

New



ACTIVITIES
*From Members
For Members*

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**RTOERO NAME CHANGE
RATIONALE ~ Page 3**

**From the Editor
~ Joan Elliott ~**



As our 50th Anniversary year ends, it is time to reflect on the way forward. The RTOERO website states that the mission is to *“improve the lives of our members and all seniors and use our collective voice to advocate on issues affecting seniors’ lives”*. In support of this mission, one of the positions on the executive is that of Chair of Political Advocacy as outlined in the District Governance Document and supported by the RTOERO Board of Directors. The position is designed to help districts continue the RTOERO mission at the local level. See page 12 for RTOERO’s Vibrant Voices position paper.

Those who have gone before us had a vision, and through their advocacy, we enjoy such privileges as pensions, health care, and drug coverage, to name a few. There is danger in complacency, in assuming that the heavy lifting is done and all will continue – that the pension cheques, the health care and related services, and a sustainable environment, will always be there.



We can all be inspired to become involved at some level. Remember the issues relating to retirement and the long-term care homes that came to light during the COVID lockdown? How shocked we all were concerning the lack of accountability and oversight. Public outcry and advocacy are creating changes and improvements which we one day may benefit from. Current pension issues are another area to be watched carefully. Political control of pensions and their investments is a current issue.

Recently, in support of the Advocacy position and to offer guidance, the services of Dave Meslin, a career activist and best-selling author of *Teardown: Rebuilding Democracy from the Ground Up*, was engaged as part of the Vibrant Voices Advocacy* webinar series. The recording is available in the learning community RTOERO Learning, where his nine considerations for community advocacy are explored. To view this recording, go to:

<https://rtoero.ca/how-to-be-a-changemaker-advice-from-a-career-activist/>

As we ponder RTOERO's continued advocacy for seniors, consider contacting our President to make your concerns known, and offer to join the Political Advocacy committee to help RTOERO meet it's goals on behalf of Canada's older citizens.

DID YOU KNOW?

Members 'of a certain age' will know RTOERO's original name: ***The Superannuated Teachers of Ontario***, also known as ***STO***. Shortly after, officially bi-lingual, ***ERO*** was added: ***Les enseignantes et les enseignants retraités de l'Ontario***

Why this name, you ask? In the day, the teachers' pension plan was known as the Teachers' Superannuation Fund and retirees were considered superannuated.

RTOERO has always been of the mind that one of its functions was to give back to the community; and, under the organization's acronym, ***STO*** lent itself to this purpose via: ***Service to Others (STO)***.



President's Message ~ Ruth Baumann ~




As 2023, our 50th Anniversary year draws to a close, I would like to share some reflections on our challenges and successes.

Although we continued to be challenged by the pandemic and health issues, we adjusted by conducting executive meetings online and now employing a hybrid system for those who cannot attend in person. Although most of our activity groups returned to meeting in person, a few offer the option of participating via Zoom.

2023 saw the return of many of our usual activities, including theatre trips to Stratford, Shaw and St. Jacobs, and the very popular Travelogues. New activities, such as tours of the Aga Khan and Gardiner museums and the Picnic at Ward's Island, celebrated our anniversary year and were well received by our members.

I want to thank the district executive, the conveners of our activities and the organizers of events for their efforts over the past year. District 16 would have been a dull place without their time and energy.

Due to a requirement from the RTOERO Board of Directors (to remain compliant as a not-for-profit organization), we are in the midst of a program to reduce our financial reserve. As a result, we have subsidized some of our events, such as the Spring Luncheon, the Ward's Island Picnic and the Luncheon at the Craft Sale. Attendance has grown with each event.

Now, looking forward to 2024, there will be some new initiatives such as removing the membership fee for those enrolled in the RTOERO benefits plan. So that you know, information about this will be sent to members shortly. Membership in RTOERO is open to anyone in Canada who has been employed in the education field in any capacity. If you know someone looking for an excellent post-retirement benefits plan with very competitive travel insurance, encourage them to contact RTOERO. Their enrolment will also allow them to participate in a district's activities. Members who are insured elsewhere but want to participate in our activities will continue to pay a modest annual fee. Word of mouth is very important for the organization to reach 

those who are about to retire, and your assistance would be much appreciated.

While the holiday season is a joyous time for many, it can be a time of anxiety and loneliness for others. Please reach out to your friends, neighbours and colleagues to wish them well, include them in your activities, and support them when needed.



RTOERO NAME CHANGE RATIONALE

Editor: *One of the most exciting presentations at the Fall Forum was on The Organizational Naming Process. There is concern that our present name, RTOERO, still identifies us as the Retired Teachers of Ontario when, in fact, we have members who are NOT retired, Not teachers, and Do Not live in Ontario.*

In the face of increasing competition, we must attract new members to ensure the funding of our benefit plan at a healthy level.

*As the renaming process is underway, comments regarding the need would not be constructive. You are invited to participate by emailing your suggestions to president16@districts.rtoero. **Please put “RTOERO Renaming” in the subject line.***

We hope that the history we provided over the past year will help members understand that the organization is adaptive and dynamic. Please read on.

RTOERO NAME CHANGE RATIONALE

Change can be difficult – so why are we looking to change a name that has served our organization for 55 years? Here is a bit of context and background:

In 2018-2019, we engaged in extensive consultation with members and districts to define our “brand” – the unique value we bring to members and Canadian society. As part of that process,



we heard very clearly that our name – The Retired Teachers of Ontario/Les Enseignantes et Enseignants Retraités de l’Ontario – no longer accurately represents our organization for the following reasons:

We now have members and districts all across Canada – not only in Ontario. Our members are from the broader education community – early childhood education, schools and school boards, post-secondary and more, in academic, administrative and support roles. Members don’t have to be retired to join – they can begin to enjoy the member benefits while they are working.

In 2019, we launched the new brand visuals and materials, but we knew that we would need to complete the rebrand by addressing the organizational name. In the interim, we have been using RTOERO as our name.

Our organizational name is our calling card, and it has a big job to do:

- Our name needs to help us tell our story today and in the future.
- It needs to express who we are and create a sense of what we believe.
- It needs to suit our current members, but it also needs to help us connect with future members in an increasingly competitive landscape.

A new name for our organization needs to meet a number of vitally important criteria. A new name will:

- Need to “work” in both English and French
- Need to feel like us
- Be distinctive and “ownable” – we must be able to legally register it for our use across Canada
- Remain apt as our organization grows and evolves in the future

Some members might think that we can continue to go along using “RTOERO” as our name. Here are some of the reasons this is not a workable long-term solution:

- RTOERO is unwieldy as a name – it’s six letters, so it’s cumbersome to pronounce. Many people try to turn it into a word – and try to pronounce it as Arturo or Arteero, for example.



- When people see RTOERO, they ask what the acronym stands for – and we're right back to the name that does not fully fit our organization any longer.
- Many people get confused between RTOERO and RTIP – and end up joining our competitor when they think they are joining us.
- The Retired Teachers of Ontario/Les Enseignantes et Enseignants Retraités de l'Ontario is still the legal name of our organization – we need to have consistency between our legal name and the name we use day-to-day.

A few other things to consider:

- This is not the first time our organization has undergone a name change. Until 1998, we were known as The Superannuated Teachers of Ontario.
- Members have strongly told us that “inclusion” is an important value of our organization. So, we really need a name that includes all current – and future – members.

The process we are using to develop a new name prioritizes the perspectives of our members and districts. Throughout the fall, we are gathering members' perspectives in many ways:

- Session at Presidents Workshop to gather input about concepts important to our identify as an organization – September
- Session at Fall Forum to gather input on key questions related to our organization -- October
- Member survey – November
- District input on discussion questions – November - December
- Input sessions with RTOERO committees and partners – November onward

All of this input will help to shape the next steps of the process. And we will continue to communicate with districts and members throughout the process.

The passion that our members have for our organization is truly one of our strengths. You can be assured that everything about our organization that matters to you will only be enhanced by a new name that helps us to be more effective in telling our story to current and future members – as well as to our many partner organizations, government officials and other stakeholders.



