# **Newsletter**



## • • • • • • • Contents • • • •

RTOERO News Pages 1 - 25

Lifestyle Pages 27 - 35

Information for You Pages 37 - 41 Members Recognised Pages 26

Members Write Pages 36

Goodwill Pages 42 - 43

# From the Editor ~Joan Elliott

A man can stand anything, except a succession of ordinary days. (Goethe).

All of humanity's problems stem from man's inability to sit quietly in a room alone. (Blaise Pascal).

Hopefully, at this time, we are in the process of moving from languishing to flourishing, transitioning from being an observer to being a participant. Let's not focus on what we cannot do but, instead, discover what we can.

To this end, I urge you to check out the wide range of activities on offer and join those of us who have incorporated "am I muted?, is my camera on?, where is the chat button?" into our vocabulary.

A sincere expression of gratitude to our amazing activity coordinators for their initiative in ensuring that the members of District 16 continue to be provided with opportunities to indulge in a favourite activity with like-minded people.

The hard-working Toronto District 16 executive is in tune with the changing COVID situation and as the status evolves will ensure that you, our members, are informed through use-of our various forms of communication: eblasts, Facebook, webpage and newsletter. Please ensure that we have your email address.

Enjoy the journey, create your own change.

# President's Message ~Barbara Antheunis



By the time you get this newsletter, it will be late September. Your Executive decided to delay the publishing of the September issue in order to hopefully have news regarding our ability to get together in person and again celebrate together the beginning of a new school year, fete our new members and see one

another in person at our Craft Show and even at our Annual General meeting. Alas, that is not to be with COVID surging into a fourth wave. Instead, we will continue to meet virtually where possible and put all other activities on hold once again.

Because RTOERO has 51 districts all over Canada, and all of the districts are in areas with their own unique COVID issues, Head Office has decided that each district must adhere to the advice of their local Public Health officials as to when indoor gatherings are to be permitted and what size are allowed to be. We, at District 16 will be taking our marching orders from Dr. Eileen de Villa. We all hope that she will allow us to meet soon, but we have been in this place before and so, right now, I am totally out of predicting any future timeline.

As far as your executive is concerned, all of the members have been acclaimed for another year. Gord MacLean has taken on the role of Archivist for the district and we are delighted that he has agreed to serve in this capacity. Previously, Gord was one of our members-at-large and with Gord's move we have a vacancy for another member-at-large. We also still have a vacancy in Communications which also publishes the newsletter. If interested in either position please get in touch with Joan Elliot at zoriajoan@hotmail.com. For specific job descriptions for these positions, see page 6 of the May newsletter. We are also sad to have lost the contributions of lan Baird as a member of the Communications Committee. Ian is a long-time member of District 16 and has served in many capacities. There is a write-up of lan's many contributions on page 6.

As a district we are really fortunate to have so many dedicated folks doing amazing work, even during these difficult times. I have highlighted some of them in the last issue. Today, I would like to highlight one additional member of the executive whose work became even more important throughout this pandemic. Marjorie Blake is our Goodwill Ambassador. She sends out about a hundred cards each month, commemorating the passing of our members, the birthdays of our over 80-year-old members and special support when illness

or hospitalization sends our members low. She spends many hours scouring papers for news of our members' passing and has had volunteers in the past sending her information. One such volunteer was Valerie Mah whom we lost this year. If you would be willing to help Marjorie in this way please contact her at 905•837•0874. Much of what makes RTOERO special is our service to members though clubs, activities and through the kind of goodwill that Marjorie is so excellent at. While many of our usual activities are on hiatus, Marjorie has been busier than ever throughout COVID. We are so grateful for her many, many hours of dedication on your behalf.

# Reports of the First Vice President ~Ruth Baumann

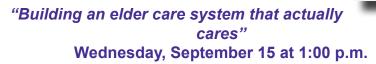


### **André Picard Webinar for RTOERO**

During the pandemic, I have become a big fan of André Picard, the health reporter and columnist for the Globe and Mail

and frequent CBC contributor. His recently published book, "Neglected No More" about the state of elder care in Canada, is a sobering read that points to the systemic issues and proposes some alternative ways of considering caring for the elderly.

Picard is providing for RTOERO a Vibrant Voices webinar:



On-line registration can be found here:

https://rtoero.zoom.us/webinar/register/WN\_ x56ydMa8Re6xeCbUPXZe7g

RTOERO has arranged additional, topical, webinars for this fall, and posts videos of the webinars once complete. These can be found at https://rtoero/vibrant-voices/

Also see pages 20-21 in this issue for the complete list.



ANDRÉ PICARD

No More

# REMEMBERING BILL DAVIS' LEGACY TO EDUCATION



As we remember William Davis and his contributions to Ontario during his years as an MPP, Minister of Education and Premier, and after his being a vocal supporter of public education, the following specific contributions are worth noting:

Living and Learning, the Hall-Dennis report, 1968 – this seminal report on the future of education, commissioned when Davis was Minister of Education, set the blueprint for the reform of elementary education in the late 1960s and 70s. Before Living and Learning, elementary teachers followed the curriculum outlined in the Grey Book, which set out detailed descriptions of what must be taught and when. Living and Learning made elementary education more exploratory and child friendly and opened up thinking about teaching and learning.

The founding of OISE and of the colleges of applied arts and technology – Bill Davis was instrumental in the creation of OISE as a centre of post-graduate studies in education and in the establishment of Ontario's community colleges as places of technical learning. The Davis government oversaw the transition away from Ministry-operated teachers' colleges for elementary teacher preparation and the transfer of those responsibilities to Ontario universities.

In the mid-1970s, Premier Bill Davis and Education Minister Tom Wells introduced teacher collective bargaining legislation, which established in law for the first time the right of teachers to withdraw their services or strike to obtain better salaries and working conditions.

And, finally, it was a Davis government that established TV Ontario and helped it grow into a strong broadcasting presence.

See pages 36-37 for the Ontario Teachers' Federation's citation.

# Second Vice President ~Varla Abrams

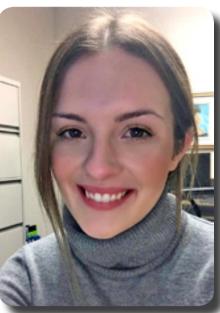


# Scholarship Winners RTOERO District 16

"It is the supreme art of the teacher to awaken joy in creative expression and knowledge."

Albert Einstein

Two wonderful candidates sponsored by District 16 members were successful in winning a \$3,000 RTOERO Scholarship. As teachers, retired or not, the success of our students always makes us smile and fills us with a sense of accomplishment. We all like to think that we, and our profession, make a difference for students and for the world of tomorrow. Both of our winning students shared their respect and appreciation for the inspiration, support and in a sense, that awaking which Einstein spoke about.



