toronto Draft Budget ~ 2019

		Budget 2019	Audit 2019	Budget 2020
1				
2				
	INCOME			
4	Provincial Rebate	81,792.94	81,792.94	89,40.00
5	Subscriptions	30.00	10.00	10.00
6	Interest	0.00	47.77	40.00
7	Donation	0.00	0.00	0.00
8	50 th Anniversary Grant	0.00	0.00	0.00
9	STO Grant	0.00	0.00	0.00
10	Total Income	81,822.94	81,845.71	89,450.00
	EXPENSES			
	Administration			
13	Office	1,600.00	1,430.04	2,100.00
13	AGM	2,000.00	2,000.00	2,200.00
14	Archives	500.00	519.37	600.00
15	Bank Charges	200.00	171.38	200.00
16	Executive Meetings	1,500.00	879.81	1,200.00
	Donations		600.00	2,000.00
17	RTO-AM/Workshops	1,000.00	665.00	1,000.00
18	Rentals ~ Holy Rosary	600.00	600.00	600.00
19	Toronto Districts	1,650.00	828.60	900.00
20	STO Grant			
21	Goodwill	2,750.00	2,689.41	3,000.00
22	New Member Breakfast	4,800.00	5,191.25	5,500.00
23	Service to Others	2,000.00	122.45	1,000.00
24	Membership	3,500.00	4,162.32	5,000.00
25	Golf Tournament	500.00	565.00	500.00
26	Newsletter	42,000.00	39,998.32	47,500.00
27	Political Advocacy	1.00	0.00	1.00
28	Member Activities			
29	Rentals ~ Holy Rosary	5,220.00	4,800.00	5,200.00
30	Seminars	2,000.00	494.51	1,000.00
31	Refreshments	700.00	1,900.49	1,800.00
32	Equipment	1.00	0.00	500.00
33	Fall Craft Show	1.00	0.00	1.00
34	Fall Luncheon	3,500.00	2,703.87	3,500.00
35	Spring Luncheon	6,000.00	5,135.03	6,000.00
36	50 th Anniversary		-	-
37	Total Expenses	82,023.00	75,458.00	90,303.00
	BALANCE	200.06	6,387.71	853.00

Continued on Page S3

Proposed Budget continued from Page S3

	Budget 2019	Audit 2019	Budget 2020
40 Reserves			
41 GIC Canada Trust			
42 Horizon Reserve	16,146.46	16,146.46	16,146.46
44 Total	16,146.46	16,146.46	16,146.46

**2019 AUDITOR'S REPORT TO
RTOERO TORONTO DISTRICT 16**

Balance Sheet As of 31 December 2019

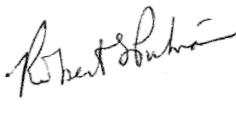
Accounts	31 December 2019 Balance
Assets	
Cash and Bank Accounts	
New Horizons Reserve	0
RTO/ERO District 16	37,826.48
Total Cash and Bank Accounts	37,866.48
Other Assets	
Asset Reserve	0.00
New Horizons	16,146.46
Total Other Assets	16,146.46
TOTAL ASSETS	54,012.94
Liabilities & Equity	
Liabilities	0.00
Equity	54,012.94
Total Liabilities & Equity	54,012.94

We attest that the financial information presented fairly represents the fiscal position of RTOERO District 16 during the financial year January 01, 2019 to December 31, 2019.

Signed:



Paul A. Caron
Auditor



Robert G. Putnam
Treasurer



Betty Lou Reynolds
President

RTO/ERO Toronto Executive to June 30, 2020



PRESIDENT

Betty Lou Reynolds

416•356•5609

bettyloureynolds@hotmail.ca

PAST PRESIDENT

Joan Elliott*

416•666•4830

zoriajoan@hotmail.com



1ST VICE PRESIDENT

Barbara Antheunis

416.444.3207

barbara@antheunis.ca

2ND VICE PRESIDENT

Ruth Baumann

416•651•5124

ruthbaumann@sympatico.ca



SECRETARY

Herb Stover

416•964•2020

sec.ort@bell.net

TREASURER

Bob Putnam

416•606•1374

rgpgeog@aol.com



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heatalb@rogers.com

ARCHIVES

Valerie Mah

416•533•0445

vmah@ican.net



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bill.tajer@sympatico.ca

COMMUNICATIONS/MARKETING

Bill Menagh

416•488•3372

wrmenagh@gmail.com



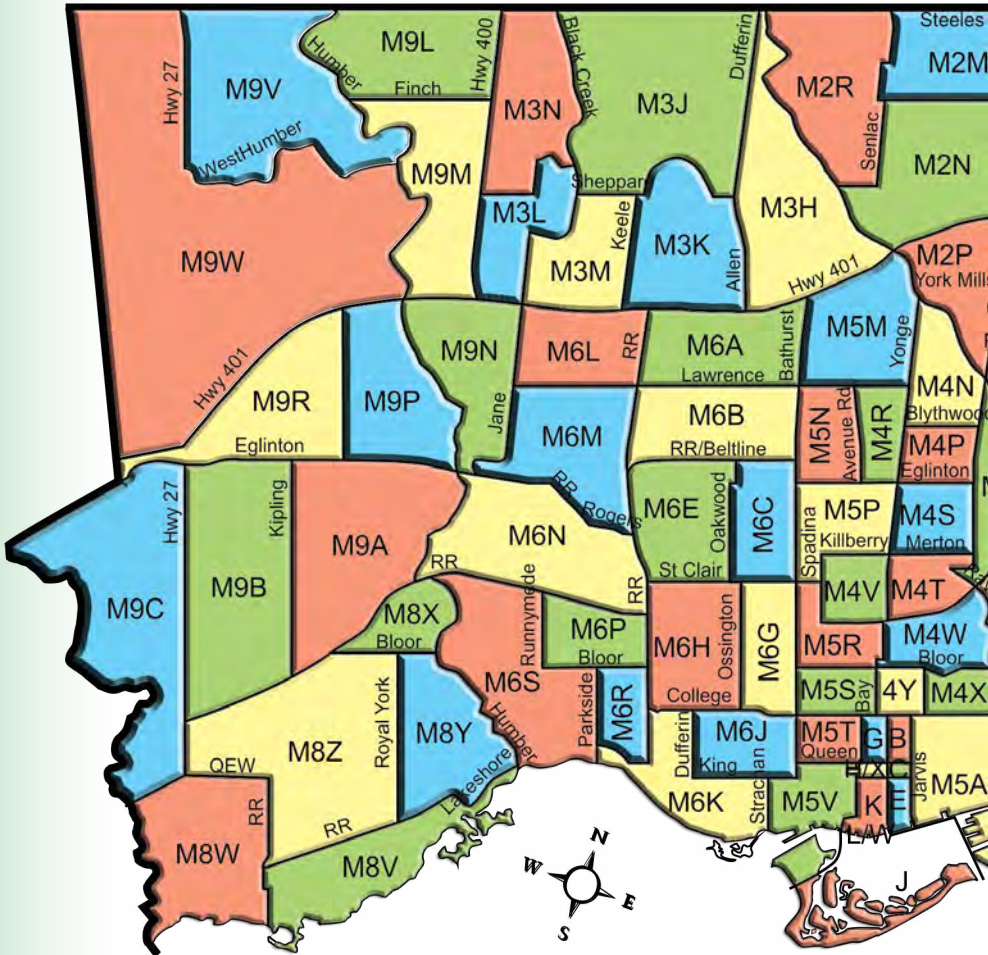
EXCURSIONS

Karen Sinclair

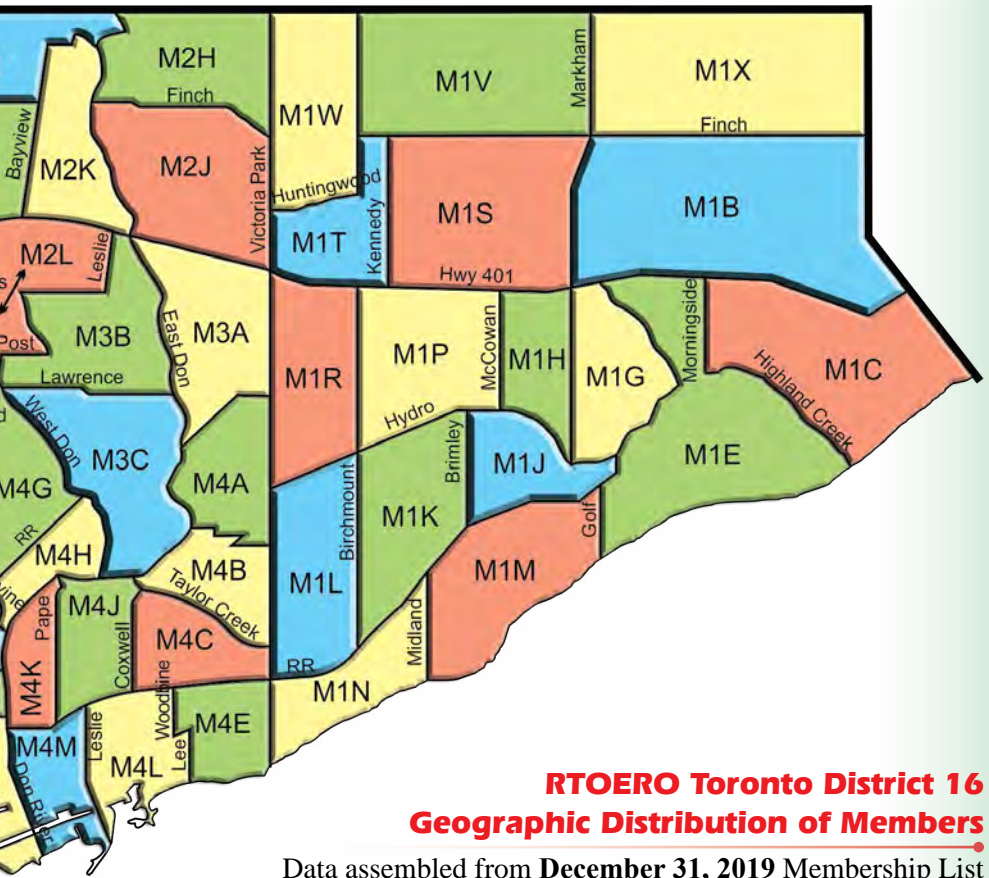
416•690•4961

karenjsinclair@hotmail.com

*Foundation Rep



Postal Code	#s	M1T	31	M3A	43	M4G	135	M5A	68
		M1V	7	M3B	30	M4H	18	M5B	23
M1B	5	M1W	27	M3C	52	M4J	69	M5C	6
M1C	31			M3H	28	M4K	118	M5E	27
M1E	35			M3J	6	M4L	93	M5G	8
M1G	8	M2H	25	M3K	1	M4M	40	M5J	55