Report of the Second Vice President ~ Michelle Blaise ~



Lately, I have been thinking about all the stuff I have accumulated over my lifetime. What do I really need? What do I really love? And what to do with everything else?

My mom (who turned 80 over the summer) has decided to move from the house that she and my dad lived in for thirty years, to a one-bedroom apartment in a seniors' building. Aside from good memories, her home is chock-a-block with stuff. Don't get me wrong, my mother is very neat, but her house (like mine) has a lot of storage!! As a science teacher, when I think of my multiple cupboards, closets, and drawers, I'm reminded of the Kinetic Molecular Theory because – just like gases – our stuff tends to expand to fill whatever space is available.

Though she had been thinking about moving for about a year, once she made the decision, things happened fast, and my mom had less than two months to dispose of (donate, sell, gift, and garbage) almost two thirds of her possessions and pack the rest. Needless to say, it was stressful, emotional, and exhausting for her. Lately, she has been telling everyone who will listen, to start the process of downsizing early, long before you sell your house and sign the lease on a smaller place.

I did a little research and found out that the Swedes have a name for what my mother is going through: *döstädning*. Literally meaning “death cleaning,” *döstädning* is the process of gradually freeing yourself of non-essential possessions before you die – so that your loved ones won't have to do it afterwards. Here are seven steps to get your *döstädning* started.

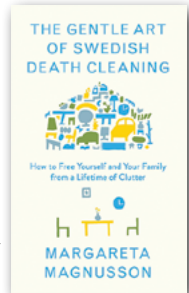
1. Tell your loved ones what you are doing and why. That way, they can become involved in the process, share memories, and let you know which items they would like to keep when you are ready to part with them.
2. Start with less personal items, like clothes that don't fit or books you'll never read again. Share these items with family or friends, sell them at a yard sale, or donate them to charity.
3. Gradually gift away more important personal items (like the handmade quilts your grandmother made) to people who will love them as much as you do.



4. It's okay to keep things that have sentimental value, but do you need to keep the physical object? What about taking a photo instead? (I recently did this with my old high school letter jacket that my mother wanted to return to me!)
5. Get stuff out of the house as soon as possible – out of sight, out of mind!!
6. File important documents and shred the rest. This is a good time to make a hard copy of all of your computer passwords. Make sure that your loved ones know where to find the documents they will need after your death.
7. Declutter regularly. It will make downsizing much easier.

And so, taking my mother's advice, I have decided to take stock of my own cupboards, closets, drawers, and boxes. And you know what? Everyday döstädning is so satisfying, I think it needs a new name. How about livsstädning – cleaning for life!

For more information, check *The Gentle Art of Swedish Death Cleaning: How to Free Yourself and Your Family from a Lifetime of Clutter* by Margareta Magnusson.



Benefits Report ~ Yvonne Lee ~

Supplemental Trip Cancellation And Trip Interruption Plan For Extra Coverage



The RTOERO travel plan provided with the extended health care plan includes coverage for up to \$6,000 per insured, per trip for eligible expenses when you cancel, interrupt, or delay your trip due to one of the covered reasons.

You can now **supplement** this existing coverage when your trip value exceeds \$6,000 per insured as follows:

- Purchase the *supplemental* trip cancellation and trip interruption plan for a specific trip for coverage up to \$12,000 per insured for that specific trip.
- Choose single, couple or family coverage.
- Read the Entente Insurance Program booklet for full details, as coverage is subject to the same terms and conditions as the Trip Cancellation and Trip Interruption Insurance Plan Certificate of Insurance of the RTOERO travel plan of your booklet – rtoero.ca/resources/communique-insurance-plan-updates.

Supplemental travel plan for extra days

The extended health care plan provides coverage for up to 93 days per insured person, per trip. *You can easily add coverage for extra days beyond those 93.*

- Customizable based on your needs – add five more days of coverage to extend trips up to 98 days, or extend your coverage in 15-day blocks.
- Staying longer? Extend coverage while you're already on vacation.
- Come home early? Downgrade if needed and receive a partial refund.
- Premiums are added to your regular monthly payment and deducted in equal monthly installments.

Learn more

- For full details, including the premiums and application form, go to rtoero.ca/insurance/supplemental-travel.
- Purchase the coverage or get your questions answered by a licensed Johnson Insurance representative by calling 1-877-406-9007.

Trip cancellation and trip interruption coverage for RTOERO members who are not in the extended health care plan is also available. To learn more, go to rtoero.ca/insurance/trip-cancellation-interruption.

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. ("JI"). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations, and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.



Appreciating Executive Service



Billie Anne Robinson

Billie Anne Robinson has served on the District 16 executive as a member at large, and we thank her for her support and contributions as she resigns to pursue other interests.

Travel Advice & Advisories

The Government of Canada provides Travel Advice and Advisories to help you to make informed decisions and travel safely while you are outside Canada. Check this page for your destination often, because safety and security conditions may change:

[https://travel.gc.ca/travelling/advisories*](https://travel.gc.ca/travelling/advisories)

A risk level is our official measure of the safety and security of a destination, country or region. There are four risk levels:



Exercise normal security precautions

Take similar precautions to those you would take in Canada.



Exercise a high degree of caution

There are certain safety and security concerns or the situation could change quickly. Be very cautious at all times, monitor local media and follow the instructions of local authorities.

IMPORTANT: The two levels below are official Government of Canada Travel Advisories and are issued when the safety and security of Canadians travelling or living in the country or region may be at risk.



Avoid non-essential travel

Your safety and security could be at risk. You should think about your need to travel to this country, territory or region based on family or business requirements, knowledge of or familiarity with the region, and other factors. If you are already there, think about whether you really need to be there. If you do not need to be there, you should think about leaving.



Avoid all travel

You should not travel to this country, territory or region. Your personal safety and security are at great risk. If you are already there, you should think about leaving if it is safe to do so.

*Countries are listed and tagged individually

Stay connected

Whether planning a vacation or living outside Canada, sign up for the *Registration of Canadians Abroad* service, which allows you to be notified in case of an emergency abroad or personal emergency at home.

Follow X, Facebook and Instagram, or subscribe to our daily Travel Updates to receive emails on changes made to Travel Advice and Advisories.



**RTOERO
TORONTO DISTRICT SIXTEEN
NEW MEMBER BREAKFAST
SEPTEMBER, 2023**

Photos: Michelle Blais







Political Advocacy/Pension

Older adults are the fastest-growing age group in Canada. With our members and partners, RTOERO advocates for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

Key issues include:

National Seniors Strategy

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

Geriatric Healthcare

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

Environmental Stewardship

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

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



To support its advocacy, RTOERO will help sponsor, in May 2024, ***The Future of Aging Summit*** that will bring together experts and thinkers from various sectors to tap into attendees' combined wisdom and ingenuity to uncover cross-sectoral solutions that embrace longevity and focus on life quality. Although a conference for professionals, members may still have an interest in how RTOERO plans for future advocacy. One can register for updates and we'll keep you posted:

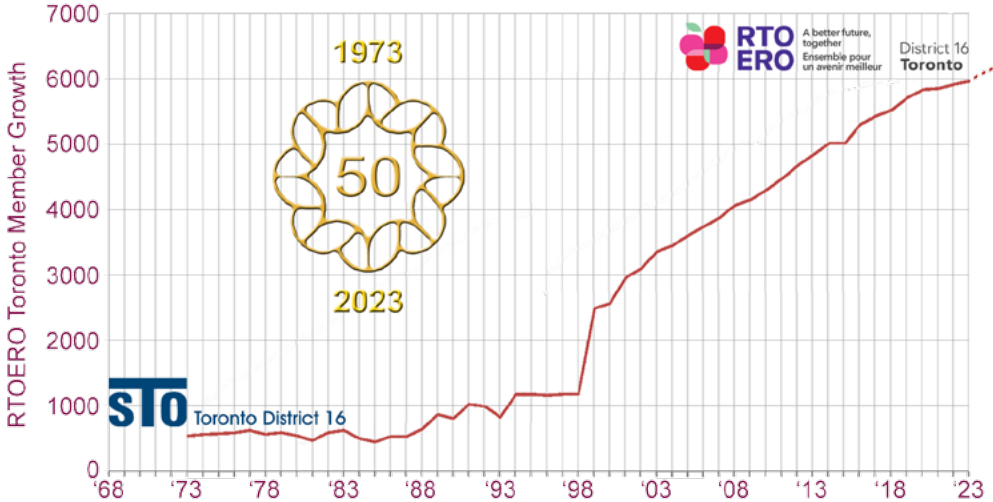
<https://agingsummit.rtoero.ca/>



Toronto Membership ~ November 1, 2023








Retired Members: 5970 | Active Members: 361

With 50 successful years, we continue service to educators.



