

# Newsletter

## RTOERO TORONTO MEMBERS

We appreciate their Executive Service:

Clockwise from top-left: John Bratton, Val Fiedler, Roy Neufeld, Valerie Mah



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## From the Editor ~Joan Elliott



Speculative Fiction, Magical Realism, or a shift to what is now normal; not because others have convinced us, but because it is what we live everyday. How often have you been asked “so how was your day?” and without a moment’s pause you replied “same as yesterday and the day before”.

Suggestions, sprinkled with cautions on how to fill your day are plentiful and in this edition we have added valuable insights into some pressing issues. I encourage you to respond.

We have missed the social events that make up so many of the reasons for joining RTOERO District 16: the No Bell Luncheon, New Members’ Breakfast, Fall Craft Sale and Luncheon, the AGM and Luncheon where there were opportunities to enjoy the company of friends and colleagues while sharing excellent food and entertainment. They are not gone, just simmering on the back burner. On the bright side, I urge you to check out the Lifestyle section for activities that are continuing via Zoom.

In the In Memoriam section, we have honoured those members who have served as volunteers to make the district such a success. They have given so much.

A long time member of the editorial committee, Mary El Milosh has retired. Not only had she hosted our committee meetings at her lovely home for many years, she had also served on the executive from 2005 until 2010. Her keen powers of observation will be greatly missed. Thank you Mary El.

Also, we appreciate the assistance of Bill Menagh in the production of this Newsletter.



## President's Message ~Barbara Antheunis



Scared and bored! Scared and bored! These two words do not belong together in a sentence. Not until the COVID pandemic, that is. Together they describe what I think most of us are feeling. Certainly I am. With the extended time in lockdown and fear of the new variants circulating in our province, life seems to be boiled down to these two words. During the past couple of months, your executive has received numerous calls and emails mainly about two topics; vaccines and long term care homes. Many seniors, especially those living alone, are wondering when they will get the vaccine and how will they be informed when it is their turn. Heart rending letters were received about real-life situations in some of our long-term care homes and the hurt being caused to members and their families. What can we do, they wondered, to ensure this tragedy never happens again? RTOERO Head Office has been engaged in an extensive letter writing campaign and asked members to also write to their elected officials. Many of you may have done so. Thank you. But systems are like ocean liners, they take quite some time to change course.

What else you can do, that will have a more immediate impact?

Here is one idea. Find out the name of a long term care home in your area. Call them and ask for the first name and last initial (they can't give out full names for privacy reasons) of a resident who has no friends, family nor visitors; there are more than you might think. The next time you venture out for groceries, stop by a dollar store and buy a couple of blank or "thinking of you" cards with a colourful picture on the front. (Bright colours stimulate the brain.) Become a pen pal to someone whom you may never meet, but whose life you may instantly change for the better when he/she reads your card or has it read to them. In that moment they are no longer totally alone. They matter to someone.

What should you write to someone you have never met? Introduce yourself and tell them you are writing because COVID has taught you the value of human connections and that you have simply chosen to write to them. Tell them about your life, family, hobbies, trips, pets, anything you would tell a far away friend. Make a commitment to write once a month for a year, twelve letters, twelve stamps and a world to someone isolated and alone. Put it in your calendar. Don't forget.

My personal belief system is that we are here on earth for three reasons: to give and receive love, to experience joy and to grow in consciousness/compassion through service to others. I have had the privilege, through all the seasons of my life, to taste the many different flavours of the first two. The last one requires giving up a small part of my most precious possession-time. It is only after I retired that I felt able to go beyond the usual charity givings and occasional volunteering to focus more on personal connections. Perhaps you are like me and want to do more. Now is the time. Someone once said, "I have observed that society in general always seems to honour its living conformists and its dead troublemakers." I challenge you to make good trouble while still among the living.

**Barb**

**Reports of the First Vice-President  
~Ruth Baumann**



**The future of long-term care in Ontario – my opinion**

Over the past year, the provision of long-term care in Ontario has been examined more and more closely. Data have been collected on the employment standards, the working conditions and pay of workers, the effectiveness of regulations and the inspections that flow from regulations and more. A long term care home in Ontario is defined by the government as follows:

**Long-Term Care Home**

A Long-Term Care (LTC) Home provides care and services for people who no longer are able to live independently or who require on-site nursing care, 24-hour supervision or personal support. LTC Homes are governed under the Long Term Care Homes Act (LTCHA) and Ontario Regulation 79/10., the single legislative authority for safeguarding resident rights, improving the quality of care and improving the accountability of LTC Homes for the care, treatment and well-being of residents.

The following observations are mine and have been drawn from many news sources over the past several months:

1. Many people employed in long-term care as personal support workers, kitchen staff, and maintenance workers are employed by agencies other than the owner of the facility, and many have been assigned to multiple long-term care facilities.
2. In many LTC facilities, there has been and continues to be, a shortage of adequate personal protective equipment for employees.
3. Wages were low, exacerbating shortages of staff when the pandemic hit.
4. The LTC homes hardest hit by the coronavirus (cases and deaths) were often those with more than one person to a room – sometimes as many as three or four.
5. LTC residents are vulnerable not only to infection, but to loneliness and even neglect as the virus strikes.
6. LTC residents who have become ill have been hospitalized at a lower rate than elderly persons still living in the broader community.

While the Ontario government has taken some steps and measures to improve wages, inspections and coordination, progress has been slow. The time has come to let politicians and policy makers know how important the reform and improvement of our long-term care system is. The website for email addresses for all MPPS is noted below.

Going beyond the present government measures, a group called Doctors for Justice in Long Term Care published an open letter on January 26, 2021. The

letter and its signers can be found here: <https://docs4ltcjustice.ca/>. The full text and references to the research and evidence can be found here: <https://docs.google.com/document/>

More than a thousand doctors, medical personnel and advocates for seniors and community health have signed the letter.

The key recommendations are:

- Begin the process of removing profits from LTC.
- Use all powers and resources to hire qualified staff who are available now while building capacity through an urgent training and recruitment effort.
- Set a minimum pay standard for front-line LTC staff consistent with the hospital sector.
- Ensure that at least 70% of staff at each LTC home are full time. All staff should be permanent and receive paid sick leave and benefits.
- Allow family caregivers unrestricted entry into LTC homes with proper PPE to look after their loved ones and ensure that appropriate care is being delivered.
- Ensure formal partnerships are established between hospitals, primary care teams and all LTC homes.
- Keep hospital or community based medical teams on standby.
- Where required, call upon the military to immediately assist LTC homes with outbreaks where staffing has collapsed.
- Speed up the vaccination rollout to LTC residents, front-line staff, and essential family caregivers.

You may not agree with all of these, and the order may not reflect your priorities (it doesn't reflect mine!). However, these all represent important considerations and improvements that can be made. Please take the time to read the paper, and consider writing a message of your own to the Premier, the Minister of Health, the Minister of Long Term Care, and the Minister for Seniors and Accessibility. Copy your letters to your own MPP.

Email addresses for all MPPs including cabinet ministers can be found here: <https://www.ola.org/en/members/current/contact-information>

The cabinet ministers with the most direct responsibility are:

- Hon. Doug Ford, Premier of Ontario
- Hon. Christine Elliott, Minister of Health
- Hon. Merilee Fullerton, Minister of Long Term Care
- Hon. Raymond Cho, Minister for Seniors and Accessibility



**Editor's Note:** RTOERO is focusing on 3 areas of political advocacy for 2021 including Geriatric Healthcare. By 2030, seniors will number almost 25% of the population. Our health care system

(and social systems) needs to re-think how to address the rising needs of this huge demographic - **including Long-Term-Care**. Read more about RTOERO's initiatives at: <https://rtoero.ca/giving-back/advocacy/>



## The Holiday Season and The New Year ~Varla Abrams



### Seniors and Internet - Inclusion or Exclusion ~ Is this Digital Ageism? ~

As COVID-19 continues, we hear that many individuals work from home, shop from home, make appointments and visit their Doctor from home. It seems as if everyone and everything is on-line. Is this really the truth? We all have to stop and think about this. We should have a choice.

After not receiving a bill from my cable provider for two months, I learned paper bills were no longer being sent and instead on-line billing was taking place via email. This has become the case for many services from heating and electrical providers to telephone services. There is no choice for paper bills without very costly monthly surcharges. This is not acceptable.

Booking flu shots at a pharmacy cannot be done by phone. The appointments must be made on-line. This is another aspect of disenfranchising seniors from needed services if they do not have a computer or cell phone to access the Internet or do not want to go on-line.

It would appear that one of the side effects of COVID is the very accelerated adoption of digital services and communication. Statscan says that *although roughly 70% of seniors do use the Internet regularly only 18% of seniors over 75 do so*. This means a large number of seniors are affected by this “on-line only policy”. Moving to this regulated “no choice” adoption of digital communication is excluding many seniors and creating a digital divide from their current services and supports. It compromises seniors’ ability to handle the payment of their bills in a timely fashion and their ability to maintain their independent financial status. We need to take the opportunity to address this important issue. It appears that this has just begun, so hopefully, by protesting loudly to service providers, we can make a real difference.

**Tax Tips** is an annual document prepared by Grant Thornton LLP for RTOERO. It includes tax information and tips that may be relevant to our members for the preparation of tax returns.