Danielle D'Amico, sponsored by District 16 member Renata Glassman. is an outstanding selection for the RTO/ERO Scholarship. Danielle is a PhD student in Psychological Sciences at Ryerson University. Danielle's research focuses on the effects of chronic stress on cognitive health and well-being among adults. Danielle is also researching the potential for healthy lifestyle behaviours that may help to counteract the harmful impacts of stress on the aging brain.

Danielle is a trainee with the Canadian Consortium on Neurodegeneration in Aging (CCNA), and is passionate about

knowledge translation and community outreach which includes her work through her involvement in the CCNA, the LIFE Institute at Ryerson, and as a co-founder of the Wisdom Exchange Project.

Upon completion of her graduate studies, Danielle's goal is to incorporate the findings from her PhD research, using lifespan

epidemiological methods, to further understand risk and protective factors for cognitive health and brain aging and the social-biological pathways that underlie cognitive health disparities in later life.

Danielle shared the following: "I would like to acknowledge the support and encouragement I received from many of my teachers in elementary and high school who helped to foster a sense of wonder and curiosity. The trajectory of my education, from a kindergartener to a doctoral student, and the accomplishments along the way would not have been possible without their guidance."



Nicholas Dietrich, sponsored by District 16 member Mike Rayko, is another outstanding selection for the RTO/ERO Scholarship. Nicholas is a fourth year student in the Bachelor of Health Sciences (Honours) Program at McMaster University. While achieving success in his academic studies he also played both Varsity Ice Hockey and Ultimate Frisbee for McMaster.

At McMaster, Nicholas works on a research team that has been investigating mobility and how it affects the participation of older adults. He is currently exploring the impact the pandemic has had

on seniors being able to manage daily life.

Future plans are to attend medical school and pursue a career in geriatric medicine. Nicolas hopes his future work will lead to finding new ways to use technology to improve the lives of seniors.

"I want to thank the many teachers I had in high school who helped inspire and motivate me to reach my goals. Through their support, I gained confidence and learned to overcome difficulties. My teachers provided me with opportunities to get involved in the community and to represent my school at various events. The leadership and positive feedback they provided was vital as I grew into the person I strived to be.

Danielle and Nicholas, we all smile when we think of your outstanding accomplishments and how your work will change the world of tomorrow. RTO/ERO District 16 is so very proud of both Danielle and of Nicholas.

### **Recognizing IAN BAIRD**

lan Baird joined the RTOERO Toronto Executive in 1993 and served until 2009. He immediately became a dependable member of the Newsletter Committee chaired by Mary Noylander. Ian provided steady and invaluable insight regarding content and made valued contributions to the editing of that content.

lan's service on the Newsletter Committee continued well after his sojourn on the Executive until 2020 offering multiple Newsletter Chairs consistent support and guidance.

lan's length of service is a remarkable feat, matched only by a few. His example of voluntarism is a beacon for our new members who wish to offer their services to RTOERO's membership.

Perhaps his service will inspire other volunteers.



### Possible Optometrists' Strike

Ontario optometrists have announced that they are prepared to cease conducting eye exams covered by provincial health insurance in September in protest to address the need to increase what OHIP pays them. The government currently pays \$44.65 for Seniors and children under the age of 20. The actual cost are reported to be over \$80.

Optometrists are a 'designated profession' in the Commitment to the Future of Medical Care Act and cannot withdraw from OHIP and bill privately. The Act specifically stipulates they cannot provide a service to someone covered by OHIP for cash payment or bill directly to a private insurer/payor.

Members are reminded that it is RTOERO's plan, not Johnson's plan. Claim payments are made directly from the premiums collected. In other words, our members would be financing eye exams where there is government funding available.

### Report of the Benefits Chair ~Bill Tajer



# Suggestions/Recommendations for Changes to RTOERO Insurance Plans

Each year the RTOERO Health Services Committee reviews the costs related to the benefits offered in our three health insurance plans. Included are those

recommendations presented by Districts and individual members for possible future inclusion in our plans.

The committee reviews all recommendations received by the end of December, 2021 for possible changes to our plans in 2023. Please submit any suggestions to the Provincial Office, our District 16 Executive or to an executive member by December 1, 2021.

Here are some recommendations that members of District 16 have submitted:

- Dental hygienist services be a stand-alone benefit in order to assist members with preventive care
- Any surplus funds at the end of a health insurance fiscal year be used in future on expenditures related only to our insurance plans
- Consideration be given to expand the membership of RTOERO to include immediate family members not affiliated with an education institution and therefore allowing these members to join our health plans at a young age

This last recommendation could benefit our insurance plans with an increase in younger members who do not have the availability of workplace health insurance benefits. This could also be an indirect benefit to our members who may be financially assisting their adult children

To send your suggestions to RTOERO use the form available at: https://rtoero.ca/about/contact-us/

or, send an email to: insurance@rtoero.ca

**NOTE:** please be reminded that the Extended Health Care, Dental, and Hospitalization Plans are RTOERO Insurance insurance plans - **not** Johnson.Inc. Johnson Inc. administers our plans.

The Annual Districts Health Representatives' Workshop will be held virtually on October 4, 2021 from 1:00 p.m. to 3:30 p.m. We hope to report on any developments in our next Newsletter.

See Page 37 regarding COVID considerations.

# Membership Report ~Lone Smith



### September 1, 2021

**Total Retired + Employed Members = Total** 5896 + 272 = 6168

Changes:

New: 3 Transfers in: 0 Transfers Out: 0 Duplicate: 0 Cancelled: 4 Deceased: 10

**Birthday Report:** 80+ in the month of October: Total: 130

80-89: 108 90-99: 21 100+: 1

Retired Members Age Banding Report		
Age Band	This Month	Last Month
Under 60	312	311
60-69	1376	1382
70-79	2721	2728
80-89	1221	1210
90-99	251	246
100+	14	14
TOTAL	5895	5891

**Note:** 3 letters of welcome sent to new members. While we still have a healthy membership number, the increase/decrease in numbers is being closely monitored.

We continue to work with our members despite COVID - 19 restrictions. Most of our outreach is via Zoom, email and phone. Members who contact us for information are welcomed and provided with any assistance and support that we can offer.

We are looking forward to meeting, and be assured that the New Member Breakfast will be scheduled as soon as restrictions are lifted. Traditionally this event is held at the Old Mill and is free of charge for new members. This time the event will include all new members who have joined in the last two years. Invitations will be sent out.

See our back cover for photos of our 2009 New Member Breakfast.

# Report of the Advocacy/Pension Chair ~Susan Weinert



### 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.

### **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.

To these ends, we sponsor topical webinars (see Pages 20-21); host an 'Advocacy Day' at Queen's Park to meet with MLAs; work with likeminded organizations through Vibrant Voices; and, respond to various provincial budget and health-care consultations.

### **Pensions**

The role of the Benefits Adjudication Committee (BAC) is to hear members' appeals of decisions made by the Ontario Teachers' Pension Plan Board (OTPPB) staff. One position is filled by RTOERO.