M1H	5	M2J	44	M3L	2	M4N	78	M5M	130
M1J	14	M2K	37	M3M	11	M4P	82	M5N	84
M1K	11	M2L	17	M3N	7	M4R	71	M5P	123
M1L	21	M2M	28			M4S	147	M5R	132
M1M	20	M2N	68	M4A	14	M4T	82	M5S	46
M1N	57	M2P	19	M4B	32	M4V	112	M5T	16
M1P	17	M2R	20	M4C	65	M4W	91	M5V	29
M1R	17			M4E	160	M4X	28		
M1S	14					M4Y	99		



RTOERO Toronto District 16 Geographic Distribution of Members

Data assembled from **December 31, 2019** Membership List
Total Membership: **5712**

M6A	18	M8V	61	Ontario	Hamilton	15	
M6B	49	M8X	70	Regions	Markham	49	
M6C	81	M8Y	35	L/Central	914	Miss'auga	167
M6E	26	M8Z	33	K/Eastern	139	Newmarket	20
M6G	101			N/Western	107	Oakville	37
M6H	88			P/Northern	29	Orillia	15
M6J	32	M9A	79	Cities =>10		Pickering	36
M6K	16	M9B	51	Ajax	25	Picton	15
M6L	12	M9C	59	Barrie	14	Richm'd HI	40
M6M	23	M9M	10	Brampton	35	Stouffville	21
M6N	34	M9N	17	Burlington	24	Thornhill	87
M6P	164	M9P	51	Caledon	10	Unionville	11
M6R	68	M9R	40	Cobourg	17	Uxbridge	10
M6S	186	M9V	6	Collingwood	12	Whitby	21
		M9W	8	Guelph	19	Woodbridge	37
						Canada	
						Alberta	2
						B.C.	26
						Manitoba	3
						New Bruns	1
						Nova Scotia	2
						Quebec	4
						Out of Canada	
						International	6
						USA	7