50 Years Service to Retired Employees of the Education Community

Landmark Years:

-  1968: arising from an OTF committee concerned with pension issues RTOERO becomes an independent voice for retired teachers
-  1973: RTOERO initiates its district structure; Toronto District 16 Begins
-  1979: First Toronto District 16 Newsletter
-  1997: Ontario Teachers' "Days of Protest"; membership jumps
-  2000: Toronto District 16 initiates it's own web presence
-  2002: First annual Toronto District 16 New Member Breakfast
-  2023: 50 years of service in Toronto and still growing



The RTOERO Foundation Invites You to Chime In

Chime In is a regularly scheduled, weekly chat for RTOERO members to engage in open discussion and social connection with one another. Participants might decide to focus on a particular topic each week, or simply chat with folks who share similar interests and hobbies.

Participants are placed in breakout groups of three or four people to allow for better conversation and connection. Each chat session offers two breakout groups so participants have a chance to meet lots of new people.

There are two different Chime In sessions each week hosted by Foundation volunteers.

Participants can join using Zoom or can call in by phone.

Sign up for one or more of these free, weekly sessions:

English: Wednesday from 1 – 2 p.m. ET Register now

French: Wednesday from 10 – 11 a.m. ET Register now

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

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

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

Register at:

<https://rtoero.ca/rtoero-foundation/get-involved/chime-in/>



RTOERO 2024 Benefits

RTOERO GROUP BENEFITS PARTICIPANTS DO NOT PAY A MEMBERSHIP FEE

The RTOERO elected board of directors sets the premium rates, based on recommendations from the Benefits Committee. RTOERO uses all premiums exclusively to provide the most comprehensive and affordable benefits possible for our members. With the long-term stability of our plans in mind, rates are reviewed annually.

Members have the opportunity to suggest changes to the plans. To do this for 2025, it is advised that a member inform the Benefits Committee immediately at info@rtoero.ca.

For 2024, there is no premium increase for the Extended Health Care and Hospital and Convalescent Care plans. The Dental plan has an increase of 8.5% necessary to align with the significant Canada-wide rise in dental fees for 2024.

Here are some reminders:

1. File your claim within 6 months of cost being incurred
DO NOT WAIT UNTIL THE YEAR END
2. Put the PDF version of Entente (complete benefits details) on your mobile when you travel. (The 2024 edition will be available in the new year at: <https://rtoero.ca/resources/communique-insurance-plan-updates/>)
3. Always carry your Benefits Card with you
4. Sun Life regularly looks at the claiming and administrative practices of medical and dental healthcare service providers, and pharmacies. Sometimes, their review can lead to a “delisting”. If you receive healthcare services or supplies from a delisted provider, we will not reimburse you for your expenses. We encourage you to check the list of the Excluded Providers before making an appointment.



••••• 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 IS 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



Our last ride of this year was on Tuesday, October 3. Please stay tuned for our 2024 Cycling Club dates and times in our spring newsletter.

I look forward to seeing you in the spring of 2024!

Happy Cycling,

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 • • • • •



WE START AGAIN ON DECEMBER 5, 2023

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 1:30h à 2:30h**, 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 RTOERO non-fiction book club meets on the second Tuesday of every month from 1:30 - 3:30pm at Holy Rosary Parish Hall.

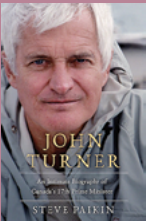
Group members select and present books which are available through the Toronto Public Library system. We have had lively discussions on a range of formats from autobiographies to political, social and environmental topics, including significant Canadian content.

Norm Black:
nrmnblack@gmail.com

Beth Mills:
adele.b.mills@gmail.com



January 9 - *John Turner: an intimate biography*
by Steve Paikin



February 13 - *The Salt Path: the uplifting true story*
by J.B. McKinnon

March 12 - *The Art Thief: a true story of love, crime and a dangerous obsession*
by Michael Finkel



April 9 - *The Heat Will Kill You first: life and death on a scorched planet*
by Jeff Goodell

Westend Book Club

The West End Book Club meets the fourth Tuesday of the month, except July, August, and December, at 1:30. We will have two hybrid groups: one in person at Holy Rosary, the other on Zoom. We discuss the same book at the same time. You choose which group you prefer. A message is sent the Sunday before the meeting with a reminder of the name of the person presenting, the name of the book, and it will include a Zoom link . If you wish to join please contact Phyllis.



Phyllis Goodfellow, Cindy Shore-Beauvais, Steve Feldman
vsfeldman239@gmail.com



January 23 - *Corrections in Ink*
by Keri Blakinger



February 27- *What Strange Paradise*
by Omar El Akkad



March 26 - *Homecoming*
by Kate Morton



April 23 - *Hang the Moon*
by Jeannette Walls

Italian Group

The Italian Group meets on Zoom for an hour on the last Monday of the month at 1:00pm. During the warmer months we meet in person to enjoy a friendly chat and beverage on a patio. New members with intermediate to advanced Italian speaking skills are most welcome. Contact Mara by email to receive notifications.



Mara Santarossa
marasantarossa@hotmail.com

• • • • • Financial Group • • • • •



We meet on the 4th Thursday of the month from 4:30-6:00pm at my house. (Dec.21 (Party))

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

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

Lone Smith

416-841-6496 | smithlone68@gmail.com

• • • • • 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 10:30 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 December. We meet for an early matinee showing at the Varsity Cinemas, located in the ManuLife Centre, 55 Bloor St. W. After the movie, we gather at Earl's, located one level below the cinemas, to chat about the movie and enjoy a beverage, snack or meal.

We email the group, usually the Friday before, the movie chosen and start time. If interested in joining us, please contact us by email so that a reservation can be made at the restaurant.

Steve Feldman and Dale Vibert

rtomondaymovie@hotmail.com

Foodie Hot Spot



Are you interested in exploring new dining establishments, regional cooking, and local neighbourhoods? Come along, bring your friends, and meet new ones.

Communal dining with individual bills.

Yvonne Lee

askmslee2057@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) at Holy Rosary Parish Hall. See pages 26 and 27 for our Winter Series of Travelogues.

Tom Menagh & Linda Johnson

416•469•3706 | linda488@live.ca

Our Travelogue October and November sessions were well attended. Join us in 2024 for more.

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

March 27, 2024 - To Be Determined

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

May 22, 2024 - Istanbul, Turkiye - Karin Dillabough

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

Theatre Day Trips

ALL INCLUSIVE THEATRE DAY TRIPS



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

Karen Sinclair | 416-690-4961

MARK YOUR CALENDAR
LATIN DANCE DAYS RETURN

Join **Stephen Cheong and Anna DiCostanzo** at their popular **LATIN DANCE DAYS**.



Starting Monday March 4 and all Monday's to the end of April the popular **LATIN DANCE DAYS** return from 1:30-3:30 at **Holy Rosary Parish Hall**.



