

BEYOND THE BLACKBOARD

ERT
ERO

DISTRICT 24 – SCARBOROUGH AND EAST YORK



VOLUME 28 NUMBER 3

FALL 2009

www.rtoerotorontodistricts.org

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The Barons of Barbershop entertained us at our Fall Luncheon. Read about it on page 5. Other photos will be found on the back page and on our website. Check our website for a 1 minute clip of the Barons singing!

Details on your pension increase for 2010 will be found on page 7.

President's Message



To all members of our District and their families, I extend my best wishes for the coming year. I hope that it is a safe, healthy, and rewarding 2010. And remember... get your flu shot.

On a personal note, I would like to express my gratitude to all of the Scarborough and East York Executive members for their excellent work, support, and cooperation in the past year. Two of these tireless volunteers have left the Executive this year and I

thank Kathleen Turkington and Ellen McCormick for their dedication and contributions on behalf of District 24.

Recently:

- ☺ Over \$4000 was raised at the Breakfast for Kids Golf Tournament on Sept 15th. Great job gang! The recipient Schools will be Eastview Public School, George Webster Public School, Oakridge Community Centre, and St. Dunstan's Catholic School. Thanks to Ken Drope, Donna Hubel and the rest of the committee for their efforts.
- ☺ Our Goodwill committee, chaired by Marilyn Hodge, gives financial assistance to a school Nutrition Programme. The recipient school this year is St. Isaac Jogues Catholic School. Thank you Marilyn for your efforts on behalf of children in our schools.
- ☺ A fabulous luncheon was held at QSSIS on October 29th with over 125 members and guests attending. Thank you, Judy-Anne, for all the work that you do on our behalf.

News from Fall Senate, October 26th - 28th. *Senate photos on page 9.*

- ☺ Jerry Chadwick, Les Coombs, Gary Fick, and I attended and spoke on behalf of the Scarborough and East York membership.
- ☺ GREAT NEWS: Our District Executive nominated Gary for Provincial Executive Member and he was elected. Congratulations Gary!!
- ☺ The new provincial Executive will be: Brian Kenny, Past President; Marg Couture, President; Joan Murphy, 1st Vice President; Jim Sparrow, 2nd Vice president; Gary Fick and Leo Normandeau, Executive Members.
- ☺ Emergency Assistance Program/Goodwill: An additional \$3000 is now available to address our increased efforts to help members in distress.
- ☺ Our membership yearly fee was raised from \$1.20 to \$1.25 per thousand in pension. This will result in a yearly increase of \$2.00 on an average pension of \$40 000.
- ☺ We will now include Teachers with 15 plus years of teaching and who chose to commute their pensions as Full members of RTO/ERO. Previously, they could only qualify as Associate Members with limited rights and privileges.

~ continued on page 21

District 24 Executive 2009-2010



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☺ I tried to be a tailor, but I just wasn't suited for it — mainly because it was a sew-sew job.

RTO/ERO

The Retired teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario — commonly referred to as RTO/ERO — is a provincial organization of retired teachers, administrators and others receiving pensions and allowances under the Ontario Teachers' Pension Plan Board.

RTO/ERO is the best organizational friend a retired teacher can have. Formed in 1968, RTO/ERO is dedicated to the needs of Ontario's retired educators and is their official voice, promoting and protecting their interests, particularly in the area of pensions, health care and insurance.

RTO/ERO has maintained this unwavering commitment for over 40 years.



www.rto-ero.org

Executive Meetings



We meet on Thursdays 5 times a year. For the first half of 2010 the dates are:

JANUARY 7, 2010

APRIL 8, 2010

JUNE 3, 2010

Currently, we are meeting at the Kingsway Arms Retirement Residence which is located at McCowan and Eglinton (south-west corner across from McDonald's). The parking lot and entrance are behind the building.

All District 24 members are welcome to attend.

We have refreshments from 9AM to 9:30AM. Our meetings begin at 9:30AM and usually end by noon.

NOTE: Visitors must sign in and out— this is a requirement of the Kingsway Arms Residence.

Health Seminar: Remyounging Aging
October 6, 2009

might mention your association with RTO Scarborough and East York in your communication. ☘

~ Nan Collicot, Gloria Courtney, Ruth Mori

Our presenters were:



- ◆ Pria Nippak PhD, Assistant Professor in the School of Health Management at Ryerson University
- ◆ Sandra Kerr, Director of Programmes for 50+ at Ryerson University



We had a surprisingly refreshing presentation focussing on healthy aging. Prof. Nippak dispelled many of the stereotypes associated with cognition and memory as we age. It is not all "doom and gloom". She outlined empirical studies done in the past and more recently. Studies show that older adults do perform well, especially in areas where experience, wisdom, and creativity are involved. In general, older adults' performance in tests of memory showed a high level of competence, but these adults required more time to complete the tests than the younger subjects. Seniors need to practise new skills using auditory, visual, and tactile strategies in order to retain that skill. Practice makes Better! There are so many activities that help to improve both learning and memory retention: social interaction, journaling, teaching a skill, reading, writing, developing new interests, and many more. As well, we need to look after our physical well being. Nutrition is important. Eat food with bright colours — red, green, yellow, and orange for antioxidants and beta-carotene; consume foods rich in Omega 3 — fish, nuts, and flax; and take supplements if necessary. Exercise is a necessary element in healthy aging because it promotes blood flow in the brain and in the body. Walking is a gentle but effective exercise for many of us to enjoy.



Take the Sudoku Challenge

- Every row must contain the numbers from 1 through 9.
- Every column must contain the numbers from 1 through 9.
- Every 3x3 square must contain the numbers from 1 through 9.
- Answer elsewhere in this issue...

Our second speaker, Ms Kerr, spoke with enthusiasm about the many programmes offered by the Life Institute at Ryerson University for 50+ whose purpose it is to provide opportunities for life-long learning, leadership, personal growth, self-actualization, and engagement in society. There are courses available on campus especially designed for seniors; these include study groups, the arts (including drama, film, and music), and travel and bridge. There is even a course for "caring clowns". Ryerson University is working to extend these courses to other venues in the city in order to include more individuals in the 50+ age group.

