

Newsletter



Wikipedia: Robert Taylor, Stirling, Canada, 1973 ^{cc}

STO Toronto District 16

1973



RTO ERO A better future,
together
Ensemble pour
un avenir meilleur

District 16
Toronto

2023



Toronto, 2023

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From the Editor
~ Joan Elliott ~



I have had the occasion to be visited by friends from the United States, which has given me an increased sense that we are indeed living in troubled times.

I live in the city's centre, and they are suburban dwellers who utilize the malls for all their needs. The shock and disgust they expressed stepping over five individuals sleeping on the street while on our early morning two-block walk for the requisite designer coffee was a total eye-opener. There is no need to go into detail about their beliefs regarding our lax immigrant policy, destructive socialistic government, rigid firearm regulations and the infallibility of Fox News as a trusted source of information. I will admit that their firmly held beliefs in various conspiracy theories ended up being frighteningly amusing — many of Hilary and Bill Clinton's friends have committed suicide, Trump did win the election, Oprah is responsible for the Maui fire so her rich friends can buy up all the property cheaply, the media is the enemy, Trump is a factual source, unions are the source of all that is wrong. The customer is always right, the worker is always wrong, and climate change is a hoax.

Is it possible that what we have here is someone who has climbed the ladder but then reached down and pulled it up? Is this the Canada we want to live in?

We have joined RTOERO, an organization of like-minded individuals who are educated, enjoy a pension, and acknowledge that we have the power and the resources to affect political decisions, as seen by our membership in ACER/CART. Where did the idea come from that "every Canadian must have their own house"? That white picket fence came down long ago; look to Europe for guidance. Maintaining 

righteous anger is destructive and exhausting, and taxing can't always be the way out of a problem.

Yes, we fear the kind of world we will leave our grandchildren, so let that fear motivate us. Embrace a cause, join a protest march, cheer on strikers, campaign for a candidate, or write to a politician. As the retired, we have power and the responsibility to use it.



President's Message ~ Ruth Baumann ~



This year (2023) has been full of 50th anniversary celebrations for me: the District 16 RTOERO 50th, the 50th anniversary of my arrival in Canada and the celebration of 50 years of marriage to my husband, Brian Abner.

District 16 has been celebrating (and will continue into this academic year) by reducing the cost to members of our major events – the spring luncheon, the picnic on Ward's Island (page 2), and the fall luncheon and craft show. The district covered the cost of the guides for the successful tours of the Aga Khan Museum. We have new activities beginning this September and many continuing ones.

I've been reflecting on my fifty years in Canada and how much things have changed, and what has not changed. When I arrived in Toronto, my salary as a teacher was about \$13,500. Our rent was \$215 a month for an apartment (recently renovated) in an old house in Cabbagetown. Inflation was running at close to 12%. In those days, the Ontario Health Insurance Plan was covered in part by premiums paid by individuals for themselves and their families. OHIP found it challenging to comprehend that a woman who used her maiden name could be the premium payer for herself and her husband. For the next decade or so, our family physician had to bill for Brian as Brian Abner Baumann!

My principal was in a dither about what name to put on my mailbox in the front office – was I Miss or Mrs.? I looked at the mailboxes of my male colleagues and suggested that Ruth Baumann would do very nicely. When I arrived on the first day of school, I found that my mailbox was labelled with my first and last name, and that the mailbox of the head secretary also had her first and last name! (She was the one who made the labels, needless to say). He was also in a dither when women teachers proposed changing the dress code to allow them to wear trousers, although only "pantsuits" were approved!



I was hired to teach in a relatively new program for learning-disabled students in a comprehensive secondary school, Northern Secondary which was launched in 1968. It was a resource room program, where the special ed teachers provided instructional and organization support to our students for one period a day. I was there when some of our first students entered university – a real achievement at the time.

In 1973 women had only recently (1971) achieved any recognition that they should have time off for childbearing and rearing – until 1971, pregnant teachers were required to resign. By the mid 70s, a woman's right to return to her job was guaranteed. Eventually, women were able to buy credit in the Ontario Teachers' Pension Plan for their maternity, adoption and parental leaves and many boards offered supplemental pay (above the employment insurance minimums) for maternity, adoption, and parental leaves. Provisions for extended leaves without pay also improved.

It was during my second year of teaching in Ontario that the rights of teachers to bargain collectively were finally recognised in law – there had been informal collective bargaining for years, but the right to strike was not part of the informal process. The stagnation of teacher salaries in the early 1970s, combined with high inflation, created a pressure cooker for bargaining, which resulted in a Metro-wide strike of secondary teachers in the fall of 1975. Wage and price controls were imposed, but the Metro secondary teachers were able to achieve a 33% salary increase! Major increases rippled across the province between 1974 and 1976. As I listen to the news today about teacher bargaining, inflation, and the cost of housing, I am glad to know that bargaining rights continue to exist. I hope we will see some significant improvements for our still-working colleagues in the weeks and months ahead.

Wards Island

Picnic Photos



Photos by
Michelle Blaise

More Photos: <https://district16.rtoero.ca/anniversary-party-wards-island-june-14-2023/>



Report of the First VicePresident ~ Varla Abrams ~



Do You Have Great Ideas for Seniors? The New RTOERO Granting Cycle Will Begin Soon

Have you ever wondered if doing things differently would make life better for the senior community? Have you ever wondered how you and your group could fund that idea?

There is a way to make it happen. In September, the granting cycle for The RTOERO Foundation will open for new proposals. The RTOERO Foundation has been able to fund 23 innovative projects aimed at supporting healthy, active aging for Canada's seniors. These funds are donor-supported.

It is a mission of the Foundation and for all of us that we have a society in which all seniors live with dignity and respect. The Foundation has examined the key areas that help us address the complex needs of older adults. These areas create the categories of the Foundation's Granting project. The Foundation will be accepting applications that focus on the following areas. Consider working on a proposal if you think your "why not" ideas could be achieved through one of these areas:

Geriatrics research

Initiatives that take a scientific approach to examining healthy aging, health services and the quality of life for older adults. Projects will consolidate and analyze existing knowledge and/or discover new knowledge to understand issues affecting older adults.

Seniors' health & wellbeing

Initiatives that have as their primary focus the improved physical, mental and/or social health among older adults and innovative methods to address them.

Social engagement

Initiatives that have as their primary focus improved social engagement for older adults. Projects will increase our understanding of social isolation and loneliness and propose solutions

If you think your ideas could be achieved through one of these areas, consider more information regarding the RTOERO Foundation's granting program, visit the RTOERO Foundation website at <https://rtoero.ca/rtoero-foundation/> or email Deanna Byrtus at dbyrtus@rtoero.ca.



RTOERO Foundation
Fondation



Report of the Second Vice President ~ Michelle Blaise ~



Happy September and a special welcome to all the newly retired members of District 16!

This is my third September of retirement, and I must admit to still experiencing that old pre-return to school jitters as the nights of August get cooler and the CNE begins. Sometimes I pinch myself to remember that chapter is over and a new and exciting one has begun.

When I first retired, I was worried that I would not have enough to fill my days (boy, was I wrong). So, when I read my very first issue of the District 16 Newsletter and saw that there was a position on the Executive that needed to be filled, I thought it would be a great opportunity to meet new people and contribute to the organization. There are currently District 16 Executive positions that need to be filled and I encourage you to consider applying. We welcome new ideas, energy, and enthusiasm.

District 16 members run many diverse clubs and activities which are described further in this newsletter. Last spring, I attended meetings of most groups to take photos for a promotional video we are planning. What fun! I would honestly join everyone of the clubs I visited! Had I not, however, had an official role, I may have been too shy to cold call the convenors to find out how to join. I know how hard it is to break into a new group, but my fears were allayed as everyone was so welcoming, warm, and wonderful. So, I encourage you to find a friend and join a club (and if, as was my case, you do not yet have a friend in District 16, call me and I will be happy to accompany you to the activity of your choice).

RTOERO is much more than an insurance provider. The goals of the organization include advocacy for seniors, the promotion of healthy aging, and local social engagement. As educators, we have spent our careers focused on the needs of students and their families, now is the time to put our skills to work at the opposite end of the life stage spectrum. One way to do this is to become an active member of District 16.

I look forward to seeing you soon!

Intrigued by Michelle's suggestion?

- visit an executive meeting, then if you want to continue, speak to our Past President Barbara Antheunis. Contact information on page 6.
- if you would like to host an activity, contact our Social/Activity Convenor, Heather Talbot. Contact information on page 7.