WE'LL REMIND YOU IN THE NEW YEAR

WATCH OUR WEBSITE, FACEBOOK AND YOUR EMAIL



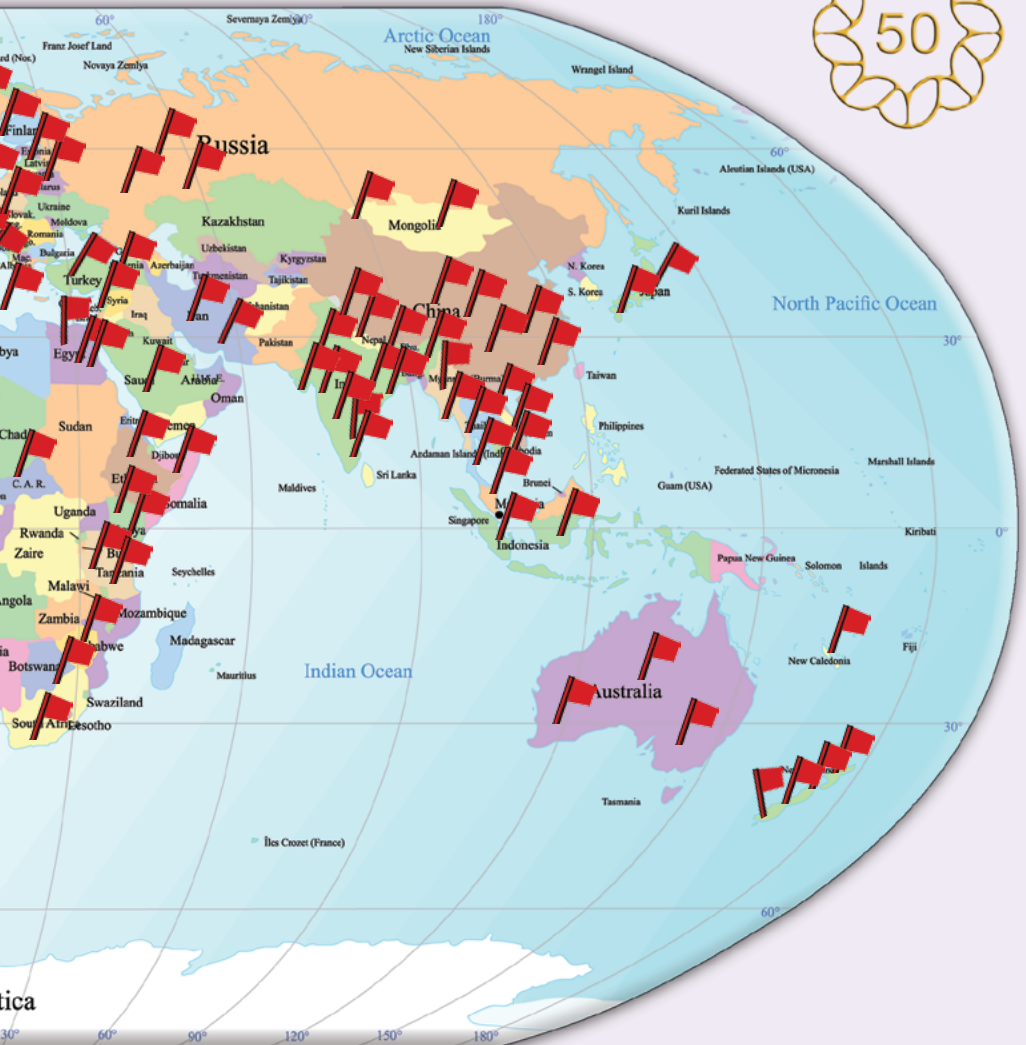
OUR TRAVEL



1994 MAGELLAN GeographixSMSanta Barbara, CA (800) 929-4MAI

RTOERO Toronto provides a number of opportunities for members to lead in other members to participate in a number of activities as fits their own lifestyle popular activities (30-50+) are our monthly Travelogues. The image above shows Presentations included many European countries and specific cities - too many places (Rideau Canal, North American east coast, the Baltics, the Mediterranean (fixed stays in a Scottish Castle, Paris Latin Quarter). Different presentations visited from assorted points of view - often showing changes over the years.

TRAVELOGUES



areas of interest or expertise. These volunteers, in turn, provide activities for us as it changes through retirement. One of our longest (1974 - 2024+) and most shows many of the places our Travelogue hosts and presenters have taken us. y to flag on the map; a number of cruises and train tours to near and distant (ean, Mekong and Rhine rivers); and some as an assorted exotic adventures s of similar locations gave attendees an appreciation of the variety of places



TRAVELOGUE ~ BERMUDA
January 24, 2024 at Holy Rosary Parish Hall

Presenter: Lorraine Clarkson

When they think of Bermuda, many picture a location in the Caribbean Islands. Bermuda lies farther north at about 32° N. Latitude and approximately 1,050 kilometres off the shore of North Carolina.



Bermuda is well known for its pink sand beaches and turquoise waters, such as Elbow Beach and Horseshoe Bay.

Bermuda is less than a three-hour flight from Toronto and offers visitors a great escape and, in many ways, a step back in time. It is a self-governing British colony with a population of roughly 64,000 concentrated in an area of just over 53 sq. km — about the same population and area as Sault Ste Marie.



Join Lorraine Clarkson on January 24, 2024, as she follows the path of English colonists who were shipped and wrecked on Bermuda in 1609 while on their way to Virginia.

Lorraine has visited the island over 25 times, and on each visit, she discovered something new about the island's geography, geology, rich history, colourful architecture, and more. But be warned, Bermuda can be addictive, and you too may fall under the spell of this most alluring isle!

**MARCH TRAVELOGUE: Undetermined at this time.
BUT join us on March 29, 2024 for le plat du jour.**



TRAVELOGUE ~ KOREA

February 28, 2024 at Holy Rosary Parish Hall



Christina Chang and Henry Kriol chose a destination few people think to pursue. This past September, they travelled to **South Korea**.

Korea was named “*Land of Morning Calm*” because of its serene and tranquil natural beauty. It has three seas surrounding the peninsula, majestic mountains, and countless natural wonders.

It balances its natural beauty and rich history, religion, and culture (so many UNESCO sites) with ultramodern bustling cities, cutting-edge technology, world-famous K-dramas, and fabulous foods galore. The Land of Morning Calm is also the land of “*palli palli palli*” (fast fast fast), piquing worldwide recognition and interest. Korea preserves its long history and culture while forging



ahead into a future of innovation. A ten-block walk might take you through many centuries. It's a must-see destination. They look forward to sharing pictures and far to brief experiences with us.

We look forward to seeing you.

Photos:

Top: Seongsan Ilchulbong volcano, a UNESCO World Natural Heritage site on Jeju Island

Middle/Right: 14th-Century Namdaemun Gate in Downtown Seoul

Middle/Left: Cheonggyecheon: 10.9km stream/walking path in Seoul

Bottom: Gwaneumsa Buddhist Temple on Jeju Island





TRAVELOGUE ~ TBA
March 29, 2024 at Holy Rosary Parish Hall

DO YOU TRAVEL?

**SHARE YOUR PHOTOS
WITH OTHER MEMBERS
In our NEWSLETTER
OR AT A TRAVELOGUE!**

HERE'S HOW:

Newsletter: Send your photos in as high resolution as your camera supports. We will process your submission for the Newsletter as space permits. Please provide a brief description.

Email to the editor: Joan Elliott: zorija Joan@hotmail.com

Travelogues: computer, Epson projector, PA system provided

Contact Linda Johnson for details: 416•469•3706 | linda488@live.ca

**Have something now for a March Presentation?
Please tell Linda!**

OUR OCTOBER FINANCE MEETING

Lone Smith, Coordinator of the Financial Group, arranged a presentation on Estate Planning for the October meeting. Laima Alberings, Tony Larosa, and Christopher Gilbert from TD Wealth Management Advisory Services shared valuable information and answered many questions from the 30 members in attendance. In our March Newsletter, we will share what was learned.





**YOU CAN HELP
CONTINUE OUR LEGACY**

YOU have skills!
YOU have hobbies!



SHARE

your interests with fellow members!