Topics include:

- Rental properties and real estate
- Pension income splitting
- Taxation of capital gains
- RRSPs
- Tax rates and tax credits
- Foreign investments

Check this website for the  
2020 version available at  
<https://rtoero.ca/resources/tax-tips/>



## RTOERO Toronto Executive News

At the direction of the RTOERO Board, districts were to select one of these 3 key issues as their focus for 2021-22: **A National Seniors' Strategy; Geriatric Healthcare;** and, **Environmental Stewardship.**

After much deliberation, and considering the situation we find ourselves in, the Toronto District 16 executive has selected **Geriatric Healthcare.** Please consider sharing your thoughts and ideas for the way forward with Barbara Antheunis at [president16@districts.rtoero.ca](mailto:president16@districts.rtoero.ca).

*See Page 10 for additional information and website link.*

Concerns have been raised by some members regarding the business practices of some providers of services through two of our partners: Venngo and Hearing Life. These have been shared with the RTOERO Board of Directors who will report back to the districts after investigation.

A decision related to honouring the life of executive member Valerie Mah has been postponed to the March executive meeting. Suggestions are welcomed by the president at [president16@districts.rtoero.ca](mailto:president16@districts.rtoero.ca).

The RTOERO Board of Directors have announced the dates for the Spring Annual Meeting, May 17 and the Spring Annual Forum, May 19. Both of these will be held virtually. District 16 will be represented by corporate members Barb Antheunis and Ruth Baumann with Herb Stover and Joan Elliott elected as observers.

## Report of the Benefits Chair ~Bill Tajer

### Johnson Inc. Claims Moved to New Location



The envelope addressed with the old address remains in use. These will be redirected to the new address but may delay receipt. For faster service, it is recommended that claims be sent directly to the following new address:

JOHNSON INC.  
PLAN BENEFITS, CLAIMS  
500 - 95 MURAL STREET,  
RICHMOND HILL, ON L4B 3G2

JOHNSON

And, claims may be dropped off in person at:

JOHNSON INC. Service Administrator  
100-18 Spadina Road. Toronto ON M5R 2S7

**COVID Caveat:** phone first to confirm office hours: 416-920-7248

Submit claims On-line at the **RTOERO/Johnson Inc. Website:**

<http://rtoero.johnson.ca/>

## RTOERO TORONTO ELECTION PROCESS

Although there is no legal obligation for districts to hold an annual meeting, a process has been developed to allow districts to hold an election for the core executive positions - president, vice-president, secretary and treasurer.

Due to social gathering restrictions, the District 16 Annual Meeting scheduled for May 2020 was cancelled and in accordance with the following:

- If needed in the interim, the district executive may continue to serve beyond their term of office. The term can be extended by motion passed by the district executive.
- The Toronto executive, following the District's Annual Meeting approved process, replaced a number of resignations and extended the 2019/20 term to 2020/21.
- As the Covid-19 social gathering restrictions are still in effect, District 16 will not be scheduling the 2021 Annual Meeting prior to the June 30 expiration of the term of service for executive members.
- The Past President serves as the Chair of the Nominations committee and submits a list of nominees to the President. The procedure followed this year was to canvas individual executive members by email and record their intentions for the 2021/22 year.

Below is the list of members currently serving on the executive plus a list of recommendations and vacancies for the 2021/22 term.

***\*\*\*ANY member of District 16 may stand for any position, not just where a vacancy exists. Should there be more than one candidate for a position, arrangements will be made to hold a virtual election. Submit your nomination by April 30 to Joan Elliott at [zorijafoan@hotmail.com](mailto:zorijafoan@hotmail.com).***

Position .....	Recommended
President .....	Barbara Antheunis
Past President .....	Joan Elliott
1st Vice President .....	Ruth Baumann
2nd Vice President .....	Varla Abrams
Secretary .....	Herb Stover
Treasurer .....	Herb Stover
<b>Archives .....</b>	<b>Vacant</b>
Benefits & Health .....	Bill Tajer
<b>Communications .....</b>	<b>Vacant</b>
Goodwill .....	Marjorie Blake
Membership/ Recruitment .....	Lone Smith
Political Advocacy/Pension .....	Susan Weinert
Program .....	Heather Talbot
Social .....	Kay Jeffery
Travel .....	Karen Sinclair
Members-at-Large:	Phil Egginton, Gord MacLean, Lou Manning, Beverly Purchase, Billie Anne Robinson



**Treasurer's Report**  
~Herb Stover

**RTOERO Toronto District 16 Toronto**  
**STATEMENT OF REVENUES AND EXPENSES**

January 1, 2020 - December 31, 2020

	<b>TOTAL</b>
<b>Income</b>	
400 Grant - Annual	89,137.71
450 Social Events	360.00
460 Donations - District Fundrais'g	40.00
480 Interest on Bank Bal & Invest's	50.17
490 Miscellaneous Revenue	50.00
<b>Total Income</b>	<b>89,587.88</b>
<b>GROSS PROFIT</b>	<b>89,587.88</b>
<b>Expenses</b>	
500 District Executive	1,200.00
501 Meetings - Executive	293.42
502 Meetings - Annual Mtgs/Forum	1,000.00
503 Rentals/Holy Rosary	840.00
504 Toronto Districts	900.00
<b>Total 500 District Executive</b>	<b>1,133.42</b>
550 Communications/Social Media	182.00
551 Newsletter	45,419.08
552 Website/Facebook/email	56.85
<b>Total 550 Communications/Social Media</b>	<b>45,657.93</b>
<b>600 Member Services</b>	
601 Goodwill	1,600.00
602 Member Engagement	
602-1 Member Activities-Rentals/Holy Rosary	6,690.00
602-2 Member Activities-Seminars	410.00
602-3 Member Activities-Refreshments	482.06
602-4 Member Activities - Zoom app	768.40
<b>Total 602 Member Engagement</b>	<b>8,350.46</b>
603 Recruitment	1,852.00
604 Meetings/Luncheons-AGM	2,200.00
605 Social Events	
605-1 Spring Luncheon Expense	6,000.00
605-2 Fall Luncheon	3,500.00
605-3 New Member Breakfast	5,500.00
605-4 Fall Craft Show	1.00
605-5 Golf Tournament	500.00
<b>Total 605 Social Events</b>	<b>15,501.00</b>

*Continued on Page 8*

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607 Membership	1,101.68
<b>Total 600 Member Services</b>	<b>12,904.14</b>
650 Political Advocacy	167.29
700 Project Service to Others	1.00
<b>800 Office expenses</b>	<b>1,735.68</b>
802 Shipping, Delivery	57.18
803 Equipment	500.00
804 Bank Fees	200.00
805 Archives	13.55
899 Office-Other	31.64
<b>Total 800 Office expenses</b>	<b>1,838.05</b>
860 Donations	2,738.00
950 Miscellaneous expenses	70.15
<b>Total Expenses</b>	<b>64,508.98</b>
<b>PROFIT</b>	<b>25,078.90</b>

### Balance Sheet As of December 31, 2020

<b>ASSETS</b>	<b>Total</b>
<b>Current Assets</b>	
<b>Cash and Cash Equivalent</b>	
100 Chequing	62,895.21
120 Investment - 100 days - Horizons Reserve	11,471.12
125 Investment - Annual - Horizons Reserve	5,075.00
<b>Total Cash and Cash Equivalent</b>	<b>79,441.33</b>
<b>Total Current Assets</b>	<b>79,441.33</b>
<b>Total Assets</b>	<b>79,441.33</b>
 <b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Total Liabilities</b>	
<b>Equity</b>	
Retained Earnings	54,362.43
Profit for the year	25,078.90
<b>Total Equity</b>	<b>79,441.33</b>
<b>Total Liabilities and Equity</b>	<b>79,441.33</b>
 <b>NET INCOME</b>	 <b>25,078.90</b>

#### **Notes:**

**NOTE 1:** The net income of \$25,078.90 is a direct result of curbed expenditures because of the pause in District events and meetings brought on by the COVID-19 pandemic.

**NOTE 2:** Pursuant to an Executive Meeting Motion on December 10, 2020, our Rental Fees for the Holy Rosary Hall were prepaid for 2021.

**RTOERO Toronto District 16  
Budget Proposal: 2021**

	<b>TOTAL</b>
<b>Income</b>	
400 Grant - Annual	\$93,221.00
<b>Total Income</b>	<b>\$93,221.00</b>
<b>GROSS PROFIT</b>	<b>\$93,221.00</b>
<hr/>	
<b>Expenses</b>	
500 District Executive	
501 Meetings - Executive	\$1,200.00
503 Rentals/Holy Rosary	\$600.00
504 Toronto Districts	\$900.00
<b>Total 500 District Executive</b>	<b>\$2,700.00</b>
<hr/>	
550 Communications/Social Media	
551 Newsletter	\$50,000.00
<b>Total 550 Communications/Social Media</b>	<b>\$50,000.00</b>
<hr/>	
600 Member Services	
601 Goodwill	\$3,000.00
602 Member Engagement	
602-1 Member Activities-Rentals/Holy Rosary	\$5,200.00
602-2 Member Activities-Seminars	\$1,000.00
602-3 Member Activities-Refreshments	\$1,718.00
602-4 Member Activities - Zoom app	\$1,500.00
<b>Total 602 Member Engagement</b>	<b>\$9,418.00</b>
<hr/>	
604 Meetings/luncheons-AGM	\$2,200.00
605 Social Events	
605-1 Spring Luncheon Expense	\$6,000.00
605-2 Fall Luncheon	\$3,500.00
605-3 New Member Breakfast	\$5,500.00
605-4 Fall Craft Show	\$1.00
605-5 Golf Tournament	\$500.00
<b>Total 605 Social Events</b>	<b>\$15,501.00</b>
607 Membership	\$4,000.00
<b>Total 600 Member Services</b>	<b>\$34,119.00</b>
<hr/>	
650 Political Advocacy	\$1.00
700 Project Service to Others	
700-2 Service to Others	\$1.00
<b>Total 700 Project Service to Others</b>	<b>\$1.00</b>