Benefits Report
~ Yvonne Lee ~



If you have been to the Johnson Inc. website to file an RTOERO insurance claim, you will have noticed the red bar announcing Johnson being rebranded as Belairdirect. ***This change does not affect the handling of your claim.***

If one follows the link, the following information is provided:

We are excited to announce the gradual rebranding of Johnson to belairdirect. Together as belairdirect, we will be able to offer you an even more seamless customer experience, with local knowledge and understanding from the same teams you know and trust. You'll also gain access to a new suite of advance digital tools.

The RTOERO Insurance Committee is now processing data that will be the base for the 2024 Health Benefits Plans and the requisite premiums. Should there be any changes, including that concerning Johnson/Belairdirect, they will be included in the 2024 Entente and 2024 Communiqué. Subscribers can expect these documents to be available in November/December 2023.



Kii: This is a service available through RTOERO's Group Insurance Plans. Details are available in the Entente and Communiqué publications (see page 13 - RTOERO Communications) and at the website: <https://mso.kiihealth.ca/rtoero/>.

With CloudMD's Medical Second Option (MSO) program, you will work with a Nurse Care Coordinator who gathers and retrieves your medical information, reviews it, and sends it to the most appropriate physician for a comprehensive medical review and care plan.

ONTARIO EYE-CARE CHANGES FOR AGES 65+

Effective September 1, 2023:

- one exam every 18 months with 2 minor follow-ups every 18 months;
- those with eligible conditions can have 2 minor follow-ups every 12;
- 'conditions' include: 'lazy-eye', misaligned eyes, diabetes, cataracts, inflammation in the eye, retinal/corneal/optic path disease, visual field assessments.

Full details available on-line at: <https://ohipupdates.ca/>

Speak to your eye-care specialist for your specific concerns.



RTOERO TORONTO DISTRICT SIXTEEN EX

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PAST PRESIDENT



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MEMBER-AT-LARGE



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EXECUTIVE ~ JULY 1, 2023 to JUNE 30, 2024

FIRST VICE-PRESIDENT



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VACANT

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MEMBER-AT-LARGE



Billie Anne Robinson
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**INFORMATION FOR CRAFTERS AT THE
RTO/ERO Toronto Craft Sale
& Exhibitors' Display
Wednesday ~ November 15, 2023**

**RTO/ERO members and immediate family members are invited
to show and sell their crafts at our
2023 Fall Luncheon and Craft Display.**

To participate, complete the form below and forward it as indicated. This event takes place at The Old Mill, on Wednesday, November 15, 2023 from 10:00am to 3:00pm.

Terms of service:

- crafts must be hand-made
- no food being brought into the Old Mill (Old Mill policy)
- you must buy a luncheon (\$25 for Members/\$55 for non-Members)
- you get one craft table at no charge
- if 2 tables are required 2 luncheons must be purchased
- you are requested to donate one of your crafts (minimum \$10 value to the raffle taking place throughout the luncheon)

Please register by November 1. There is room for a limited number of participants. Space will be allocated on a first-come, first-served, basis. A waiting list will be kept should a registrant drop out.

**Craft Show contact and inquiries: Kay Jeffery
416-767-8179 | catherine.jeffery067@sympatico.ca**

CRAFT SHOW ONLY REGISTRATION FORM

Name: _____ Phone: _____

Address: _____

Email: _____

Product Description: _____

**Send BOTH CRAFT SHOW & LUNCHEON (p11) REGISTRATIONS, by
November 1, to the Registrar, 189 Rhodes Ave. Toronto M4L 3A2**



2023 FALL LUNCHEON AND CRAFT SHOW/VENDOR DISPLAYS* AT THE OLD MILL

Date: Wednesday, November 15, 2023

Timelines: 10:00am - 2:45pm Craft Show & Vendors' Displays

11:30am Cash bar opens

12:00 noon Lunch

1:30 - 2:15pm Entertainment (TBA)

2:15-3:00 Visit Craft Show and Vendors Display
or just socialize

Register by Monday, November 6, 2023

Cost: \$25/District 16 Member and \$55/non-Member

Menu: See Page 10

Registration Form on Page 11



*Kay Jeffery, our Program Chair, organizes a skilled assortment of crafters/artisans with attractive gift ideas for all occasions.

Watch your email and check our website for any latest developments.

Contact: 416-767-8179 | catherine.jeffery067@sympatico.ca



MENU: FALL LUNCHEON, NOVEMBER 15, 2023

½ Brown (Pumpernickel) & ½ White Rolls, Butter, Gluten Free Rolls

Soup: *Butternut Squash Soup*

Entrée: *6oz. Pork Tenderloin with Chef's Choice of Sauce; OR,*

6oz. Roasted Salmon Fillet with Chef's Choice of Sauce; OR,

Vegetarian Spinach and Ricotta Rotolo in Tomato Basil Sauce

*Pork and Salmon Served With Steamed Trio Of Potatoes
and Chef's Choice of Vegetable*

Dessert: *Belgian Chocolate Mousse in Coup; OR,
Fruit Cup*

Coffee, Selection of Herbal Teas

REGISTRATION FORM AND PAYMENT PROCEDURES

Please remit: \$25.00/District 16 Member or, \$55.00/Guest

You are not registered until payment is received.

Mail cheque made payable to RTOERO District 16 to:

REGISTRAR, 189 Rhodes Ave. Toronto M4L 3A2

***Pay Parking in effect for any vehicles NOT displaying the
Parking Pass or who are not registered at the Front Desk.***

[REMEMBER TO CLIP YOUR PARKING PASS \(Page 35\)](#)

District 16 cannot be responsible for charges from failure to use.

REGISTER BY MONDAY, NOVEMBER 6, 2023

2023 FALL LUNCHEON REGISTRATION FORM

WEDNESDAY, NOVEMBER 15, 2023

Craft/Vendors at 10:00am
Coffee Available
No Charge

Luncheon at 12:00 Noon
Bar open at 11:30am
Member: \$25
Non-Member/Guest: \$55

REGISTER BY MONDAY, NOVEMBER 6, 2023

REGISTRATION

Name: _____

District 16 Member (\$25) Non-Member (\$55)

Phone: _____ Email: _____

I will participate in the Fall Luncheon:

Registration #1 Menu Selection:

Entrée: Salmon Pork Vegetarian

Dessert: Chocolate Mousse Fruit Cup

Note: No substitutions beyond what is entered on this form

Dietary Restriction: _____

GUEST

Name: _____

District 16 Member (\$25) Non-Member (\$55)

Phone: _____ Email: _____

I will participate in the Fall Luncheon:

Guest Menu Selection:

Entrée: Salmon Pork Vegetarian

Dessert: Chocolate Mousse Fruit Cup

Note: No substitutions beyond what is entered on this form

Dietary Restriction: _____

Political Advocacy/Pension
~ Susan Weinert

OMERS & OTPP 2023 Half-Year Status



**OTPP Media Release, August 15, 2023
2023 mid-year highlights:**

TORONTO (August 15, 2023) -- Ontario Teachers' Pension Plan Board (Ontario Teachers') today announced a total-fund six-month net return of 1.9%, while the 12-month total-fund net return was 4.8% (all figures as at June 30, 2023, unless noted). Net assets are \$249.8 billion (all figures are in Canadian dollars unless noted).

"We continue to deliver positive investment returns for our members. Our investment portfolio is purposely designed to help us achieve stable returns over the long term, and our half-year results demonstrate that our portfolio construction is working as planned," said Jo Taylor, President and Chief Executive Officer. "Our balanced portfolio positions us well to navigate markets that we anticipate will continue to be volatile in the coming years."

As a defined benefit pension with liabilities that stretch decades into the future, Ontario Teachers'™ remains focused on delivering consistent investment returns over the long term. Ontario Teachers'™ had an annualized total-fund net return of 9.4% since inception in 1990. The five- and 10-year annualized net returns were 7.0% and 8.6%, respectively.



**OMERS reports a good start to 2023
August 16, 2023**

OMERS generated a net investment return of 3.1%, or a gain of \$3.8 billion, during the six-month period from January 1 to June 30, 2023. Over the 12 months ended June 30, 2023, the Plan earned a net investment return of 7.8%, or a gain of \$9.2 billion. At June 30, 2023, net assets totalled \$127.4 billion, an increase of \$7.9 billion over the last 12 months.



Vibrant Voices is a community-based advocacy campaign supported by nine organizations, representing more than two million older adults and their families.

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

See Page 47 to read the report of Vibrant Voices activity by RTOERO.