RTOERO Toronto Executive to June 30, 2017 cont'd



GOODWILL

Marjorie Blake

905•837•0874

mdblake@sympatico.ca

MEMBERSHIP/RECRUITMENT

Linda Sue Thomas

rto16memb@gmail.com



POLITICAL ADVOCACY/PENSION

Sheila MacMillan

416•769•3616

sheilamac@sympatico.ca

SOCIAL

Kay Jeffery

416•767•8179

catherine.jeffery067@sympatico.ca



MEMBERS-AT-LARGE



VARLA ABRAMS

905.881.8839 |

varla.abrams@gmail.com

PATRICIA LAMBERT

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patriciamarylambert@hotmail.com



Lone Smith

416•234•1969

lonesmith@hotmail.com

Lou Manning: 416•285•6291/*mannlou@hotmail.com*



**RTO
ERO**

A better future,
together

Ensemble pour
un avenir meilleur

District 16
Toronto

The Formation of RTOERO Districts

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

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

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

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

Area 8 Toronto became:

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

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

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

RTOERO Etobicoke & York District 22:

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

RTOERO North York District 23:

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

RTOERO Scarborough/East York District 24:

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

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

RTOERO 300-18 Spadina Road Toronto ON M5R 2S7

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

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

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

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

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

A Brief Glimpse of RTOERO* Beginnings

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

First STO/ERO President, 1968-1969

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

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

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

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

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

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

RTOERO Toronto Executive ~ Years of Service

Surname order with first and last term of Executive Service

Bolded ~ current Executive | † ~ former president

Name	Terms		
		Edmondson, Phyllis	1998/99 (1)
Aberle, Gerald	1991/94 (3)	Edmondson, Roseanne	1976/78 (2)
Abrams, Varla	2019/20 (1)	Elliott, Joan †	2011/20 (9)
Allen, Gertrude	1978/80 (2)	Fedchak, Mary Ann	2002/08 (6)
Antheunis, Barbara	2019/20 (1)	Fick, Lew	1985/86 (1)
Assad, June	1986/88 (2)	Fiedler, Dennis†	1989/99 (10)
Baird, Ian	1993/09 (16)	Fiedler, Val	1994/04 (10)
Ball, John	1973/77 (3)	Fraser, Anne	1980/05 (25)
Barrett, Harry†	1976/79 (3)	Freeman, Arlene†	1993/09 (16)
Batchelor, Ron†	1993/98 (5)	Friesen, Wally	2005/08 (3)
Baumann, Ruth	2015/20 (5)	Gagné, Armand	2015/19 (4)
Birrell, Jenny	1998/99 (1)	Gang, Israel	1981/94 (13)
Blake, Marjorie	2002/20 (18)	Gang, Lillian	2001/02 (1)
Booker, Susan	1995/10 (15)	Gartley, John	1975/76 (1)
Boone, Geraldine	1981/86 (5)	Grieve, Linda	2004/10 (6)
Boucher, Joyce	1994/98 (3)	Halford, Ron	1995/99 (5)
Bratton, John†	1999/19 (20)	Hardie, Charlotte†	1986/95 (9)
Brooks, Wilson	1987/89 (2)	Harvey, Roy†	2008/15 (7)
Bussey, Art	1994/99 (5)	Hayes, George†	1986/01 (15)
Bustamante, Rosalina	2002/10 (8)	Heard, Norton	1980/86 (6)
Carr, Charles	1996/05 (9)	Henderson, Torry	1993/00 (7)
Carson, Pat†	1995/11 (16)	Hornick, Phil	1985/88 (3)
Caster, Tom	2007/08 (1)	Jeffery, Kay	1994/20 (26)
Chandorkar, Betty	1988/96 (8)	Kennedy, Margaret	1973/75 (2)
Chole, Natalie	1988/93 (5)	Kennedy, Vince	1990/91 (1)
Clark, Mattie	1977/82 (5)	Kerr, Ed	1990/93 (3)
Coles, Sidney†	1979/88 (8)	Ketcheson, Bill	1985/94 (9)
Cooper, Donald	1987/96 (9)	Lambert, Patricia	2019/20 (1)
Darbyshire, Bill	1973/77 (4)	Lehane, Mary	1975/77 (2)
De Groot, Jack	1994/05 (11)	Lennox, Mitchell†	1983/96 (13)
Dean, Harold†	1980/85 (5)	Lindsay, Ruth†	1988/98 (10)
DeGraaf, John	1994/95 (1)	Longmuir, Cecil†	1978/81 (3)
Devine, Ken	2005/06 (1)	Ludwigsen, Ann	2010/12 (2)
Dineen, Cecilia	1982/95 (12)	Lunney, Esther	1977/80 (3)
Dobson, Murray	1975/77 (2)	Lyons, Tom	2008/10 (2)
Downward, Gord	1992/93 (1)	Machin, Bea	1977/81 (4)
Duras, Melanie	2014/15 (1)		