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750 Workshops	
752 National	\$1,000.00
<b>Total 750 Workshops</b>	<b>\$1,000.00</b>
800 Office expenses	\$2,100.00
803 Equipment	\$500.00
804 Bank Fees	\$200.00
805 Archives	\$600.00
<b>Total 800 Office expenses</b>	<b>\$3,400.00</b>
860 Donations	\$2,000.00
<b>Total Expenses</b>	<b>\$93,221.00</b>

	<b>TOTAL</b>
<b>NET OPERATING INCOME</b>	<b>\$0.00</b>
<b>NET INCOME</b>	<b>\$0.00</b>

**Note:** The Toronto District Executive approved the 2021 budget on February 11, 2021.



**RTO  
ERO**

A better future,  
together  
Ensemble pour  
un avenir meilleur

ADVOCACY

We speak up on issues that affect Canadians – at any age: Older adults are the fastest-growing age group in Canada. Together with our members and partners, we advocate for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

### National Seniors Strategy

Older Canadians are the fastest-growing segment of our population, but gaps in healthcare and social policies are creating barriers to seniors' independence and inclusion. A coordinated National Seniors Strategy, with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors.

### Geriatric Healthcare

Canada's population is aging. In 2012, almost one in seven Canadians was a senior. Now the number is more than one in six. By 2030, that will jump to nearly one in four. Our health care system (and social systems) needs to re-think how to address the rising needs of this huge demographic.

### Environmental Stewardship

Responsible use of resources, conservation, protecting our air, land and water — improving in all areas is critical to a sustainable future.

**More information at: <https://rtoero.ca/giving-back/advocacy/>**

## Report of the Political Advocacy/Pension Chair ~Susan Weinert



The Ontario Teachers Pension Plan continues to process more retirements mid-year than in previous years.



The **Vibrant Voices\*** campaign, relating to long term care homes, continues with many RTOERO members encouraging friends who are non-members to add their voices or to write separately to their government representatives.

During a February Zoom meeting, representatives from the Toronto Districts and others shared areas of their advocacy focus and ways that they are spreading the RTOERO message of advocacy for seniors in our communities. We all agreed that more work needs to be done in all areas.

On February 10 there were 278 participants in a Zoom Webinar on the topic of Rights of Older People. There were excellent presentations and incisive questions were posed. Among the most important recommendations from experts in the field of aging research were:

- A Convention on the Rights of Seniors needs to be enacted through the U.N. as has been done for Women, Children and Citizens with Disabilities.
- National Standards are needed for Long Term Care and Rights of the Elderly. Many countries have such an act while Canada does not. This act should be distinct from the Canada Health Act with legislation that goes well beyond medical requirements
- We need better accountability and accurate data on our care for seniors

Participants spoke of the “financialized” way homes are run for profit, how contracting out weakens our ability to hold owners to account and how better conditions for workers will translate into better care for seniors.

The overall message was *“Keep shouting all the time”* and don’t let up on this issue which is important for all generations.

**\*Learn more at these sources:**

<https://rtoero.ca/vibrant-voices/>

<https://www.federalretirees.ca/en/news-views/news-listing/feb/vibrant-voices-campaign-amplifies-seniors-views-on-federal-issues>

<https://www.federalretirees.ca/en/news-views/news-listing/apr/vibrant-voices-campaign-amplifies-seniors-views-during-ontario-election>

**REGISTER NOW  
VIBRANT VOICES  
WEBINARS  
March 17 & April 29**

## Membership Report ~Lone Smith



### RTOERO DISTRICT 16 MEMBERSHIP REPORT February 1st, 2021

Retired + Employed = Total  
**TOTAL:     5821 + 241     =   6062**

New members .....20	Transferred in..... 0
Duplicates..... 2	Transferred out ..... 8
Cancelled ..... 9	Deceased.....18

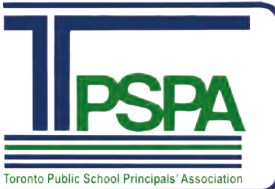
Age Banding			
	Age Group	This Month	Last Month
<b>Age Bands</b>	Under 60	290	284
	60-69	1419	1421
	70-79	2702	2707
	80-89	1156	1163
	90-99	242	247
	100+	12	12
<b>TOTAL</b>		<b>5821</b>	<b>5834</b>

Birthday Report for January 1, 2021:

80+	136
80-89	118
90-99	16
100+	2

Phil Egginton, Member at large, has offered to support the membership portfolio. Currently the welcome letter to new members is being revised.

### Toronto Public School Principals Association



Toronto Public School Principals' Association

All good things must come to an end! Obviously, due to COVID there will be no luncheon this year. Regretfully, due to the passing of my co-chair, Valerie Mah, the time has come to discontinue this event.

Stay well! Stay safe! Arlene Freeman



# Lifestyle



**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 Talbot with a proposal. She'll bring it to the Executive.**

**Heather Talbot**  
416-265-8930  
heatalb@rogers.com

Groups that are not meeting via **zoom** are cancelled until further notice.

~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.

~While Brain Games, Downtown Coffee Club, Financial Group, Italian Group, Monday Matinée Movie, Rock-Climbing Club, SuperTees Golf Group, and Theatre Day Trips will meet at various locations.

# ••••• Convenors inAction •••••



Mara Santarossa, Cycling Club  
Convenor, ready to ride



James Snetsinger, Rock Climbing  
Convenor, enjoying the heights.

**NEW**

## ••••• Cycling Club •••••



Let's go for a bike ride and enjoy our beautiful parks and trails! We will meet at High Park on the first Wed of the month at 10 a.m. starting in May. There is plenty of parking there and you can also rent a bicycle if you do not have one. We will cycle in High Park, along the waterfront and the Humber River, for an hour or two, depending on members' fitness levels. Then, we will enjoy refreshments on an outdoor patio. Please contact Mara for more information.

Mara Santarossa  
marasantarossa@hotmail.com

## • • • • • Art Friends • • • • •



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 on the first Friday of the month from 10:00am to 12:00pm, except in July and August.

Marie Lynch

416-421-4936 | lynchmarie11@gmail.com

## • • • • • Bridge • • • • •



Join us on the first, second 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.

In the pandemic time, our club is using "Bridge Base Online" to play weekly on Tuesday from 1:00pm to 2:00pm and 2:15pm to 3:15pm. It is free and our members have signed up for it. For table arrangement, please email Tessie or Ben before attending.

Tessie Leung: 416-421-9054 | tessleu324@gmail.com

Ben Cousins: 416-482-8434 | ben.cousins@rogers.com



zoom

Tessie Leung

416-421-9054 | tessleu191@rogers.com

## • • La Belle Langue/French Group • •



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. Pendant la pandémie on se rencontre en Zoom. Si cela vous intéresse vous pouvez me joindre à jtchartier@hotmail.com. A bientôt!



zoom

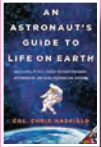
Jacqueline Chartier  
jtchartier@hotmail.com

# Book Club



This popular group is at capacity at this time. We list their selections for those interested in their reads.

**Lynne Fitzpatrick** | fitz9284@gmail.com)  
**Elaine MacIntosh** | 416-463-2637)



**April - *An Astronaut's Guide to Life on Earth***  
by **Chris Hatfield**

**May - *Rabbit Foot Bill*** by Helen Humphreys



**June - *Dear Mrs. Bird*** by **A.J. Pearce**

# Non-Fiction Book Club



Nancy Ballanger and Ruhi Tuzlak host this club on Zoom on the second Tuesday of the month from 1:30 to 3:30. While we definitely miss our previous meetings in person, we are trying to make the Zoom experience enjoyable.

Nancy Ballanger  
416-762-5638 | nancyballanger@gmail.com

Ruhi Tuzlak  
tuzlak007@gmail.com



**March 9 - *In Search of a Better World: a human rights odyssey***, by **Payam Akhavan**

**April 13 - *Tiny Beautiful Things: advice on love and life from Dear Sugar***, by **Cheryl Strayed**



**May 11- *Prisons We Choose to live inside***, by **Doris Lessing**

# ••••• Westend Book Club •••••



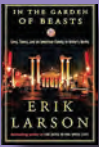
The Westend Book Club meets up on Zoom the fourth Tuesday of the month at 1:30pm. At the November meeting we choose the books that we plan on discussing at the monthly meetings.

At that meet up we will also choose the books that we plan on discussing as of December. Usually the person who suggests the book introduces it in as much detail as that person chooses.

Since we started to meet up on Zoom it has gone very well; anywhere from 15-20 members have been "attending" and we plan on doing so until we are able to meet up, once again, at Holy Rosary Church.

Steve Feldman

416-588-6637 | vsfeldman239@gmail.com



April 27- *In the Garden of Beasts* by Erik Larson

May 25 - *The Book Woman of Troublesome Creek*  
by Kim Michele Richardson



June 22 - *The Pull of the Stars* by Emma Donoghue

# ••••• Brain Games •••••

Chris welcomes you to try out this 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 Chris' home near the Dundas West subway station.

Chris Gandy  
chrisingandy@gmail.com

## •••• Downtown Coffee Club ••••

The Downtwon 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 join us 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.



