



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
DISTRICT 16 / CITY OF TORONTO
NEWSLETTER

Volume 36, Issue 3 <http://district16.rto-ero.org> **January, 2014**

Members Help Celebrate 40th Anniversary



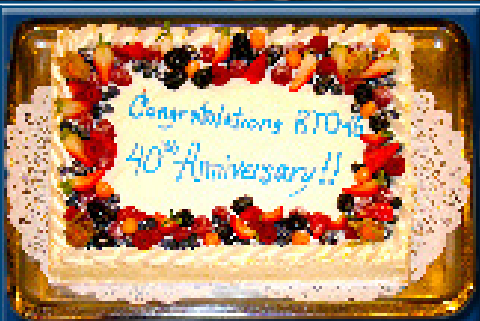
Mary Thomas
1984-1985

Valerie Mah
2007-2009

Pat Carson
1997-1998

Arlene Freeman
1995-1996

Dennis Fiedler
1992-1993



RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups.

\$4,000 Available for Community Projects! See Page 16

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! REMEMBER !
Spring Luncheon/AGM
Wednesday, May 7, 2014

Dates To Remember

Our *Art Friends, Bridge, Executive, Non-Fiction Book Club* and *Travelogue* activities take place at **Holy Rosary Parish Hall**. (Map: Page 33.)

February, 2014	Date		
Art/Sketch	7	Executive Meeting	13
Bridge.....	4	Friday Movie.....	14
Non-Fiction Book Club.....	11	Monday Matinée Movie.....	17
Executive Meeting	13	Bridge.....	18
Friday Movie.....	14	West End Book Club.....	25
Monday Matinée Movie.....	17	Travelogue	26
Bridge.....	18	Finance.....	27
West Book Club	25		
Travelogue	26		
Finance.....	27		
March, 2014	Date	April, 2014	Date
Bridge.....	4	Bridge.....	1
Art/Sketch	7	Art/Sketch	4
Non-Fiction Book Club.....	11	Executive Meeting	10
		Friday Movie.....	11
		Bridge.....	15
		Non-Fiction Book Club.....	15
		Monday Matinée Movie.....	21

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

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President's Column ~ Lone Smith

Contact: 416•234•1969 / lonesmith@hotmail.com



As I look back at the holiday season it is clear it was an eventful time. Many members have headed for warmer climates. For some of us, who were in Ontario over the past month it was a challenge. If you had power, consider it the best gift of the season.

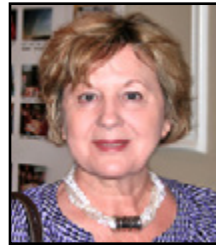
The ice storm made it clear how inadequately equipped we are without power. In our household we lost power and the temperature quickly dropped to near freezing. We made a fire, cooked dinner on the fireplace and lit candles for light. Dressed in many layers, we crawled into bed to huddle under the Hudson Bay blankets.

We marvelled at the fortitude of the pioneers, who settled Canada and how they managed to survive the cold winters. The only contact with the outside world was our old landline, which is not connected to electricity. We used it to check on family and friends to make sure they were safe and warm.

I thank our many members who so generously invited friends and family to homes with power. Many of you cared for elderly parents stuck in high-rises in the dark because they could not get to heating centres. It

shows how important community is and although we live in a big city, we can reach out to others for support. We have now assembled an emergency kit with candles, matches, flashlights, extra blankets, some food etc. as we prepare for the next power outage.

I would like to take this opportunity to thank the members of the executive, who come from many areas of the education field to volunteer countless hours to serve others.



For this month, I profile our secretary, **Joan Elliott**. She initially came east from Edmonton where she learned from

an early age the importance of education from her teacher mother. Her first degree, from the University of Alberta, was in English and Family Studies. As a grad student she taught first year television production and communication, but marriage beckoned and she moved to Beaverton, Ontario to a beautiful original farm house. Not content to get a local job she took her Masters in

Continued on Page 4 

Cover Photos: RTO/ERO Toronto District 16 celebrated its 40th Anniversary on November 19. A number of former presidents attended the festivities - many still active on the current executive. Cutting the cake are current President **Lone Smith** and former President **Mary Thomas**. More photos on our centrefold and website.

President continued from Page 3

Education in Applied Psychology and Counselling from the University of Toronto. The Scarborough Board of Education was lucky to hire Joan. Her many skills were much needed and the students benefitted immensely. She particularly liked to work with the ESL students, to help them settle into their new country and access the opportunities offered to them. She helped the students realize their dreams by providing them with emotional support. The hardest part of the job was when students saw no value in life and chose to harm themselves. Stints as vice principal and principal of summer and night school made her realize that a position in administration was not where her heart was and as opportunities arose in Calgary she went back out west. Joan was head of Student Services in the biggest High School (2200 students) in western Canada where she hired social workers, teachers,

counsellors and support staff, designed and wrote curriculum and even found time to coach rugby. For her many contributions, she was presented with the Jampolsky award for the most outstanding counselling practice in the province.

In retirement, Joan does not sit still. Apart from serving as our secretary for District 16, she volunteers in the palliative care unit at Sunnybrook Hospital. Once again her keen mind and superb counselling skills are used. Heard in the halls at Sunnybrook: A patient is dying, but says” Please stay with me and talk to me”. Joan with her fine skills holds the hand of the patient and stays all afternoon to the very end. A wonderful, courageous act and a comfort to the patient and their family, the gift of time which is ours to share. We are indeed fortunate to have Joan’s knowledge, understanding and skills on the Executive.

All the best for 2014



RTO/ERO Toronto Bridge Group

Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / heatalb@rogers.com

We rely heavily on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, please consider contacting Heather with a proposal. She'll bring it to the Executive and we'll place an ad in our Newsletter.

Art, Bridge, Travelogue and West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst:



Art Friends - Marie Lynch (416•421•4936 / jmdlmom@yahoo.com) Calling all Art Friends, old and new! We meet on the *first Friday of the month from October to June from 10:00am to Noon*. Bring along whatever you've been working on and we'll have ourselves a fine time! We meet, sketch and paint.



Bridge - Tessie Leung (416•421•9054 / tessiel@sympatico.ca) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June from 12:30pm to 3:30pm*. You will enjoy the friendly atmosphere of this group. Tea is served.



Travelogue - Dick and Marilyn Holyer (416•929•8512 / mar.dickholyer@sympatico.ca) take you around the world with slide/digital presentations with snacks and treats on the *fourth Wednesday of the month at 1:00pm* from October to May. See Page 26 for our February event, and Page 29 for the March 26 presentation.

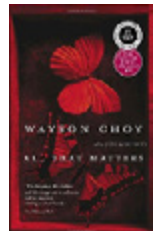


West End Book Club ~ Steve Feldman: (416•588•6637 / vsf@sympatico.ca) hosts this book club at Holy Rosary Church. We meet the *4th Tuesday of each month, October to June (not December)* from 1:30 to 3:30pm. Join us with further book suggestions.



← February 25 ~ *The Rosie Project*
by **Graeme Simsion**

March 25 ~ *All That Matters*
by **Wayson Choy** →



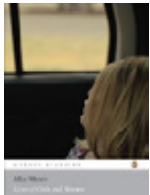
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*The real reason you can't take it with you is that it goes before you do.
Consciousness: that annoying time between naps.*

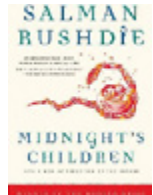
The following activities meet at varying locations:



Book Club ~ **Lynne Fitzpatrick**(fitz9284@gmail.com) and **Elaine MacIntosh**/416•463•2637 host this activity. The group selects one book per month for discussion. This popular group is at capacity at this time. We will keep you informed should this situation change and will list their selections for those interested.