Appreciating Executive Service

LONE SMITH



Lone Smith became a member of the RTOERO Toronto District 16 Executive in 2008 as a Member-at-Large. She quickly accepted greater responsibility and in 2009 she began her accepting the positions of Second and First Vice Presidents, the presidency and past presidency (2 years each) until 2017.

Lone then remained on the Toronto Executive as Member-at-Large until 2020 when she became Membership/Recruitment Chair until her retirement from the executive at the end of the 2022/23 term of office.

She continues her district involvement as Chair of our Finance Group.

Lone's organization skills were well received when she joined the RTOERO Toronto Districts'* Retirement Planning Workshop (RPW) Committee in 2011 and in 2017 accepted the position of RPW Chair - remaining in that position until 2023.

Pre-COVID, under Lone's leadership, the Toronto Districts RPW Committee held a number of in-person RPWs hosting hundreds of potential members. In the spring of 2023, in-person RPWs restarted. On-line webinars continue and are available across Canada.

* RTOERO Toronto Districts is a joint entity supported by RTOERO Districts 16, 22, 23, 24 (Toronto, Etobicoke/York, North York, Scarborough/East York respectively) charged with sharing common concerns about RTOERO and the attraction of new members from area education through Retirement Planning Workshops.

A little planning goes a long way



Book your spot today
rtoero.ca/retirement-workshop

Webinars for the Education Community
 Retiring Now or in a Few Years.

REGISTER HERE

1-800-361-9888

rpw@rtoero.ca | rtoero.ca/events/



RTOERO Communications

RTOERO provides information to members on-line for easy viewing or download. Here is a summary. Members are notified by email when new issues have been posted.

NOTE: at any time should your circumstances change, your preferences for receiving RTOERO communications can be updated by contacting the RTOERO Membership department:

- Phone: 416-962-9463 | Toll Free: 1-800-361-9888
- Email: info@rtoero.ca



Renaissance: RTOERO's quarterly publication is available as a download at: <https://rtoero.ca/resources/renaissance/>.

Members have the option to receive a mailed print version, or an email when the on-line version has been posted.



Entente: RTOERO's provides a complete description of its health benefits. It is updated, annually, on-line at <https://rtoero.ca/resources/communiqué-insurance-plan-updates/>. The print version, updated

triennially, is mailed to all benefits subscribers.



Communiqué: RTOERO's benefits are updated annually. A hard copy of benefits and premium changes is sent to all subscribers usually in late November or

December. The current on-line version is available at <https://rtoero.ca/resources/communiqué-insurance-plan-updates/>. **File this with your print version of Entente.**



Esprit: This is RTOERO's full description of services available to members and is distributed to potential members at RPWs. A PDF is emailed to those who

register interest in membership but can be viewed by all on-line at <https://rtoero.ca/resources/esprit/>



Liaison: is an RTOERO bi-monthly newsletter, helping you stay connected and informed. It is emailed and available on-line at <https://rtoero.ca/resources/liaison/>.



RTOERO Foundation Grant Program, 2023



Our Board of Directors recently approved the recommendation from the Peer Review Panel for six new grants totalling \$213,000 that will be awarded in 2023.

The overarching goal of our annual grant program is to identify and partner with creative, results-based organizations in order to address the most critical issues faced by our aging population.

The RTOERO Foundation invests strategically in three critical activities through our grant program:

Geriatrics Research: Initiatives that take a scientific approach to an examination of healthy aging, health services and the quality of life for older adults.

Seniors' Health & Well-Being: Initiatives that improved physical, mental and social health and wellness among older adults.

Social Engagement: Initiatives that have improved social engagement for older adults as their primary focus.

All three of these areas are represented in the following grants to be awarded:

- Compassionate Communities Kingston Canada: \$43,000 for a project called *Community connectors: seniors helping seniors*.
- The Dementia Society of Ottawa and Renfrew County: \$50,000 for its project *Stronger together: making Canada dementia inclusive*.
- Sheridan College in Oakville: \$50,000 for an arts-based initiative called *Using visual arts to address social isolation in older adults*.
- The Canadian Organic Growers' project *Planting the Roots of Wellness*: \$15,000.
- Société Alzheimer Society Sudbury-Manitoulin North Bay: \$5,000 for a project called *Friendship Circle*.
- Trent University in Peterborough: \$50,000 for its teaching initiative called *Ageism, intergenerational learning and age-conscious student development*.

Please visit us online at <https://rtoero.ca/rtoero-foundation/our-work/projects-we-fund/> for a full list of past.

••••• Lifestyle •••••



Holy Rosary Parish Hall



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

COVID RESTRICTIONS ARE CHANGING

Holy Rosary meetings are starting to return.
Contact the respective convenor for details.

SEE INDIVIDUAL ACTIVITIES FOR 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.

~ Downtown Coffee Club, Finanacial Group,
Foodie, Italian Group, Monday Matinée
Movie, SuperTees Golf, Walking, and Theatre
Day Trips will meet at various locations.

**Photos taken at our events may appear in our
Newsletter and in website Posts.**



• • • • • Cycling Club • • • • •



New members are welcome to our weekly Tuesday morning leisurely bike rides through the scenic Humber Trail. If you enjoy the out-doors, getting some exercise and meeting new friends, then this club is for you! Our club will meet on the Humber Trail, under the Bloor Street bridge in the Old Mill free parking lot at 10:30 am . Please supply your own bicycle and helmet. New members are welcome!! Look forward to seeing you...

Norman Black
nrmnblack@gmail.com

• • • • • Super Tees Golf Group • • • • •



The convenor will send a list of members and their contact information to everyone in the Super Tees group. Members can contact others to arrange their own tee times. Some play at Scarlett Woods, others at Tam O'Shanter on a day or time deemed appropriate. Booking can be done by phoning the club or on line at <https://www.tee-on.com>. Visit the website for the City of Toronto golf courses 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
shorbeau@sympatico.ca

• • • Foodee Hot Spot Lunch Group • • •



Foodie Hot Spots Lunch Group will meet on the second Tuesday of the month at various Toronto Restaurants. Members will be notified 2 to 3 weeks in advance of which location has been chosen. Please let me know a week in advance if you plan to attend.

Please email me at:

Yvonne Lee
askmslee2057@gmail.com

• • • • • Art Friends • • • • •



An open studio for those interested in sketching and painting. A lovely well-lit space is available and, although no instruction is provided, there is plenty of support and good fellowship. Members bring their own drawing and painting materials.

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

Marie Lynch

416•421•4936 | lynchmarie11@gmail.com

• • • • • Bridge • • • • •



NOTICE: no Bridge sessions September to November. RESTART December 5.

The Convenor will inform participants of possible July and August sessions.

Join us on the first, third and fifth Tuesday of the month from September to June from 12.30 pm to 3.30 pm at Holy Rosary.

Tessie Leung:

416•421•9054 | tessleu191@rogers.com

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



La Belle Langue, French Group ~ Si vous aimez parler en français entre amis, rejoignez-nous de 5h à 6h, le deuxième lundi de chaque mois, sauf en juillet et en août, à la salle paroissiale Holy Rosary. Si cela vous intéresse vous pouvez me joindre. A bientôt!



Jacqueline Chartier
jtchartier@hotmail.com

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

The Coffee Club has 2 meeting times:
Wednesdays at 1:30pm
at the Croissant Tree at Charles & Church Streets.

Contact **Tessie Leung**:

416.421.9054 tessleu191@rogers.com.

and

Saturdays at 10:30am

Contact **John Stiver**

416-963-5152 | johnstiver@icloud.com

We look forward to seeing you at these times whenever you can join us.



• • • • • Non-Fiction Book Club • • • • •

The Non-Fiction Book Club meets the second Tuesday of each month from 1:30 to 3:30 pm. We meet via Zoom as many members prefer to participate virtually in the comfort, convenience and safety of home. We will reconsider in the fall.

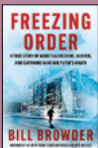
Participants select and present books available through the Toronto Public Library. We have lively discussions on a range of formats from autobiographies to political, social and environmental topics, including significant Canadian content.