John Stiver  
416-963-5152 | johnstiver@icloud.com

Ann Ludwigsen  
416-270-4166  
acludwigsen@rogers.com

## ••••• Financial Group •••••

Financial group is meeting on Zoom during the Covid-19. We look forward to in-person meetings as soon as it is permitted. The meetings are the fourth Thursday of the month at 4:30pm.



### Meetings Upcoming:

March 25, April 22, May 27 and June 24.

The purpose of the group is to make us better financial consumers. We learn with and from each other, and we have presenters on any topic of interest. Next time we will have a presentation on financial fraud.



Lone Smith  
416-234-1969 | lonesmith@hotmail.com

## ••••• Italian Group •••••

The Italian Club meets on Zoom every Monday at 1:00 p.m. (*not just once a month*). New members with intermediate to advanced Italian speaking skills are welcome.



Mara Santarossa  
marasantarossa@hotmail.com



## •••• 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. We meet on the 4th Monday of the month eleven months of the year (excluding December). If you are free afternoons, 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.

If you would like to receive our monthly email, please contact Steve via his email address.



Dale Vibert

dvibs@yahoo.com

Convenor for: Jan, Feb, Mar, Jul, Aug, Nov

Steve Feldman

vsfeldman239@gmail.com

Convenor for: Apr, May, Jun, Sept, Oct

## •••• Rock-Climbing Club ••••

We will actually climb as soon as COVID-19 restrictions are eased. Meanwhile, RTO members are invited to join our Facebook virtual climbing group today. My recent post is an uplifting Climbing Magazine article about 6 inspiring older climbers. This Climbing Magazine article will elevate your spirits, and give you a fresh perspective. For the virtual climb, click here. [www.facebook.com/groups/rto rockclimbing/](http://www.facebook.com/groups/rto rockclimbing/). Also, watch our Newsletter for climbing updates.



James Snetsinger

james@snetsinger.org

## •••• Theatre Day Trips ••••

Karen Sinclair and her committee arrange unique, all-inclusive excursions each Autumn and Spring theatre season. Due to the unknown duration of COVID-19, the Theatre Day Trips for Fall 2020 have been cancelled. Trips for 2021 will be advertised in the January 2021 Newsletter.



**Karen Sinclair**

416-421-9054

# Travelogue



Go around the world with slide/digital presentations and treats on the fourth Wednesday of the month at 1:00pm: October to May (Not December).

Tom Menagh  
Linda Johnson  
416-469-3709 | linda488@live.ca

# Super Tees 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. We ask that each player indicate their intention to play through email by the Tuesday of the week before we play. 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 often have a drink or snack at the 19<sup>th</sup> hole café.

**(Liability Waiver required.)**

Cindy Shore-Beauvais  
shorebeau@sympatico.ca

## Service-to-Others Grants | Up to \$2,500 Available

Give back to your community

<https://rtoero.ca/giving-back/grants/>

RTOERO's Community Grants encourage all Districts to partner with local organizations to promote projects that will help us meet our strategic goal of improving the lives of members and seniors. Since the inception of this grant 21 years ago, we've donated \$1.85 million for 523 projects.

This year Districts are eligible to receive grants of up to \$2,500 for community projects that advance this goal. Districts interested serve as the project sponsor and submit the application in partnership with the community organization.

### How to apply

- **Applications are to be completed online.**
- Progress can be saved and returned to at a later date if desired.
- Please read thoroughly the following Application Instructions before completing your application.
- When completing your application please refer to the Rubric, which outlines in detail the project evaluation criteria.
- Applications are due by June 1, 2021. For more information contact [jmartin@rtoero.ca](mailto:jmartin@rtoero.ca).

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## RTOERO PARTNERS



**Elder Abuse Ontario** **Elder Abuse Prevention Ontario ~**  
Stop Abuse - Restore Respect *<http://www.eapon.ca>*

Elder Abuse Prevention Ontario supports a variety of vital community programs and active collaborative initiatives to promote research, best practices and service delivery around elder abuse and neglect issues. As a partner, the organization shares content that may be relevant for members, has spoken at events, is our expert resource on the topic of elder abuse and has trained RTOERO volunteers to become Tea and Talk facilitators.



**National Association of Federal Retirees ~**

*<https://www.federalretirees.ca>*

The National Association of Federal Retirees is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors. We partner with the National Association of Federal Retirees on advocacy efforts.

**Choosing  
Wisely  
Canada**



**Choosing Wisely Canada ~**

*<https://choosingwiselycanada.org>*

Choosing Wisely Canada is the national voice for reducing unnecessary tests and treatments in health care. The organization is part of a global movement that began in the United States in 2012, and which now spans 20 countries across five continents. We partner with Choosing Wisely Canada to provide relevant information to members.

**McMaster**

**OPTIMAL AGING PORTAL**

**McMaster Optimal Aging Portal ~**

*<https://www.mcmasteroptimalaging.org>*

[mcmasteroptimalaging.org](http://mcmasteroptimalaging.org) The McMaster Optimal Aging Portal provides direct and easy access to evidence-based information on health and social conditions relevant to older adults and their caregivers. We partner with the McMaster Optimal Aging Portal to provide information to members, including notifying members of webinars that may be of interest to them.



Canadian Health Coalition  
Coalition canadienne  
de la santé

**Canadian Health Coalition ~**

*<http://www.healthcoalition.ca/>*

The Canadian Health Coalition (CHC) is a public advocacy organization dedicated to the preservation and improvement of public health care in Canada. We partner with The Canadian Health Coalition to advocate on various health issues of importance to our members and seniors.

# Members Remembered



John Bratton

John being recognized at our Annual Meeting by Joan Elliott for his lengthy service

John passed away after a short illness with cancer on December 30, 2020.

John worked as a teacher and art consultant with the Durham Board of Education, and later as an investment broker with BMO Nesbitt. He joined RTOERO in 1999 and became an executive member of Toronto District 16 for 20 years, holding various positions (Political Advocacy, Pension/Retirement, Travel), including all president positions and being President from 2005 to 2007. Additionally, John wrote a column for this Newsletter on finance taking over the *Minding Your Money* article when Charles Carr decided to stop.

John's contribution to RTOERO and its members are appreciated.



Valerie Fiedler

Valerie with husband Dennis

Valerie Fiedler, beloved wife of Dennis Fiedler, passed away September 24, 2020. She was an elementary teacher who taught at Pape, Franklin, Park Senior (now Nelson Mandela Park) and a few other schools at the Toronto Board of Education. She sang with the Toronto Choristers for 25 years.

To many of us who knew her in District 16, she always possessed three things, a big smile, an infectious laugh and her camera. She had two hundred albums and each picture had names and was dated. Val joined the Toronto District 16 Executive in 1995 as Membership Chair and in that position maintained the district mailing lists and hosted the Newsletter 'labelling-party' in preparation for distribution. In 1999 she took on the Social/Recreation Chair to 2004.

Val was also Convenor for our monthly Travelogues from 1994 to 2004.

After leaving her RTOERO responsibilities, she and Dennis continued attending luncheons, annual meetings, travelogues as long as she was able.



# Members Remembered



Valerie Mah

Valerie as portrayed in  
RTOERO publications

Valerie's sudden passing on February 7, 2021 has left a big hole in our hearts!

Valerie was a dynamo both in our district and within the RTOERO organization as she was central in keeping our activities well oiled and running - be it Health & Wellness Seminars with Bill Tajer, Travellogues, or arranging Holy Rosary Hall for executive meetings with Bob Putnam. As our district Archivist, she appeared at, and recorded in photographs and on display boards, the many activities and events we sponsored. Valerie served on our executive from 2004 to 2021 beginning as Social/Recreation Chair, then progressing through the presidencies for six years and, finally, Archivist. She enjoyed organizing and hosting our annual No Bell Luncheon on the first day of school. Valerie worked with Marjorie Blake (Goodwill) making visits to members in need and often giving assistance to those needing transport or a special service.

Also for our Toronto area, Valerie was a vital part of the RTOERO Toronto Districts Retirement Planning Workshops (RPWs) with Lone Smith and others from Etobicoke/York, North York and Scarborough/East York.

At RTOERO's Spadina office, Valerie was the first Board Chair for the RTOERO Charitable Foundation and served a number of years on the board. She was noted for being photogenic and her image was used on numerous corporate documents. Her many political contacts facilitated a number of political advocacy initiatives by the organization.

Valerie had a strong connection with Toronto's Chinese community including Chinese Women in Canada, liaising with 55 Police Division and assisting with crime suppression efforts. Her community involvement included the Chinese Chamber of Commerce, Lunar New Year banquets and Canada Day events. The welfare of the area was often on her mind and she assisted with the upgrade of the old Riverdale Hospital into the modern Bridgepoint. She was a patron of the Chinese Archway off Gerard St. East edging on east Chinatown.

A pioneer in education, Valerie became Principal at Bruce Public School, a first for a Chinese Canadian! Valerie also assisted the Toronto Education Opportunity Fund (TEOF) in its fund-raising for children's breakfasts.

**Editor:** a number of members with fond memories of Valerie have submitted their recollections. We thank them for their contributions to this obituary.

# Members Remembered



Roy Neufeld

Roy passed away on January 24, 2021. He served on the Toronto executive for one year as third vice president - 1993/1994. A teacher and principal for 35 years, Roy chose to leave the city for an active life in Collingwood with his wife, Audrey - a phenomena pursued by many of our members in retirement.

## **Our Principal Mah** *Because she belongs to all of us*

The room lit up when she entered,  
The fun was about to begin.  
The tone of the room became centred  
Around her with people agrin.