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MacMillan, Sheila	2015/20 (5)	Putnam, Bob	1995/20 (25)
Mah, Valerie†	2004/20 (16)	Quinn, Bill	1987/90 (3)
Makhija, Shashi	2007/15 (8)	Reid, Walter†	1978/86 (7)
Manning, Lou	2010/20 (10)	Reynolds, Elizabeth	2012/20 (8)
Martin, Fionnuala	1988/89 (1)	Roach, Veronica	1977/79 (2)
Matuszkiewicz, Wanda	1997/98 (1)	Robb, Al†	1982/94 (12)
McCaig, Jean	1986/88 (2)	Rowney, Jim†	1992/96 (4)
McEachern, Jean	1981/83 (2)	Rowney, Paul	1996/05 (9)
McFarlane, Elizabeth	2017/20 (3)	Rudd, Norm	2006/07 (1)
McGillivray, Robert	1988/91 (3)	Salazar, Carmelita	2004/15 (11)
McGinn, Bernice†	1985/94 (9)	Schissler, Laura†	1976/82 (6)
McGregor, Patricia	2008/09 (1)	Shanoff, David†	2002/14 (12)
McIver, Murdoch†	1973/75 (2)	Shaver, Bill	1989/01 (12)
McLean, Enid	1988/90 (2)	Simons, Shirley†	1991/00 (9)
McLean, Mel	1988/90 (2)	Sinclair, Karen	2015/20 (5)
McNabb, Vicki	1973/76 (3)	Smith, Lone†	2009/20 (11)
McPherson, Catherine	1975/77 (2)	Smith, Margaret†	1978/98 (19)
McVicker, Kathleen	1995/98 (3)	Smith, Warren	1993/94, 99/00 (3)
Menagh, Bill†	1998/20 (22)	Sparks, Doug	1987/91 (4)
Milloy, Archie†	1974/77 (3)	Stover, Herb	2014/20 (6)
Milosh, Mary El	2005/10 (5)	Strangway, Kenneth	1979/86 (7)
Milton, Helen	2009/17 (8)	Stubbs, Ted	1973/78 (5)
Moore, Ed	1990/92 (2)	Sweetman, Allan†	1973/76 (3)
Moore, Mary†	1979/88 (9)	Tajer, Bill†	1995/20 (25)
Morris, Peter	2000/04 (4)	Talbot, Heather	2012/20 (8)
Nagawe, Sacci	1996/97 (1)	Targett, Lloyd	1991/97 (6)
Naumoff, Carl	1989/98 (8)	Terry, John	1991/97 (6)
Neal, Bob†	1998/16 (18)	Thomas, Linda Sue	2016/20 (4)
Neufeld, Roy	1993/94 (1)	Thomas, Mary†	1980/90 (10)
Olds, Doreen	2010/11 (1)	Tufts, Harold	1973/75 (2)
Noylander, Mary	1988/00 (12)	Warren, Laura	1989/00 (11)
Parliament, Loeland	2002/04 (1)	Watson, Jean	1983/87 (4)
Patterson, Elizabeth	1980/88 (8)	Weinert, Susan	2010/19 (9)
Pavkovic, Fran	2010/11 (1)	Whitehouse, William	1977/87 (10)
Pennings, Joan	2011/12 (1)	Whitley, Harold†	1974/78 (4)
Petch, Rhena	1992/99 (7)	Wilson, Roger†	2010/19 (8)
		Young, Shirley	2002/08 (5)
		Zettler, Nanette	2008/10 (2)

Did you know?

**Additional to our 5712 Retired Members at the end of 2019,
we also had 195 members who are actively employed in education.**