RTOERO also appoints a representative to the Ontario Teachers' Federation's Pension Committee. (Note, there is no direct RTOERO involvement in pension matters. This is the responsibility of the Pension Partners.)



### Report of the Archivist ~Gord MacLean



This past summer, Bill Menagh distributed a memory disk which contains the digital records of District 16 that have been amassed from 1973 (the beginning of our District) to 2020. The paper records were first digitized by Bill in co-operation with a previous archivist. Rosaline Bustamante. The material has been

organized under 16 subject headings or folders including: Activities, AGMs, Awards, Club 16, Communications, Convenors, Events, Executive, Finances, Governance, Graphics, History, Membership Lists, New Horizons Grant, and Promos.

In their digitized form, these archives can be shared upon request. At the moment, past issues of our Newsletters may be requested from our website:

https://district16.rto-ero.org/resources/retiree-senior-resources. Also available are the RTOERO historical documents (both corporate and District 16), past scholarship winners' photos, and lists of past executive members.



Aiming to Graduate in the areas of Senior Health Care or Education?

## LET RTOERO HELP!

RTOERO members can recommend students from their family or community for a post-secondary scholarship

RTOERO believes in the power of our community to secure a better future, and we are committed to helping secure better futures for students, and for seniors in Canada. One of the ways we work towards achieving this goal is through our scholarship program.

This year, RTOERO awarded 20 scholarships valued at \$3,000 each to post-secondary (college or university) students two, of which were Toronto District 16 recipients.

Over the past 21 years, RTOERO has awarded scholarships totaling over \$500,000. Check this site in the fall 2021 for the 2022 applications. For more information contact scholarship@rtoero.ca.

https://rtoero.ca/giving-back/scholarships/

### RTOERO EXECUTIVE VACANCIES

We rely on member-volunteers to ensure Toronto District 16 offers the best service it can to all retired and active members. From a membership of over 5,500, we occasionally have a shortage of those willing to assist. BUT, over the years, we have been fortunate to have individuals come forward when absolutely needed. NOW we are in need of that person.

Member-at-Large: This position is excellent for a member wanting greater knowledge of RTOERO governance. Consider joining us for a year and perhaps longer if your curiosity is piqued!

**Communications:** This position is a bit more focused on specific responsibilities and lends itself to a longer term than just a year.

- 1. Website: a general knowledge of Wordpress would be helpful but assistance is available via the RTOERO IT department. (There is no responsibility in this area until the site has been converted to Wordpress standards.)
- 2. Newsletter: this is the only communication that best reaches all of our members. Some skill is required in desktop publishing via any of a number of programs: InDesign, MS Publisher, CorelDraw, Scribus (open-source), etc.

If interested, contact Joan Elliott at zoriajoan@hotmail.com

### **RTOERO Community Grants**

Community Grants (formerly Service-to-Others/STO Grants) are designed to encourage RTOERO Districts to support and partner with local organizations to promote projects that help our organization meet our strategic goals of improving the lives of members and seniors: being the trusted voice for the broader education communities; and broadening our membership base. Since the inception of this grant 21 years ago, we've donated \$1.85 million for 523 projects.

This year RTOERO Districts were eligible to receive grants of up to \$2,500 for community projects that advanced these goals. Interested districts serve as a project sponsor and submit the application for a Community Grant in partnership with a community organization.

Please check in January 2022 for updated criteria and application at: https://rtoero.ca/giving-back/grants/

Toronto



### **RTO/ERO Toronto District**

Executive Meetings are held at Holy Rosary Catholic September, October, November, December (as neces members, advance notice is requested. If one wishes District 16 the topic in advance so that the agenda can allocate the Note: some meetings may be cancelled/postponed du



PRESIDENT **Barbara Antheunis** 416•444•3207 president16@districts.rtoero.ca



PAST Joan 416.6 zoriajo



SECOND VICE PRESIDENT Varla Abrams 905 • 881 • 8839 varla.abrams@gmail.com



SECR Herb 416•9 sec.or



BENEFITS S & HEALTH Bill Tajer 416•494•8590 bill.tajer@sympatico.ca



**POLITIC** Susar

MEMBERSHIP/RECRUITMENT **Lone Smith** 416 • 234 • 1969 Ionesmith@hotmail.com



416.3 susan



SOCIAL **Heather Talbot** 416•265•8930 heatalb@rogers.com

**RTOERO Miss** 

We are a bilingual tru active living in the We deliver world-cla engagement and po

MEMBERS-A



Phil Egginton Lou Manning 416 • 285 • 6291 905•571•0713 philegg@hotmail.com mannlu@hotmail.com



### 16 Executive ~ July 1, 2021 to June 30, 2022

c Church Parish Hall (St. Clair and Tweedsmuir) on the second Thursday of sary), January, February, March, April, May, June (as necessary). Open to all to address the executive on a particular matter, please let the president know appropriate time and the full executive can be informed prior to the meeting. ring holiday times or other disruptions. Currently we meet on-line via ZOOM.

### PRESIDENT Elliott 66•4830

oan@hotmail.com



FIRST VICE PRESIDENT Ruth Baumann 416•651•5124 ruthbaumann@sympatico.ca





ARCHIVES
Gord MacLean
416•651•6146
gordmacl10@gmail.com



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





PROGRAM
Kay Jeffery
416•767•8179
catherine.jeffery067@sympatico.ca

sion Statement
sted voice on healthy
retirement journey.
ass programs, social
olitical advocacy.



TRAVEL Karen Sinclair 416•690•4961 karenjsinclair@hotmail.com

T-LARGE (5)

Beverley Purchase 647•236•0760 bevpurchase132@gmail.com



Billie Anne Robinson 416•481•8033 chateaulafite@sympatico.ca

### **RTOERO Foundation**



### **New RTOERO Foundation Program to Start in October**



The RTOERO Charitable Foundation has begun promotion of a new program called Chime In. This new program is starting in October and gives any RTOERO member, who may be feeling socially isolated, a chance to join a weekly on-line chat to stay connected to other RTOERO members and make new friendships.

### The RTOERO Foundation is inviting you to Chime In.

Chime In is a regularly scheduled, weekly chat, for RTOERO members to engage in open discussion and social connection with one another.

Chime In launches on October 6, 2021. Foundation volunteers will host an open conversation hour on Zoom every Wednesday from 1 to 2 p.m. EST. You can join using Zoom or you can call in by phone.

You only need to register once to gain access to each weekly session, but you are not obligated to attend every week. You are free to Chime In as often as you wish.

Chime In is a platform for open conversation and The Foundation hopes you enjoy the chance to connect with other RTOERO members and even find new friends.

We can't wait for you to join us in October as we all Chime In.

To learn more, members can visit www.rtoerofoundation.ca/chimein

### RTOERO Governance ~ Annual Meeting Highlights

The RTOERO Annual Meeting (on ZOOM) took place in May, 2021. A number of changes in the By-Laws were approved to improve the governance of the organization.