This seminar was such a comforting and refreshing look at aging for the small group that attended. Kudos go to Marilyn Tregwin who organized the event and procured the breakfast food and beverages which all of us enjoyed. Watch the newsletter for the next seminar and plan to attend.

For more information, contact Sandra Kerr at Ryerson at 416.979.5000, Ext. 6979 or email: skerr@ryerson.ca. You

	7		3				8	
		2			4	7		
	6	8				1	3	
	2			9				3
			7	2				
6				5			9	
	9	4				6	7	
		3	6			4		
	1				7		2	

**Champagne Brunch
September 23, 2009**

On September 23, our Recruitment Committee hosted our Annual Champagne Brunch for New Retirees at the beautiful Cathedral Bluffs Yacht Club at the foot of Brimley Road. This major recruitment initiative was attended by some 65 enthusiastic New Retirees and members of our District 24 Executive. We enjoyed a delicious meal and based on the level of interaction and conversation, and the numerous requests for RTO Membership Kits, one would judge the event to have been an outstanding success.

We were honoured to have had Margaret Couture, First Vice-President of the RTO/ERO Provincial Executive, in attendance. Margaret brought greetings from the Provincial body and briefly shared some of the many benefits our organization offers its members.

Many thanks to the members of the Membership and Recruitment Committee and other Members-at-Large for their work in organizing our Champagne Brunch. ☘

~ Les Coombs



~ photos by Hal McCullough
~ additional photos on our website

**Our 12th Annual Breakfast for
Kids
GOLF Tournament
September 15, 2009**

The day was a perfect for golf – warm temperatures, blue skies, green fairways, lush greens and 100 enthusiastic participants! The tournament team convened by Ken Drope did an outstanding job. Bob Cook, former convener, was 'official scorer' and provided moral support to Ken when registrations were down. Elaine Cook was scorekeeper for the putting contest. Gary Fick facilitated the 50/50 draw at the banquet. Eileen Higgins found lots of prizes and auction items. Donna Hubel found prizes, auction items and sponsors for eight holes as well as setting up the prize and auction tables with Isabel Sensini. Kathleen Turkington found and 'bundled' prizes (with Isabel), found auction items and two sponsorships. As official photographer, she snapped the pictures winning teams for this article.

This year all 18 holes were decorated by colourful signs in recognition of our sponsors each of whom paid \$150. This raised \$2700. Along with the silent auction, individual donations, cash donations and 50/50 draw, the grand total was close to \$4900.

Individuals and Organization Sponsors: Retired Women Teachers of Scarborough (2 holes), the Elementary Teachers of Toronto, a Tribute to Isabel and Kathleen (2 holes by Celso Sensini), In Memory of Gloria Kondziolka, Duncan McEachern.

Business Sponsors: Alterna Savings (2 holes) 416.252.2651; Don Mills Donway Place Retirement Residence (3 holes) 416.445.7555; Q-SSIS Banquet Halls 416.265.3030; Kingsway Arms Retirement Residence 416.266.4445; Stevenson LLP Barristers 416.559.7900; Home Meal Service (Les Coombs) 416.261.0568; Mary Morton Tours 416.488.2674; and 310ROOF 416.310.7676.





*Top Women's Team:
l-r: Kathy Anderson, Jane Morgan, Mary Cook, Joanne Brennan*



*Top Blended Team:
l-r: Joe & Lynn Arbuthnott, Lily Kadoguchi, Lyle Ebata*



*Top Men's Team:
l-r: Daniel Healy, Paul Fry, Stuart Tyas*

Other winners included:
Closest to the Pin: Carol Dockrell and Bob O'Rielly
Most Accurate Drive: Joan Archer and Ron Turner
Top Putters: Fran Forbes, Joe Arbuthnott and Bryan Rosa

We were pleased to donate over \$1200 to each of: the Eastview Junior Public School, Scarborough, George Webster Public School in East York, St. Dunstan's Catholic School and the programme at Oakridge Community Centre.

Next year's tournament is scheduled for **September 14, 2010**. Ken announced that the 2010 tournament would be the last tournament that he would convene. He offered to mentor an individual or group to organize the 2011 tournament. ☘



Cheque Presentations:



*George Webster P.S., East York:
l-r: Ken Drope - Tournament Convener
Nancy Steinhauer - Principal*



*St. Dunstan's Separate School:
l-r: Lesley Richi- Student Nutrition Animator
Ken Drope - Golf Convener
Allan MacMillan - Principal*



*Eastview P.S., Scarborough
l-r: Ken Drope - Golf Convener
Barb Felschow - Principal
Faye Wheeler - Nutrition Coordinator*

One of our Sponsorship Signs:



*~ Ken Drope
~ photos by Kathleen Turkington
~ additional photos on our website*

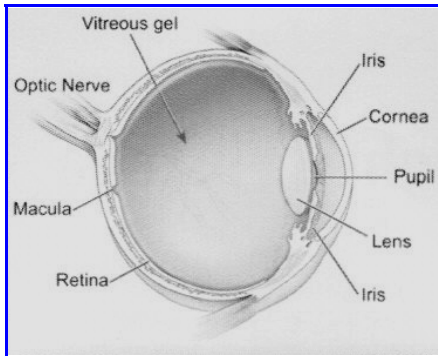
**Fall Luncheon
October 29, 2009**

Imagine vibrant fall colours... gold, brown and orange, soft candlelight in elegant PartyLite Autumn and Hallowe'en holders, the warm buzz of voices, the aroma of creamy harvest soup and roast beef and you will envision our Fall Luncheon. Over 125 RTO District 24 members and guests enjoyed a delightful day together at the Q-SSIS Banquet Hall. Our president, Frank Salianni, welcomed us and Gary Fick, newly elected to the Provincial Executive, brought greetings from RTO Provincial. After whirlwind visiting, a hearty meal with coffee and cheesecake, we were thoroughly entertained by the *Barons of Barbershop*. We laughed and sang along with them when invited and when not invited. In our draw, one lucky member won a Schoolhouse candle holder and another won a trio of Hallowe'en candle holders. The staff of Q-SSIS amazed us again with delicious food, great service and a price that is hard to beat. Many members asked if the luncheon was subsidized and the answer is, "NO!" John and Jeff have kept our prices low because they are very supportive of our group. Since we started to have luncheons there, we have had only one price increase of \$2.50. In 2010, we will have another increase to \$20.00 - still a bargain for a three course meal! As for our entertainment and incidentals, RTO District 24 pays for them. It is always a pleasure to plan the day and I thank my husband, David Tumber, for tech support plus Elaine Aprile and Donna Hubel for working at the registration table, Harolyn Panetta for saying grace and Marilyn Tregwin who thanked the singers: *Barons of Barbershop*. I look forward to seeing you at the AGM/Spring Luncheon on Thursday, May 27, 2010. Mark your calendar and get ready for some toe-tapping because I have booked *Cruisin'*, a great rock'n'roll group who entertained the Senators and Observers a few years ago at RTO's Provincial Senate. ☘