Norm Black:

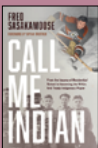
nrmnblack@gmail.com

Beth Mills:

adele.b.mills@gmail.com



October 10 - *Freezing Order: a true story of money laundering, murder, and surviving Vladimir Putin's wrath*
 by Bill Browder



November 14 - *Call Me Indian: From the Trauma of Residential School to Becoming the NHL's first Treaty Indigenous Player*
 by Fred Sasakamoose

December 12 - *The Day the World stops Shopping: how ending consumerism saves the environment and ourselves*
 by J.B MacKinnon



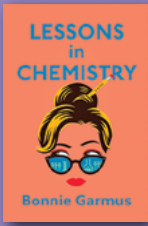
• • • • • Westend Book Club • • • • •



This Book Club meets the fourth Tuesday of the month at 1:30pm. Starting in October, we will, again, meet at Holy Rosary Parish Hall, Room 2, at 1:30. A reminder is sent out the week before we meet. We do not meet up in July, August, and December.

Steve Feldman

416-588-6637 | vsfeldman239@gmail.com



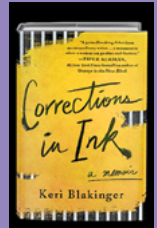
September 26 - *Lessons in Chemistry*
by **Bonnie Garmus**



October 24 - *Signal Fires*
by **Dani Shapiro**



November 28 - *The Perfumist of Paris*
by **Alka Joshi**



January 23 - *Corrections in Ink*
by **Keri Blakinger**

• • • • • Italian Group • • • • •



The Italian Group meets on ZOOM once a month on Mondays at 1:00pm. New members with intermediate to advanced Italian speaking skills are most welcome. We look forward to in-person meetings for a lunch or dessert al fresco, once a month, at outdoor patios in the city, this Spring and Summer.



Mara Santarossa

marasantarossa@hotmail.com

• • • • • Theatre Day Trips • • • • •



ALL INCLUSIVE THEATRE DAY TRIPS

Watch this space in a future Newsletter or on our website for Spring 2024 Events.

Karen Sinclair | 416-690-4961

• • • • • High Park Walking Group • • • • •



High Park is a vast natural oasis and a true gem in Toronto. Its beautiful landscape, which includes a few ponds, its flora and fauna, are enjoyed all four seasons, offering a wonderful escape from our bustling city: cherry blossoms and tulips in Spring, gardens and green spaces in summer, vividly colourful forests in fall, peaceful snowy views in winter.

We meet on the first Wednesday of every month at 11:00 for a 90 minute walk, with the option to have lunch afterwards at the Grenadier Restaurant in the park. Contact Mara to get on the list and receive notifications.

Mara Santarossa

marasantarossa@hotmail.com

• • • • • Monday Matinée Movie • • • • •



The Monday Movie group meets the fourth Monday of the month except for December. We meet for an early matinée show at the Varsity Cinema, located in the ManuLife Centre, 55 Bloor Street West. After the movie the group gathers at the Varsity VIP Lounge located at the back of the lobby to its left. We chat about the movie and enjoy a beverage, snack or meal.

We notify the group via email, usually the Friday before, the selected movie and start time. If interested, contact us by email so that a reservation can be made at the restaurant.

Steve Feldman and Dale Vibert

rtomondaymovie@hotmail.com

• • • • • Financial Group • • • • •



We meet on the 4th Thursday of the month from 4:30-6:00pm at my house: Sept. 28, Oct. 26, Nov. 23 and Dec.21 (Party).

Our purpose is to become better financial consumers in areas of interest to the group (AI, Stocks, Credit cards).

September 28 Topic: Demystifying the “F” word

Presenter: Bill Nixon, Manager of Operations,
Turner & Porter Funeral Directors

Points of interest: Overview of Arrangements, burial/cremation considerations, advance preparation/costs/considerations in selecting a service provider/Q&A

Important Notice regarding October Meeting on page 22

Lone Smith

416-841-6496 | smithlone68@gmail.com

Travelogue



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).

See pages 23 and 24 for our Fall Series of Travelogues.

October ~ Columbia with David Aronoff

November ~ Guatemala with Sylvia Smitas

Tom Menagh & Linda Johnson

416•469•3706 | linda488@live.ca

Our Travelogue sessions from October 2022 to May 2023 were well attended, averaging forty attendees at each meeting.

The following is what we have lined up so far for the 2023-2024 season:

October 25, 2023 – Columbia - David Aronoff

November 22, 2023 - Guatemala – Sylvia Smitas

January 24, 2024 – Bermuda– Lorraine Clarkson

February 28, 2024 - Korea - Christina Chang/Henry Krol

March 27, 2024 - To be confirmed.

April 24, 2024 - Alaska Cruise - Marion Stephens/Jim Cockroft

May 22, 2024 - Istanbul, Turkiye - Karin Dillabough

We look forward to seeing you at our October and November ‘trips’. See pages 23 and 24.

We would also like to hear from any members or friends who want to share their travel experiences with our group.

Linda Johnson & Tom Menagh

Important Notice regarding October 26 Finance Meeting

This seminar to be held at the [Bloor & Jackson TD Bank Branch](#), 2nd floor boardroom, on Thurs Oct. 26 from 4:30-6pm.

The seminar topic/presentation will be on:

“Tax, Estate Planning, and Wealth Transition for Seniors”

Mara Santarossa’s Italian (left) and Walking (right) groups





TRAVELOGUE ~ October 25, 2023
at Holy Rosary Parish Hall

Colombia – more than just Juan Valdez and Pablo Escobar

Presented By **David Aronoff**

David and his wife spent 10 weeks travelling through seven Central American countries. David's presentation in October will be about their travels and experiences through Columbia.

The Capital – Bogota Coffee Region



The transformation of Medellin (from the Narcos days)



Caribbean Coast - from Cartagena's Spanish heritage and resort area; to the wilder side of Tayrona National Park





TRAVELOGUE ~ November 22, 2023
at Holy Rosary Parish Hall

Guatemala

Presented By **Sylvia Smitas**

Guatemala “Land of Eternal Spring”, is a very special country. The indigenous people in their bright, traditional costumes; the flowers; and the feel of the place. Guatemala is not an expensive nation to visit, and there is much to see. For example, Antigua, a beautiful old colonial city surrounded by three volcanoes, its markets, cobblestone streets, crumbling ruins, Parque Central, with the colourful chicken shuttle buses, the weaving museum, and the interesting shops. Lake Atitlán has a blue mirrored lake ringed by volcanoes and shores studded with villages such as Santiago Atitlán with thriving indigenous cultures. There are also many lake shore towns with markets; the huge market in Chichicastenango is well worth a visit.





Ontario Retirement Homes



***The Retirement Homes
Regulatory Authority...***

...is an independent, self-funded, not-for-profit regulator mandated by the government to protect and ensure the safety and well-being of seniors living in Ontario's retirement homes under the Retirement Homes Act, 2010.

They ensure retirement homes follow the rules and by sharing unbiased, transparent safety information with seniors and their loved ones. We do this by:

- Inspecting homes to ensure they comply with the Retirement Homes Act, 2010; and taking action when they do not
- Addressing reports of harm or risk of harm to residents
- Responding to and addressing reports of harm or risk of harm to residents
- Responding to resident and family complaints
- Licencing retirement homes
- Providing information about the Act to residents, the public and retirement home operators

Looking for a Retirement Home?

The RHRA Retirement Home Database can assist. The Retirement Home Database includes a comprehensive history of a retirement home's safety track record. You can access information on all 750+ licensed retirement homes across Ontario at:

<https://www.rhra.ca/en/retirement-home-database/>

Contact Information:

1-855-ASK-RHRA (1-855-275-7472) | [Info@rhra.ca](mailto:info@rhra.ca)

Retirement Homes Regulatory Authority

55 York Street, Suite 700

Toronto, ON

M5J 1R7

Inquiries

To make an inquiry, report an issue or file a complaint, homes, residents or the public should contact:

416-440-3570 | Toll-Free: 1-855-ASK-RHRA (1-855-275-7472)

Email: info@rhra.ca | Fax: 1-855-631-0170

<https://www.rhra.ca/>

RTOERO & ELDER ABUSE PREVENTION ONTARIO

Ontario Society of Senior Citizens Organizations <https://www.ocsc.org/>

RTOERO partners with Elder Abuse Prevention Ontario to provide relevant content for members and speakers. It is our expert resource on the topic of elder abuse. This content is used with permission.