The new RTOERO Board of Governors was elected - see Page 16. The RTOERO Committee Structure is described on Pages 18-19. Of more direct effect for members' benefit were motions:

- to expand RTOERO Scholarship eligibility to include students who are enrolled in a college or university program that leads to a career in teaching or education.
- to award RTOERO Scholarships on the basis of equitable distribution to post-secondary students enrolled in programs leading to senior health care or education with no weight or percentage given to one program over the other.
- to refer to a Special Meeting ahead of the Fall Forum the amended District resolution on the allocation of community grants reading: "That the process for the allocation of community grants in 2022 revert to the process utilized for the allocation of grants in 2020".



View the RTOERO 2021 Annual Reports on-line at: https://annualreport.rtoero.ca/

### RTOERO Governors ~ 2021 - 2022



**Rich Prophet - Chair** District 3, Algoma



Martha Foster District 41, Elgin



**Bill Huzar - Vice-chair** District 47, Vancouver Island



Louise Guérin District 44, Région du ciel bleu



Claudia Mang - Toronto Liaison District 22, Etobicoke and York



Martin Higgs District 36, Peterborough



Jackie Aird
District 13,
Hamilton-Wentworth,
Haldimand



David Kendall
District 20,
Frontenac, Lennox and Addington



**Gayle Manley** District 3, Algoma

Contact:

https://rtoero.ca/about/board-of-directors/



# Class is in session!

# Retirement **Planning** Webinar

### SELECT YOUR BEST OPTION:

### ASSORTED DATES & TIMES | ENGLISH or FRENCH

Saturday Oct. 2 / 10a (en français)

Thursday Oct. 7 / 4:30p Tuesday Oct. 19 / 4:30p Thursday Oct. 21 / 5p Wednesday Oct. 27 / 5p Saturday Oct. 30 / 2p

Saturday Dec. 4 / 10a Wednesday Dec. 8 / 4:30p Tuesday Dec. 14 / 5p

Saturday Dec.18 / 1:30p Tuesday Dec. 21 / 10:30a

Wednesday Dec. 22 / 2p (en français)

Tuesday Dec. 28 / 2p

Wednesday Dec. 29 / 10:30a

Thursday Nov. 4 / 4:30p Tuesday Nov. 9 / 5p Saturday Nov. 13 / 2:30p (en français) Tuesday Nov. 16 / 4:30p

> Saturday Nov. 20 / 9:30a Thursday Nov. 25 / 5p

Tuesday Nov. 30 / 5p (en français)

### VIEW FULL SCHEDULE ONLINE AND REGISTER AT

https://rtoero.ca/events/search-for-a-workshop-near-you/

### **RTOERO Committee Structure**

### **Audit Terms of Reference**

- To receive reports on the financial reporting process and to review internal controls from the Auditor or the Chief Financial Officer;
- To revise the scope and terms of the audit engagement, including the proposed fees, and review the plan for the annual audit with the external Auditor;
- To recommend to the Board the appointment of an external Auditor, in consultation with management;
- To review the audited financial statements with the external Auditor and management, and to report with recommendations to the Board;
- To review the organization's management of risk and highlight any areas requiring review

### Benefits Terms of Reference

- To develop and make recommendations as necessary, to the Board on the operation, administration, interpretation, and application of the RTOERO Group Insurance Plan;
- To make recommendations to the Board on the appointment and review of insurance carriers, underwriters, administrators, claim payers, consultants, and other professional help. A formal review of these third-party providers shall be done by an external organization, approved by the Board, at least every seven years and recommendations shall be made to the Board:
- To review and make recommendations to the Board on plan design and premiums;
- To oversee the Benefit Entitlement Review (BER) process and ensure that unresolved issues and their ongoing status are reported to the Board:
- To make recommendations to the Board on any requirement to establish a separate fund or expend money from the Health Premium Stabilization Fund, and
- To recommend to the Board strategies and resources regarding wellness for members.

### **Governance and Nomination Terms of Reference**

· under revision

Health Canada has received concerning reports of the use of veterinary Ivermectin to prevent or treat COVID-19. Canadians should never consume health products intended for animals because of the potential serious health dangers posed by them.

Health Canada is advising Canadians not to use either the

### **Marketing and Communications Terms of Reference**

- To provide outreach to prospective members;
- · To develop communication issues, strategies, initiatives and products;
- To monitor RTOERO communication practices regarding effective internal and external communication practices, and
- To offer District and regional workshops when requested and within the Committee's budget.

### **Member Services Terms of Reference**

The main priority of the Member Services Committee is the development and implementation of a recruitment and succession planning strategy for District volunteers;

Additional areas of focus include:

- · To recommend a Goodwill strategy for RTOERO; and
- To research and develop resources related to the provision of relevant information for members regarding wills, powers of attorney and estate planning.

### **Political Advocacy Terms of Reference**

- To identify and provide resources supporting District Vibrant Voices advocacy and pension initiatives as approved by the Board;
- To develop criteria for District use in election campaigns;
- To be knowledgeable about the provisions of all pension plans represented throughout our current and prospective membership; and
- To provide advice on the development and implementation of federal or provincial legislation which does not support Defined Benefit Pensions.

### **Community Grants and Scholarships Committee Terms of Reference**

- To review and evaluate all applications for Post-Secondary Scholarships and Community Grants and recommend successful applicants for approval by the Board of Directors, and
- To ensure that all approved Community Grant projects include appropriate recognition and visibility for RTOERO in the local community.

veterinary or human drug versions of Ivermectin to prevent or treat COVID-19. There is no evidence that Ivermectin in either formulation is safe or effective when used for those purposes. The human version of Ivermectin is authorized for sale in Canada only for the treatment of parasitic worm infections in people.

### Vibrant Voices Webinars, Fall 2021



Older adults are the fastest-growing age group in Canada. Together with our members and partners, we advocate for critical policy improvements to create a more secure and compassionate future for all.

This three-part series focuses on our key advocacy issues—geriatric health care, strategies for seniors and environmental stewardshipand will feature experts and thought leaders in the industry.

### Register at: https://rtoero.ca/vibrant-voices/

Visit this website, click on the title of the session(s) you would like to attend and compete the registration form in the link.

### **Building an Elder Care System that Actually Cares**

September 15, 2021 | 1:00 - 2:15 pm ET

Panelist: André Picard, Globe and Mail health reporter and columnist. Health care systems have dismally failed older Canadians for decades. Andre Picard identifies solutions to the elder care crisis.

### Saving the Forest ... Saving Us

October 13, 2021 | 1:00 - 2:15 pm ET

Panelist: Dr. Diana Beresford-Kroeger, World-recognized author, medical biochemist and botanist.

The natural world is under siege. That includes human life. But we can regenerate. Dr. Bereford-Kroger demonstrates how we can save the planet and ourselves and her great passion—the global forest.