~ Judy-Anne Tumber, Programme Chair

Cataract Surgery: An Eye Opening Experience

As a retirement gift I treated myself to a brand new HD TV. With HD TV, I noticed improvement in colour, clearness of outlines and movements, and well-defined backgrounds. Cataract surgery is like upgrading to HDTV. I immediately noticed an enormous difference in colours, outlines, and clear awareness of depths. I walk about with improved confidence, drive at night without squinting, and sometimes I try to turn off lights that are not switched on! I am writing this reflection without the use of glasses.



I was first diagnosed with a cataract in my right eye approximately twenty years ago. It was explained that the cataract would develop over time, and that it needed to ripen before any action would be needed. It

developed and after each regular examination I was getting new prescriptions to correct for my cataract. In the past year, I noticed a marked deterioration in my eyesight. I needed more light. Driving on a rainy night was a definite challenge, and I found myself habitually using the railing as I went upstairs. At my regular check-up, the optometrist told me that I had the option of having my cataract removed. He explained that a cataract is a clouding and thickening of the eye's lens that causes the vision to blur. With cataract surgery the eye's lens is removed and replaced with an intraocular lens. And so I was given an appointment with a surgeon.

According to the surgeon, there were options on how to proceed. The surgery could be done in a Laser Clinic or at the hospital as an outpatient. I was told that the surgeon would also be able to correct for astigmatism at the same time. Astigmatism! I had forgotten that I was born with astigmatism. I found out there were options concerning the types of lenses that could be used. The basic lens is covered by OHIP, I was told. But there are other upgrades which would be beneficial for my situation. The basic lens was compared to my Chevrolet, which certainly performs the job. The Cadillac version provides the best functional vision possible in varying light conditions. The multifocal lens was compared to the BMW.

Within two weeks, I found myself checking in at the clinic for my surgery. The members of the staff at the clinic were very professional, organized and knowledgeable, and unhurried. The building appeared sterile and I felt that I was in good hands. I signed the consent, provided my medical history, had my blood pressure taken. And of course I paid for the lens in advance. After taking the medication, I was escorted to another room with

comfortable leather reclining chairs and a HDTV, where I was dressed in yellow paper robe and slippers, and hat. There were no mirrors here, thank goodness! Soon a friendly doctor came to speak to me. He explained he would be monitoring my heart and blood pressure during the procedure. I felt relaxed and ready for the next step.

Then I was taken to the operating theatre, where I reclined in a dental office type chair. The surgeon was there, a nurse, and the friendly doctor was also by my side. I could feel the incision slightly and I was aware the procedure was underway. "Keep your eyes open", the surgeon would repeat. I was getting a little nervous, but calm voices of reassurance got me through the last few minutes. And, of course, the friendly doctor holding my hand was most reassuring.

Next I was helped back to the room with the leather chairs and the HDTV. Everything was coloured red at first. Then, as I looked at the TV, I saw vivid colour. I was aware of the brightness, then the definition of outlines of figures, and of course, the background of the pictures was in focus. I was amazed by my change in vision. And so the headache from the freezing went away, with the cookies and coffee. I went to my sister's home for a nice lunch and returned to the clinic at 2:30 for a check-up. The surgeon checked everything, and commented that it looked very good. He informed me that there was now a cataract in my other eye, and suggested that I have it removed soon. He joked that my cataract was like "Granite" because of the length of time I have had it.

Follow-up treatment included keeping the eye dry, using sunglasses, and a regimen of eye drops. Getting the eye drops into my eye was quite a challenge. Three different medicated drops were required morning, noon, and night, and once in between. I tried looking up. I tried looking down. I tried with a mirror. I couldn't hold my eyelid open and find my eye with the dropper at the same time. Finally, I stumbled onto the secret. Lying down without a pillow was the only way for me. The following week I played golf without glasses, and I made an appointment for the other eye.

Everything proceeded as expected with the next surgery. And when it was over, my vision was very blurry. I was very concerned; however, I was told that this was normal. It feels as though my brain needs to teach my eyes to work together. My vision slowly cleared; however, I couldn't read with my bifocals. While in the waiting room, I received a tip from a retired teacher I had taught with. She suggested trying my old glasses, or buying some from Wal-Mart until my vision settles, and the eyes focus together. Even my computer glasses did not work for me. Finally, I took them off and found I could do my e-mail without glasses!

Throughout the process, I had confidence in the ability of all the staff. The clinic is pristine, comfortable, and unhurried. Patients are always in view of staff members ready to answer questions and offer assistance. I appreciate the fact that all eye tests, measurements, and final surgeries are done right there in the clinic.

times have changed; so have cataract procedures. It is not necessary for the cataract to ripen before surgery; the recovery time is minimal, and eye patches are unnecessary. Patients may go back to work the next day if they wish. I have learned that eyes, like fingerprints, are unique. Each situation is different and that it is best to base decisions on what is appropriate for each individual situation. There are many choices of procedures to suit all patients and, of course, pocket books.

When I retired I gained freedom from school work, and now freedom from wearing glasses. This is Freedom 55, and 65 and 75! However, now I can see each new wrinkle on my face and those little spills on my floors that I was missing. And once in a while, I try to nudge my glasses up my nose and I realize that there are no glasses there, and I marvel at the changes in my life since having cataract surgery. ☘

~ Jean Clarke

2010 pension increase: 0.5%

This inflation adjustment translates into an additional \$180 in pre-tax income for a typical member collecting a \$36,000 annual pension. If you started your pension this year, your inflation increase will be pro-rated.