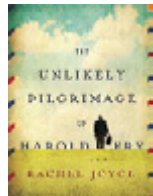
← February: *The Lives Of Girls And Women*
by **Alice Munro**



March: *Midnight's Children*
by **Salman Rushdie** →



← April: *419*
by **Wilf Ferguson**



May: *The Unlikely Pilgrimage of Harold Fry*
by **Rachel Joyce** →



Day Trips ~ **Jack DeGroot** arranges unique, all-inclusive, excursions each Autumn and Spring theatre season. Full details are printed in our Newsletter regarding schedule and registration process when arranged. See Page 32 for a new list of events.



Finances ~ **Lone Smith** (416•234•1969) hosts this group in her home on the *fourth Thursday of the month* at 4:30pm. Topics: information on conversions of trust and tax implications; ETFs and how to trade them; Short/Long trading and how to execute the trades. Next meetings: February 27, March 27, April 24.



FridayNightMovie~**Fernanda Freitas**(fridaymovieclub@gmail.com / 416•859•6134) hosts this activity the *second Friday of the month* at a central theatre's early show (6:00-7:00pm) followed by discussion at a nearby coffee shop. Contacts are notified of details. Add your name to the list!

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Nostalgia isn't what it used to be.

A day without sunshine is like a day in Vancouver.



At its November and December meetings, your Executive:

- approved a donation of \$500.00 to Global Medic for disaster relief in the Philippines;

- voted to support, in principle, the Senate motion granting Full Membership rights to Associate Members;
- returned the \$5,000 taken from reserves for the 40th Anniversary events to the reserves since it was not required;
- expressed some concern that Toronto members appear not to need or are unaware of the \$4,000 STO Grant; (See Page 16.)
- authorized the annual tree planting in memory of members passing in 2012;
- authorized the purchase of a sound system from year-end budget surplus;
- set the member charge for 2014 luncheons at \$35 (a subsidized amount);
- approved the 2014 Wellness Seminar proposal; (See Page 30.)
- approved a \$0.30/member grant to RTO/ERO Toronto Districts for 2014;
- finances to Dec. 12: Assets/\$51,079.93; Inc./\$66,318.54; Exp./\$60,514.66.



RTO/ERO Toronto Districts is the organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough/East York; Toronto). Three Retirement Planning Workshops have been scheduled for 2014: Thursday, March 27; Saturday, April 26; Thursday, November 6. Details and registration forms are available at the website: <http://toronto.rto-ero.org>.

The Council requested \$0.30/member from each supporting district; 2014.



The Provincial Executive in November and December:

- received from Johnson Inc. a third instalment of \$100,000 donation to the RTO/ERO Foundation;
- implemented the Fall Senate motion to transfer interest earnings from RTO/ERO reserves to the RTO/ERO Charitable Foundation in the amount of \$3,000,000

- donated \$5,000 to the Canadian Red Cross in aid of the Philippines' typhoon Haiyan disaster.

Liaison **L**iaison is the RTO/ERO electronic information sheet. To sign up, send your name, District name/number, and membership number to liaison@rto-ero.org. You receive an email with links to the English and French versions when published.

Items in the December Issue include:

- RTO/ERO scholarship program criteria changes;
- reminded one of RTO/ERO online presence: like our Facebook page to connect with our diverse community; follow us on Twitter for the latest

Continued on Page 8

Liaison continued from Page 7

information and resources on seniors', education and pension-related issues; watch our videos on YouTube; or, view our photos on Flickr. Sign up for e-Renaissance to receive your copy of Renaissance electronically. Just email your name, District number/name, membership number and email address to e-Renaissance@rto-ero.org;

- Fall Senate approved *two advocacy motions*: a) to lobby the federal and provincial governments to increase the level of tax credit for healthcare donations to approach the level/percentage of political party donations; and, b) to lobby the Government of Canada to establish a Fitness Tax Credit of \$500 available to all senior citizens;
- renewed an agreement with the *Marriott Courtyard* (downtown Toronto) for 2014 rates (See below);
- invited *Renaissance proposals*: send a BRIEF proposal indicating the experiences, opinions, artwork or photography you would like to share at renaissance@rto-ero.org or call **Kim Brathwaite** at 1•800•361•9888 ext. 224.

For an up-coming issue we want to know what your favourite North American destination is, reaching as far north as the Arctic to the most southern tip of Mexico (sic). Perspectives to consider: preparing for a road trip? Do you prefer train, plane or automobile and why?

Proposal deadline: February 21, 2014. 16

New 2014 RTO/ERO Rates at the Courtyard Marriott

Our agreement with the Courtyard Marriott hotel in downtown Toronto has been renewed for 2014 to provide discounted rates for RTO/ERO members. The hotel is located at 475 Yonge Street, one block north of College/Carlton Avenue (College subway station). The Preferred Corporate rate applies to a standard guestroom, single/double occupancy. Any group bookings (10+) will be negotiated on a request basis.



2014 rates

\$128 - January	\$129 - December	\$135 - February
\$137 - March	\$139 - April, July, August	\$145 - November
\$154 - May, June, September, October		

NOTE: Rates are quoted in Canadian dollars per room, per night and are subject to applicable taxes. The rates are applicable only for individual travel, not groups. If necessary, please cancel any room at least one day prior to the reservation date to avoid penalty.



Pension/Retirement News ~ David Shanoff

Contact: 416•656•3245 / davshan@sympatico.ca

Editor: A growing number of our members are recipients of an Ontario Municipal Employee Retirement System (OMERS) pension. From time-to-time, we will provide information about developments at OMERS in addition to those regarding the OTTP.

OMERS: The Facts You Need to Know (Source: www.omers.com)

Given the current economic times, the issue of retirement security continues to receive both media and public attention. It is not surprising that sometimes the facts can get lost in these discussions. We want to take this opportunity to share with you some factual, helpful, background information about OMERS and its vision for a secure, sustainable and prosperous future.

Stable:

- Triple “A” credit rating
- 8.64% average, annualized investment return over the past 20 years
- Private market assets generate predictable returns and consistent cash flow; public market assets generate returns and maintain Plan liquidity
- Signing on its first members in 1963, OMERS is celebrating 50 years of success, now serving 429 thousand members

Diversified:

- Strong portfolio of public and private market assets
- Holdings are diverse – across asset classes, industry sectors and geographic regions
- Public assets include equities, fixed income and debt investments; private assets include real estate, infrastructure and private equity
- Sophisticated investment strategies are consistent and adaptable to changing conditions

Innovative:

- Ongoing drive to own and manage assets in-house, across all investment entities
- Developing growth strategies for the future, includes raising third-party capital
- Sophisticated and scalable back-office technology platform
- Multiple award-winner as a best employer, top global pension plan and investor
- Supporting growth of young companies through OMERS Ventures

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Pension continued from Page 9

Service-Oriented:


- Expanding and improving services for members and employers
- Providing optional products and services to allow members to maximize their retirement income:
 - AVC retirement savings program for Plan members in 2011
 - promoting past service “buy-back” option
- Face-to-face meetings with thousands of Plan members, retirees and employers across the province
- Managing almost 190,000 phone calls annually through Client Services department

Canadian Economic Engine:

- Nearly one of every 20 people employed in Ontario is an OMERS member
- A large portion of Ontarians are set up for steady retirement income through the OMERS Plan
- Approximately 50% of the Plan’s funding exposure, or over \$30 billion, is in Canada
- Over 25,000 Canadians are employed at OMERS and the companies in which it has a significant ownership share

Global Clout:

- Offices in Toronto, Calgary, New York and London
- Attracting top local talent to our investment teams in the U.S. and Europe
- Expertise to invest in public and private assets worldwide
- Significant portfolio assets in countries including the UK and the U.S.