Contact Heather Talbot, Activities Chair, with your proposal at healtal@rogers.com

Fifty Years of Member-Run Activities*

Aquatics
Art Friends
Arts & Crafts
Book Club - General
Book Club Non-Fiction
Book Club West End
Bowling
Brain Games
Bridge
Coffee – Wednesday
Coffee – Downtown
Crafts
Cycling
Day Trips
Finance
Fitness
Foodie Hot Spot

French
Friday Movie
Golf
Hiking
History Local
History Oral
History Research
Instrumental Music
Italian
Jazz
Knitting-Crochet
La Belle Langue
Latin Dance
Le Cercle Français
Literature-Drama
Live Theatre
Lively Arts
Mah Jongg

Monday Matinée Movie
Monthly Socials
Movies
Needle Crafts
Painting
Photography
Rock Climbing
Sketch
Snooker
The Lively Arts
Theatre
Theatre Trips
Travel
Travelogue
Walkers
Walking – Downtown
Walking – High Park

*Similar activity names indicate an offering with a different theme and Convenor.

Gardiner Museum Excursion

submitted by Joan Elliott



On November 8, fifteen members took part in an excursion to the Gardiner Ceramic Museum: an event organized by Susan Weinert as part of our 50th Anniversary Celebration.

We were privileged to have as a guide Carol Little, who has volunteered at the Gardiner since 2006. Her rigorous training, years of experience, and great sense of humour made the tour memorable. We visited Pre-Colombian galleries and Chinese, Japanese and early European ceramics, focusing on porcelains. Few knew that Augustus the Strong kidnapped workers to find the secret of Chinese porcelain and that tiny perfume bottles were acceptable gifts for women as the expected return would not be so great!

At the end of our tour, Carol took us to the third-floor temporary exhibition of one of the most esteemed ceramic artists, Magdalene Odundo's work. In her introduction, Carol explained that "burnishing" in ceramics is a technique where the artist repeatedly polishes the vessel, obtaining a beautiful lustre. The pieces were not made on a wheel but slowly hand-built and burnished at each step, making her work luminous.

The Gardiner offers March Break and summer classes for children and a variety of Adult classes.

Thank you to all the enthusiastic members who attended this tour!



Ideas for future excursions are warmly welcomed!

Our Members Write

by John Borovilos

Life! On Becoming A Grandfather (Again)

“One of the most powerful handclasps is that of a new grandbaby around the finger of a grandfather.” - Joy Hargrove

How true Hargrove’s assertion is - the feeling is electric, powerful, and yet gentle and warm! New life came into my life, ten years after the last grandchild, totally unexpected and yet welcomed, like a miracle. Her name is Kamila or Mila, for short, and she was born at a tiny 4.2 pounds with a strong set of lungs and amazing, clear eyes. Her older brother, Yianni-Maks, at age ten is already becoming her protector. Our other two granddaughters, Sophia and Joanna, are happily lining up to become babysitters. Mila’s parents, Adam and Veronika, are over the rainbow.

Hugging our little angel and talking or singing to her are such sweet magical moments that I can’t believe that I have been given this experience again after the birth of my three previous grandchildren, one of whom, Sophia, is now a fully grown teenager, almost ready to enter high school. Amidst the chaos, wars, plagues, death, and misery in the world, and our own family illnesses, there is still magic and hope and life ! May our new and newest generation grow into a better world and create marvellous new things and a lasting peace.

In the meantime, my wife and I will continue to love and hug and nurture our sweet Mila, and create a more secure little world for her.

“The generations of living things pass in a short time, and like runners hand on the torch of life.” - Lucretius

As I reflect on the miracle of life, the ROM coincidentally opened its newest blockbuster, *Death: Life’s Greatest Mystery*, a show that highlights, not just death, but how different cultures and nature have responded to it, and to one’s survival within our world. Gallery displays show perspectives from many cultures, including China, Cambodia, Egypt, Greece, Rome, England, India, Japan, Haiti, Peru, Mexico, and more. This is a thought-provoking show that encourages one to think about all aspects of life and death - and that death itself is part of a continual and necessary process - for humanity and for nature. An eternal circle of life!

As parents, as grandparents, our DNA continues to live as we hand on the torch of life.



Our Members Write

by Dennis Bartels

Seniors Fighting Climate Change

Many seniors and retirees across Canada have become active in organizations that are advocating policies aimed at reducing carbon emissions. Activists are concerned about increasing frequency and severity of fossil-fueled extreme weather events, including floods, heatwaves, and wildfires (Milman and Witherspoon 2023). Some dwellings in flood plains are now uninsurable. Evacuation of communities threatened by floods and fires are increasingly frequent and costly. Scientists predict that our children and grandchildren will increasingly suffer from fossil-fueled climate disruption.

Climate activists are demanding that the federal government end fossil fuel subsidies and cap fossil fuel extraction. Some activists advocate a rapid transition to electric vehicles (Toljagic 2023). As well, there are demands for a heavily-subsidized rapid transition from fossil-fueled HVAC systems to heat pumps, not only for single-family detached dwellings, but also for large residential buildings. Without these measures, Canada will not meet its international commitment to reduce its carbon emissions.

Climate activists are urging major pension funds, including the CPP, to divest from fossil fuels in order to reduce carbon emissions.

Irrespective of current controversy regarding federal carbon taxes/ rebates, fossil fuel companies in various jurisdictions may eventually be held legally responsible for damage incurred by fossil-fueled extreme weather events. If this happens, pension funds with fossil fuel investments, including those of Ontario teachers*, will face losses.

Some of the seniors' organizations fighting climate change are: Seniors For Climate Action Now! (<https://seniorsforclimateactionnow.org/>), and Climate Action For Lifelong Learners (<https://www.climatelearners.ca/about-us/>).

Trade unionists, including some CUPE members, are also active in fighting climate change (<https://cupe.on.ca/cupe-ontario-climate-justice-committee/>). The Ontario Public Service Employees Union (OPSEU) is exploring divestment of its pension fund from fossil fuels (<https://opseu.org/news/opstrust-releases-enhanced-climate-change->

strategy/178973/). SHIFT is an organization promoting pension fund divestment from fossil fuels (<https://www.shiftaction.ca/>).

Seniors and retirees who are interested in fighting climate change may wish to contact some of the organizations mentioned above.

References

Milman, Oliver and Andrew Witherspoon. 2023. *'After a record year of wildfires, will Canada ever be the same again?'* The Guardian. (9 November).

Toljagic, Mark. 2023. *'Are electric vehicles our best bet?'* Toronto Star. (4 November).

* **Ontario Teachers' Pension Plan Climate Statement** (otpp.com)

In addition, a component of the pension plan's multi-faceted climate strategy are efforts to significantly decarbonize its portfolio. After committing to achieve net-zero greenhouse gas emissions by 2050, Ontario Teachers' set ambitious interim targets to reduce its portfolio carbon emissions intensity by 45% by 2025, then by 67% five years later. "We've been doing that pretty well so far. We're down 32% so far from our 2019 start metric," he says, adding, "We want to actually help those businesses to be better in terms of their climate emission footprint and we're more able to do that being an investor rather than selling the problem to somebody else."

OMERS Climate Action Plan (omers.com)

This is our foundation for achieving our climate-related ambitions and supporting the transition through real world decarbonization. Our approach is consistent with the science-backed, global goal of limiting the Earth's temperature rise to 1.5°C. Our plan recognizes that climate change is one of the most pressing issues of our time, describes our strategies and actions on the pathways to net zero by 2050, and details our approach to managing climate risk and opportunities across our portfolio and asset classes.

RTOERO Policy on Environmental Stewardship

(rtoero.ca/giving-back/advocacy/)

Responsible use of resources, conservation, protecting our air, land and water — improving in all areas is critical to a sustainable future. Individuals, companies, industry groups and governments all have a part to play in environmental stewardship. We need to maintain the viability of our ecosystems for ourselves, our children and grandchildren.

Also see page 12 for RTOERO Advocacy.

Hearing Devices Ontario Assistive Devices Program



You can get help paying for equipment and supplies through the Assistive Devices Program

<https://www.ontario.ca/page/assistive-devices-program>

To qualify, you must:

- be an Ontario resident
- have a valid Ontario health card
- have a disability requiring a hearing device for six months or longer

Income is not considered.