Based on the Consumer Price Index (CPI), this adjustment will be applied to your pension in January 2010 and details will appear on your pension payment details page in iAccess Web, the secure members-only section of our website, at the end of January. If you aren't registered for iAccess Web, or if you have chosen to receive personal pension information by mail, details will appear on the direct deposit notice that you will receive in early February.

Further details about the inflation adjustment are available on our website:

www.otpp.com/Inflation2010

Annual pension	Increase in 2010	Annual pension	Increase in 2010
\$15,000	\$75	\$40,000	\$200
\$20,000	\$100	\$45,000	\$225
\$25,000	\$125	\$50,000	\$250
\$30,000	\$150	\$55,000	\$275
\$35,000	\$175	\$60,000	\$300



Please note that in the past we have forwarded newsletters that are returned to us by the Post Office to you at your address, but this practice is being discontinued primarily

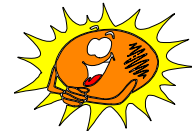
due to the high cost of postage.

See page 23 for details on how to contact Dianne Vezeau at RTO when you move.

Vitamin D:

More Than Just the Sunshine Vitamin

Vitamin D is back, and bigger than ever with headlines announcing it can stave cancer, heart disease, depression, multiple sclerosis, diabetes, and more.



The bad news is that most Canadians are coming up short, especially in the winter when up to 97% of us may have less than ideal levels of this vital nutrient. We can largely blame geography for this: at our northern latitudes it's physically impossible for our skin to make vitamin D from October until March.

In addition, seniors are especially vulnerable to vitamin D deficiency because they need more of it than those younger in age, yet they tend to spend less time outdoors, especially in winter. And if they are housebound, hospitalized or live in long-term care facilities might not get any sun. Even when they're outdoors, their skin can't make as much vitamin D as younger people. To make matters worse, many older people have liver or kidney diseases or take medications that prevent activation of vitamin D.

Studies show that people with higher blood levels of vitamin D have lower rates of heart attacks, strokes and heart failure and are less likely to die of these diseases than those with lower amounts. In fact, maintaining a vitamin D deficiency raises the odds of high blood pressure, diabetes, obesity, high triglycerides (a type of fat in the blood) and poor circulation in the legs - all of which are known risk factors for heart disease.

A lack of vitamin D also leads to low calcium and phosphorus in the blood, and bones unable to properly rebuild under these conditions become soft, a condition known as osteomalacia. As with osteoporosis, osteomalacia makes bones extremely susceptible to fractures, and low vitamin D worsens osteoporosis by preventing the body from taking up enough calcium. Supplementing daily with vitamin D and calcium can help maintain bone mass and reduce stress fractures.

The Canadian Cancer Society recommends that adults consume 1,000 IU (International Units) daily during the fall and winter months, in consultation with a health-care provider.

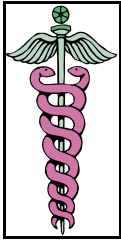
Food sources of Vitamin D

Number of International Units (IU) Per Serving:

- Cod liver oil: 1,360 IU
- Salmon, cooked, 100g: 360 IU
- Mackerel, cooked, 100g: 345 IU
- Soy beverage fortified with calcium and vitamin D, 250 ml: 90 IU
- Tuna fish, canned in oil, 85 g: 200 IU
- Sardines, canned in oil, drained, 1.75 oz: 250 IU
- Egg, one whole, vitamin D is in the yolk : 20 IU
- Milk fortified with vitamin D, 250 ml: 100 IU ☘

Source: Good Times Magazine November 2008

~ Marilyn Tregwin, DHR



HealthNews

Hello everyone!

I'm writing this column as the blustery October 31 winds are whipping up the leaves and helping to drop the temperature to single digits. If you were accompanying little ones that evening as they paraded door to door in

search of treats, I hope you were all dressed warmly to enjoy the event.

Last June the weather was balmy as I attended the annual Conference for District Health Reps, where we had the opportunity to share in discussion groups successful practices as well as concerns in our Districts. One part of the program presented us with an overview of Participation and Usage of our Health Plans. The following statistics may be of interest. In 2008 73.4% of our members were enrolled in RTO Health Plans. Concerning total dollars paid out for drugs 51.1% were related to Cardio, 22.8% for Gastrointestinal, 11.3% for Osteo/Arthritis, 5.3% for Psychotherapeutic and 9.3% for Other (including cancer drugs).

Our keynote speaker was Dan Rego whose company develops and implements programs to facilitate reimbursement of prescription drugs, and produces websites www.DrugCoverage.org. He spoke, in part, about access to Prescription Drug Reimbursement (through group health plans, Provincial Drug Programs (e.g. Ontario's ODB), and Federal Drug Programs (for Veterans, Armed Forces, 1st Nations, and Correctional Institutions.)

Our Provincial Health Services and Insurance Committee provided an overview of RTO's Funding Policy, an Understanding of Plan Reserves and an Actuarial Projection Model. This committee continues to review suggestions for plan enhancements. In October the Committee received the Second Quarter financial report from Johnson Inc. At that time it appeared as if we may experience a deficit at year-end of approximately 1.8 million dollars, however, a few months remained before compilation of final numbers for 2009. By the time you read this any changes to plan premiums and coverage may have been announced.

Concerns about the H1N1 (swine) flu virus prompted a definition of antivirals and vaccines, and a discussion of the WHO's (World Health Organization) 6 phase approach to identifying the threat of pandemics, followed by the effects of a pandemic on RTO's Health Plans.

September's E-mail Update included hints about how to avoid the flu this season. (If you are not receiving District 24's monthly e-mail updates, **RTO4NEWS** please notify Hal, our webmaster, who will gladly add you to his list. See page 23 for further information.) In the meantime, since the flu season is upon us, here are those tips to help you prevent spreading the Flu...

→ Keep common surfaces and items clean and disinfected.



- Keep an alcohol-based hand sanitizer handy at work, home and in your car. It needs to be at least 60% alcohol to be effective.
- Good hand hygiene is the best way to prevent the spread of all flu viruses

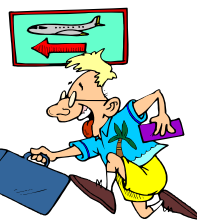
- Wash your hands with soap and water thoroughly (15 seconds- it's longer than you think) and often, and keep your hands away from your face.
- Stay at home when you are sick.
- Cover your mouth and nose with a tissue when you cough or sneeze and dispose of the tissue. Cough into your upper sleeve if you don't have a tissue.
- Avoid large crowds of people where viruses can spread easily.