OMERS: A stable, diversified, innovative and service-oriented Canadian economic engine with global clout. 

News Item: November 25, 2013

OMERS Pensions to Increase by 0.90% for 2014

Each January, OMERS pensions increase by the average increase in the CPI, to a maximum of 6%. If this figure is greater than 6%, the excess would be carried forward to the next year. Members whose pensions began in 2013 will receive a pro-rated increase.

OMERS determines the annual pension increase using the monthly average of the CPI for the 12-month period of November 2012 to October 2013. This is compared to the average for the same period the previous year. The percentage difference determines the increase for pensions.

Note: as reported in our November Newsletter, OTPP recipients also receive a 0.9% increase in 2014.

Source: www.omers.com



Top 25 Movies for 2013 ~ John Borvilos

Why do we, with great anticipation, go to the movies? Some go to escape into the thrill of a high adventure film – full of amazing special effects, implausible action with heroes whose perfect hair remains perfectly in place, and lots of booming crashes and unmitigated violence. (See “*World War Z*”.)

Some go for sudden romance, love, and intimate, complex relationships – even if they involve highly intelligent computers. (See “*Her*”, “*Before Midnight*”, and “*Unfinished Song*”.)

Some go to laugh out loud or at least giggle a little – at the awkwardness of human relationships, slapstick pratfalls, the zaniness of outrageous behaviour, or the irony of an unexpected plot twist. (See “*Sightseers*”, “*Blue Jasmine*”, “*Wolf Of Wall Street*”, “*Saving Mr. Banks*”, or “*Don John*”.)

Still others go for action that creates mystery, suspense, conspiracy, and betrayal. (See “*Gravity*”, “*Captain Phillips*”, “*The Hunt*”, “*American Hustle*”, or “*Prisoners*”.)

And others go to movies that make them think, and maybe even change their minds from long-held (fossilized?) beliefs. (See “*The Reluctant Fundamentalist*”, “*Eastern Boys*”, and “*Dallas Buyers Club*”.)

I like films that move my heart, while engaging my brain, and possibly making me angry about the injustices in the world, from bullying and abuse to false accusations and lost loves. My own top four films did all that, and have left indelible images in my mind while creating compassion and a greater will to make the world a better place. When you further throw in outstanding performances, insightful scripts, superb direction, pacing, and editing, you have powerful movies. You’re not just watching a film, but experiencing a powerful life, a powerful emotion.

For whatever reason you go to the movies, try these out and see where they take you – physically into outer space or the Roaring Twenties or emotionally into the light of laughter or the heart of darkness. They might transform you.

Here are my personal favorites of 2013 – movies that I actually saw and which moved me.

John Borvilos

- | | |
|------------------------|------------------------|
| 1. 12 Years a Slave | 8. The Way, Way Back |
| 2. Philomena | 9. Inside Llewyn Davis |
| 3. The Hunt | 10. Dallas Buyers Club |
| 4. Prisoners | 11. Her |
| 5. Wolf of Wall Street | 12. Captain Phillips |
| 6. Blue Jasmine | 13. Sightseers |
| 7. Gravity | 14. Saving Mr. Banks |

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Movies continued from Page 11

- | | |
|----------------------------------|------------------|
| 15. The Reluctant Fundamentalist | 21. Mud |
| 16. Before Midnight | 22. Don John |
| 17. The Great Gatsby | 23. Eastern Boys |
| 18. American Hustle | 24. Blackbird |
| 19. Unfinished Song | 25. The Butler |
| 20. World War Z | |

Goodwill ~ Marjorie Blake

Happy New Year 2014 to all! I hope that we all have recovered from the Ice Storm of 2013, and that we were able to enjoy the holiday season despite the setback for some.

Welcome letters were sent to 47 new members from October to December.

Sympathy cards were sent to 12 relatives of deceased members.

A card of condolence was sent to member **Millicent Bowen** whose husband Joe passed away on November 9, 2013.

Sadly, Centenarian **Kathryn Quigley**, passed away in August after celebrating her 102nd birthday in April.

On a lighter note, a poinsettia plant, a holiday throw, and greeting card were sent to Centenarians **Sr. Consolata, Clara Lahmer**, and **Susan Shore** for the holiday season.

Centenarian **Clara Lahmer** celebrated her 102nd birthday on January 1. A gathering of friends and well wishers were present to help her mark the occasion at her retirement home. **Judy Anderson**, with her ukulele led the group in singing. **Shashi Makhija** took pictures. I presented Clara with a money tree planter with a miniature blue jay in its nest on behalf of RTO/ERO Toronto District 16. She was thrilled with her gift, among others that she received. Birthday cake, coffee and tea was served. We chatted a lot until it was time to leave.


Rosalina Bustamante, our former archivist, sends her regards to those who know and/or remember her. She has not been very well lately, and goes out infrequently. Our thoughts and best wishes are with Rosalina at this time!

Congratulations to members who celebrated special occasions - from births and birthdays to anniversaries and memorials.

Last, but not least, many thanks to members who continue to inform us about members with whom we should keep in touch. Your continued efforts are greatly appreciated

Contact: Marjorie Blake: 905•837•0874/905•837•8453

mdblake@sympatico.ca

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



Advance Care Planning/Advance Care Directive

Recently the media have reported on a number of issues related to end-of-life care. Your editors believe that one ought to be as informed as possible regarding the current status for Ontarians. In this issue, we continue to highlight portions of an Ontario Government document 'A Guide to Advance Care Planning'. Used with permission.

A Guide to Advance Care Planning*

Making Personal Care choices

What kinds of personal care choices can be made?

You can express your wishes about anything related to your personal care - where you want to live, what you want to eat and wear, what kind of health care you want, how you prefer to be groomed and how you want your safety ensured. If, for any reason, you are not mentally capable of making a personal care choice that needs to be made, your health care providers are required to take direction from your substitute decision-maker. Your substitute decision-maker must follow your expressed wishes wherever possible. If it is impossible to follow your wishes, your substitute decision-maker must act in your best interests.

How can these choices best be made?

There is no one-size-fits-all formula for advance care planning. The process calls for careful thought and communication.

You may find it useful to think about your own values, wishes and resources. For example, is it important to you to live in your own home as long as possible? Do you have the financial means to do this? If you are unlikely to recover from an illness, do you wish to receive medical care that will prolong your life?

You should talk these things over with people who are close to you - it will help you now and them in the future.

You do not have to specify decisions for all possible situations; in fact, this would be impossible to do! It is more important that your substitute decision-maker knows you, your values and beliefs and feels confident in acting on your behalf.

Communicating Your Choices

Who needs to know that advance care choices have been made?

Advance care planning is about communicating what personal care you do or do not want to receive in the future to whoever will be making those

Continued on Page 14 

decisions for you if you are not capable. That would be, first and foremost, your substitute decision-maker, but could also include your family, close friends, doctor, lawyer, or other care providers, as you see fit.

Your family and friends may need encouragement and time to accept the idea of advance care planning before they are ready to hear about your wishes for the future. Many people do not like to talk about illness, mental incapacity or death. Tell them how important it is to you to talk about this now. Talk through potential disagreements on care options, as this may prevent problems later on.

How can you ensure that your care choices are understood?

Your values and beliefs will influence your wishes. Talk about them with your substitute decision-maker and those close to you, to help them understand your wishes clearly. You may change your mind at any time. Review your wishes on a regular basis with your substitute decision-maker and make sure your family, friends and care providers are aware of any changes. The more they know about your care wishes, the better they will be able to act on them. **The personal care wishes you express while capable are legally binding.**

Talk to your substitute decision-maker about whether it is helpful if your care wishes are expressed in writing.