The Assistive Devices Program helps cover the cost of hearing aids:

- behind the ear
- partially in the ear canal
- plus the cost of FM systems.
- in the ear
- completely in the ear canal

Amount covered

If you qualify, and your application is approved, coverage is 75% of the cost of:

- hearing aids up to a maximum amount of \$500 for each type of aid
- FM systems up to a maximum of \$1,350

You pay the rest of the cost.*



*The RTOERO Extended Health Care Plan (Entente 2023, pp 21-23) covers 80% of the reimbursement of charges for a number of aids and appliances

“subject to reasonable and customary fees” *including hearing aids*. A written prescription and diagnosis from a physician or, where provincial legislation allows, a Nurse Practitioner (NP) is required. Payments for aids and appliances are offset by the amount eligible for payment through the various provincial government programs. (See above.)

For Ontario residents, the Assistive Devices Program (ADP) is available. To be eligible under the ADP, items must be purchased from an ADP registered vendor. *RTOERO Preferred Sponsor, Hearing Life, is a registered vendor.*

Prior to making your purchase, please call the Claims Team for eligibility requirements and the plan maximum, if applicable.

If provincial funding is not available for your item, please send your quote to the Claims Team. They will review and determine if the item is eligible for reimbursement. You will then have a full

understanding of your out-of-pocket costs prior to making your purchase.

RTOERO Plan Coverage

- i) Purchase or repair of hearing aids, excluding batteries, to a limit of \$1,100 per insured person in any three consecutive calendar years
- j) One hearing test to a limit of \$75 per insured person per calendar year.

Hearing Tests

OHIP no longer covers the cost of hearing tests but there are exceptions.

- if you are being seen by an otolaryngologist or ear, nose, and throat specialist (ENT). If those specialists perform a hearing test during an appointment, they bill OHIP for it instead of the client.
- ***you won't be billed if the hearing test is ordered/requested by a physician.***

The cost of your hearing test may be covered by private insurance. You can call your insurance provider to find out.

Suggestion: check with your doctor regarding a referral for a hearing test prior so as not to charge the RTOERO plan.

WE BELIEVE IN MAKING A DIFFERENCE

RTOERO Community Grants (formerly *Project Service To Others or PSTO*) are designed to encourage all RTOERO Districts to support and partner with local organizations to promote projects that will help our organization to meet our strategic goals of *improving the lives of members and seniors; being the trusted voice for the broader education communities; and broadening our membership base*. Since the inception of this grant 24 years ago, we've donated \$1.95 million for 598 projects.

A member who is also involved with community service and wishes to consider applying for a 2024 grant should visit the web link below in the new year and watch for details. It is suggested that the Toronto District Executive be approached prior to completing any application. In order to facilitate collaboration with your district executive or community partner, we encourage members and districts to begin developing their application.

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



What is the 2S in 2SLGBTQIA+?

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

Many of us are now familiar with the acronym 2SLGBTQIA but may still have some questions as to what the 2S portion stands for.

2S refers to a group of Indigenous individuals who identify as “two-spirited,” which is seen as a third gender in many communities.

Two-spirit describes individuals who are able to identify with many gender roles, even those that are not typically practiced by their birth-assigned gender. Two-spirited individuals have the ability to exist beyond Eurocentric understandings of gender and can exist in many roles that are traditionally assigned to one gender. Traditionally, two-spirited individuals were held in high regard by their community for their unique ability to see the world through more than one lens. Many Indigenous communities revered two-spirited individuals as people of high value for their gift.

Prior to 1990, there was not a unified term used to describe these unique individuals across Turtle Island. The term two-spirit was the result of a conference that took place in Winnipeg in 1990. Attendees at the Third Annual Inter-Tribal Native American, First Nations, Gay and Lesbian American Conference discussed the term over a span of five days. Since the development of the term, it has undergone scrutiny but has gained more and more popularity among Indigenous individuals who identify with its meaning.

Many Indigenous communities have a term in their language to describe gender-variant members of their community and may not welcome the use of the term two-spirit. Like all knowledge shared about Indigenous communities, it is best to respectfully ask questions to ensure you are using the appropriate terminology.

RTOERO Member Survey 2023*



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

Response rate

6,345 survey respondents

99% confidence level in survey results

Group benefits

Satisfaction increased with all health plans in 2023, compared to 2021

84% agree there is a good balance between coverage benefits and affordability

"I am very satisfied!"

Members agree that RTOERO

81% Is an honest, ethical organization

80% Is an essential part of their retirement journey

79% Is a trusted voice for the broader education community

75% Provides excellent customer service to members

Communications

Satisfaction with all publications increased or held steady in 2023, compared to 2021

Insurance Plans Booklet, *Communiqué*, *Renaissance*, district newsletters are publications received highest ratings

75% of members read district newsletters, **73%** read district emails

61% of members active on social media – **Facebook (91%)** and **YouTube (83%)**

7% of members francophone
Francophone members are highly satisfied with French-language services **4.2/5**

Foundation

Member awareness of Foundation increased **66%**

Telephone interviews

60 members for whom RTOERO does not have email randomly selected for telephone interviews
– **50** interviews in English, **10** in French selected for telephone interviews
– **52** interviews in English, **13** in French

Most telephone interview respondents are **80** or older

*Highlights of RTOERO member survey conducted in March 27 to April 14, 2023.

More RTOERO Member Survey 2023 Details*

* These data apply to RTOERO survey respondents. See pages 44, 45 for specific Toronto District 16 survey results.

RTOERO Members surveyed:

- 6,435 survey respondents • 60 by phone (10 French, 50 English)
- From 32 districts • Average Age: 82.8; • internet access: 57%

Members Active in RTOERO: 7%

Member Communications preferences:

- Renaissance 87%
- Pocket Planner 80%
- District Newsletters 68%
- Communiqué 53%
- RTOERO Insurance Plans Booklet 48%
- Highly satisfied with French communications 4.8/5

On-Line Findings:

Reasons for joining? To get RTOERO insurance.

- On joining (within 5 years): 74%
- After 5 years+: 81%

Communications Preferred Language:

- 4% French
- 93% English
- 3% Both English and French

Satisfaction with French Services:

- Information provided by RTOERO – 4.2/5
- Communications with RTOERO – 4.2/5
- District Communications – 4.0/5 (n=177-274)

Publication Satisfaction:

- Entente (Insurance Plan Booklet): 4.5/5
- Communiqué (Insurance Plan Annual Update): 4.3/5
- Renaissance Magazine: 4.1/5

Satisfaction with digital communications:

- RTOERO email communication 4.0/5
- RTOERO Website 3.9/5
- District email communication 3.9/5
- District website 3.9/5
- 91% use Facebook

Involvement with districts:

- 75% read district newsletters
- 73% read district emails

District and Volunteer engagement:

- 7% volunteer for RTOERO
- 65% enjoy the social aspect
- 59% were invited to volunteer
- 59% make good use of skills

Issues that are important to membership:

- Retirement income security (92%)
- ensuring all levels of government have a comprehensive seniors strategy (90%)
- transforming long-term care (89%)

Thoughts on diversity, equity and inclusion:

- 69% feel these concepts are important (3% not sure; n=5513)
- 65% feel RTOERO is a diverse organization (14% not sure; n=5936)

Group Benefits:

- 85% have RTOERO Group Insurance
- 70-82% want to maintain current plans with minimal increases
- 84% agree there is a good balance between benefits provided and affordability

Satisfaction with Johnson Inc.				
	Extremely dissatisfied	Somewhat dissatisfied	Somewhat satisfied	Extremely Satisfied
Claims handling time	2%	4%	23%	72%
Phone services	3%	6%	30%	61%
“My Insurance” online claims portal	3%	7%	33%	56%

RTOERO Foundation

- Awareness of the Foundation is increasing
 - 47% in 2019
 - 62% in 2021
 - 66% in 2023
- *Key areas to fund:* seniors health and wellbeing (86%)

2023 membership survey

District 16 Toronto



District level summary of feedback (n = number of respondents)