For additional information and helpful tips, please visit www.fightflu.ca or call 1.800.O Canada.

You are invited to visit Merit Travel's website at www.rtotravel.ca/ (or call them at 1.877.872.3826) to access a variety of travel information created for teachers and RTO. As well, members should refer to and keep the centre spread information pull-out in the fall issue of Renaissance entitled "Health Wise" about Mondial Assistance services and fighting the flu.

And now more 'business' reminders and tidbits of new information: As noted in our last issue, some travellers may receive bills after a medical emergency has been paid by Mondial. If you receive such bills you should notify Mondial and send them with your case number to Mondial.

RTO, as well as the industry, is reviewing acceptable forms of Proof of Departure under the Travel Benefits. Technology and security measures have advanced to a point whereby it can be difficult to obtain a receipt that carries a signature. RTO is reviewing the requirements for proof of departure (and early return) at this time. It is important to note that the RTO Health Plans require that the Proof of Departure bear your name or signature. It is not necessary for the proof to include both.



And in response to queries: Baggage insurance is not included in the RTO Out-of Province/Canada Travel Benefit because this coverage is included in your home insurance policy. Travel insurance plans that cover baggage are second payer to your home policy.

RTO Plan members are advised to check if an aid or appliance is covered before making a purchase to see what will be paid under your plan and the amount the member needs to pay. Johnson Inc. may need to request and review the medical documentation before providing a decision on the predetermination.

A comparison chart of health plans available to retired educators, prepared with the help of Johnson Inc., is available online via membership@rto-ero.org.

Prescriptions from a hospital dispensary are not a covered expense by the RTO Extended Health Care Plan. Prescription drugs and medical devices will be exempt

from the Harmonized Sales Tax (HST) coming into effect on July 1, 2010. Vitamins and other 'Over the Counter' (OTC) medications will likely have the 13% tax applied as they are not mentioned in the exceptions. At this juncture, it appears that this 13% retail sales tax will be applied to RTO's Group Insurance Plans. Automobile insurance premiums remain exempt from sales tax.



Health Canada is informing Canadians that Apotex, a prescription drug manufacturer, has voluntarily, as a precautionary measure, recalled selected lots of three health products currently on the Canadian market: Apo-Amilzide (5-50mg), Apo-Maloxicam (7.5 & 15mg) and Apo-Ranitidine (75 & 150 mg). Apo Meloxicam is indicated for treatment of symptoms of rheumatoid arthritis and osteoarthritis in adults. Apo-Ranitidine is indicated for treatment and prevention of problems associated with excess stomach acid. Apo-Amilzide is indicated for the maintenance therapy of patients with liver cirrhosis with fluid in the abdomen and swelling. Canadians taking Apotex products should consult with their health care practitioner if they have any questions or concerns.

On page 3 in this newsletter you will find a report of our 2009 Health Seminar entitled 'Reinventing Aging'. If you've been reading the reports over the last few years, or better yet, attending these seminars, you've hopefully noticed the recurring themes of daily physical activity and proper nutrition as keys to wellness. In addition, ongoing mental challenges, as simple as brushing your teeth with your 'wrong' hand, are beneficial. The Alzheimer Society of Canada invites you to visit their website www.alzheimer.ca often for updated puzzles, Brainbooster recipes, stories and tips designed to keep your brain healthy.

Ontario is introducing affirmative registration for organ and tissue donation- a new way of providing consent that is expected to increase the number of donors in the province. Under affirmative registration, only 'yes' responses will be captured in the Ministry of Health and Long-Term Care's database. If you do not choose to donate or are undecided, your response will not be recorded in the database and you should advise family members of your decision. Even if an individual has signed a donor card, they should register their consent to ensure their donation decision is documented so that it can be made known and be respected. Organ donations will still be accepted, even if you have not registered. To learn more about organ donation members can visit www.giftoflifeon.ca.

In our last issue we included an information article about Cataracts. Be sure to read (see pages 6 & 7) about Jean Clarke's recent experience with laser eye surgery. I thank Jean for sharing with us, and invite other members to do the same. When a health issue looms, we know that 'doing our homework' is important, but the more we know from first hand experiences, the better.

Lastly, with winter fast approaching, take time to read the information article on *Vitamin D: More than Just the Sunshine Vitamin* (see page 7). And whether you are planning to head south, or to enjoying Ontario's winter, remember the many health benefits of walking:

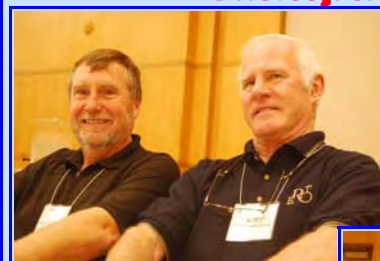
- > leads to greater stamina, strength, endurance, balance and coordination (reducing the risk of falls and therefore prolonging independent living for seniors)
- > increases joint flexibility
- > promotes heart health
- > helps prevent obesity
- > improves the quality of weight loss compared with dieting alone
- > reduces chronic fatigue
- > results in less strain and tension
- > increases one's "joie de vivre"
- > improves work performance



So put on your running shoes or boots and go for a walk. Your heart and mind will thank you! ☘

~ Marilyn Tregwin, DHR

Photos from Senate



< D24 Observers:
Jerry Chadwick &
Les Coombs

D24 Senators: Gary Fick &
Frank Saliani >



< Speaker: Bill Sparks

2009-2010 Provincial Executive: ▶



l-r: Joan Murphy, 1st Vice President; Marg Couture, President; Brian Kenny, Past President; Jim Sparrow, 2nd Vice President; Gary Fick, Executive Member; Leo Normandeau, Executive Member



Programme Schedule: 2010 Year at a Glance



DESCRIPTIONS AND COUPONS FOR THESE **SPRING** ACTIVITIES BEGIN ON PAGE 12.

INFORMATION ABOUT OUR "FRONT OF THE LINE" SERVICE WILL BE FOUND ON PAGE 11.