### Paths to Wellness for Older Persons: Body, Mind, Spirit

November 3, 2021 | 1:00 - 2:15 pm ET Panelists:

- Isobel Mackenzie. Seniors Advocate for Province of British Columbia
- · Dr. Keri-Leigh Cassidy, Professor of Geriatric Psychiatry at Dalhousie University and Founder of the Fountain of Health Initiative for Optimal Aging

Wellness is a complex state of being. Too often elder care addresses only bodily needs. Our speakers explore how true wellness is about body, mind and spirit working together.

### **Vibrant Voices Past Webinars Online**

### **WATCH PAST WEBINAR RECORDINGS**

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

Margaret Gillis Dr. Tamara Daly

Rights of Older Persons: Support, Ratify, Demand Now

Featuring, Margaret Gillis, President, International Longevity Centre Canada and
Dr. Tamara Daly, Director, York University Centre for Aging Research and Education

Rights of Older Persons: Support, Ratify, Demand Now
Panelists will discuss the importance of supporting the United Nations
Convention of the Right of Older Persons while exploring national
standards for long-term care facilities. Panelists will include:

- · Margaret Gillis, President, International Longevity Centre Canada
- · *Dr. Tamara Daly*, Director, York University Centre for Aging Research and Education

Grace Welch Anita Plunkett, R.P.N. Cert. Ad.Ed
The Aging Continuum:
Secure the Support Necessary for The Journey

The Aging Continuum: Secure the Support Necessary for the Journey Explore the aging continuum and the infrastructure needed to support Canadians as they age and confront health and other challenges. Panelists may include:

- · Anita Plunkett, R.P.N. Cert. Ad.Ed
- · *Grace Welch*, Volunteer Champlain Region Family Council (CRFCN), Member Ottawa Council on Aging (COA)

Lisa Mintz

Kelly Bannister, M.Sc., Ph.D.

Our Earth, Our Responsibility: Take Action

### Our Earth, Our Responsibility: Take Action

Taking care of the environment is our responsibility. Webinar panelists will illustrate how to coordinate activities, accomplish goals and take action-oriented steps to help protect the planet. Panelists may include:

- · *Dr. Kelly Bannister*, Co-Director, POLIS Project on Ecological Governance, University of Victoria
- · Katia Bannister, Leader, Cowichan Valley Earth Guardians
- · Lisa Mintz, Environmentalist, Founder Sauvons la falaise, Executive Director of UrbaNature

# RTOERO Member Survey 2021\*



"Thank you for continuing to reach out to members to include us in strategic planning for the future."

# Response rate

8,723 members responded

22% increase in response rate from 2019

99% confidence level in survey results

# Group benefits

Satisfaction increased with all health plans in 2021, compared to 2019

# Members agree that RTOERO

Is an honest, ethical organization

Deeply cares about the future of retirees in Canada

Provides excellent customer service to members

"I am very satisfied!"







AA% likely to recommend

Extended Health Care plan

88% agree there is a good balance between coverage benefits and affordability



# Communications

Satisfaction with all communication channels increased in 2021, compared to 2019

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

79% read their district newsletters, 71% read district emails, 13% attend online district events

69% of members active on social media – YouTube (90%) and Facebook (88%) top social sites for members

Francophone members highly satisfied with French-language services (4.4/5)

# Foundation

Member awareness of Foundation increased to 62% in 2021, up from 47% in 2019

# Telephone interviews

65 members for whom RTOERO does not have email randomly selected for telephone interviews – 52 interviews in English, 13 in French

Most telephone interview respondents are 80 or older

Telephone interview respondents mainly keep connected with RTOERO through reading publications

\*This infographic provides highlights of RTOERO member survey conducted April 2021

### RTOERO PARTNERS



### **Elder Abuse Prevention Ontario**

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. http://www.eapon.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. https://www.federalretirees.ca

### **Choosing Wisely Canada**

Choosing Wisely Canada is the national voice for Wisely 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. https://choosingwiselycanada.org/

# McMaster

### **McMaster Optimal Aging Portal**

OPTIMAL AGING PORTAL The McMaster Optimal Aging Portal provides mcmasteroptimataging.org 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. https://www.mcmasteroptimalaging.org/

### Canadian Health Coalition

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. https://www.healthcoalition.ca/

### **RTOERO Preferred Sponsors**

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



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 ~ https://iris.ca/en/rtoero

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 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.



**Merit Travel** ~ https://merittravel.com/rto

Merit Travel has been a preferred travel partner with RTOERO since 2006. Their knowledgeable travel experts are your best vacation planning tools for the most unique travel experiences. They offer member only discounts ranging from car rentals and hotels to vacation packages and cruises.



**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.

In January 2007. Communications the Chair suggested to the executive that consideration be given to honouring the death of district members. A report was made in February, 2007 and motion (Menagh/ а Carson) was passed to approve a tree planting with plaque in Little Norway Park (foot of Bathurst Street).

On two occasions, specific executive members who died in office have been recognized by having their name added to this plaque.

Bob Neal, former president and, at the time, Membership Chair, was honoured when he died in the summer of 2016. This tree was planted in Balmy Beach, a popular area of Bob's active career and life.

Armand Gagné, a vicepresident who had just completed documenting district volunteers our RTOERO's 50th for Anniversary and chairing the committee creating the District Governance Document, passed 2019. His name was added to the plague at Woodbine Beach.



# • 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

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 St. Clair West Subway Station.

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

# ·Cycling Club· · · ·



Let's go for a bike ride and enjoy our beautiful parks and trails! We will meet at High Park on the third Wednesday of the month at 10:00 am 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 at an outdoor patio. Please contact Mara for more information.

Mara Santarossa

marasantarossa@hotmail.com

# •••••Super Tees Golf Group•••••



Again this year there are COVID rules around golf and we are unable to book multiple tee times. The convenor will send a list of members and their contact information to everyone in the Super Tees group and members can then contact others to arrange their own tee times. Some play at Scarlett Woods, others at Tam O'Shanter, and on any day or time they deem appropriate for their group. Some book by telephoning the club, others book online by using the website https://www.tee-on.com. Visit the website for the City of Toronto golf courses to read the COVID rules and to access any of the municipal courses and their information: https://www.toronto.ca/explore-enjoy/recreation/golf.

If you wish to be a member of the Super Tees contact Cindy Shore-Beauvais.

(Liability Waiver required.)

**Cindy Shore-Beauvais** 

shorebeau@sympatico.ca

# Travelogue<sup>,</sup>



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

Tom Menagh Linda Johnson

416•469•3709 | linda488@live.ca

## • • • 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 10:00 am to 12:00 pm, 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 12:15 pm to 3:15 pm. Anyone familiar with the basic bidding rules of bridge is welcomed. Tea is served.