Do care choices need to be in writing?

No. You can express your care wishes to your substitute decision-maker any way you like. It can be done face to face or with a recording device such as an audiotape or videotape, or in any written form, including Braille or Bliss Board.

However, in order to name someone as your substitute decision-maker, you must appoint them in writing through a Power of Attorney for Personal Care.

What happens if changes are made to advance care choices?

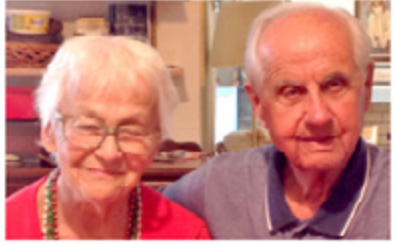
You can always change your mind about your care wishes. But be sure to tell your substitute decision-maker that your wishes have changed. You can do this face-to-face or any other way you choose.

Your decision-maker is obligated to follow your last known capable wishes no matter how you expressed them. However, if you have given any previous instructions about your personal care in writing or on audiotape or videotape, you may want to revise them and add the new date.

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A Portrait of 70 years of marriage: John & Grace Pipher

After 14 wartime months in Britain as a radar mechanic, John was sent to Canada for training as a navigator-bomb aimer on a large sea-plane. In August, 1943, he fell in love with Grace Yates who was visiting in Toronto and became engaged at Thanksgiving time and were married in Owen Sound on December 25, 1943. Grace's three brothers, also in the R.C.A.F., were able to get Christmas leave.



John was 23 and Grace, a year younger, was an elementary school teacher in Owen Sound at the time.

Following John's release from the Air Force they moved to Toronto where the Canadian Government sponsored his attendance at U of T followed by employment with the Toronto Board of Education until retirement in 1980. John and Grace have 5 children, 10 grandchildren and 4 great grandchildren.

Source: From notes requested of John. 

Trio Bravo Concert Series



2013-2014
Season


All Saints, Kingsway
Anglican Church
2850 Bloor St. W. (at Prince Edward Dr.)
All concerts are at 2:00pm
Tickets: \$20 (\$15 Senior/Student)

Sunday, January 26, 2014:

Guest: Mezzo Soprano Linda Condy
(Brahms Two Songs Op.91, aria Parto
Parto from Clemenza di Tito by Mozart)
Also: Trio No.1 by Richard Lane (1963);
Glinka Trio Pathetique

Sunday, April 27, 2014:

Guests: Velma Ko and Elizabeth MacMillan, Violins; John Trembath,
Cello; Clarinet Quintet by Gordon Jacob; Dvorak Piano Quintet
Visit www.triobravo.ca or, contact:

Baird Knechtel at 416•242•2131 / baird@triobravo.ca 

If God wanted me to touch my toes, he would have put them on my knees.

Project – Service To Others (STO) Grants, 2014

2014 STO Application Forms now available from

<http://www.ero-rto.org/project-service-others>

Note also the Toronto-specific routines below!

Project – Service To Others is a Provincial RTO/ERO program providing grants to Districts for initiatives that support the concept of “*Service to Others*” by contributing to a variety of community projects and raising the profile of the RTO/ERO with active teachers and the public by showing that retired teachers care about their communities and public education. These assistance projects can be in any form that supports the goals as outlined in the application.

Toronto-Specific STO Routines

DATE CHANGE

For your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, ***applications must be received by our District President by March 1, 2014:***

Lone Smith, 3 Lynngrove Ave, Toronto ON M8X 1M3

Assistance in completing an application may be sought from:

Susan Weinert: 416•367•9917 / susanweinert@hotmail.com

Note: any assistance provided does not imply endorsement. Your Toronto District Executive reserves the right to make the final referral, if any. **16**

2014 Project – Service to Others Program Aims and Objectives

- provide financial assistance to education-related or community projects;
- raise the profile of the RTO/ERO;
- provide RTO/ERO members a way to participate in community projects;
- promote District participation in local, provincial and overseas projects;
- Raise the profile of retired educators and educational support staff;
- Demonstrate to the public that retired teachers continue to serve;
- Demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization to which they should consider belonging when they retire from active teaching.

Types of Projects

The following is a list of examples only and does not preclude other types of projects:

- Local Heritage and cultural projects.
- Support for initiatives from First Nations’ communities.
- School day care for the children of single teenage mothers.
- Special arts and education programs for children.
- Support for the disadvantaged.

Continued bottom of Page 17 

RTO/ERO Education Scholarships



Annually, RTO/ERO awards up to 25, \$1,000 scholarships intended to provide financial assistance to applicants pursuing full-time or part-time education-related careers from an

accredited facility.

Pictured below are two recipients, relatives of Toronto District 16 members who were awarded in 2013.

Details and on-line applications for 2014 will have been posted to the RTO/ERO website (Members' Section) by mid-January. **16**



Recipient: Micaela Conetta
Sponsor: Angela Conetta



Recipient: Lauren Huston
Sponsor: Vera Lavigne

NOTE FAST 2014 APPLICATION PROCESS

- On-line Applications available mid-January.
- **Deadline for Submission of Applications: February 14.**

Tis to Laugh



How confusing! In Ontario, with the loss of Heinz Ketchup in Leamington and Kellogs in London, the provincial government is accused of damaging the province's economy. Meanwhile, the Federal government cuts Ontario's transfer payments because its economy is doing so well.

Project - Service To Others continued from Page 16

- Visitation/support programs for shut-ins.
- Support for group homes.
- Support for initiatives in developing countries.
- Crisis centres.
- Medical and social programs for the needy.
- ESL, literacy and numeracy programs.
- School dropout programs. **16**

Anniversary Supporting Vendors, November 19, 2013

As a benefit to those members attending our 40th Anniversary Celebration, Kay Jeffery and her committee arranged the attendance of these agencies/businesses that may have services suitable for retirees. We provide their contact information below.

BMO/Harris Private Banking ~ Personal Wealth

Sharon Paterson / sharon.paterson@bmo.com

2194 Lakeshore Blvd. W. Toronto ON M8V 1A2

Bayshore Home Health

Jackie Hickey / www.bayshore.ca / jhickey@bayshore.ca

10-2155 Dunwin Dr. Mississauga ON L5L 4M1

Canadian Association of Retired Persons (CARP)

Adina Lebo: adina@carpto2.ca / 905•691•3462

Gary Hepworth: etobicokecarp@gmail.com / 647•636•2220

Christie Gardens Retirement

Diana Sweatman, 600 Melita Crescent, Toronto ON M6G 3Z4

www.christiegardens.org | diana.sweatman@christiegardens.ca | 416•510•1330

Gift of Life/BeADonor: (Trillium Gift of Life Network ~ Organ Donors)

Ann McGuire: www.giftoflife.on.ca | <http://beadonor.ca>

Imagine for You:

Cheryl Austin: cheryl@imagine4U.ca | www.imagine4u.ca | 416•801•7595

2141 Baynham Court, Mississauga ON L5A 1H1

Kinesiologist

Maureen Smith: maureengsmith@gmail.com

RTO/ERO/Johnson Inc. | 905•764•4320 | 1.800•268•5764

David Brawley: dbrawley@johnson.ca | www.johnson.ca

1595 – 16th Avenue Suite 700 | Richmond Hill, ON L4B 3S5

Marilyn's Fashions, Zoomer Radio 740

Marilyn Wetston: contact@marilyn.ca / 416•504•6777

200 Spadina Ave, Toronto M5T 2C2

Merit Travel

Marianne Delima: marianne.delima@merit.ca / www.merit.ca

Red Coats Moving Specialists: | 416•920•1317

Lesley Fisher: www.redcoatsmoving.com | info@redcoatsmoving.com |

Reliable Living

Ronny Wiskin: ronnywiskin@reliableliving.com | www.reliableliving.com

200 Spadina Avenue, Toronto ON M5T 2C2 | 416•807•9773

Tapestry Retirement

Will Cara: wcara@discovertapestry.com | www.discovertapestry.com

15 Summerland Terrace, Toronto ON M9A 0B5 | 416•777•2911

T-Zone Vibration | 647•829•5160

Valerie Friegault: alban@t-zonevibration.com | www.t-zonevibration.com

40th Anniversary Luncheon at The Old Mill



Top: District President, Lone Smith welcomes fellow members





ers. Bottom: Assorted members and guests.