♥ BRIDGE & EUCHRE CLUB	EVERY TUESDAY @ 12:30 P.M. ELLESMERE RECREATION COMMUNITY CENTRE	DALE & TERRY SMITH 416.438.0430
♥ FIDDLER ON THE ROOF	WEDNESDAY, JANUARY 6, 2010 CANON THEATRE, TORONTO	MARILYN TREGWIN 416.493.3757
♥ SWING AWAY THE WINTER BLUES	WEDNESDAY, FEBRUARY 10, 2010 SANDERSON CENTRE, BRANTFORD, ONTARIO	JUDY-ANNE TUMBER 416.264.6016
♥ GLORIOUS	WEDNESDAY, MARCH 24, 2010 STAGE WEST, TORONTO	JUDY-ANNE TUMBER 416.264.6016
♥ 'HEAVENLY' TOUR	TUESDAY, APRIL 13, 2010 TORONTO AREA TOUR	JUDY-ANNE TUMBER 416.264.6016
♥ LUNCHEON & TRAVELOGUE Southern Africa	THURSDAY, APRIL 15, 2010 SISTERS RESTAURANT, SCARBOROUGH	ANNE-MARIE ELLIS-TAYLOR 416.261.5190
♥ WINE TASTING AND GUIDED TOUR	TUESDAY, MAY 11, 2010 PRINCE EDWARD COUNTY, ONTARIO	HAL McCULLOUGH 905.985.8760
♥ AGM & SPRING LUNCHEON	THURSDAY, MAY 27, 2010 Q-SSIS RESTAURANT, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016
♥ ON GOLDEN POND	THURSDAY, JUNE 10, 2010 DRAYTON, ONTARIO	JUDY-ANNE TUMBER 416.264.6016
♥ FALL LUNCHEON	THURSDAY, OCTOBER 28, 2010 Q-SSIS RESTAURANT, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016



GOOD NEWS... YOU CAN LOOK FORWARD TO MORE GREAT ACTIVITIES IN 2010, INCLUDING THE SHAW AND STRATFORD FESTIVALS! CHECK **RTO 24 E-NEWS**, OUR MONTHLY E-MAIL UPDATE, FOR NEW ADDITIONS TO OUR LINE-UP. THEN TAKE ADVANTAGE OF OUR "FRONT OF THE LINE" SERVICE. LOOK FOR ADDITIONAL PROGRAMME DESCRIPTIONS AND COUPONS IN OUR SPRING NEWSLETTER – COMING IN EARLY MARCH. NOT GETTING OUR MONTHLY E-MAIL UPDATES? JOIN THE 450+ WHO ALREADY DO! SEE PAGE 23 FOR HOW TO GET YOUR NAME IN OUR ADDRESS BOOK.

MORE GOOD NEWS... CHECK OUT THE 2 PROGRAMME NOTES THAT WILL BE FOUND ON PAGE 14!

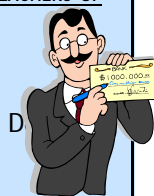
Members at the Shaw Festival...



MISS AN ACTIVITY'S DEADLINE? CONTACT JUDY-ANNE TUMBER BY PHONE OR E-MAIL. SHE WILL HELP YOU.

Some Trip Tips:

- ★ UNLESS INDICATED OTHERWISE, ALL OF OUR BUS TRIPS DEPART FROM AGINCOURT MALL. THE MALL IS LOCATED ON THE NORTH-WEST CORNER OF SHEPPARD AVE. AND KENNEDY RD.
- ★ **WINE TASTING AND GUIDED TOUR** HAS AN ADDITIONAL PICKUP AT THE MILESTONE CHRISTIAN MINISTRIES AT 610 MONARCH AVE. IN THE WESTNEY AND BAYLY AREA OF AJAX.
- ★ PLEASE PARK AND MEET THE BUS BEHIND WAL-MART (NORTH SIDE). LOOK FOR A PACIFIC WESTERN/MARY MORTON BUS...
- ★ ONCE PARKED, YOU MUST PICK UP A PARKING PASS FROM THE TRIP FACILITATOR AND DISPLAY IT ON YOUR CAR'S DASHBOARD.
- ★ PLEASE ARRIVE 10-15 MINUTES AHEAD OF DEPARTURE TIME.
- ★ FOR RESERVATIONS, PLEASE SEND THE PROGRAMME COUPON WITH YOUR CHEQUE MADE PAYABLE TO: **RETIRED TEACHERS OF ONTARIO — DISTRICT 24**.
- ★ CHEQUES FOR OUR EVENTS ARE NOT USUALLY DEPOSITED THE TRIP IS CONFIRMED. DESPAIR WHEN WE HOLD YOUR CHEQUE.
- ★ **SUGGESTION:** POST-DATE YOUR CHEQUE TO THE DEADLINE DATE OF THE ACTIVITY.
- ★ IF BOTH YOU AND THE FACILITATOR HAVE E-MAIL, YOU CAN CHOOSE TO HAVE YOUR CONFIRMATION E-MAILED TO YOU, SAVING YOU TIME AND THE COST OF AN ENVELOPE AND POSTAGE. CHECK THE APPROPRIATE LINE ON THE COUPON. THEN MAIL THE COUPON WITH YOUR CHEQUE.
- ★ IF YOU OR THE FACILITATOR DOES NOT HAVE E-MAIL, YOU MUST ENCLOSE A **STAMPED, SELF-ADDRESSED ENVELOPE**.
- ★ YOU WILL RECEIVE CONFIRMATION FOR YOUR EVENT: BY E-MAIL, RETURN ENVELOPE, OR TELEPHONE WHEN THE FACILITATOR IS READY.
- ★ UNLESS NOTED OTHERWISE, OUR TRIPS ARE "ALL INCLUSIVE": LUNCH, BUS TRANSPORTATION, TICKETS (WHERE APPLICABLE), TAXES AND GRATUITIES.



Reminder:

Family and friends are always welcome to join you for any of our RTO trips and activities.