She filled her life living for others  
She loved and was loved in return  
Whenever we needed assistance,  
It was to our Val that we turned

Our lives often pass without markers  
But never when Valerie was there  
She knew what we did was important,  
Recorded it, made us aware.

She ran everything like a family  
With love and compassion throughout;  
A place to be worth our commitment  
With nobody ever left out.

Her talents were endless and boundless  
No task was too big or too small

When others would hesitate, fumble,  
Valerie could handle them all

We're glad we were part of her living  
All got to play in the game.  
She handled all problems and striving  
Without any rancour or blame

You rate someone's life when it's over;  
The size of the gap that they leave  
In the fabric of life and of living  
And to the memories that cleave.

She's not gone; she'll always be with us.  
In trouble, she'll help us get through  
We just have to think for a moment,  
Reflect on what Valerie'd do.

Her mien and behaviour were faultless,  
She dressed in impeccable style.  
But most out of all of our memories  
We'll always remember her smile.

Glenn Sinclair



# • • • • • Top Movies - 2020 • • • • •

by **John Borovilos**



What a topsy-turvy year! Unsettled. Unforeseen. Uncontrollable. Suddenly, we were all thrust into a bizarre science fiction movie with no way out. A perverse version of “Groundhog Day” where every day seemed the same.

Like everything else, the movies were greatly affected. No cinemas. No big screens. No big sounds. And certainly no audience sitting with you in awe and communal appreciation with buttered popcorn in hand. In the entire year, I managed to see exactly one movie (Christopher Nolan’s challenging inverse “Tenet”) at a darkened cinema in ultramax and megasound on August 28<sup>th</sup> in a huge scrubbed-down theatre that had only nine people in it, very safety-distanced. It felt like an exclusive, private screening for big shots! It was heaven.

What we had instead for the rest of the year were much smaller TV screens, small sounds, with maybe some family, and our own microwaved popcorn in our own homes. Well, beggars can’t be choosers, and we had to be content with what we had. Better than nothing. Yes, gratitude does bring happiness.

Most of the new films, the big blockbusters and the master dramas and comedies, were postponed to 2021 and even 2022 - and the Oscars broadcast set two months later than usual on April 25, 2021. At least we will have all these great films, many Oscar-bound, to enjoy in the new year at some glorious, unlocked moment - do watch for them: Nomadland; Respect (the biopic of Aretha Franklin’s life with the stirring vocals of Jennifer Hudson); Promising Young Woman; a new version of Death on the Nile; The Father with Anthony Hopkins and Olivia Colman; Wes Anderson’s The French Dispatch; Mission Impossible 7; a new version of West Side Story by Stephen Spielberg (and, unbelievably, Chita Rivera, nearing 90, will be in it!); a new version of Dune **IT’S MOVIE TIME!** (probably in two parts); One Night in Miami;



*Continued on Page 26* 

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## ***Movies continued from Page 25***

Minari; White Tiger (based on the 2008 Man Booker Prize winner by Aravind Adiga); and, No Time to Die - the newest James Bond flick and the last for the great Daniel Craig! Yes, a treasure trove of cinematic riches to look forward to. Paradise regained.

Usually I choose 25 movies for my Top Movies of the year, but this year the choices were very few and far between and I can recommend only 15 of the movies I had the pleasure of viewing on my small screen through Netflix or other streaming services - small gems amidst the Covid rubble. And I should be (and am) grateful for that and should not grumble or feel too desperate.

My top movie had to be MANK, about screenwriter Herman J. Mankiewicz battling both alcoholism and Orson Welles over the screenplay credit for one of the best films of all time, "Citizen Kane". Shot in glorious, crisp black and white and set in the Hollywood of the 1930s and early 40s, this a film for those who like movies about movies and who like writers and their struggles. Featuring a towering performance by Gary Oldman as Mank, the film also evokes the period in astonishing detail - and fearlessly demonstrates the ambitions and power struggles and vanities of the rich, creative, and famous. Beautifully done !

### **Here are my TOP 15 movies of 2020:**

1. Mank
2. The Trial of the Chicago 7
3. Bad Education
4. Ma Rainey's Black Bottom
5. I'm Thinking of Ending Things
6. Tenet
7. Borat Subsequent Moviefilm
8. The Prom
9. The Devil All the Time
10. The Hater
11. Greenland
12. 7500
13. The Personal History of David Copperfield
14. Hillbilly Elegy
15. Trip to Greece

***See you eventually at a real movie house!***

# A SPECIAL PLACE

My late wife, **Joan Homewood**, wrote as part of her cancer patient program at Wellspring. It describes very well the cottage experience. Joan was a teacher at David and Mary Thompson Collegiate in Scarborough. She died in May 2020 after a 5 1/2 year battle with cancer.

**Craig Homewood**




## A Special Place

**Joan Homewood**, April 20, 2016

When someone asks me what place is special to me, there is no hesitation before I answer. It is our family cottage. What is more difficult to articulate is exactly why the cottage is so special. So it was not surprising that there was no one photo that captured the essence of the cottage for me.

Instead, as I looked through cottage photos over the years, I had to accept that my love for the cottage is a tapestry of feelings and experiences. Perhaps first and foremost, it is the natural beauty of the place that has an impact on us. Almost everyone who has spent time in nature can appreciate the calming, life-affirming effect of being in the wild, and there is no doubt that the cottage offers us all of that. Watching a rainbow-streaked sunset, or the full moon rising over the water, or lying on the dock gazing up at the night sky for shooting stars - all these moments, experienced and shared with children, parents and grandparents, over and over again - never cease to make my chest swell with emotion. As my husband said recently while together watching the setting sun light up the distant shore, "It never grows old, does it?"

Continued on Page 28 

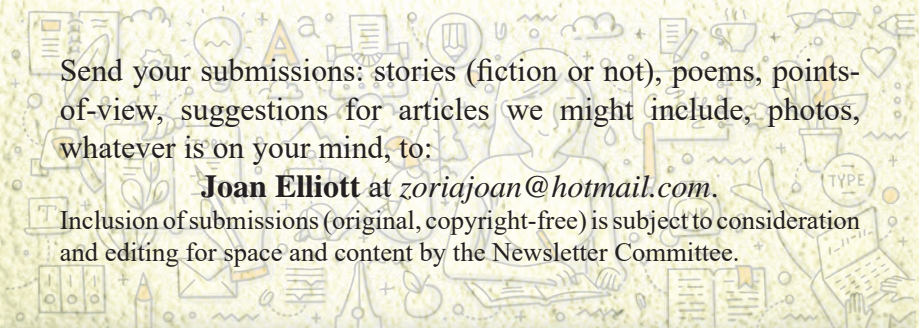


### ***A Special Place continued from Page 27***

And this too is part of what makes the cottage special - it is the continuity of our family's shared experience there. I have been going to our cottage since I was seven years old, and my children have been going since they were even younger. This is the place where three generations of our family - children, parents and grandparents - have learned to value each other and savour our time together. At the cottage, family becomes more than relatives; they become friends. Not only do we live together, but we play together -- family board games, blueberry picking, fishing, hiking, and always playing on or in the water, whether sailing, canoeing, wake boarding, playing water Frisbee or just floating in the water while visiting each other.

But perhaps one of the most important traditions at our cottage is gathering every day before dinner, usually on the deck gazing over the lake, to munch on pre-dinner snacks, sip cool drinks, talk over the day, and share stories, memories, jokes, or more serious discussions about life and the world. This is the time when we truly get to know each other, when you come to realize that your grandpa is really a cool and interesting guy, or your mom has become one of your best friends. This was also the time when my mom and dad got to know my friends, who were often invited up for weekends, and now, it is the time when we get to know and continue to meet and enjoy our boys' friends and learn about their lives.

Without the cottage, these opportunities would be rare and fleeting in our busy city lives. I have come to realize what a treasure this is, so perhaps it is the most compelling reason that the cottage is so special to me.



Send your submissions: stories (fiction or not), poems, points-of-view, suggestions for articles we might include, photos, whatever is on your mind, to:

**Joan Elliott** at [zoriajoan@hotmail.com](mailto:zoriajoan@hotmail.com).

Inclusion of submissions (original, copyright-free) is subject to consideration and editing for space and content by the Newsletter Committee.



## Are You Prepared?

Plan for the future, get your ducks in order, don't leave a mess for your kids: joint accounts, Advance Care Directives, wills, POA, prepaid funerals, and on it goes. Preparing for those who will speak for us and honour our wishes if we cannot, is a task not easily accomplished. Resources and professionals are readily available to provide direction and assistance, but the result may not always ensure peace of mind.

In the Globe and Mail article of January 5, 2021, "Advocates warn of elder abuse crisis" Laura Stone stated "Elder abuse is an all-encompassing term that describes many forms of mistreatment: physical, emotional, and financial, such as misuse of the power of attorney."

The information provided here is a brief overview based on a document from the Office of the Attorney General of Ontario.



### POWERS OF ATTORNEY

#### How Powers of Attorney work

A Power of Attorney is a legal document in which you give someone you trust (called your "attorney") the right to make decisions for you if something happens and you are no longer able to look after matters on your own.

There are two types of Power of Attorney:

- **Power of Attorney for Personal Care** – the person you name can make decisions about your health care, housing and other aspects of your personal life (such as meals and clothing) if you become mentally incapable of making these decisions.
- **Power of Attorney for Property** – the person you name can make decisions about your financial affairs (including paying your bills, collecting money owed to you, maintaining or selling your house, or managing your investments).