40th Anniversary Report

Thanks to the efforts of **Kay Jeffery**, her committee (pictured below), and registrars **Bob and Barb Putnam**, over 120 members enjoyed this remarkable event. President **Lone Smith** hosted the celebrations that included our regular Craft Show supplemented by business displays offering services to older citizens (see page 18); draw prizes provided by all displayers; and a souvenir bag of assorted ‘goodies’ that included our anniversary pen and flashlight key-fob. With the entertaining Jolly Ballers offering music and song of the 60’s, many succumbed to the urge to dance. Crafters were:

1. **Sophia Phillips**: Beaded jewellery
2. **Alan Scott**: Wood carvings, bowls, vases, boxes, etc. made on a lathe
3. **Anthony Jinkinson**: Jewellery
4. **Terese Truchan**: Crocheted scarves & hats, photo cards
5. **Phyllis Walker**: Enamel on copper, wearable artwork, enamel paintings
6. **Maria Arduini**: Jewellery, beaded and gem stone bracelets & necklaces
7. **Marjorie Blake with Sandra Robertson**: Runners, hand towels, cakes, bread, short bread
8. **Terry (left)/Nancy Dockrill (no photo)**: Hand carved wooden canes and plant stands

Photo not available:

Marion Stephens: Lavender shortbread making kits, photo cards, bags

Terri Tomko: Aprons, scarves

Maureen Jursa: Christmas arrangements, wreaths, angels



Your Anniversary Committee:

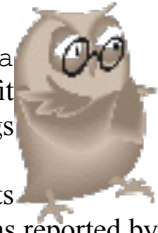
Lone Smith Susan Weinert Bill Tajer Helen Milton

Valerie Mah Marjorie Blake Kay Jeffery Roy Harvey Carmelita Salazar
Chair



Consumer Corner ~ CRA Information

Source: Canada Revenue Agency (CRA) website ~ www.cra.ca
2014 indexation adjustment for personal income tax, benefit amounts, and the annual dollar limit for Tax-Free Savings Accounts (TFSA's)



Each year, certain personal income tax and benefit amounts are indexed to inflation using the Consumer Price Index data as reported by Statistics Canada.

Increases to tax bracket thresholds, amounts relating to non refundable credits, and most other amounts will take effect on January 1, 2014. However, increases to the Canada child tax benefit (including the national child benefit supplement and the child disability benefit) and the goods and services tax credit will take effect on July 1, 2014, to coincide with the beginning of the program year for payment of these benefits.

The following chart compares the indexed amounts for the 2013 and 2014 tax years. It reflects an indexation increase of 0.9% for 2014.

	2014 (\$)	2013 (\$)
Tax bracket thresholds		
Taxable income above which 22% bracket begins	43,953	43,561
Taxable income above which 26% bracket begins	87,907	87,123
Taxable income above which 29% bracket begins	136,270	135,054
Amounts relating to non-refundable tax credits		
Basic personal amount,	11,138	11,038
Age amount,	6,916	6,854
Net income threshold,	34,873	34,562
Spouse or common-law partner amount (maximum)	11,138	11,038
Annual TFSA dollar limit	5,500	5,500

The Canada Revenue Agency: Beware of phishing schemes

Canadians should especially beware of phishing scams asking for their personal information, such as social insurance, credit card, bank account, and passport numbers. Some of these scams ask for this personal information directly, and others refer the taxpayer to a Web site resembling the CRA's where the person is asked to verify their identity by entering personal information.

Examples of recent email scams that have been circulating include notifications to taxpayers that they are entitled to a refund of a specific amount such as \$521.51 or \$671.08; or informing taxpayers that their tax

Continued on Page 25 

CRA continued from Page 24

assessment has been verified and they are eligible to receive a tax refund. These emails are not from the CRA.

The following guidelines should be used. The CRA does not:

- request, by email, personal information of any kind from a taxpayer;
- request information from a taxpayer pertaining to a passport, health card, or driver's license;
- divulge taxpayer information to another person unless formal authorization is provided by the taxpayer;
- leave any personal information on an answering machine.

When in doubt, ask yourself the following:

- Am I expecting additional money from the CRA?
- Does this sound too good to be true?
- Is the requester asking for information not included with my tax return?
- Is the requester asking for information the CRA already has on file?
- How did the requester get my email address?
- Am I confident I know who is asking for the information?

The CRA has well-established practices to protect the confidentiality of taxpayer information. The confidence and trust that individuals and businesses have in the CRA is a cornerstone of Canada's tax system. For more information about security of taxpayer information and other examples of fraudulent communications, go to www.cra.gc.ca/security.

Anyone who receives a suspicious communication should immediately report it to info@antifraudcentre.ca or to the institution that the communication appears to be from.

For information on scams, to report deceptive telemarketing, and if personal or financial information has been unwittingly provided, go to the Royal Canadian Mounted Police Web page at:

www.rcmp-grc.gc.ca/scams-fraudes/phishing-eng.htm **16**

Don't Apologize & Put Away Your Violin

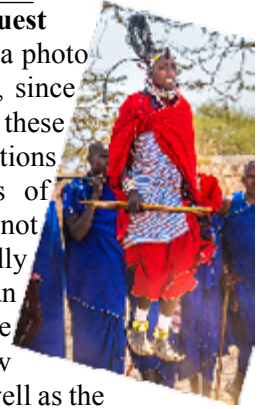
Currently, government and active teachers each pay 11% of the costs of OTPP Pensions. OTPP investments cover 78% (Source: Jim Leech on CBC Radio). When your friends(?) begrudge your pension, ask them what amount of their salary they put away every month for their pension (it's now 13%). And, don't talk to them about how hard you worked! They don't care. To them, they worked just as hard and didn't have your extended holidays. And, don't tell them you took courses in the summer and marked papers to midnight. ***You paid for your pension! That's all you need to say!***

Travelogue ~ Wednesday, February 26, 2014/1:00pm

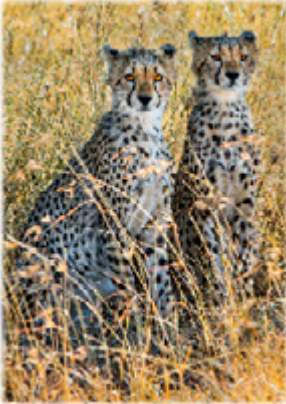
Tanzania: My Journey, My Africa by Pat Zuest



The Toronto Camera Club organized a photo safari in Tanzania in July 2013 and, since the trip was relatively inexpensive, as these things go, I joined in. My expectations for photographing the iconic animals of Africa up close and personal were not high. However the organizers, Socially Responsible Safaris, were taking us to an orphanage and a native village along the way and I liked the idea of getting to know something about the people of Africa as well as the wildlife. But I didn't really know what to expect.



Well!!! I was overwhelmed at the richness of the experience ... and the amount of photographic material I came back with was awesome!!!