Facilitator Information

ANNE-MARIE ELLIS-TAYLOR:

1 GUILDCREST DR.
SCARBOROUGH, ON M1E 1E2
TELEPHONE: 416.261.5190
NO E-MAIL



HAL McCULLOUGH:

62 CHESTER CRES.
PORT PERRY, ON M1T 2Z3
TELEPHONE: 905.985.8760
E-MAIL: hal@powergate.ca



MARILYN TREGWIN:

41 RAVENCLIFF CRES.
SCARBOROUGH, ON M1T 1R7
TELEPHONE: 416.493.3757
E-MAIL: marilyn.tregwin@tel.tdsb.on.ca



JUDY-ANNE TUMBER:

203 SYLVAN AVE.
SCARBOROUGH, ON M1E 1A4
TELEPHONE: 416.264.6016
E-MAIL: jatumber@rogers.com

About Our "Front of the Line" Service...



FOR 2010, WE ARE CONTINUING OUR **FRONT OF THE LINE** PROGRAMME. ANYONE WHO IS INTERESTED IN RESERVING A PLACE FOR ANY EVENT SHOULD E-MAIL OR PHONE JUDY-ANNE. IF THE EVENT IS **MARKED T.B.A.**, JUDY-ANNE WILL CONTACT YOU AS SOON AS THE DATES

AND INFORMATION FOR THE EVENTS ARE RELEASED. SHE WILL E-MAIL OR CALL YOU BACK WITH ALL THE DETAILS AND SHE WILL PUT YOU ON THE LIST.

THEN, WHEN YOU RECEIVE YOUR NEWSLETTER, YOU SIMPLY SEND YOUR PROGRAMME COUPON AND CHEQUE TO THE FACILITATOR — JUDY-ANNE WILL HAVE PASSED ON YOUR NAME TO HIM/HER.

PHONE: 416.264.6016

E-MAIL: jatumber@rogers.com

USE SUBJECT: **RTO - Front of the Line**

Messages without this subject will not be opened. ☘

~ Judy-Anne Tumber, Programme Chair

☺ I had a job in a shoe factory. I tried but I just didn't fit in.

Shaw Festival and Stratford Festival

Many of you may know that the playbills are now available for the 2010 season for both the Shaw Festival and the Stratford Festival.



However, tickets are available for members only before they are available to tour groups and finally to the general public. I am working closely with Mary Morton Tours and will advertise our choices as soon as they are available. Please stay tuned to Hal McCullough's monthly E-mail newsletter, **RTO 24 E-NEWS** as I will let him know the plays and dates as soon as possible. You might want to sign up for this service, if you haven't already! (See page 23.)

Anyone who has signed up with me for our *Front of the Line* service will receive an e-mail from me outlining the shows I will be adding to our programme. Full details and coupons will be in our Spring Newsletter. ☘

~ Judy-Anne Tumber

About Food Choices

Most of our trips include lunch at a fine dining establishment. Some restaurants offer choices when we arrive and others ask us to choose two main entrees to offer you and these are mentioned on your coupon. Sometimes we choose a buffet but when we choose a banquet style, one main dish is all I may choose.



If you would prefer a vegetarian meal, please indicate so on your coupon. You could also let me know if you do not eat red meat or have a specific food allergy.

At Q-SSIS, I am able to choose an alternate vegetarian entree and I will do my best to accommodate you. ☘

~ Judy-Anne Tumber

☺ I tried being a deli worker, but any way I sliced it I couldn't cut the mustard.

CanoeTheatre
Fiddler on the Roof

DATE: WEDNESDAY, JANUARY 6, 2010
 DEPARTURE: 10:30 AM
 RETURN: 5:30 PM
 COST: MEMBERS: \$127.00
 NON-MEMBERS: \$137.00

TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11

PROGRAMME: FIDDLER ON THE ROOF TAKES US ON A JOURNEY OF LOVE, LAUGHTER, DEVOTION, DEFIANCE AND CHANGING TRADITIONS. THE MUSICAL INCLUDES SUCH MEMORABLE SONGS AS *IF I WERE A RICH MAN*; *SUNRISE, SUNSET*; AND *MATCHMAKER, MATCHMAKER*.

LUNCH: HOTHOUSE CAFÉ - MAKE YOUR SELECTION FROM THE 4 ENTREES AVAILABLE TO YOU WHEN YOU ARRIVE FOR YOUR 3-COURSE LUNCH. (ENTREES: 8 OZ. NEW YORK SIRLOIN; BAKED CHICKEN ROMANELLO; CHAR-GRILLED FILET OF SALMON; SHITAKE MUSHROOM AGNOLOTTI)

FACILITATOR: MARILYN TREGWIN — INFO ON p11
 ** DEADLINE: MONDAY, DECEMBER 7, 2009



☺ DISTRICT 24 MEMBERS WHO HAVE ALREADY PAID FOR THIS ACTIVITY WILL HAVE \$10.00 REIMBURSED ON THE DAY OF THE TRIP!!

StageWest
Glorious

DATE: WEDNESDAY, MARCH 24, 2010
 DEPARTURE: 10:00 AM
 RETURN: 5:00 PM
 COST: MEMBERS: \$75.00
 NON-MEMBERS: \$85.00

TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11

PROGRAMME: THIS PRODUCTION IS ABOUT FLORENCE FOSTER JENKINS WHO HAD A PASSION FOR SINGING BUT HER VOICE LEFT THE AUDIENCE IN LAUGHTER. THIS IS THE HEARTWARMING STORY OF FRIENDS WHO LIVE THEIR DREAM AND END UP IN CARNEGIE HALL.

LUNCH: BUFFET

FACILITATOR: JUDY-ANNE TUMBER — INFORMATION ON p11
 DEADLINE: FRIDAY, FEBRUARY 19, 2010



SandersoCentre
Swing Away the Winter Blues!

DATE: WEDNESDAY, FEBRUARY 10, 2010
 DEPARTURE: 9:00 AM
 RETURN: 6:00 PM
 COST: MEMBERS: \$87.00
 NON-MEMBERS: \$97.00

TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11

PROGRAMME: TAKE A MUSICAL JOURNEY TO RELIVE THE MUSIC, SONG AND DANCE OF THE 1950s. JOIN ELVIS, BUDDY, LITTLE RICHARD, JERRY LEE AND FATS... YES, YOU KNOW THEM ALL BY THEIR FIRST NAMES... THEY'RE ON STAGE FOR YOUR TOE-TAPPING PLEASURE. INCLUDES A STOP AT DINNINGER'S TO SAMPLE AND PURCHASE "FOODS OF THE WORLD".