In this pandemic time, we are using "Bridge Base Online" to play weekly on Tuesday from 1-2 pm and 2.15 -3.15 pm. 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:

zoom zoom

ZOOM 416•482•8434 | ben.cousins@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 pandemie on se rencontre en Zoom. Si cela vous intresse 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.

> Lynne Fitzpatrick | fitz9284@gmail.com **Elaine MacIntosh** | 416•463•2637



October - Becoming Mrs. Lewis by Patti Callahan

> November - The Feather Thief by Kirk Wallace Johnson





December - No Place for A Lady by Gill Paul

January - Hamnet and Judith by Maggie O'Farrell



## Non-Fiction Book Club



This Book Club reads some worthwhile and important books. We have interesting and lively discussions on ZOOM. Recently we learned about solutions to the Climate Crisis in David Miller's book and the urgency of taking action to save the Arctic and its people in Sheila Watt-Cloutier's book, The Right to be Cold.



Nancy Ballanger: 416-762-5638

Ruhi Tuzlak





September 14 - The Moral Landscape: How Science Can Determine Human Values by Sam Harris

October 12 - How Democracies Die by Steven Levitsky, Daniel Ziblatt



November 9 - All Things Being Equal: Why Math is the Key to a Better World by John Mighton

> December 14 - Truth Be Told: Mv Journey through Life and Law by Beverley McLachlin



## • • • • • Westend Book Club• • • • •



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

At that meetup 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 | vsfeldman 239@gmail.com

DEAR

September 28 - Dear Edward by Ann Nepolitano



October 26 - An Event In Autumn by Henning Mankell



November 23 - The Push by Ashley Audrain



December 28- The Exiles by Christina Baker Kline

# 



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** 

chrisgandy@gmail.com

# • • • • Downtown Coffee Club • • • •



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 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 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 4:30 pm.



### **Meetings Upcoming:**

October 28, November 25, December TBA

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 tax issues.



416-234-1969 | lonesmith@hotmail.com

**Lone Smith** 

# · · · · · · · · · Italian Group · · · · · · · ·



The Italian Club meets on Zoom every Monday at 1:00 pm (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 fourth Monday of the month (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 their right.

If you would like to receive our monthly email, please email Steve.

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 six 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/rtorockclimbing/. 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 2021 have been cancelled. Trips for 2022 will be advertised in the January 2022 Newsletter.

Karen Sinclair 416-690-4961

# The Hon. William G. Davis

The name of the Honourable Bill Davis is synonymous with progress in education in Ontario. First elected to the Ontario Legislature in 1959, Bill Davis became Minister of Education in 1962, a Cabinet post he held until he became Premier in 1971.

It has always been clear that education is an important issue for Bill Davis. For the man as well as the politician, there is an underlying belief that the future of Ontario is dependent on how we educate and treat our students. Bill Davis' influence on education in this province is immeasurable. During his tenure as Minister of Education the list of reforms include:

- the creation of the Ontario Institute for Studies in Education;
- the introduction of the Ontario Education Communications Authority TVO:
- the establishment of the community college system in Ontario;
- the elimination of one-room schools:
- · the creation of school boards beyond individual schools; and
- the upgrading of the requirements for teacher credentials.

As Minister of Education, Bill Davis was also responsible for tabling the report of the Hall Dennis Report on education, entitled, Living and Learning.

In 1985, while Premier of Ontario, Bill Davis extended funding to Ontario's separate schools to the end of Grade 13.

Relations between teachers and Premier Davis were not always smooth. In the early 70's, teachers did not have the right to strike. On December 18, 1973 more than 30,000 teachers demonstrated at Queen's Park against the Davis Government's intention to take away teachers only labour sanction—mass resignations. This demonstration led to more negotiations and on December 20 an agreement was reached with the leaders of the Federations. It was. however, 1975 before we saw the passage of the School Boards and Teachers Collective Negotiations Act known by teachers as Bill 100.

While Bill Davis has retired from the political arena, he is still active in education. He is a member of the Governing Council of the University of Toronto.

Over the years, Bill Davis has been awarded many honours, including at least 11 honourary degrees. He is also a Companion of the Order of Canada and has been invested with the Order of Ontario

Each year, OTF may choose to honour someone who, though not a teacher, has done much to advance public education in Ontario. Only one previous Minister of Education has been given this award. Tonight, we acknowledge another.

For his life-long commitment and support of publicly funded education as Minister, Premier, and private citizen, Bill Davis is today honoured as a Fellow of the Ontario Teachers' Federation.



Source: Courtesy of Simon Bradley, OTF/FEO Records Ontario Teachers' Federation



#### Book Review: THE MIDNIGHT LIBRARY by Matt Haig

Have you ever regretted your career choice, wondered what might have happened if you had taken another path—the metaphoric path of Frost's "Road Not Taken"? Would you have been more famous, more moneyed, more satisfied, more loved? What if you were given a choice of reliving your

life; would you take it and what would actually happen?

Matt Haig (Reasons to Stay Alive) has written this moving and provocative, surrealistic novel that asks these life-changing questions and places you in a position to see if you would be happier if you had chosen another path. His protagonist, Nora Seed, who starts off in a state of depression because she had given up on so many promising leads in her life, gives up on life and attempts suicide.

In her in-between state, between life and death, she has a vision of being in this Midnight Library, a mystical place that has many books on regrets, an infinite number of versions of her life had she chosen a different path. Each Book of Regrets allows her to lead those different lives, from swimming champion to rock star in a band. And each version allows her to vividly and dramatically see how her "lost" narrative might have actually been. We all think the grass is somehow greener on the other side, but we sometimes forget how the grass got so green in the first place. There are always unforeseen, unintended consequences in every choice we make. It is something Nora begins to sadly but wisely understand and as she does, she begins to understand the importance of accepting real friendships, kindness, and the power of valid perceptions—that the point of living is life itself. Getting there and the power to see clearly and see whole (as Matthew Arnold put it), as we accept the strengths and flaws in ourselves and in others, is the hard part, but the challenge is a worthy one. One where we can put our regrets behind us and live our life fully.

One more thing Haig says through one of his characters, something that may appear very unfashionable in today's world of social media, virtual realities and ZOOM meetings: "...he believed that the more people were connected on social media, the lonelier society became.... That's why everyone hates each other nowadays...Because they are overloaded with non-friend friends... Our brains can't handle it. Which is why we crave face-to-face communication more than ever..."

Overstated? Maybe. But he makes many such incisive, thoughtprovoking insights in his novel, ideas that make you think about what our lives have become or are in the process of becoming. Evolution or devolution? The best life is real life. Even in the darkest hour.

Review: John Borovilos

#### **COVID-19 Precautions**







For more than a year, medical experts

have advised and encouraged us to: wash our hands frequently; wear masks where appropriate; social distance and get fully vaccinated.

Some experts are projecting that COVID-19 and its variants, notably Delta, will be with us this fall and throughout the winter.