Number of respondents

Overall = 6435

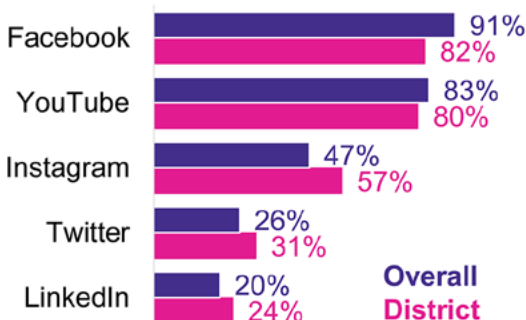
District = 594

4% Francophone

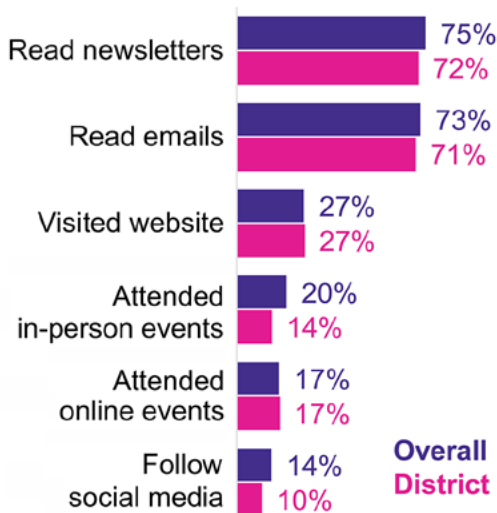
Length of membership

	Overall	District
Less than 1	4%	10%
1-2 years	7%	11%
3- 5 years	12%	13%
6-10 years	15%	15%
11-15 years	17%	13%
16-24 years	29%	22%
25 or more	15%	16%

Social media used



District activities engaged in



Satisfaction with district communications

Website	4.0 out of 5 (n = 198)
Emails	3.9 out of 5 (n = 286)
Newsletters	4.0 out of 5 (n = 299)

District comments

"Although I am not an active participant in many things, I very much appreciate the variety of ways RTO keeps me in the loop and I also appreciate the security of good benefit plans. Thank you for all you do."

"I am very happy with the health insurance you provide. I am thrilled by the way our money is invested."

Report prepared by: Cathexis



Toronto District 16 Member Stats October 2023

On October 1, 2023 our membership details are as follows:

5956 Retired Members

- 3929 Female (65.9%) | 429 Male (24.0%) | 607 not stated (10.1%)
- French: 44 (9.7%)
- English: 5921 (99.3%)
- Average Age: 74.9
- Median Age: 75
- Age Range: 4-107
- Average years of membership: 13.3
 - 236 25-29 years
 - 30-34 years
 - 35-39 years
 - 40-44 years
 - 45-49 years
 - 50 + years
- Email address: 5164 have (87.0% of members)
 - Female = 3358 (85.4% of females);
 - Male = 1220 (85.4% of males);
 - Not Stated = 586 (96.5% of those not stated)

Communications Preferences: *(as registered with RTOERO)**:

- 5087 want district Newsletter (85.2%)*
- 4443 want district email (74.5%);
 - 44 do not have an email address on record
- 3927 want both district emails and Newsletter (65.8%)
- 1522 want no district email
 - (excludes the 44 with no email address on record) (25.5%)
- 765 have email address and do not want district emails (12.8%)
- 362 want no district email or district Newsletter (6.1%);
 - 351 have email

364 Active Members (Education Workers still employed)

***Effective with our March 2024 issue we will be mailing hard copies of our Newsletter ONLY to those having informed RTOERO that they wish to receive the print copy. See Page 47 for instructions to change your preferences.**

RTOERO ACTIVE Members' Survey, 2023

RTOERO provides the opportunity for those still employed in the education sector to join prior to retirement. There is no fee, unless one wishes to enhance their employment coverage by accessing the RTOERO Benefits Plans. Active Members are provided with on-going information as described below.

In Toronto District 16, there are over 300 members still employed. This does not include retired members being occasional teachers. The RTOERO 2023 annual survey results show their thoughts about retirement.

Tell your still-employed friends about this opportunity as they approach retirement.

The ultimate retirement planning resource bundle for Canadian education workers

Our most popular retirement planning resources to help you get retirement ready are available at: <https://rtoero.ca/everything-you-need-to-think-about-to-plan-for-retirement-in-canada/>.

- Be clear on the tasks and steps involved in retiring from the education sector in Canada
- How to save time searching for links and forms for all the government information you need
- Imagine your retirement lifestyle and prepare for the freedom of life after daily work

What's included

- Customizable retirement planning checklist – Create your own to-do list, starting from our prepopulated Excel spreadsheet.
- Template retirement letter – use this Word template to craft your own letter.
- Your life by design ebook – Retirement planning is about more than finances. You can plan for joy too!
- Procrastinator's guide to retirement – Feeling late to the party? These are the most critical tasks to take care of.
- Esprit – our membership and insurance guide. Learn about RTOERO membership and retirement insurance.
- Insurance comparison checklist – Learn what to look for when evaluating insurance options for 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."

WHY JOIN RTOERO **BEFORE** YOU RETIRE

RTOERO is for anyone who has worked for at least five years in the education community in Canada:

- 🌀 Membership is FREE until you retire.
- 🌀 Staff of public and Catholic schools and school boards
- 🌀 Staff from First Nations schools and education organizations
- 🌀 Staff from daycare and early years centres
- 🌀 Staff from private schools
- 🌀 Staff and faculty of colleges and universities, including contract staff
- 🌀 Staff from education associations
- 🌀 Trustees
- 🌀 Crossing guards
- 🌀 School transportation staff, including bus drivers

Enjoy the perks of membership

Belonging is essential throughout life, and especially when you're getting ready for one of life's major transitions—retirement. So, whether your retirement is now, soon, or years off, our membership brings perks, peace-of-mind and that oh-so-good feeling of being part of something more.

Health benefits and group insurance options

- 🌀 Comprehensive health coverage for members 50+
- 🌀 Access insurance coverage when you retire ***or if you don't have benefits through work***

Discounts

- 🌀 Save up to 40% on car/home insurance
- 🌀 3000+ discounts with Venngo MemberPerks
- 🌀 Exclusive travel discounts

Unique programs and services

- 🌀 Support as you prepare for retirement and to help you through the transition
- 🌀 Social events and volunteer activities in your community
- 🌀 Day trips, excursions and group travel
- 🌀 Bilingual services and francophone districts

Giving back

- 🌀 Apply for \$4000 grant for a charity you volunteer with
- 🌀 Scholarships for family members

Award-winning publications

- 🌀 Quarterly lifestyle magazine Renaissance
- 🌀 Monthly e-newsletter
- 🌀 Tax Tips – comprehensive resource to help you at tax season
- 🌀 Pocket Planner calendar

Political advocacy

- 🌀 Vibrant Voices – political advocacy campaign
- 🌀 Sharing the views of members with federal, provincial and municipal governments across Canada

Research and education

- 🌀 RTOERO Foundation, funded by member donations, supports research on healthy aging
- 🌀 Foundation offers education and awareness about the issue of social isolation

Salmonella, Your Pet & YOU!

The risk of bacterial or parasitic infection from pet licks are greatest for very young children, the aged, and immunosuppressed individuals. Individuals with healthy immune systems are unlikely to become infected. Despite the relatively low risk of infection from pet licks, some sensible precautions are in order. The CAPC recommends:

- Regular deworming programs
- Annual pet fecal examinations with appropriate anti-parasite treatment
- Treatment to control fleas and ticks
- Daily disposal of pet feces and compliance with pooper-scooper laws
- Covering children's sandboxes when not in use
- Feeding cooked, canned, or dry dog or cat food
- Washing or cooking vegetables for human consumption
- Adequate hand washing after exposure to feces or fecal contamination.

Source: Companion Animal Parasite Council (CAPC): an independent, non-profit organization dedicated to increasing awareness of the threat parasites present to pets and family members by generating and disseminating credible, accurate and timely information.