ELDER ABUSE

- It is a crime of entitlement and power. It's grounded in ageism.
- Also be defined as any intentional or negligent action that harms - or creates the risk of harm-to a vulnerable older adult

RISK FACTORS

- Ill health
- Physical disability or cognitive impairment.
- Social Isolation.
- Language barrier.
- Lack/limited knowledge
 - Canadian social values, rules, regulations, policies
 - Not knowing of a person's rights
 - Not aware of signs and Symptoms of abuse
- Ageism

POTENTIAL ABUSERS

- Family members (children, grandchildren)
- Relatives/ Friends
- Caregivers/ Healthcare providers
- Spouse/ Partner
- Neighbours/Friends
- Landlord
- Financial advisor

Prevention from Elder Abuse



Tell the person with abusive behaviour to stop



Encourage social interaction and frequently checking in on the elder



Make sure formal or informal caregivers of the elder pass criminal record checks

Ensure the caregiver has the necessary skills and training



Intervene on behalf of the elder when suspecting abuse



Start your care or financial plans with your family or Power of Attorney for Care



PHYSICAL ABUSE

DEFINITION

- Unwelcome & inappropriate touch
- Intentional use of physical force applied to the elder that may result in bodily injury, physical pain, impairment or physical discomfort

INDICATORS

- Intentional hurting**
 - Pushing, throwing objects, locking in a room, or holding down against their will
- Subtle forms**
 - Hugging/ touching without consent or making them feel uncomfortable
 - Grabbing arms too tightly that might leave bruises

WARNING SIGNS

- Unexplained injuries (bruises, broken bones, grip marks)
- Goes to the hospital, often for the same injuries
- Withdraws from normal activities or socialization

EMOTIONAL ABUSE

DEFINITION

- An act that leads an elderly person to experience emotional pain and suffering.
- Action, verbal or non-verbal behaviour that lessens a person's sense of identity, dignity and self-worth.
- Often interchanged with **psychological abuse**.

INDICATORS

- Devaluing elder's thoughts and feelings
- Treating elder like a child
- Verbally intimidating or threatening the elder
- Making fun of elder
- Name calling, yelling or screaming
- Controlling or keeping elder from seeing friends or family or socializing

WARNING SIGNS

- Depression and withdrawal
- Excessive fear and anxiety
- Feelings of hopelessness or helplessness
- Inability to make decisions
- Loss of interest and enthusiasm
- Low self esteem
- Changes in behavior or personality

SEXUAL ABUSE

DEFINITION

- Non-consensual sexual contact with an elderly person, like forcing and threatening an older person to engage in an unwanted sexual activity.
- Sexual contact with someone with dementia, Alzheimer's, or another disability that prevents the elder from consenting to the sexual act

FINANCIAL ABUSE

DEFINITION

- **“Financial abuse** is the illegal or unauthorized use of someone else's money or property. It includes *pressuring* someone for money or property.”
(Government of Canada website)



INDICATORS

- Inappropriate Sexual jokes
- Uncomfortable or unwanted touching
- Demanding sex with threats to the wellbeing of the elder
- Sex for purpose of hurting the elder (use of objects/ weapons).

INDICATORS

- Telephone & Internet scam
- Bullying to make financial transfers
- Pressuring to change will or power of attorney
- Forcing elder to work for little or no money
- Forging signatures/ altering cheques or other documents
- Denying elder access or control of finances such as credit cards, bank accounts, investments

WARNING SIGNS

- Panic attacks, fear, mistrust, depression, anger
- Discomfort, avoidance in presence of specific people
- Health complications from sexually transmitted infections (STIs)
- Unexplained genital infections or venereal disease
- Torn or stained underclothing

WARNING SIGNS

- Lending or giving away money, property without proper documentation or written instructions
- Unexplained or sudden withdrawal of money from accounts or ATM withdrawals
- Not receiving bank statements
- POA or caregiver either moves to live with elder in order to gain or retain access to their finances

ELDER ABANDONMENT

DEFINITION

- Elder abandonment is generally defined as the purposeful and permanent desertion of an elderly person in need of care.
- Elder is left at a hospital, a nursing home, or in a public location.

INDICATORS

- Leaving elder at a nursing home or shopping mall, or turning one's back on his or her supposed responsibilities to care for elder
- Elder may be abandoned by retirement or LTC home staff as a result of being under staffed or overwhelmed with the elder's care

WARNING SIGNS

- Staying alone on streets, public places for a prolonged period of time
- Being confused, dehydrated or frequently dirty
- No one visiting after admission to hospital or LTC home
- In an institution or facility: may be dehydrated, malnourished or have poor personal hygiene

ELDER NEGLECT

DEFINITION

- Refusal or failure to fulfill any part of a person's obligations or duties to an elderly person.
- Can be intentional or unintentional.

INDICATORS

- **Intentional neglect** - basic necessities of life (food, liquids, clothing) are being withheld by those who are caring for the elder
- Caregiver appears overwhelmed
- **Unintentional neglect** - due to lack of knowledge experience or ability

WARNING SIGNS

- Unkempt appearance, inappropriate/dirty clothing, body odor
- Living conditions are unhealthy, dangerous and/or in disrepair
- Lack of social contact
- Bedsores, skin disorders, untreated injuries or medical problem
- No regular medical appointments
- Deprivation of nutrition or hydration

ELDER SELF-NEGLECT

DEFINITION

- “Behavior of an elderly person that threatens his/her own health or safety and generally manifests itself by failure to provide himself/herself with adequate food, water, clothing, shelter, personal hygiene, medication (when indicated), and safety precautions.”

(Definition by The U.S. Department of Health & Human Services)

INDICATORS

- Not bathing, not eating, not changing clothes, not participating in life, and other destructive behaviours
- No longer able to perform essential self-care due to physical or cognitive impairment.
- Unable to pay bills or manager medications

WARNING SIGNS

- Lack basic personal hygiene, appear dehydrated, malnourished, or underweight, live in increasingly unsanitary or dirty conditions
- Elder may not even realize that they are not taking care of themselves.



Who to call for Information & Support - Support Help Lines





Who to call for Information & Support - Legal Advice Information

Advocacy
Centre for
the Elderly

416-598-2656

Legal Line

416-929-0054

Legal Aid
Ontario

1-800-668-8258

ARCH
Disability
Law Centre

416-482-8255

Who to call for Information & Support - Information and Support



Elder Abuse
Prevention
Ontario

416-916-6728

Seniors'
INFOline

1-888-910-1999

TTY: 1-800-387-5559

211Ontario

2-1-1

Who to call for Information & Support - Long Term Care & Retirement Homes



Long-term care ACTION Line

1-866-876-7658

Ministry of Health and Long-Term Care

1-866-434-0144

Retirement Home Regulatory Authority (RHRA)

1-855-275-7472

Ontario Retirement Community Association
(ORCA)

1-888-263-5556

Ontario Society of Senior Citizens Organization (OSSCO)

345 Wilson Avenue, Suite 404, Toronto, Ontario M3H 5W1

Phone: 416.785.8570 Toll Free: 1.800.265.0779 Fax: 416.785.7361

Email: info@ossco.org Charitable Registration #: 88502 6351 RR0001



MEMBERS TRAVEL!

Cozumel, Mexico is a scuba diving destination but has many other holiday attractions. It is a safe destination only a four-hour direct flight from Toronto Pearson.



Raja Ampat, Indonesia is very remote and takes three days of arduous travel to reach. It is a paradise for scuba divers. The accommodations are simple and, typically, electricity for only five hours each evening produced from a generator at the 'Home Stay' you see here in the photo. There are a few dive 'resorts' with more creature comforts, but they are quite expensive... not nearly the adventure that I prefer.



Beverley Collins

SHARE YOUR PHOTOS!

RTOERO benefits plans permit members to travel confidently, secure with the peace-of-mind that their travel arrangements and health are insured by the best plans* available to Canada's education community. *We thank Beverley Collins, for her contribution to our new feature.*

Send us your digital photograph by email to Joan Elliott at: ejoan1676@gmail.com

Please send the original, un-cropped, high resolution photo. Please include a brief description of what and where.

*2023 RTOERO Benefits Book available at:

https://rtoero.ca/wp-content/uploads/2023/06/Entente_Group_Insurance_Program_EN.pdf



Teachers & Murder

Review by John Borvilos

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

While we all can heartily agree with Einstein's idea of what a teacher's goal should be, we all know that sometimes things don't always work out ideally. Sometimes in classrooms, as in real life, things can go wrong, sometimes without our knowing why. Bad day? Bad momentary decisions? Bad relationships? A slip of the tongue? Self-deception?

In various mystery crime novels, the characters who are teachers and



their students and colleagues may not even know anything is wrong until the horrible moment of heart-stopping suspicion or revelation. Some of these serious problems may be caused by self-delusion or naiveté or may be caused by someone (another teacher, a student, a parent)

who envies them and wants to do them irreparable harm. These are characters who suffer from petty jealousies and seek irrational revenge against those who do awaken joy in their students. They don't just impart knowledge dryly or by rote - they inspire!