You don't have to create a power of attorney. But if something happens to you and you don't have one, other arrangements will have to be made. A family member may have the right to make certain personal care decisions, and can apply to become the guardian of your property. Alternatively, someone else, like a close friend, could apply to the court to be authorized to act for you.

*If no suitable person is available, the government may have to step in, through the Office of the Public Guardian and Trustee.*

#### Before you begin

To sign a power of attorney you must be considered mentally capable.

To be considered mentally capable of giving a power of attorney for personal care, it must be clear that you understand the need to choose someone with genuine concern for your welfare, and that there may be a need for that person to make personal care decisions for you.

**Continued on Page 30**

To be considered mentally capable of giving a power of attorney for property, it must be clear that:

- you know about your assets (what you own, what they're worth)
- you are aware of your obligations to your dependants, and
- you understand the authority and power you are giving to the person holding Power of Attorney.



### **CHOOSING YOUR ATTORNEYS**

*Your good judgment is key to choosing a trustworthy person for this important responsibility.*

- The person you choose as your power of attorney for personal care must be at least 16 years old. For a power of attorney for property, the person must be at least 18 years old.
- Anyone given power of attorney must be considered mentally capable when they are appointed.

### **Choosing your attorney for personal care**

The person you decide to appoint as your attorney for personal care should be someone you trust to make decisions about your housing, food, health, safety, hygiene and clothing. This could be a family member or a close friend. Talk to the person and make sure that he or she is willing to take on this responsibility if needed.

Certain people are not allowed to be your attorney. Do not name any of the following people if they are paid (by you or someone else) to provide services to you, unless that person is also a family member:

- your landlord
- any person who provides care for you in the place where you live
- your social worker, counsellor, teacher
- your doctor, nurse, therapist, or other health-care provider
- your homemaker or attendant

**Important legal note:** unless your power of attorney says otherwise:

- An attorney for personal care is only allowed to make medical or long-term care decisions if a medical professional or evaluator finds you mentally incapable of making the specific decision.

For all other types of personal care decisions, the attorney can step in if they believe you are incapable — no assessment is required.

### **Choosing your attorney for property**

**Important:** Be very careful signing a power of attorney for property, because unless you specify otherwise, the person you name can start making decisions immediately. You may want to include a statement in your Power of Attorney that says the attorney can only make decisions if you become mentally incapable.

If you choose to appoint this kind of attorney, make sure the person you choose understands your wishes and agrees to this important responsibility, which includes keeping detailed records of all transactions involving your money and assets.



One option is to use a trust company to act as your attorney. The trust company charges a fee but will be professional and impartial.



## CREATING YOUR POWER OF ATTORNEY

You can create a power of attorney yourself, using the free kit provided by the Ontario government.

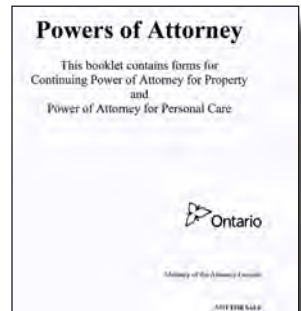
You can download the kit, or get a print copy mailed to you by calling:

- ServiceOntario – toll free at 1-800-267-8097, or, 416-326-1234 in the Greater Toronto Area <https://www.attorneygeneral.jus.gov.on.ca>
- The Office of the Public Guardian and Trustee – toll-free at 1-800-366-0335, at 416-314-2800 in Toronto, TTY: 416-314-2687.

To use the kit, read it carefully and follow the instructions. Another option is to have a lawyer write your power of attorney. Consider seeing a lawyer if your personal or business affairs are complicated.

Note that each power of attorney must be signed by you and two eligible witnesses. Some people are not allowed to be witnesses, including your spouse and your children.

Always store legal documents in a safe place. Make sure that your attorney, your bank and anyone else who needs to know about these documents has a copy or knows where to get one. The government does not keep a registry of powers of attorney.



## ADVANCE DIRECTIVES

You may want to include an advance directive as part of your power of attorney for personal care.

An advance directive is a document that tells others what you want to happen if you need medical care and are unable to consent or refuse treatment. For example, some people write an advance directive that says they do not want to be kept alive on life support if they have no hope of recovery.

An advance directive helps your substitute decision-maker make difficult choices because they know they are following your wishes in that situation. The directive doesn't need to be written in any specific way and you don't need to name anyone to act on your behalf.

*Under Ontario law, if you express wishes about your future care while you are mentally capable, these instructions will be binding on your attorney or other substitute decision-maker, unless your wishes are impossible to follow at the time the attorney is asked to make the medical or care decision.*



## MEDICAL ASSISTANCE IN DYING (MAID)


**Editor:** Medical Assistance in Dying (MAID) is under review as we go to print. Each province has its own procedures to use this service.


We will provide information on any changes enacted. For Ontario, go to: <https://www.ontario.ca/page/medical-assistance-dying-and-end-life-decisions>





## RTOERO PREFERRED SPONSORS

We partner with like-minded organizations across Canada to strengthen our impact and enhance services for our members

 **HearingLife** *HearingLife ~ <https://hearinglifeadvantage.ca/rto>*  
HearingLife and its network partners form the largest network of hearing healthcare providers in Canada. RTOERO members receive exclusive benefits through the HearingLife Member Advantage Program. Learn more and register.

 **IRIS** *IRIS ~ <https://iris.ca/en/advantage-retired-teachers-ontario>*  
IRIS has been improving the vision of Canadians for over 30 years, offering exceptional products and services to meet all of your vision care requirements. RTOERO members and members of their household have access to savings on a full range of vision care products. Learn more and register.

 **JOHNSON Johnson Inc.** *~ <https://rtoero.johnson.ca>*  
Johnson Inc has been a dedicated partner for more than 35 years as the claims administrator for the health insurance plans owned by RTOERO. They also offer discounts to members on individual insurance such as home and car coverage.

 **venngo memberperks Venngo** *~ <https://rto-ero.venngo.com/login>*  
Venngo MemberPerks® is a world-class group discount program. We partner with Venngo to provide members with exclusive discounts on everything from health and wellness to entertainment, restaurants, travel and more. Learn more and register.

 **Best Doctors**®

**Included in RTOERO Benefits Plan**

*<https://bestdoctors.com/canada/rtoero/>*

If you're more likely to consult with "Dr. Google" for a second opinion rather than make an appointment to see a separate physician, Best Doctors is a service you can benefit from.

Best Doctors connects you to the expertise of the best medical minds in the world. Its range of services can be accessed at no additional cost once you are an RTOERO Extended Health Plan holder.

- locate family doctors/specialists based on your location, medical history;
- analyze your medical records to produce a summary with recommendations;
- locate treatment specialists outside of Canada;
- collect all of your medical records and put them on a USB key;
- allow data to be accessed by your parents, parents-in-law and children.



## EXERCISE CAUTION BE AWARE!!

### Identity Theft\*

Identity theft is a growing problem in Toronto and around the world. This phenomenon involves the capture of your personal information. Once your information is captured it can be used to get financial products in your name. The most critical pieces of information you need to safeguard are your name, date of birth and your social insurance number.

### What are the signs your personal information has been compromised?

- A collection agency informs you they are collecting on an account in your name you never applied for,
- You notice you no longer receive all your mail including credit card statements,
- You receive letters and/or telephone calls informing you that you've been approved for credit products you never applied for,
- A creditor advises you that a credit application has been received with your name and address on it which you never applied for.

### TIPS

If you think your personal information has been compromised consider the following:

- Start taking detailed notes about what has occurred and what steps you've taken,
- Contact the fraud/security department of your creditors for any accounts that have been opened or tampered with. This includes utility companies, credit card companies, banks and other lenders,
- Ensure a "fraud alert" be placed on all your files immediately,
- Contact the two main Canadian credit bureaus:  
Equifax: (866): 828-5961 and Trans Union: (800) 663-9980.

### Scams

The main means of communication that fraudsters use to target the public are: *websites, emails, telemarketing and regular mail*. Fraudsters take advantage of modern communication tools to avoid any face-to-face contact with victims. Fraudsters use fictitious names, addresses and identities to avoid apprehension by law enforcement. Often fraudsters register phone numbers, websites and email accounts with fictitious information. Victims are asked to send money using money transfer services to another jurisdiction or country.

The more common schemes include:

- Grandparent or Emergency Scam,
- Advanced Fee Loan,
- Secret Shoppers,
- Attorney Collection Scam,
- Lottery/Sweepstakes,

**Continued on Page 34** 

## **Identity Theft continued from Page 33**

- Fraudulent Work at Home Offers,
- Internet Auction Overpayment/Reimbursement,
- Internet Auction Advanced Fees,
- Internet Auction Ghost Sales,
- Fraud Loss Recovery Scam.

### **TIPS**

Consumers are reminded to be diligent and cautious when engaging in financial transactions not in person. Some of the below tips may be helpful in preventing this type of fraud:

**Never use verification information provided by the other party engaged in the financial transaction.** The address provided by the other party may be false and the phone number may be registered to a fictitious name. Many scammers use toll free phone numbers to add to the appearance of legitimacy. They use mailbox addresses that appear to be suites in well known financial districts.



Call the Seniors Safety Line  
**1-866-299-1011**

Free to call  
Confidential  
24 hours a day  
7 days a week



### **GRANDPARENT SCAM**

The “Grandparent Scam” is a scam where a grandparent receives an unexpected telephone call from a person claiming to be their grandchild. The caller will say it is an emergency and ask that you send money immediately.