To better protect yourself, our community, our health care services and our insurance plans, we strongly urge all members to follow established prevention protocols that can help stop the spread of COVID.

If you are not vaccinated, please consider getting the two shots of vaccine as soon as possible.

When booster vaccine shots and the annual flu shots become available, please consult with your family physician to determine your need for these vaccines.

We all look forward and can't wait to once again enjoy a safe and normal environment in the future.

**COVID-19 daily epidemiology update: Cases following vaccination Source:** https://health-infobase.canada.ca/covid-19/epidemiological-summary-covid-19-cases.html#a2

While the COVID-19 vaccines are effective, there is still a small percentage of the population who are vaccinated that will still be infected with COVID-19 if they are exposed to the virus that causes it. This means that even with high vaccine effectiveness, a small percentage of the population who are vaccinated against COVID-19 will still get sick and some may be hospitalized or even die as a result of their illness. It is also possible that a person could be infected just before or just after vaccination and still get sick. It typically takes about two weeks for the body to build protection after vaccination, so a person could get sick if the vaccine has not had enough time to provide protection.

Bill Tajer, Benefits Chair

Hospitalizations and deaths to date (August 30, 2021)

- 77,167 cases (7.4%) were hospitalized, of whom:
- 14,536691 (19.0%) were admitted to the ICU
- 1,932 (2.5%) needed mechanical ventilation

https://Canada.ca



## 2021 Mid-Year First-Half Highlights: Six-month & one-year total-fund net returns: 3.8% and 13.2%, respectively

- \$8.6 billion in net investment income generated for the Fund
- Since inception total-fund net return of 9.6%
- · Plan sponsors filed fully funded valuation with regulators
- · Successfully acquired high-quality assets on four continents

Ontario Teachers'<sup>TM</sup> Pension Plan Board (Ontario Teachers'<sup>TM</sup>) has announced its net assets totaled \$227.7 billion as at June 30, 2021. The total-fund net return was 3.8% for the six-month period, while the 12-month total-fund net return was 13.2%. Ontario Teachers'<sup>TM</sup> earned \$8.6 billion in net investment income during the first half of 2021.

As at January 1, 2021, the plan was fully funded with an \$8.5 billion surplus, underscoring its long-term financial health and sustainability.

As at June 30, 2021, Ontario Teachers'<sup>™</sup> had an annualized total-fund net return of 9.6% since inception in 1990. The five- and 10-year annualized net returns, also as at June 30, 2021, were 7.9% and 9.3%, respectively.

Ontario Teachers'™ holds investments denominated in over two dozen currencies across more than 50 countries but reports its assets and liabilities in Canadian dollars. In the first half of 2021, currency had a negative 1.5% impact on the total fund, resulting in a loss of \$3.2 billion. This was driven by a stronger Canadian dollar relative to most global currencies, particularly the U.S. dollar.

The following are major transactions from the first half of the year:

- Led a C\$375 million Series D fundraising round for ApplyBoard, a Waterloo, Ontario-based online platform that empowers students around the world to access top quality education;
- Acquired a 40% holding in Caruna, Finland'™s largest electricity distribution company;
- Led an RMB1 billion fundraising round for CD Finance, a leading rural service institution that supports entrepreneurship and poverty alleviation in China'™s rural population;
- Alongside IFM Investors, jointly acquired a 100% interest in the Canadian district energy operations owned by Enwave Energy Corporation, a low-carbon energy provider, for C\$2.8 billion on an enterprise value basis;
- Purchased a 100% interest in Evoltz Participações S.A., a leading

electricity transmission platform in Brazil. The company has seven electricity transmission lines that total more than 3,500 km across 10 states in Brazil:

- Through our real estate subsidiary Cadillac Fairview, committed US\$400 million to the Hines Asia Property Partners fund, a multisector, open-ended, diversified vehicle targeting top-tier markets in Japan, Australia, South Korea, Singapore and China (including Hong Kong).
- Acquired a majority stake in Logoplaste, a leading global designer and manufacturer of innovative and sustainable plastic packaging solutions for premier consumer brands;
- Made a significant strategic investment in Mitratech, a leading provider of legal and compliance software.

In addition to the many climate change and ESG-related direct investments noted above, since June 30 Ontario Teachers'™ has become an anchor investor in two climate change-related funds by committing significant capital to the Brookfield Global Transition Fund and the TPG Rise Climate Fund. As part of Ontario Teachers'™ commitment to achieve net-zero greenhouse gas emissions by 2050, it is increasing investments in climate-related solutions that will help the world transition to a low-carbon economy. (Italics added)

#### About Ontario Teachers'™

Ontario Teachers' Pension Plan Board (Ontario Teachers') is the administrator of Canada's largest single-profession pension plan, with C\$227.7 billion in net assets (all figures at June 30, 2021 unless noted). It holds a diverse global portfolio of assets, approximately 80% of which is managed in-house, and has earned an annual total-fund net return of 9.6% since the plan's founding in 1990. Ontario Teachers' is an independent organization headquartered in Toronto. Its Asia-Pacific region offices are located in Hong Kong and Singapore, and its Europe, Middle East & Africa region office is in London. The defined-benefit plan, which is fully funded as at January 1, 2021, invests and administers the pensions of the province of Ontario's 331,000 active and retired teachers. For more information, visit https://otpp.com and follow us on Twitter @OtppInfo.

Contacts: Dan Madge, Ontario Teachers' Pension Plan

Phone: +1 416-419-1437 | media@otpp.com

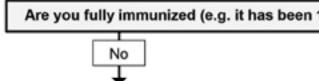
Source: https://www.otpp.com/home | Edited for this Newsletter



For current OMERS information, visit https://omers.com

# You've been exposed to someone who ha

https://health.gov.on.ca/en/pro/programs/publichealth/coronaviru



You should <u>self-isolate</u> and get tested right away. If your test is negative you are recommended to re-test on or after day 7.

You are required to self-isolate for 10 days following your last exposure even if you test negative.

# Do you have any symptoms of COVID-19?

Your symptoms must be improving for at least 24 hours (48 hours for gastrointestinal symptoms) prior to ending self-isolation.

Yes

## What your household members should do:

If they are fully immunized they don't need to self-isolate.

If they are not fully immunized they should self-isolate while awaiting test results and then should stay at home except for essential reasons (i.e. work, school) during your isolation period.

## What your household members should do:

No

Yo

lf١

syr

If they are fully immunized they don't need to self-isolate.