The novels that I have listed also may deal with plagiarism (sometimes of their own students' work!), unwarranted favouritism, betrayals and disloyalty, and various unprofessional behaviours and illicit relationships that may eventually lead to deception and, in extreme cases, murder to cover up the misdeeds. All of these scenarios may come from highly biased opinions which devolve into sexism, xenophobia, and misogyny. Obsession and sociopathic behaviour become the norm. Rational thought vanishes. *'Notes On A Scandal,'* a 2006 movie with Judy Dench, Cate Blanchett, and Bill Nighy, exemplifies how far such behaviour may go and how much it can hurt all those involved in a school.

'For Your Own Good' by Samantha Downing takes place at a high-income prep school, Belmont Academy, where excellence is expected, but some community members have died under mysterious circumstances. The novel centres around a Teacher of the Year, Terry

Crutcher, who is obsessed with pushing his students “for their good” to their highest possible potential, no matter what. He doesn’t seem to care about anything else, his wife, colleagues, or, most especially, bothersome parents. Crutcher may be brilliant and demanding in some ways, but he can also be highly vindictive and spiteful if crossed. Yes, as a teacher, you want your students to succeed. But how far are you willing to go? Are you awakening joy or dread?

Another highly disturbing novel is not a murder mystery but rather reveals, in a very graphic and very pathetic way, a problem that we are all dealing with in this time of so-called “woke” culture and movement that angrily and self-righteously seeks to diminish and wipe out traditional culture. This “cancel culture” movement is demonstrated vividly in *The Laughter* by Sonora Jha. The central character in this novel is a white male, Professor Oliver Harding, a specialist in the works of G.K. Chesterton (“Father Brown”). He is quietly content to teach his traditional curriculum. Still, he realizes that things are rapidly changing and that his “narrow” world of academia may soon be an irrelevant thing of the past: “Across America, young people want to take down all that is good and wise and learned. They want to topple statues.” Indeed, they want to topple him and his neat, secluded world. This novel includes much more than this as Oliver, an aging English professor, foolishly becomes entranced with a much younger, attractive law professor from Pakistan. This novel is both hilarious and sad at the same time, but it is enlightening for anyone who wants to know what “cancel culture” is all about and how it might affect all of us and everything we have been taught and know.

Most of the novels listed for your perusal and enjoyment were written in the last two to three years:

- | | |
|----------------------------|--------------------------------|
| The Student | - Cary Fagan |
| Kill All Your Darlings | - David Bell |
| The Maidens | - Alex Michaelides |
| The Good Teacher | - Rachel Sargeant |
| For Your Own Good | - Samantha Downing |
| Choose Me | - Tess Gerritsen & Gary Braver |
| The Temple House Vanishing | - Rachel Donohue |
| Woman of the Year | - Darcey Bell |
| The Kind Worth Saving | - Peter Swanson |
| The Laughter | - Sonora Jha |
| A Quiet Teacher | - Adam Oyebanji |
| Just the Nicest Couple | - Mary Kubica |

John Borovilos



Parking Pass

71243



MANAGED PARKING SERVICES



OLD MILL
TORONTO

21 Old Mill Road, Toronto,
Ontario M8X 1G5

EVENT: Retired Teachers of Ontario - District 16

VALID: Nov. 15, 2023

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

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

Please display this pass face up on your dashboard.

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



2023 Future retirees: Rethinking retirement

"I think I'll retire bit by bit reducing workload."

1367 respondents

46 % classroom teacher

30 % administrator

12 % other school or school board staff

Time to retirement

33% next 12 months

55% 1 to 5 years

10% 6 to 10 years



Plan to continue to working in retirement

Top factors influencing timing

50% working conditions

42% health/mental health

33% economy/inflation

Freedom

tops the list of words or phrases that come to mind when education workers think about retirement

Changes to retirement timeline

24% considering retiring sooner

11% decided to delay

12% decided to retire sooner

35% no change

12% considering delaying

6% other

Financial preparedness vs Emotional preparedness

I've done some things to prepare

35% **22%**

Almost prepared

29% **22%**

I'm ready

18% **35%**

Just starting to think about it

12% **17%**

Not at all prepared

6% **4%**

"I'm planning and prepping and excited and sad too."

Career development topics of interest

48% Personal growth/learning

38% Wellbeing at work

39% Navigating a career transition

"I worked longer due to the fact that my retirement date originally fell during COVID. I wanted to retire on a high note."

RTOERO membership is free until you retire.

rtoero.ca

LAND BACK

https://en.wikipedia.org/wiki/Land_Back

“Land Back is a decentralised campaign by Native Americans in the United States and Indigenous peoples in Canada that seeks to reestablish Indigenous sovereignty, with political and economic control of their unceded traditional lands. Activists have also used the Land Back framework in Mexico, and scholars have applied it in New Zealand and Fiji. Land Back is part of a broader Indigenous struggle for decolonisation.”

What does ‘Land Back’ mean?

Written by Shaneeka Forrester for RTOERO,
Cree artist, mother and advocate from
Brunswick House First Nation, planting roots in Simcoe County, Ontario


Many of us have heard the term “Land Back” in recent years but may be left wondering what it means. What can we do to learn more, and how can non-Indigenous individuals support the Land Back movement across Turtle Island?

A common misunderstanding around Land Back is that Indigenous groups across Turtle Island want all of the country returned to them. Although there may be groups that would like to see that, the more common meaning revolves around the re-establishment of Indigenous sovereignty across Turtle Island.

Land Back was initially about raising awareness of broken treaties, land agreements and disputes over unceded territory. Indigenous communities wanted to regain control over their lands in all aspects without political interference.

Over time, Land Back has evolved into a larger movement encapsulating many aspects of reclamation in Indigenous communities. Artist Isaac Murdoch stated, “Land Back is people returning back and finding their place in those systems of life.” Many individuals express a process of reconnecting when using the term.

Land Back has become a powerful phrase being used across North America by Indigenous communities – igniting pride, connection and joy while individuals actively combat the effects of assimilation and colonialism.

Non-Indigenous individuals can support Land Back movements across Turtle Island by taking time to listen to the full interpretation of the term in the context it is being used. The Land Back movement can mean many different things to Indigenous communities, since the movement has become so large and encapsulates many pieces. When listening to and learning from Indigenous communities, it is 

always important to remain respectful, open and ask questions when it is appropriate to do so.

Additional Resources:

TVO



Turtle Island is what some Indigenous peoples call North America, but it's so much more. Derived from creation stories, the term has become an act of resistance after centuries of settler colonialism.

<https://www.tv.org/video/what-is-turtle-island>

David Suzuki Foundation



We are nature. All people, and all species. We are interconnected with nature, and with each other. What we do to the planet and its living creatures, we do to ourselves. This is the fundamental truth guiding our work at the David Suzuki Foundation.

<https://davidsuzuki.org/what-you-can-do/what-is-land-back/>

Yellowhead Institute



Yellowhead Institute is an Indigenous-led research and education centre based in the Faculty of Arts at Toronto Metropolitan University. The Institute privileges Indigenous philosophy and amplifies Indigenous voices that provide alternatives to settler colonialism in Canada today. Rooted in community networks, Yellowhead offers critical and accessible resources to support the reclamation of Indigenous land and life.

<https://cashback.yellowheadinstitute.org/>

Landback



LANDBACK is a movement that has existed for generations with a long legacy of organizing and sacrifice to get Indigenous Lands back into Indigenous hands. Currently, there are LANDBACK battles being fought all across Turtle Island, to the north and the South.

<https://landback.org/>

On April 24 and 25 the RTOERO board of directors and political advocacy committee members met with federal MPs and government officials in Ottawa for a second time. During this Advocacy On The Hill event, RTOERO hosted a reception and 20 meetings; meeting with a total of 47 MPs, senators and government staff.



Seniors and Aging - Vision Care It's Your Health

The Issue

As people get older, it is normal for their vision to change. However, there are steps you can take to preserve your eyesight and improve your vision - an important part of staying safe and independent.

Background

The effects of aging on vision can range from mildly irritating changes to serious eye diseases. Changes may include:

- Difficulty reading small print;
- Taking longer to adjust from light to dark;
- More sensitivity to glare from sunlight or unshielded light bulbs;
- Loss of depth perception, which makes it difficult to judge distances;
- Difficulty in seeing contrasts and colour;
- Dry eyes; and
- Tearing or watery eyes.