*How do these scammers choose who to contact?*

They obtain your information from marketing lists, social networking sites, and telephone listings.

*How do these scammers know the names of your grandchild?*

**They don’t.** Sometimes you will mention it, or they get it from an obituary; and again social networking sites.

### **Tips for Computer Use**

- Never use a public computer for financial transactions.
- Install virus protection software and update it regularly.
- Be careful what e-mails you open
- Look for web sites that begin with http://
- Look for an icon of a lock or an unbroken key.

**Continued on Page 35**

**Identity Theft continued from Page 34**

**HOW TO PROTECT YOURSELF** – If you get a telephone call from someone claiming to know you and asking for help, check to confirm that it is legitimate before you send any money. Ask questions that would be hard for a stranger to answer. **DO NOT** send money unless you are certain it's the real person you know.

Shred all your sensitive personal documents before tossing them into the garbage. Always protect your PIN and never give it to anyone else. Carry only documents you absolutely need.

If you suspect or know that you are a victim of identity theft, contact your local police service and file a report.

## Police Non-Emergency 416-808-2222

**TAX SCAM**

- It starts with someone claiming to be with the Canada Revenue Agency and saying you owe overdue taxes.
- The callers are aggressive and often claim you can be arrested if the money is not paid immediately.
- The callers insist the money be paid by way of Bitcoin or other cryptocurrencies, gift cards, credit card, or through Western Union.
- In some cases the fraudsters use a program to display the telephone number of either the revenue agency or local police on the intended victim's caller ID display.

**THE CRA WILL NOT:**

- Send an email with a link and ask you to divulge personal or financial information.
- Ask for any personal information by email or text message.
- Request payments by prepaid credit cards, gift cards or through any form of cryptocurrency.
- Collect or distribute payment through Interac e-transfer.
- Send the police after you and threaten arrest.

**HOW TO PROTECT YOURSELF** – *Hang up immediately. Do not give out any personal information or passwords. Do not click on any email links. Sign up for account alerts on the CRA website.*

**SENIORS SCAM ALERT**

**WATCH FOR C.R.A. SCAM**

If you are a victim of a Fraud or Scam report it to your local police department.

To inform authorities about these crimes, call the Canadian Anti-Fraud Centre:

**1-888-495-8501**

Click here for more information



\***Source:** Toronto Police Service: <https://www.torontopolice.on.ca/>

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View the full schedule  
of FREE  
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SELECT YOUR BEST OPTION: ASSORTED DATES & TIMES | ENGLISH or FRENCH

### WEBINAR DATES

Additional Dates in French

April 7 - Wednesday, 5:00PM

April 14 - Wednesday, 5:30PAM

April 24 - Saturday, 9:30PM

April 10 - Saturday, 2:30PM

April 20 - Tuesday, 4:30PM

April 29 - Thursday, 1:00PM

May 4 - Tuesday, 5:00PM

May 12 - Wednesday, 5:30PM

May 20 - Thursday, 5:00AM

May 8 - Saturday, 10:00PM

May 15 - Saturday, 9:30AM

May 29 - Saturday, 10:30AM

June 1 - Tuesday, 5:00PM

June 8 - Tuesday, 5:00PM

June 16 - Wednesday, 4:30PM

June 26 - Saturday, 9:30AM

June 30 - Wednesday, 4:30PM

June 3 - Thursday, 4:30PM

June 12 - Saturday, 10:30AM

June 22 - Tuesday, 4:30PM

June 29 - Tuesday, 5:30PM

REGISTER AT: [https:// rtoero.ca/events/retirement-planning-workshops/](https://rtoero.ca/events/retirement-planning-workshops/)



## DIFFERENCES BETWEEN RETIREMENT HOMES AND LONG-TERM CARE HOMES



### 1. *What legislation applies to the home?*

**Retirement Homes:** Residential Tenancies Act, 2006: and the Retirement Homes Act, 2010.

**Long Term Care Homes:** Long-Term Care Homes Act, 2007.

### 2. *Do I have to have care needs to get into the home?*

**Retirement Homes:** There is no special health eligibility requirement set out in the law because it is a tenancy.

**LTC Homes:** A Community Care Access Centre (CCAC) determines eligibility in accordance with law and government policies. You must meet a minimum threshold of care needs to be eligible.

### 3. *What is the cost?*

**Retirement Homes:** It varies. The cost is whatever you and the home agree to initially. After the initial rent is set, increases in rent are controlled by the Residential Tenancies Act. However, these rent control guidelines do not apply to new rental units occupied after November 1, 1991. A landlord must give you at least 90 days notice in writing of any increase in rent and the rent can only be increased once every 12 months. The cost of rent does not include fees for care services. There is no limit on the amount which can be charged for care services or meals or the amount of any increase in these charges. A tenant must be given at least 90 days notice in writing of any increases in charges for care services or meals. A landlord cannot charge one tenant a higher rate for care services than other tenants and any increase to a rate must be the same for all tenants. Retirement homes do not receive any government funding.



**LTC Homes:** The government pays the cost of providing nursing, personal care, food, and support services while the resident pays for “accommodation” fees. The maximum cost is set by government regulation for each type of accommodation. The rate usually increases annually on July 1 and the licensee must give 30 days notice. Extra fees may be charged for uninsured services (e.g. cable television, private telephone, hairdressing, dry cleaning), but only if there is an agreement in writing. The licensee must give 30 days notice to increase those fees.



**Continued on Page 38**

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**Care continued from Page 37**

**4. Will the home monitor my medical and care needs?**

**Retirement Homes:** No, unless your plan of care says that you agree to pay for specific medical and care needs.

**LTC Homes:** Yes. LTC homes are part of our health care system and are required to both monitor and provide medical care for all of their residents. There are detailed rules regulating how medical and care needs are delivered.

**5. What happens if I need more care in the future?**

**Retirement Homes:** If you want extra care, you must make the necessary arrangements. This may be done by paying the landlord to provide more care, paying an outside agency, hiring a private caregiver or applying for publicly funded home care from the local Community Care Access Centre. You may also need to move to another level of care, such as a hospital or LTC home to have these needs met.



**LTC Homes:** The home has a legal obligation to meet your care needs, unless they can only be met in another setting, such as a hospital.

**6. Can I be evicted?**

**Retirement Homes:** Yes, you are a tenant and can be evicted for the same reasons as any other tenant in Ontario under the Residential Tenancies Act. For example, you may be evicted if you do not pay rent. You cannot legally be forced to leave unless ordered to do so by the Landlord and Tenant Board. Landlords cannot “refuse” to allow you to return after being admitted to the hospital. If the landlord feels you require a level of care that they are no longer able to provide, the landlord must apply to the Landlord and Tenant Board for a special order transferring you out of the care home.

**LTC Homes:** No. However, the law says that in some circumstances you may be discharged, although failure to pay fees is not one of the circumstances. You may be discharged if the home cannot provide a sufficiently safe environment to ensure your safety and those with whom you are in contact. In these circumstances, the home must find you suitable alternative accommodation. You cannot be set out on the street.

**7. Can I be away from the home without any problem?**

**Retirement Homes:** Yes. As long as you continue to pay rent, you can come and go as you like without a problem.

**LTC Homes:** The law sets limits as to when and how long you may be away without being discharged. There are different time limits for medical, psychiatric, casual and vacation absences. If you exceed these limits the

**Continued on Page 39** 



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**Care continued from Page 38**

licensee must discharge you. If you leave the home for more than seven days without telling the licensee where you are and they are unable to locate you, you will be discharged.

**8. Is there someone to complain to if there is a problem?**

**Retirement Homes:** Each home has an internal complaints policy. If you make a complaint to a staff member or landlord about the care of a tenant or the operation of the home, it must be investigated. Any person (except a tenant) who suspects or is aware of any harm or risk of harm to a tenant must immediately report the suspicion and the information on which it is based to the Retirement Homes Regulatory Authority at 1-800-ASK-RHRA

**RHRA (1-800-275-7472):** The Retirement Homes Regulatory Authority has a limited mandate and can only investigate specific complaints. For Residential Tenancies Act complaints, you may get assistance from a lawyer or legal service, such as a community legal clinic. The Advocacy Centre for the Elderly may be able to provide advice on issues involving the Retirement Homes Act.

**LTC Homes:** Each home has an internal complaints policy. If you make a complaint to a staff member or licensee, they must investigate and respond to your complaint. You also have the right to make a complaint to the Ministry of Health and Long-Term Care at any time by contacting the Long-Term Care ACTION Line at 1-866-434-0144. A Triage Inspector from the Ministry will speak to you and determine whether to send an inspector to investigate the complaint. You may also get assistance from a lawyer from a community legal clinic, such as the Advocacy Centre for the Elderly. The phone number for the Advocacy Centre for the Elderly is (416) 598-2656.



**Advocacy Centre  
for the Elderly**

Provided with permission by the **Advocacy Centre for the Elderly**

416-598-2656 | [www.ancelaw.ca](http://www.ancelaw.ca)

2 Carlton Street, Suite 701

Toronto, Ontario, M5B 1J3

Phone: 416-598-2656

Fax: 416-598-7924

This is a specialty community legal clinic that provides a range of services to low income seniors focusing on elder law issues such as health care consent, advance care planning, long term care, community care, retirement home tenancies, etc.



## Senior Homeowners' Property Tax Grant

If you're a low-to-moderate income senior, you may be eligible for up to \$500 back on your property taxes.

### About the grant

The Ontario Senior Homeowners' Property Tax Grant helps low-to-moderate income seniors with the cost of their property taxes.