Travelling through the famed Serengeti Park, African wildlife was all around us. At one point one of the vehicles in our convoy had to back up rapidly to avoid being charged by an elephant, and several times we had lions and their cubs all around, and between, our vehicles. We saw giraffes, hippos, cheetahs, zebras, many species of birds, and even caught up with the tail end of the famous wildebeest migration. The children at the orphanage stole our hearts, and the people in the Masai village fascinated us with their jumping dance and jewelry.



When I got back, I quickly decided to create a show to share these experiences. So I will present: **Tanzania: My Journey, My Africa.** 16

Annual Spring Concert

Toronto Choristers

Choir of mainly retired teachers

Wednesday, May 21 at 7:30pm
Sir John A. MacDonald Collegiate
2300 Pharmacy Avenue
(between Sheppard and Finch)

Tickets: \$15 available at the door or from Choir Members.

Advance Care Planning continued from Page 14

When Advance Care Choices Take Effect

Any wishes that you express concerning your future personal care will take effect only if you become incapable of making the relevant personal care decision for yourself.

Your substitute decision-maker only makes decisions for you that you are not capable of making yourself. If you remain capable of making some or any personal care decisions, then you continue to do so.

Who decides if a person is no longer capable of making decisions?

- The health care provider offering the treatment to you decides whether you are capable or not of making decisions about your medical treatment, admission to a long-term care facility or personal assistance services in a long-term care facility.

This kind of assessment is ongoing, rather than a one-time event, because your ability to make decisions can vary greatly with your condition, from month to month, week to week, or even day to day. It can also vary with the type of decision to be made.

- For other personal care decisions you have two options. Your substitute decision-maker can decide whether you are capable of making the decision or not.


OR You may prefer to have an independent confirmation of your mental incapacity with regard to personal care decisions.

You can state that wish in a document called a Power of Attorney for Personal Care. If you do this, the person you name as your attorney for personal care cannot start making decisions for you until the independent confirmation is made.

In the Power of Attorney for Personal Care you can name a person close to you to provide the independent confirmation of your incapacity to make personal care decisions—for example, your family doctor or a good friend. Or you can specify a certain kind of professional, such as a psychologist or social worker. If you ask for an independent confirmation of incapacity without specifying who you would like to provide it, a professional capacity assessor will provide that independent confirmation.

What if you disagree with a health practitioner's finding of your mental incapacity?

You can appeal a finding of mental incapacity to the Consent and Capacity Board, which is an independent body created by the Ontario government.

Continued on Page 28 

Care continued from Page 27

Its members can be psychiatrists, lawyers, or members of the public.

Among other things, the board can hold a hearing to review your capacity to make decisions about health treatment, personal assistance services, or admission to a long-term care facility. There is no charge to go to the Consent and Capacity Board. For more information, contact the Consent and Capacity Board.

Telephone: 416•327•4142 | Web site: www.ccboard.on.ca

Summary of Steps in Advance Care Planning

- Think about your own values and wishes.
- Consult people who can provide advice and guidance, such as your doctor, lawyer, or faith leader.
- Think about the people that you trust to make personal care decisions on your behalf, in accordance with your wishes.
- Decide who your substitute decision-maker should be.
- Appoint your substitute decision-maker to act for you, if necessary.
- Make your care wishes clear to your substitute decision-maker and others close to you.
- If your care wishes change, let your substitute decision-maker know. Revise any written or taped instructions.
- Fill out and carry with you the wallet card provided in this booklet to identify your substitute decision-maker and tell others how to reach them if needed.

Source: A Guide to Advance Care Planning, © Queen's Printer in Ontario, Available at no cost by calling:

1•888•910•1999 or,

www.seniors.gov.on.ca/en/advancedcare/index.php

A wallet card is also available for download from this site.

Volunteer at Black Creek Community Farm

For Spring, 2014, Black Creek Community Farm (Jane & Steeles), a new project of Everdale and partners, are looking for RTO/ERO volunteers to assist staff when local school classes visit. For more info about the project, visit:

<http://everdale.org/blackcreek/>

If interested, contact **Helena Wehrstein** (a District 16 member on the Everdale Board) at 416•536•1243 or helaweh@hotmail.com.



Travelogue ~ Wednesday, March 26, 2014/1:00pm



Hé's back! Will regular **Ed Martin** ever run out of exotic places to visit? Ed writes: *My trip to the Canadian Arctic was one of the most enjoyable trips I have taken. The scenery was spectacular, just the way the Group of Seven painted it. The temperature in August was wonderful at 5C to 14C, and Adventure Canada introduced us to wonderful people who*

welcomed us to their part of the planet. From our first stop at the Franklin Expedition grave sites to a stop near the end of the trip to play a soccer game against an Inuit village, it was non-stop enjoyment. It was a holiday I would urge everyone to consider.



Forty-Minute Forum ~ David Appleyard

The Forty-Minute Forum continues in February in the Parish Hall of St. Clement's Church, 70 St Clement's Avenue in the Yonge/Eglinton area. Organizing chair **Dave Appleyard** describes them as "*Saturday Morning Classes for Adults on Sundays!*" Note that Forums are timed for those not planning to participate in religious services.

Forums run from 10:10 to 10:50am, are free, and all are welcome. For information, contact **Dave Appleyard**: appleyard@sympatico.ca

Sunday, February 2: U of T's Canada Research Chair in nanotechnology, **Dr. Ted Sargent** on "How Nanotechnology Is Changing Our Lives"

Sunday, February 9: **Dr Ron Deibert**, Director, Canada Centre for Global Security Studies and the Citizen Lab, Munk School of Global Affairs on "*After Snowden: What Now for an Open and Free Internet?*"

Sunday, February 16: Tafelmusik and I Furiosi violinist **Julia Wedman** in words and performance about J S Bach in "*Playing With Passion*". **16**

**RTO/ERO Toronto District 16
Health and Wellness Series ~ April, 2014**

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



Dates: Wednesdays, April 2, 9, 16, 30, 2014

Time: 9:30 to 12:00 noon

Place: Holy Rosary Church Hall, St. Clair Ave. W. ~ between Spadina & Bathurst / limited parking / excellent TTC subway and streetcar

Cost: \$20.00 per person for the series — spouses and friends welcome

Topics:

April 2 • *Working with Your Pharmacist to Better Understand Medications:* **Akeel Jaffer**, Pharmacist/Owner Shoppers Drug Mart

• *Managing/Preventing Diabetes:* Canadian Diabetes Assoc.

April 9 • *How can Financial Planning Contribute to our Well Being?*
Sharon Paterson

April 16 • *Frauds, Scams and Prophets of Greed: How does one recognize and avoid these pitfalls?* **Cameron Field & Patricia Fleischmann**, Toronto Police Services

April 30 • *Know your RTO/ERO Health Insurance Plans and Benefits*
Lori MacDonald-Blundon RTO/ERO Provincial Office

• *Yoga for Mind, Body, Soul:* **Preschiel Govina**, RTO/ERO District 16 Member

*Coffee on arrival, snacks at refreshment breaks (10:30 — 10:45)
Sessions include informative dialogue, participation, fun, door prizes.*

To register, contact **Valerie Mah** at 416•533•0445 / vmah@ican.net

Once your registration has been confirmed:

- complete the form on the bottom of Page 31;
- attach a cheque for \$20 for the series *payable to RTO/ERO District 16*;
- mail by Wednesday, March 26, 2014 to:

Valerie Mah, 41 Melgund Rd. Toronto ON M5R 2A1

Our Members Write ~ Ann Ludwigsen on Liz Watts

Editors: In our September Newsletter we had informed you of our member, **Liz Watts** and her awaiting a lung transplant. With sadness, **Ann Ludwigsen** writes this update:

I am reaching out to those of you in the Coffee Club and the Monday Movie Club who knew **Elizabeth Watts**. A member for three years, Liz hadn't been able to attend much in the last 18 months. She was waiting for a lung transplant at Toronto General Hospital and preparation included an hour and a half at the hospital gym Mondays, Wednesdays and Fridays, cutting into time available for both activities. Liz did make it to the Mandarin on the Tuesday after Labour Day (our No Bell Luncheon) and enjoyed herself tremendously despite having to take oxygen with her everywhere she went.