Because vision is so vital to daily living, it is important to recognize the changes. Having your eyes examined regularly can help to detect problems early on and help maintain good vision.

For most seniors, normal age-related vision loss can be corrected with glasses, medication, or surgery. Even with more serious conditions, using vision aids and making changes to their homes and routines can help seniors stay safe and independent. There are also many services available to help seniors adjust to vision loss.



Symptoms of Vision Loss

As you age, you or someone else may notice that you are experiencing symptoms of vision deterioration.

Signs include:

- Squinting and/or a greater sensitivity to light;
- Choosing bright over dull coloured objects or clothing;
- Spilling food or drinks because you misjudge where items are;
- Finding it hard to copy from written texts;
- Becoming clumsy, such as having difficulty threading a needle or buttoning a shirt;
- Seeing flashes of light or rapid movement from the corners of your eyes;
- Having difficulties with driving at night;
- Experiencing uncontrolled eye movement;
- Making driving mistakes, such as missing street signs or traffic signs; and
- Falling because of a missed step or an unseen object on the floor.

Serious Health Effects of Vision Loss

In addition to the above changes and symptoms, there are several diseases and conditions that can affect vision.

Cataracts

Cataracts are a gradual clouding of the natural lens of the eye, preventing light from reaching the retina. The clouding may prevent you from being able to read or drive unless the cataract is removed. Fortunately, this is one of the most successful surgeries done in medicine today and is quite common.



Floaters

Floaters are tiny spots or specks that float across your field of vision. They are often normal and sometimes moving the eye around will make the spots shift out of your central vision. However, if you notice a sudden change in the number or types of spots, or if they come with light flashes, you should see your eye doctor as soon as possible. They may be signs of a serious eye disease.

Glaucoma

Glaucoma develops when the pressure within the eye starts to destroy the nerve fibres within the retina. If not treated early, glaucoma can cause vision loss and blindness. Because most people have no early symptoms, regular eye examinations are required to detect it. Treatment may include eye drops, medication, or surgery.

Age-related macular degeneration

Macular degeneration occurs when the macula (the central part of the retina responsible for sharp focus) is damaged. This damage may be the result of many factors, including aging, and it causes permanent loss of central vision. Regular eye exams can detect the disease early on and laser treatments can slow down the central vision loss.

Diabetic retinopathy

As the name suggests, this is an eye problem linked to diabetes. Changes to the blood vessels caused by diabetes can starve the retina of oxygen. This condition can go through many stages and can result in blindness. Symptoms include cloudy vision and seeing spots. If you have diabetes, be sure to have regular eye examinations and tell your eye specialist that you are diabetic. Treatment can slow down vision loss. Laser treatment in the early stages is often successful.

Minimizing Your Risk

There are many steps you can take to protect your vision.

- If you are over the age of 45, have your eyes examined on a regular basis.
- If you suffer from dry eyes (gritty, itchy, or burning), a

home humidifier and eye drops may help. In a few serious cases, surgery may be needed to correct the problem.

- If your eyes water, it may be that you are more sensitive to light, wind, or temperature change. Simply shielding your eyes or wearing sunglasses may solve the problem. However, this condition may be the result of an eye infection, eye irritation, or a blocked tear duct, all of which can be treated. See your doctor to find out the exact cause and treatment.
- Turn on the lights. Seeing better can sometimes be as easy as changing a light bulb to one with a higher wattage. Putting 100 or 150 watt bulbs in your lamps can reduce eye strain. Just make sure the fixture is designed for that wattage. Bright light is important in stairways to help prevent falls.
- Don't smoke. Smoking tobacco is a major risk factor in the early onset of age-related macular degeneration.
- Reduce glare as much as possible by using good lampshades, glare shields on computer monitors, and sunglasses. Sunglasses should provide 99 to 100% UV-A and UV-B protection. UV rays can harm your eyes even on a cloudy day.
- Protect your eyes from accidents in your home.
- Put a grease shield over frying foods.
- Make sure spray cans and nozzles are pointed away from you when spraying.
- Wear safety glasses in the workshop and when using chemical products such as ammonia.
- Be careful of a recoil when using bungee cords.
- Eat your carrots. A daily dose of the vitamins and minerals found in melons, citrus fruit, carrots, spinach, and kale may help slow the progress of age-related eye diseases such as macular degeneration, glaucoma, and cataracts.



-
- Don't drive at night if you have problems with depth perception, glare, or other vision difficulties.

Government of Canada's Role

The Public Health Agency of Canada is committed to promoting and protecting the health and well-being of Canadians. Its Division of Aging and Seniors in particular, disseminates information on healthy aging and encourages seniors' health promotion.

Need More Info?

For more information on eye care for seniors, contact the following:

Vision Care Info-sheet for Seniors

<https://www.canada.ca/en/health-canada/services/healthy-living/your-health/lifestyles/seniors-aging-vision-care.html>

Canadian Ophthalmological Society

www.eyesite.ca

Canadian National Institute for the Blind

www.cnib.ca

Telephone: (416) 486-2500

Or visit:

The Public Health Agency of Canada's Division of Aging and Seniors Web site at:

www.phac-aspc.gc.ca/seniors-aines/

Health Canada's Seniors section at:

www.hc-sc.gc.ca/jfy-spv/seniors-aines_e.html

For additional articles on health and safety issues go to the It's Your Health Web site at:

www.hc-sc.gc.ca/jfy-spv/seniors-aines_e.html

You can also call toll free at

1-866-225-0709 or TTY at 1-800-465-7735.

Original: October 2006

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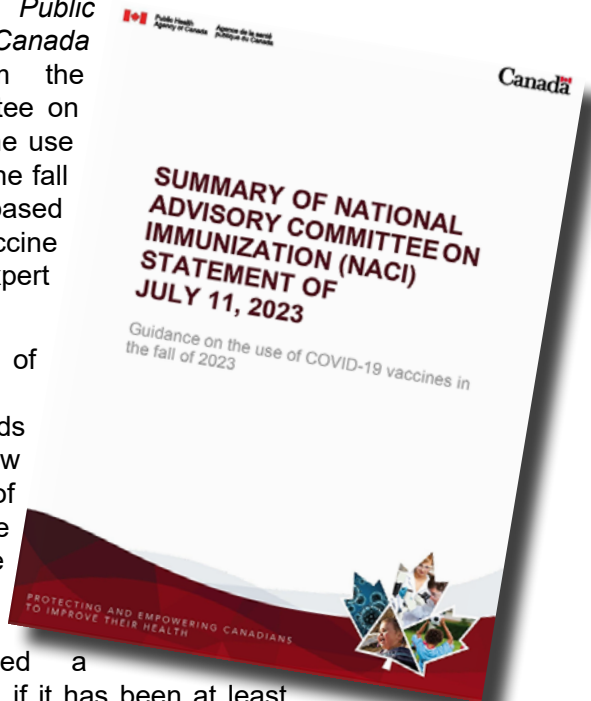


LATEST COVID IMMUNIZATION RECOMMENDATIONS

On July 11, 2023, the *Public Health Agency of Canada* released guidance from the National Advisory Committee on Immunization (NACI) on the use of COVID-19 vaccines in the fall of 2023. This guidance is based on current evidence, vaccine principles and NACI expert opinion.

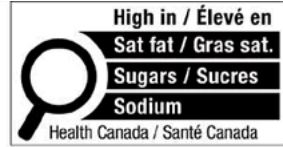
• Beginning in the fall of 2023:

- NACI recommends a dose of the new formulation of COVID-19 vaccine for people in the authorized age groups who have previously received a COVID-19 vaccine, if it has been at least 6 months since the last COVID-19 vaccine dose or known SARS-CoV-2 infection (whichever is later).
- Immunization is particularly important for those at increased risk of COVID-19 infection or severe disease, for example:
 - Adults 65 years of age or older
 - Residents of long-term care homes and other congregate living settings
 - Individuals with underlying medical conditions that place them at higher risk of severe COVID-19
 - Individuals who are pregnant
 - Individuals in or from First Nations, Métis and Inuit communities
 - Members of racialized and other equity-deserving communities
 - People who provide essential community services.



Source: Summary Of National Advisory Committee On Immunization (NACI) Statement Of July 11, 2023 | <https://www.canada.ca/en/public-health/services/immunization/national-advisory-committee-on-immunization-naci.html>

Front-of-package nutrition labelling



will help you quickly and easily identify foods high in saturated fat, sugars and sodium

A diet high in saturated fat, sugars and sodium is a major risk factor for obesity, heart disease and diabetes

8 in 10 Canadians

say **nutrition is important** when choosing foods, but...