<https://capcvet.org/>



RTOERO Scholarships, 2024



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

This year, RTOERO is awarding 20 scholarships valued at \$3000 each to post-secondary

(college or university) students.

Eligibility:

The applicant must be studying in a college or university program that leads to a career in either seniors health and wellbeing; education; or environmental stewardship; or that reflects a strong commitment diversity, equity and/or inclusion (includes fields such as: Health sciences; medicine; nursing; personal care; geriatric health care; research into healthy active living for seniors; architects, designers of age-friendly spaces, critical race studies and teaching or careers in education).

Deadline:

students must be taking part in their program at the time of the application deadline, **Jan 12, 2024**.

RTOERO members are not themselves eligible to be awarded the scholarship.

Students are to fill out the application themselves, not the RTOERO member.

How to apply:

The student reads thoroughly the application instructions before completing the application available on-line at:

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

Applications are due by January 12, 2024.

For more information contact scholarship@rtoero.ca.

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/>

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

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



As our RTOERO Toronto District 16's 50th Anniversary celebrations come to a close, a sincere thank you is extended to Bill Menagh for providing archival materials that remind us of the significance of this occasion.



50 YEARS OF NEWSLETTER DISTRIBUTION

As RTOERO Toronto's membership has grown and communications technology has developed over our 50 years, distribution of our District 16 Newsletter has evolved. Those who have an interest in the various stages of that change can access all past copies, and more, in our on-line Archives: <https://district16.rtoero.ca/our-archives/>

In the beginning, with less than 500 members, our hard-copy communications were prepared by hand. A faithful cadre, numbering up to 40 or more volunteers performed the task of preparing copy for delivery to Canada Post. It was a great time of friendship and refreshments.

In 2016, the loss of St. Margaret Church as our process site and increased membership, Britannia Printers was selected to print (on FSC certified paper), label and deliver to Canada Post.

The current Newsletter booklet format was introduced in 2004 to meet local needs. At the time, positive reports of the format change encouraged its continuance. With this adaptation Toronto opted to maintain our own district mailing list. (In 2001, Toronto had established its own website where members could obtain a PDF.) ***From the beginning we have encouraged members who did not wish to have a hard copy mailed to them tell us — currently this numbers about 70 members.***

PROBLEM: our current database contains those members having told us ***directly*** that they prefer receiving an email when the PDF is available on-line (we do not send attachments). **However, the RTOERO database does not match ours and this has lead to some misunderstandings.**

SOLUTION: beginning with our March 2024 Newsletter, the RTOERO database will be used to distribute our Newsletter: on-line; or, hard copy. ***Based on the latest RTOERO Toronto member list:***

- ***over 800 Toronto members will not receive a hard copy;***
- ***over 1500 Toronto members will not receive an E-blast with a link to the Newsletter;***
- ***over 300 Toronto members will receive no communications.***

WHAT TO DO? SEE NEXT PAGE!

CHANGING YOUR RTOERO COMMUNICATIONS PREFERENCES

PHONE RTOERO at: 416-962-9463 or 1-800-361-9888
Menu Item 2 - Membership Services (Bilingual)

OR

EMAIL RTOERO at: <https://rtoero.ca/about/our-team/>
Scroll to Membership (*Member Services Specialist*)

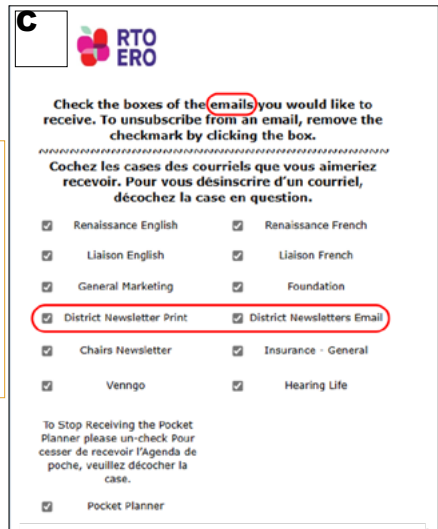
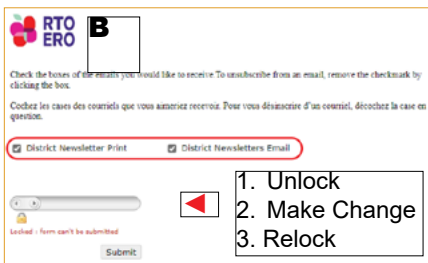
Specify your preferences for Toronto District 16 Communications.

ALSO - VIA RTOERO & DISTRICT EMAILS:

All RTOERO and District 16 emails have a link at the bottom that accesses your current preferences. **Figure A.**



When you access your preferences, you may see either of two forms that indicate your current selections. **Figure B** and **Figure C.**



No attachments come with our emails. Emails only notify the availability of information and appropriate links.

Emails are transmitted by RTOERO from its secure servers.

Goodwill Report ~ Wendy Blain ~



I want to extend deep gratitude to Marjorie Blake, who has held the executive position of Goodwill Chair for many years. Throughout our transition, Marjorie has been incredibly helpful to me, and I am grateful that she continues to remain on the Executive as a Member at Large and as a mentor to me.

In the past three months, we have honoured fifty-nine members who crossed the threshold of eighty, eighteen who turned ninety, and four who reached the milestone of a hundred plus.

We have also grieved the loss of twenty-six members over the past three months and sent cards of condolences to their families.

Thank you to those people who connect with me through email to provide information on members' birthdays, illnesses, and about those who have passed. It is greatly appreciated.

I receive data monthly from the RTOERO head office, and it's always helpful to receive information from our members which may have been missed.

MARCH ISSUE MAILINGS

Beginning with our March, 2024 Issue, hard copies of our Newsletter will be sent to members who have indicated to RTOERO Head Office this is their preference. Those wishing to continuing to receive the hard copy are asked to refer to page 49 for details.

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



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.

Muriel Anderson

Gary Low

Beatrix Antoinette

Helen Lumb

Dan Blachford*

Margaret McEvenue-Young

Margaret Cerre

Keith McLean

Marilyn Colhoun

John Molyneux

Ann Crysdale-Gourlie

Marein Newnham

Hatty D'Amours

Vizy Raman

John Davies

Patricia Strebig

Helene Feld-Lockett

Nadia Suraci

Christena Gay

Patrick Toner

Peter Guy Garneau

Eileen Vice

John Gilbert

Winifred Widner

Dorothy Hampson

Marilyn Wollin

Rose-Maria Koetitz

*A correction from our
September issue.



RTOERO Toronto District 16 Executive: 2023/24

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416-738-1729

president16@districts.rtoero.ca

Past President

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barbara@antheunis.ca

First Vice-President

Varla Abrams
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Second Vice-President Secretary & Treasurer

Michelle Blais
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Advocacy/Pension

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Membership/Recruit

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Social/Activities

Heather Talbot
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Social/Events

Kay Jeffery
416-767-8179

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Theatre Day Trips

Karen Sinclair
416-690-4961

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insurance@rtoero.ca

Teacher's

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

OMERS

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

RTOERO

300-18 Spadina Rd
416-962-9463
1-800-361-9888
www.rtoero.ca



Visit us at

← <https://district16.rtoero.ca>
<https://www.facebook.com/>

[RTOERODistrict16CityofToronto](https://www.facebook.com/RTOERODistrict16CityofToronto)



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.



2024 RTOERO BENEFITS CHANGES



RTOERO 2024 Benefits changes and premiums have been announced.

Details available in this document available at:

English:

https://rtoero.ca/wp-content/uploads/2023/11/Communique2024_EN-1.pdf

French:

https://rtoero.ca/wp-content/uploads/2023/11/Communique2024_FR.pdf

AND ~ RTOERO membership fee waived for policyholders

Opinions expressed in this Newsletter do not necessarily reflect the position of RTOERO or RTOERO Toronto District 16. Third-party content is presented for information only and does not necessarily imply endorsement by your editors or RTOERO Toronto. While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the appropriate professional or organization.

RTOERO Toronto Newsletter

c/o Joan Elliott

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