Liz got the call about her transplant on November 25. I spoke to her in the hospital, and she was very excited and optimistic and looking forward to her new life. She had the transplant that night, but sadly, things did not go well for Liz. She never regained consciousness and died in hospital on December 6.

Even though her transplant did not turn out as she had hoped, Liz would still encourage us to donate our organs, as many do have a good result.

Go to beadonor.ca to see if you are already registered, or Register Now!

To those of you who gave Liz rides, helped her with her walker, or remembered to include her in special events, thank you one last time on her behalf. She often told me how much she appreciated it. **16**



RTO/ERO Toronto District 16 Health and Wellness Series Registration Form

Please Print

Name: _____

Address: _____

Municipality: _____ ON Postal Code: _____

Telephone: _____ Email: _____

Used for RTO/ERO Toronto purposes only

Remember to enclose your cheque for \$20.00 per person for the series, and mail by Wednesday, March 26, 2014 to:

Valerie Mah, 41 Melgund Rd. Toronto ON M5R 2A1.



More Theatre Daytrips, 2014

For the added enjoyment of our members and their friends a number of trips have been added to our itinerary. Each outing includes two scrumptious meals, a matinée performance and transportation by comfortable motor coach. *The cost also includes all applicable taxes and gratuities.*



Stratford Productions

Friday, May 30, 2014 ~ OR ~ Friday, October 10, 2014

Stratford Festival Theatre Cost \$145.00/person

“Crazy For You”

Sent to Deadrock, Nevada, to foreclose on a derelict theatre, banker Bobby Child falls for its owner’s daughter, Polly Baker. Can he reconcile the demands of duty and love-and his own dreams of dancing? *“I Got Rhythm”*, *“Nice Work if You Can Get It”*, and *“Someone To Watch Over Me”* are just some of the gems in this dynamic musical’s dazzling score. *“Crazy for You”* stars the incomparable Chelina Kennedy with direction and choreography by Donna Feore.

Be sure to reserve for one of the two performances!



Shaw Productions

Tuesday, September 30, 2014

Festival Theatre Cost \$140.00/person

“The Philadelphia Story”

This romantic comedy tells of Tracy Lord, the young, beautiful and wealthy lady who is about to get married. The Philadelphia socialite has divorced her dashing but unreliable husband and has fallen for a self-made (but perhaps a bit dull) business tycoon. When a cynical tabloid news hound arrives to cover the ceremony, Tracy has a hard time keeping her nuptials-and her heart-on the right track. A classic romantic comedy. The play with Katherine Hepburn was a huge success on stage in the late 30s.



Shaw Productions

Friday, October 17, 2014

Festival Theatre Cost \$140.00

“Cabaret”

This glittering musical welcomes you to the Kit Kat Club, the hottest nightclub in Berlin. American Cliff Bradshaw has just arrived in town. When he meets nightclub singer Sally Bowles and the club’s mysterious emcee, his life is turned upside down-just like the



Continued on Page 33 🖱️

world is about to turn upside down, with Hitler on the rise. Hailed as a rare musical that both challenges and entertains. It won many awards including Best Musical.

**To order tickets call the numbers below on:
THURSDAY, February 6, 2014 beginning at 8.00am**



To book "Crazy for You" (either of two dates):
call **Jack DeGroot** at 416•691•3046

To book "The Philadelphia Story" and/or "Cabaret"
Call **Linda Grieve** at 416•498•7228



If your booking is confirmed when you call, please forward a deposit of \$50.00 per ticket (payable to Club 16) Mail to Jack DeGroot 19 Elmview Drive Scarborough ON M1N 2W3
To facilitate processing please put date (s) of production(s) on the face of your cheque.

Note: Space Available

As mentioned in our January E-zine, Jack has announced that:
Excellent seats are still available for the following productions that were advertised in the November Newsletter:

"South Pacific"
on **Wednesday, May 14** at Drayton Festival Theatre.
Cost \$ 135.00

"Footloose"
on **Tuesday, October 21** at St Jacob's Country Playhouse
Cost \$ 135.00

"A Closer Walk With Patsy Cline"
on **Thursday, November 13** at St Jacob's Schoolhouse
Cost \$135.00

Call Jack DeGroot now for any of these three previously advertised trips. 16

*Old people shouldn't eat health foods.
They need all the preservatives they can get.*


Rendezvous Club

All retired women teachers and guests (male or female) are invited to join us for lunch and entertainment at the Old Mill on the *last Monday* of each month from September to November and January to May.

Feb. 24: Victoria Martin speaker, and First Nation Women Drummers

Mar. 31 : Elvis Tribute: Shane Jeffery, winner of the Collingwood Elvis Festival


Contact: **Kay Jeffery:**

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



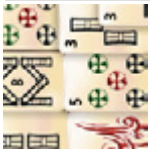
Downtown Coffee Club

The Coffee Club meets every Wednesday and Saturday at 10:30.

We have about 25 members, but on any given day, it could be anything from 3 to 13. If you happen to be free on that day, just turn up and see who else is there. We meet at *The Croissant Tree* at 625 Church St., on the corner of Church and Charles St. East ~ one block south of Bloor, east of the Yonge/Bloor subway station. There is a ramp on the Charles St. side of the cafe. We chat for an hour or so, then go on our way. Just show up, or, if you let me know in advance, I'll look out for you. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com. 



Social/Recreation continued from Page 6



Mah Jongg Group ~ Originally begun by **Cindy Shore-Beauvais**, additional players are needed for a *second evening group* of North American Mah Jongg. If interested, contact **Angela Sablinskas** at serandipity7@ gmail.com



Monday Matinée Movie ~ **Steve Feldman:** (416•588•6637 / rtomondaymovie@hotmail.com). Like movies? Hardly get there? Join us and we'll notify you of an early afternoon movie at a downtown cinema (Varsity, Carlton, etc.). We meet on the *3rd Monday of the month twelve months of the year*. If the movie interests you, join us, and, if free after, accompany us for coffee/tea, dessert, or whatever. If already on the list and wish to be removed, please let me know.

Continued on Page 35 

It's not hard to meet expenses... they're everywhere.

I wish the buck stopped here. I could use a few.

I finally got my head together, now my body is falling apart.

Those who get too big for their britches will be exposed in the end.



Non-Fiction Book Club: Cynthia Bracewell (416•424•4156/ cgbracewell@sympatico.ca) hosts this non-fiction book club on the *second Tuesday of the month* from 2:00 - 4:00pm. We meet at The Croissant Tree, 625 Church Street at Charles Street E., 2 short blocks south of Bloor. Winter reading:



← February 11 ~ *Nomad*
by **Ayaan Hirsi Ali**



March 11 ~ *The Glass Castle*
by **Jeannette Walls** →



NEW ACTIVITY: DSLR Photography Group: Susan Cantan (suecantan@hotmail.com) has volunteered to host a DSLR Photography Group at her home (Queen and Broadview) or a nearby coffee shop. Our intention is to go on shoots and share techniques, editing pointers, non-competitive critiques, etc. Next meeting: Friday, February 14. Contact Sue for details.



Super Tees Golf Group ~ Contact **Rosalie Parente** at rosalie10@rogers.com or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. We play *every second Wednesday from mid-April to late October* at Scarlett Woods Golf Club. We have a roster of about 12 to 14 golfers, and we ask that each player RSVP so we have the numbers in case we need to book extra tee times. (*Liability Waiver required for this event.*)



Toronto Live Theatre Group: Enjoy the terrific theatre Toronto has to offer! Meet other theatre lovers and take advantage of Group Discount Tickets! Contact **Liz Estall** at 416•925•5240 or eegreenleaf@sympatico.ca.