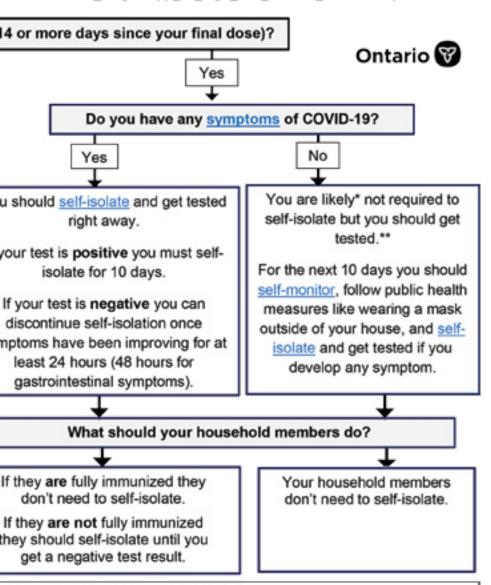
If they are not fully immunized they should stay at home except for essential reasons (i.e. work, school) during your isolation period.

## Your local public health unit will conta

\*Self-isolation still may be required at the discretion of the local publi Positive Individuals: Case, Contact and Outbreak Management Interim risk congregate living settings / inpatients

# s tested positive for COVID-19, now what?

s/docs/contact\_mngmt/app\_11\_high\_risk\_contact\_FlowChart.pdf



ct you shortly with more instructions.

c health unit. Refer to the <u>COVID-19 Fully Immunized and Previously</u>
<u>Guidance</u> for individuals with immunocompromise and residents of high

is, \*\*Refer to Provincial Testing Guidance.

## Goodwill Report ~Marjorie Blake



Welcome back to a fresh start, hopefully, to September and its beginnings with RTOERO District 16. The last edition of our Newsletter reflected on the ongoing saga of COVID-19 and its variants, coupled with all its trimmings—lockdown, isolation, vaccines, masks, sanitizing and washing of hands, social distancing and

Pfizer, Moderna, and AstraZenica jabs. Hot, humid, hazy, lazy days of Summer arrived and seemed to lift the spirits of many weary pandemic souls, in spite of sporadic world-wide events and disasters.

Meanwhile, cards of condolence were sent to relatives of forty-three members. Birthday cards were sent to fifty 80-year-olds; eighteen 90-year-olds; and four 100+-years-olds. One centenarian was deceased but four members over 100 were added to the group.

Members who were hospitalized have fully recovered, so far. One member fell recently and suffered a shattered elbow and is recovering slowly.

Get well, encouragement, new home, new birth, keeping-in-Touch, and Retirement cards were sent to some members, as well as Fruit baskets, floral arrangements and a retirement gift. At this point, we would like to thank Ian Baird, former member of the executive and Editorial Committee for his dedication and service.

Telephone calls, emails, letters and cards were received from recipients.

Thank you to members who continue to inform and update us with regard to the status of our fellow members (given the utmost privacy expected/allowed). We greatly appreciate your continued assistance.

## A BETTER FUTURE TOGETHER

The Goodwill Committee is in dire need of volunteers. An important aspect to this calling is the need for the complete confidentiality, consistency and privacy in dealing with the needs of our members.

#### **PLEASE LEND A HAND!**

Marjorie Blake, Goodwill Chair: 905•837•0874 | 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.

Cynthia Abbot

Donna Anderson

Virve Avesson

Carol Beavon

Lillian Breton

Theresa Borczon

**Darlene Courtney** 

Robert Davis

Arlene DeGraaow-Baillie

Heather deVeber

Mary Donnelly

Catherine Fedun

Eleanor Gower

William Grant

Margot Halnan

Arnold Heisler

Harold Hughes George Hume

Harry T. Kilty

Warren Kulbaba

Elsie Lum

Rosalie MacFarlane

Martha MacVicar

Nancy Main

**Daniel Masse** 

Wanda Matuszkiewicz

Glenda Mercer

Margaret Middleton

Cyril Mykytiuk

Laura Nland

Robert Ouellet

Marvin Pearl

Nancy Pevcevicius

Desmond Richardson

Beryl Sanderson

Patricia Saunders

Ronald Schesnuk

Antonio Schiavone

Madeline Smyth

Paulette Volgyesi

Irene Williamson

Alan Wyard

Aileen Reiko Yokota

Alfred Yorke



#### RTOERO Toronto District 16 Executive: 2020/21

## **President** Babara Antheunis

416-444-3207 president16@districts.etoero.ca

#### **Past President** Joan Elliott 416-666-4830

zoriajoan@hotmail.com

#### First Vice-President **Ruth Baumann**

416-651-5124 ruthbaumann@sympatico.ca

# Varla Abrams

905-881-8839 varla.abrams@gmail.com

## Second Vice-President Secretary & Treasurer **Herb Stover**

416-964-2020 sec.ort@bell.net

## Communications Joan Elliott (Acting)

416-666-4830 zoriajoan@hotmail.com

#### **Archives** Gord MacLean 416-651-6146

gordmackl1@gmail.com

## Benefits & Health **Bill Tajer**

416-494-8590 bill.tajer@sympatico.ca

#### Advocacy/Pension Susan Weinert 416-367-9917

susanweinert@hotmail.com

#### Goodwill/Memoriam Marjorie Blake

905-837-0874

mdblake@sympatico.ca

#### Membership/Recruit **Lone Smith**

416-234-1969 lonesmith@hotmail.com

Travel Karen Sinclair 416-690-4961

karensinclair@hotmail.com

#### Social **Heather Talbot** 416-265-8930

heatalb@rogers.com

#### <u>Program</u> **Kay Jeffery** 416-767-8179

catherine.jeffery@sympatico.ca

## Members-at-Large

#### **Phil Egginton** 905-571-0713

philegg@hotmail.com

1 VACANT

## Lou Manning

416-285-6291

mannlu@hotmail.com

#### Billie Anne Robinson 416-481-8033

chateaulafite@sympatico.ca

#### **Beverley Purchase** 647-236-0760

bevpurchase132@gmail.com

## **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



## **RTOERO Toronto District 16 Information**

#### **Membership**

New members may join us in error. There are four districts in Toronto (Etobicoke York-22, North York-23, Scarborough/East York-24).

To register any change in status, contact Membership at 416-962-9463 or membership@rtoero.ca

#### **Obtaining Your Newsletter**

This Newsletter is provided through your fees as an Active or Retired 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 version.

#### **Newsletter Submissions**

Your Newsletter Committee welcomes submissions from members that may be of interest to others (travels, events, volunteer opportunities, etc.), as well as 'Letters-to-the-editor'. The editors reserve the right to reject or modify any submission. Third-party content must include all sources. Queries regarding editorial decisions cannot be answered.

#### **Editorial Committee:**

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

#### Submission:

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

## Mailings:

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

## Change of Address, Status, District:

To limit confusion regarding a change in address, contact information, or district affiliation, the ONLY contact is the Provincial Office 416-962-9463 or 1-800-361-9888 or email membership@rtoero.ca

## Importance of providing your email address to RTOERO

You are strongly encouraged to share your email address with RTOERO. Providing your most up-to-date email address ensures timely receipt of important information from RTOERO and Toronto District 16.

To provide or update your email address, email <a href="mailto:membership@rtoero.ca">membership@rtoero.ca</a> 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 ~ New Member Breakfast, 2009



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