### Eligibility

You qualify for this grant if you or your spouse/common-law partner, as of December 31 of the previous year:

- paid Ontario property tax for the year
- met either of the following income requirements:
  - you were single, divorced or widowed and earned less than \$50,000
  - you were married or living common-law and you and your spouse/common-law partner earned a combined income of less than \$60,000
- owned and occupied your principal residence
- were 64 years of age or older
- were a resident of Ontario.

### Grant amount

If you file your personal income tax and benefit return annually and qualify for the grant, you could get up to \$500 each year depending on your adjusted family net income.

***Use our online calculator to see how much money you could get.***

### If you are single, separated, divorced or widowed

- You could get \$500 if your adjusted family net income for the previous year was \$35,000 or less.
- If your income is over \$35,000 but less than \$50,000, your grant will be reduced by 3.33% of your income over \$35,000.

### If you are married or living common-law

- You could get \$500 if your adjusted family net income for the previous year was \$45,000 or less.
- If your income is over \$45,000, your grant will be reduced by 3.33% of your income over \$45,000.
- You do not qualify for the grant if your adjusted family net income is \$60,000 or more. Only one person per couple can receive this grant.

### File your taxes to apply for the grant

You need to file your tax return to apply for this grant, even if you don't have income to report. You may qualify for the grant even if you do not owe income tax.

### To apply:

- 1 complete the ON-BEN application form (which is part of your general income tax and benefit return)
- 2 report the amount of property tax you paid on line 6112 on the ON-BEN

application

3 submit the ON-BEN application form with your completed return

### How the grant is paid

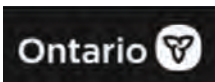
- The grant is paid four to eight weeks after you receive your notice of assessment from the Canada Revenue Agency (CRA).
- The CRA is transitioning all benefit payments to direct deposit. If you already receive your income tax refund or other benefits or credits by direct deposit, you will also receive your OSHTPG payment by direct deposit. Otherwise, you will receive your payment by cheque.

### To register for direct deposit:

- use the CRA My Account service online, or
- complete a direct deposit enrolment form and send it to the CRA at:  
Receiver General for Canada  
P.O. Box 5000  
Matane, QC G4W 4R6

If you need help setting up direct deposit, visit the Government of Canada website, or call the CRA at 1-800-959-8281.

**Source:** <https://www.ontario.ca/page/senior-homeowners-property-tax-grant>



## Ontario Trillium Benefit

### Ontario Energy and Property Tax Credit

This credit is a tax-free payment to help you with your property taxes and sales tax on energy costs.

Eligibility for the 2020 benefit year (July 2021 – June 2022)

To qualify, you must be a resident of Ontario on December 31, 2020, and at least one of the following at some time before June 1, 2022:

- 18 years of age or older
- currently or previously married or in a common-law relationship
- a parent who lives or previously lived with your child and, in 2020, you:
  - rented or paid property tax for your main residence
  - lived on a reserve and paid for your home energy costs
  - lived in a public long-term care home (e.g., a seniors' home) and paid an amount for your accommodation

Your eligibility also depends on where you live on the 1ST of each month. For example, if you move out of Ontario on November 10, you would be eligible for the November OEPTC payment, but you wouldn't be eligible for any subsequent payment.

### Credit amount: You could get a maximum of:

- \$1,095 if you are between 18 and 64 years old
- \$1,247 if you are over 65 years old
- \$243 if you live on a reserve or in a public long-term care home
- \$25 for the time you lived in a designated college, university or private school residence in 2020

**Source:** <https://www.ontario.ca/page/ontario-trillium-benefit#section-2>

## Goodwill Report ~Marjorie Blake



Happy New Year 2021 to all members, although we are now nearly three months into the year! It is hoped that we are all coping with the lockdowns, and that there will be some progress in the administration of the long-awaited vaccines that we are promised in order to alleviate some of the unknown and deep fears which we now hold. We look forward to the celebration of a new normal life sometime soon!

Cards of condolence were sent to relatives of 16 deceased members. Birthday cards were sent to members 80 years old (18), 90 years old (3), and 100 years old (2).

A get well card and fruit basket was sent to one member after hospitalization, palliative care and finally home care. A get well card was also sent to another member who had heart surgery and a day's hospitalization. Follow-up phone calls indicate that they are progressing very well.

Floral arrangement and congratulatory card was sent a new grandmother. An Encouragement card and telephone calls were sent to one member in a Retirement home.

Telephone calls and cards were received from members who expressed their gratitude for contacts made during their time of celebration or sorrow.

A letter of thanks was received from a nephew of deceased Centenarian Dorothy Adair in BC.

It is with deep regret that we learned of the passing of Valerie Mah on February 7, 2021 - a member of the Executive and a devoted person of unimaginable positions and responsibilities in the Toronto community - one who can never be replaced. A card of condolence was sent to the family. We grieve together!

Special thanks to members who informed and kept us updated with regard to members with whom we should keep in touch. Your continued help and attention are greatly appreciated.

**NEW MEMBERS:  
YOU ARE ENCOURAGED TO BECOME  
A PART OF THE GOODWILL COMMITTEE.**

***A BETTER FUTURE TOGETHER***

**Marjorie Blake:** 905-837-0874 | [mdblake@sympatico.ca](mailto:mdblake@sympatico.ca)

## IN MEMORIAM

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

Russell Adams  
 Herman Bank  
 Anthony Batten  
 Smail Beckir  
 Ludwig Beharry  
 John Bratton  
 Judy Carter  
 Anthony Chester  
 Cornelia Dawson  
 Gerald Dillon  
 James Dixon  
 Frank Evans  
 Raymond Forhan  
 Catherine Garrett  
 Mary McCormick Gibson  
 Maxine Anne Goldberg  
 William Graham  
 Malakias Guerrero  
 Frances Herman  
 Sophie Horlatsch  
 Paul Johnson  
 Joseph Jursa  
 Elizabeth Kennedy  
 David Kent  
 Carl Kindree  
 Sheila Kirby  
 Royden Ernscliffe Lamwatt  
 Jack Lucas  
 Valerie Mah  
 Ricarda Matthews

Michael Mohan  
 Stewart Montgomery  
 Roy Neufeld  
 Barri Newman  
 Edward Rutherford  
 Jehudith Shigris  
 Evelyn Sims  
 Douglas Smith  
 Mary Catherine Staples  
 Carole Thompson  
 Maureen Willie  
 Marie Wilson  
 Rose Zareski  
 Nancy Zepp





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chateaulafite@sympatico.ca

**Beverly Purchase**  
647-236-0760  
bevpurchase132@gmail.com

## RTO/ERO Contact Information

**Benefits Service  
/Johnson Inc**  
100-18 Spadina Rd  
416-920-7248  
1-877-406-8077  
www.johnson.ca

**Teacher's  
Pension Plan**  
5650 Yonge St  
416-228-5900  
1-877-812-7989  
www.otpp.com

**OMERS  
Pension**  
EY Tower  
900-100 Adelaide St W  
416-369-2400  
www.omers.com

**RTOERO**  
300-18 Spadina Rd  
416-962-9463  
1-800-361-9888  
www.rto-ero.org



Visit us at

← <https://district16.rto-ero.org> →



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## **RTOERO Toronto District 16 Executive**

### **Membership**

Occasionally new members may join us in error - there are four districts in Toronto (Etoibicoke.York22, North York-23, Scarborough/East York-24) and others across Ontario and Canada.

Contact Membership at 416-962-9463 or [membership@rto-ero.org](mailto:membership@rto-ero.org) to register any change in status.

### **Obtaining Your Newsletter**

This Newsletter is provided through your fees as a Member of RTOERO Toronto District 16. 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 to determine the appropriateness of any submission in a particular issue. Third-party submissions must include all source details.

### **Submission standards:**

Electronic file preferred, (TXT, DOC/DOCX, WordPerfect, WPD or PDF) emailed to [zorijaioan@hotmail.com](mailto:zorijaioan@hotmail.com). Save submissions created in other programs as TXT files. Typed or hand printed copy accepted, but earlier submission is advised.

### **Editorial Committee:**

Barbara Antheunis, Ian Baird, Ruth Baumann, Joan Elliott, Keith Goddard, Lone Smith

### **Submission:**

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

### **Mailings:**

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

### **Change of Address, Status, District:**

To limit confusion regarding a change in address, other contact information, or district affiliation, the ONLY contact is the Provincial Office

416-962-9463 or 1-800-361-9888

Online form available at [www.rto-ero.org](http://www.rto-ero.org) | Email: [membership@rto-ero.org](mailto:membership@rto-ero.org)

### **Importance of providing your email address to RTOERO**

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For those who have yet to share their email address with the RTOERO office we strongly encourage you to do so. Providing your most up-to-date email address allows you to receive timely and important information from RTOERO and your district.

To provide or update your email address, email [membership@rtoero.ca](mailto:membership@rtoero.ca) or call 1-800-361-9888.

Once you have provided your email address you can easily manage your preferences by clicking on the subscription preferences link included at the bottom of every RTOERO eblast. This is where you can decide which type of electronic communications you'd like to receive.



## Remember When

2006 - John Bratton and Pat Carson recognizing Mike Lennox for past service.



Former presidents honoured at the Old Mill for past executive service:

(l-r): George Hays with wife, Mike Lennox, Bill Shaver with wife, Bob Neal, Pat Carson.

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.

### RTOERO Toronto

#### Newsletter

c/o Joan Elliott

PO Box 68516 WALMER

Toronto ON M5S 3C9