Walking/Talking Group ~ **Phyllis Broom Walker:** llanoka@aol.com / 416•653•3521. Our walking group is informal. We go walking on the last Friday in each month at 10:00am. We meet in the subway, then go to the appointed site. The walk ends at noon. Some go for lunch; some to personal pursuits. One week before, I send out the e-mail to all who are on my list. **16**

Welcome to New Members ~ Bob Neal

Contact: 416•694•9683 / bneal@sympatico.ca



Welcome to those having joined RTO/ERO in October, November, 2013. *Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/City of York-22, North York-23, Scarborough/East York-24, Toronto-16) **and others across Ontario**. As of December 31, 2013, our Toronto District membership stood at 4817.*

Douglas Abe
Mark Ainsworth
Sylvia Ainsworth
Santo Amenta
Christina Armstrong
Susan Baker
Nancy Ballanger
Ralph Bertram
Alice Bhyat
Stephen Bolter
Elizabeth Bostock Rice
Deborah Braithwaite
Catherine Bray
Allan Brownridge
Nicoletta Carbone
Peter F Comber
Howard Craven
Jane Crist
L Susan Dayman
Robert Elliott
Jill Flynn
Martin Gabber
Marcie Gordon
Barbara P Hendrickson

Bob Neal, Membership
Karen Hooper
Romeo Iuliani
Mary Kuzan
Kathleen Leblanc
Cecilia Y K Lo
Bonnie Macgregor
Luigi Martelli
Julia Mcgraw
Hendrika Melles
Dianne Millar
Maria Luisa Nunes
Dalia Reubeni
John Ritchie
Lawrence Sax
Elaine Sherman
Corinne Skop
Mel H Sufirin
Linda Tarraran
Mary Torti
Lucrezia Ventura
Anne Lisa Werden
Jurate Wild
Pauline Woodcroft
Marzena Wspanialy

The Canadian Centre for Policy Alternatives (CCPA) reports: Five years after a global recession knocked the wind out of Canada's labour market, the compensation of Canada's CEO elite continues to sail along. By 1:11pm on January 2, the first official working day of the year, Canada's highest paid CEOs had already pocketed \$46,634 — what it takes most Canadians an entire year, working full-time, to earn. The CCPA year's review looks at the 2012 compensation levels for Canada's CEOs (latest available data) and finds they pocketed an average of \$7.96 million—a stark contrast from the average Canadian income of \$46,634.

Source: www.policyalternatives.ca



Four more archive photos (l-r): **John DeGraaf** (1994/95), helped with our archives by sending us his photo. **Louis ‘Lew’ Fick’s** photo (1985/86) was sent to us by member **Ray Hanna**. **Ted Stubbs** served on the executive from 1973 to 1978. He looked after the membership lists at the time when RTO/ERO was still in early recruiting mode - trying to get in touch with those retirees having retired prior to the birth of RTO/ERO. **Janet Henshall** submitted Ted’s photo by taking a picture of his photo in Bloor Collegiate’s yearbook, *The Banner*. **Laura Warren’s** photo was submitted by her son Peter as referred by daughter Karin. Laura was our District Archivist from 1989 to 2000.

We appreciate the extra effort these individuals took to help us with our executive photo collection. We still need many more. Please help if you can! Old yearbook photos are a good source with newer hi-rez cell-phones.

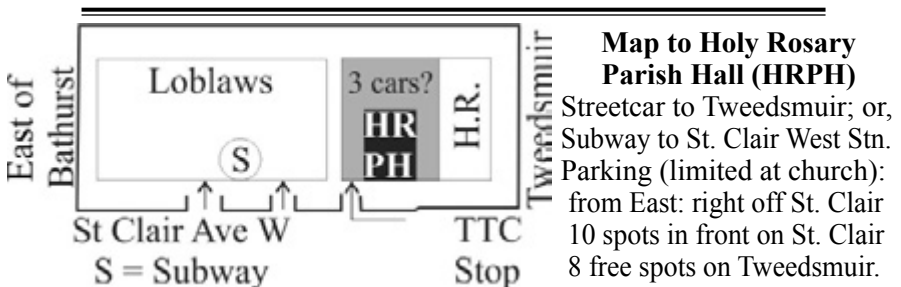
Speaking of Executive Service!

We will soon be seeking new executive members for positions that may become vacant. Have you considered joining the executive for a year or so (or years?). Watch for a request from our past president **Roy Harvey** who chairs our Nominations Committee. Our Annual General Meeting is in May.

Newsletter Contact:

Editor: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5
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President: **Lone Smith**, 3 Lynngrove Avenue, Toronto ON M8X 4B2
416•234•1969 / lonesmith@hotmail.com



In Memoriam ~ Marjorie Blake

Contact: 905•837•0874 / mdblake@sympatico.ca

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



John Adams

John G Butler

Betty Anne Chapman

Janet A Chattin

Doris Christilaw

Joy C Comber

Mary Ellen Fenwick

Carol Finch

Phyllis Foley

Gaston Galli



Edward J Gowland

Audrey M Griffin

Regis Guilmette

Gary Hunt

Peter Lo

Paul J Melles

Ruth Sax

Norma G Y Sherk

Malcah Sufrin

Shirley J Wigmore

RTO/ERO Acknowledgement, Waiver & Release

RTO/ERO demands that Districts be advised that the waiver and/or reference to the waiver should accompany all advertisements for trips and special events as follows:

It is acceptable to publish the waiver in a newsletter or on the District web site and to have each participant sign on the registration form that s/he has read and has agreed to the statements in the waiver. The signature cannot be on a blanket form i.e. for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event in which s/he plans to participate and must sign off on having seen and agreed to

the waiver.

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. ***Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.***

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained.

RTO/ERO advises prudence 'for participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants are also advised to consult their doctor, especially if they have a pre-existing condition that raises concern.'

RTO/ERO Toronto Executive 2013 ~ 2014

President: Lone Smith
First Vice-President: Roger Wilson
Treasurer: Robert Putnam
Archives: Valerie Mah
Goodwill: Marjorie Blake
Membership/Recruitment: Bob Neal
Political Advocacy: Susan Weinert
Social/Recreation: Heather Talbot
Members-at-Large: Shashi Makhija, Lou Manning, Helen Milton,
Elizabeth Reynolds,

Past President: Roy Harvey
Second Vice-President: *Vacant*
Secretary: Joan Elliott
Communications: Bill Menagh
Health/Insurance: Bill Tajer
Pension/Retirement: David Shanoff
Program: Kay Jeffery
Travel: John Bratton

Carmelita Salazar

Executive Meetings are typically the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org.

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free.

Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to reject, or modify, any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any content in this document with appropriate attribution. Third-party submissions **must include all source details**.

Submission standards: Electronic TXT file preferred, (or Word DOC/DOCX, WordPerfect WPD, or PDF file) emailed to bmenagh@sympatico.ca. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

**Editorial Committee: Ian Baird, Roy Harvey, Bill Menagh,
Mary El Milosh, Lone Smith**

Publication: Submissions: First day of September, November, January, March, May

Mailings: Late September, November, January, March, May

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416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com

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

40th Anniversary Entertainment



String Quartet:
Etobicoke School for the Arts

The Jolly Ballers

RTO/ERO Toronto District 16 President



Bob Neal
1999-2002

Roy Harvey
2011-2013

John Bratton
2005-2007

Lone Smith
2013-20--

Bill Menagh
2002-2005

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