SATURATED FAT

1/3 of the **fat** we eat comes from **snacks and fast food**



SUGARS

2/3 of **prepackaged foods** in the grocery store have **sugars** added to them



SODIUM

3/4 of the **sodium** we eat comes from **prepackaged and processed foods**



canada.ca/en/health-canada/services/food-labelling-changes/front-package



**RTO
ERO**

22 Etobicoke & York
23 North York
24 Scarborough/East York
16 Toronto

There are four RTOERO Districts in Toronto with the legacy names of Metropolitan Toronto prior to amalgamation in 1997.

Our four districts serve **all** education employees retired from educational institutions in Toronto. We welcome retirees from public/Catholic/French/private schools; universities and colleges; aboriginal schools; and, early childhood education centres.

Visit their individual websites.

Etobicoke and York – District 22

District 22 serves RTOERO members in the western portion of Toronto.
<https://district22.rtoero.ca>

North York – District 23

District 23 serves RTOERO members in the northern portion of Toronto.
<https://district23.rtoero.ca>

Scarborough and East York – District 24

District 24 serves RTOERO members in the eastern portion of Toronto.
<https://district24.rtoero.ca>

Toronto – District 16

District 16 serves RTOERO members in the central portion of Toronto.
<https://district16.rtoero.ca>

Other districts nearby:

Durham District 28 - <https://district28.rtoero.ca>

Peel District 39 - <https://district39.rtoero.ca>

York District 34 - <https://district34.rtoero.ca>

There are 51 Districts across Canada. Check them out here:

<https://rtoero.ca/about/rtoero-districts/>

Members are welcome to join any district in Canada. If you move to a new address, there is a district for you – just let RTOERO know. Stay in touch with former districts through their websites. Moving out of Canada? Your district's magazine is online.



On April 24 and 25, 2023, the RTOERO board of directors and political advocacy committee members met with federal Members of Parliament and government officials in Ottawa for a second time. During this Advocacy On The Hill event, RTOERO hosted a reception and 20 meetings; meeting with a total of 47 MPs, senators and government staff.

Each team spoke about the need for:

- a comprehensive seniors' strategy (<https://rtoero.ca/giving-back/advocacy/>);
- a greater focus on health care training and services for older adults; and,
- to take actions to improve environmental stewardship.

Policy makers are well aware that the population of seniors is growing and that their needs have to be addressed. They showed a strong interest and asked for more information about:

- the UN Convention on the Rights of Older Persons; (<https://rtoero.ca/a-united-nations-convention-on-the-rights-of-older-persons-to-combat-ageism-and-protect-seniors/>);
- the work the RTOERO Foundation does with Dr. Paula Rochon—RTOERO Chair in Geriatric Medicine at the University of Toronto (<https://rtoero.ca/rtoero-foundation/our-work/ended-chair/>); and,
- aging at home, financial security and prescriptions drugs coverage.

RTOERO left a positive impression while representing our 83,000+ members across Canada. We continue to build awareness and create connections one step at a time by sharing our concerns, and offering our expertise, to help improve the wellbeing of Canadian seniors.

To read RTOERO's Advocacy positions, go to:

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

SCHOLARSHIP NOTICE

RTOERO believes in the power of our community to secure a better future, and is committed to helping secure better futures for students, for each other, and for seniors in Canada.

One of the ways we work towards achieving this goal is through our post-secondary scholarship program, established with reference to our strategic goal: ***To improve the lives of members and seniors.***

The RTOERO 2024 SCHOLARSHIP APPLICATION will be available on the RTOERO website.

**Watch for an RTOERO email announcement
OR check this website.**

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



RTOERO Travel Insurance WEBINAR

Thursday, September 21 from 1:00pm to 2:15pm ET

This webinar focuses on the golden rules for travel, important insurance considerations before travelling, what your policy can do and some things it cannot. Presentation to be followed by Q&A.

Shane Thom, a member of Intact's Direct Distribution Travel division, provides oversight and leadership to a team accountable for financial institution relationships and large external partnerships. An insurance industry veteran with 20 years of experience, Shane started his career working at Johnson Inc, *specifically with a focus on the RTOERO program*. He has since held a variety of progressively senior roles working across multiple Travel and Group Benefits divisions within Johnson & RSA, and currently holds the position of Director, Strategic Relationships & Project Ops at Intact. Shane has been an active member of the Travel Health Insurance Association (THIA) for nearly 15 years, and has served within multiple Committees and as a part of THIA's leadership council.

A later recording may be available at: <https://rtoero.ca/category/webinar/>
The PDF version of this webinar may be posted later.

YOU CAN PLACE AN AD ON THE RTOERO WEBSITE

As part of RTOERO's commitment to members, RTOERO provides you the opportunity to post your classified advertisements, free of charge.

Title: Make your own

Categories: Reunions, Paid Jobs, Voluntary Jobs, Travel, For Rent, For Sale, Services, Other

Choose where to post your ad: Any or all RTOERO Districts

Provide a Description: Up to 1000 words

Provide your Contact Information:

Choose the language: English, French

Go To: <https://district16.rtoero.ca/classified/>



SENIORS SCAM ALERT ~ BEWARE

Artificial Intelligence (AI) is now used to mimic relatives' voices to scam seniors. This is a variation of the known grandson/daughter, niece/nephew telephone scams targeting seniors. Thousands lost already!

Goodwill Report ~ Wendy Blain ~



I have had the privilege of working in partnership with Marjorie Blake over the past few months as we transition the role of Goodwill. I am hoping we will remain partners well into the new year, as the learning I am benefiting from by having Marjorie at my side (literally and metaphorically) is priceless.

In the past three months, Marjorie and I have participated in honouring 59 members who crossed the threshold of 80, 4 members who turned 90, and 4 folks in our membership who reached the milestone of 100+.

We have also grieved the loss of 43 members over the past three months, sending cards of condolences to family and friends. We share in the mourning of the loss and we celebrate the decades of service those members shared within the communities they served.

YOU CAN GET OUR NEWSLETTER...

...as a **PDF** on your **COMPUTER** or your **MOBILE** or **HARDCOPY**



RTOERO Toronto District 16 maintains its own mailing list for both versions - we just need to know your preference directly. Contacting the national office may not register your wishes.

- To continue receiving your HARD COPY - Do Nothing
- To begin receiving emails regarding the PDF available on-line restart your hardcopy:

Contact the editor at ejoan1676@gmail.com

TWO COPIES IN YOUR HOUSEHOLD?

For environmental goals, we have removed one copy of the Newsletter where two had been sent to the same address. If you wish your hard copy to be reinstated, please contact the editor as above.

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.

Harriet Ades	Barthelmy Gaspard	Theresa Moher
Jeremy Agar	Mary Gillis	Jane Munro
David Armitage	Beverly Graham	Lois North
John Baker	Dorothy Higgins	Patricia Oldaker
Dan Blachford	Audrey Hinkson	Lynette Padarath
Raymond Richard	Beverly Johnston	John Penny
Bilkszto	Karen Jordan	Abraham Persofsky
Liora Blower	Linda Judelman	Rhena Petch
Lucy Bowers	Maureen Kelly	Ralph Peters
Grace Brooks	William Kemp	Frances Petersiel
Julia Cardone	Diane Letsche	Ronald Read
Lilian Carnovale	Frank Lusina	Nancy Sinclair
Marilyn Cooper	Arthur MacRae	Lise Sullivan
William Doyle	Susan Martin	Margaret Thompson
Eileen Dykes	Susan Mason	Terese Truchan
Ruth Eglitis	Joan Melanson	Stephanie Wellis
Jeri Elliott		Catherine Wilson



RTOERO Toronto District 16 Executive: 2023/24

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VACANT

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1-877-812-7989

www.otpp.com

OMERS

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416-369-2400

www.omers.com

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1-800-361-9888

www.rtoero.ca



Visit us at

← <https://district16.rtoero.ca> →



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. Our email service informs you 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
Technical support: Bill Menagh

Submissions:

Mid-month of August, November, February, May

Mailings:

Mid to late September, December, March, June

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 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.

REMEMBER!

To provide or update your email address, email membership@rtoero.ca or call 1-800-361-9888

You can easily manage your preferences your email preferences by clicking on the subscription preferences link included at the bottom of every RTOERO eblast.



Remembering When ~ Fall Crafters, 2012



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

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