LUNCH: OLD SCHOOL HOUSE (QUEEN ELIZABETH ATE THERE - YOU MAY SIT IN HER CHAIR!)

FACILITATOR: JUDY-ANNE TUMBER — INFORMATION ON p11
 DEADLINE: FRIDAY, JANUARY 8, 2010



HeavenlyTour

DATE: TUESDAY, APRIL 13, 2010
 DEPARTURE: 9:00 AM
 RETURN: 6:00 PM
 COST: MEMBERS: \$116.00
 NON-MEMBERS: \$126.00

TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11

PROGRAMME: THIS TOUR TAKES US TO ONE OF THE GTA'S GRANDEST PLACES OF WORSHIP, THE MANDIR HINDU TEMPLE, HAND-CARVED FROM MARBLE BY INDIA'S FINEST ARTISANS. AFTER LUNCH WE VISIT THE McMICHAEL GALLERY. THE 'HEAVENLY' TOUR THEN LEADS US TO THE PHYSICAL HEAVENS WITH A VISIT TO THE AEROSPACE MUSEUM AT DOWNSVIEW WITH ITS FULL-SIZED REPLICA OF THE LATE, LAMENTED AVRO ARROW. OUR TOUR IS LED BY HISTORIAN, RON BROWN.

LUNCH: DOCTOR'S HOUSE, KLEINBURG

FACILITATOR: JUDY-ANNE TUMBER — INFORMATION ON p11
 DEADLINE: FRIDAY, MARCH 12, 2010



BuffetLundan Travelogie
Guest Speaker: Dorothy Parr

DATE: THURSDAY, APRIL 15, 2010
 TIME: 12:00 NOON
 COST: \$19.50

LOCATION: SISTERS RESTAURANT, KINGSTON ROAD

PROGRAMME: BOTSWANA AND NAMIBIA IN SOUTHERN AFRICA

NOTE: YOU ARE ASKED TO PARK AT THE LUTHERAN CHURCH - 3 DRIVEWAYS EAST OF SISTERS.

FACILITATOR: ANNE-MARIE ELLIS-TAYLOR — INFO ON p11
 DEADLINE: FRIDAY, MARCH 26, 2010



PrinceEdwardCounty
WineTastingandGuidedTour

DATE: TUESDAY, MAY 11, 2010
 DEPARTURE: 8:45 AM - AGINCOURT MALL - PAGE 11
 9:15 AM - MILESTONE CHRISTIAN MINISTRIES (AJAX) - FOR THIS TRIP ONLY - PAGE 11

RETURN: 6:30 PM AJAX
 7:00 PM AGINCOURT

COST: MEMBERS: \$85.00
 NON-MEMBERS: \$95.00

PROGRAMME: WITH LOCAL GUIDE AND RETIRED TEACHER, PETER BROTHERHOOD, WE WILL HAVE A BACKROADS TOUR OF PRINCE EDWARD COUNTY, INCLUDING LAKE ON THE MOUNTAIN OVERLOOKING PICTON BAY AS WELL AS 3 WINERIES: BLACK PRINCE, CASADAYA, AND HUFF.

LUNCH: WARING HOUSE

FACILITATOR: HAL McCULLOUGH — INFORMATION ON p11
 DEADLINE: FRIDAY, APRIL 9, 2010



AGM & Spring Luncheon

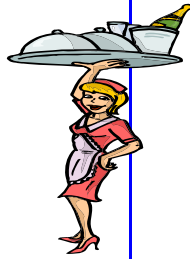
DATE: THURSDAY, MAY 27, 2010
TIME: 10:30 AM - COFFEE AT 10:00AM
COST: \$20.00

NOTE: MEMBERS WILL HAVE THEIR CHEQUE REFUNDED AT THE DOOR.
NON-MEMBERS WILL NOT.

LOCATION: Q-SSIS RESTAURANT, KINGSTON ROAD
PROGRAMME: REPORTS FROM COMMITTEES FOR 2009 ELECTION OF EXECUTIVE FOR 2010-2011
CASH BAR OPENS AT 11:30AM
LUNCH AT 12:15PM

ENTERTAINMENT: CRUISIN'
FACILITATOR: JUDY-ANNE TUMBER — INFO ON p11

DEADLINE: MONDAY, MAY 17, 2010



SWINGAWAYTHE WINTERBLUES

WEDNESDAY, FEBRUARY 10, 2010

COUPON

Clip (or photocopy) this coupon and send it with your cheque.

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: MEMBERS @ \$87.00 EA =
NON-MEMBERS @ \$97.00 EA =

E-MAIL:.....

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE FRIDAY, JANUARY 8, 2010

J-A. TUMBER

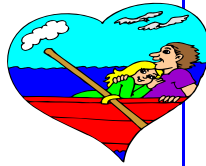
Drayoff Theatre On Golden Pond

DATE: THURSDAY, JUNE 10, 2010
DEPARTURE: 8:00 AM
RETURN: 6:30 PM
COST: MEMBERS: \$100.00
NON-MEMBERS: \$110.00

TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11
PROGRAMME: THIS ENDEARING PLAY IS ABOUT A LOVE STORY THAT SPANS THE AGES. YOU'LL ALSO VISIT THE MARKET, THE OUTLET MALL OR THE 20 000 SQ. FT. ANTIQUE WAREHOUSE IN ST. JACOB'S.

LUNCH: BENJAMIN'S INN
FACILITATOR: JUDY-ANNE TUMBER — INFORMATION ON p11

DEADLINE: FRIDAY, MAY 7, 2010



GLORIOUS

WEDNESDAY, MARCH 24, 2010

COUPON

Clip (or photocopy) this coupon and send it with your cheque.

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: MEMBERS @ \$75.00 EA =
NON-MEMBERS @ \$85.00 EA =

E-MAIL:.....

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE FRIDAY, FEBRUARY 19, 2010

J-A. TUMBER

AND OUR COUPONS



FIDDLERON THE ROOF

WEDNESDAY, JANUARY 6, 2010

COUPON

Clip (or photocopy) this coupon and send it with your cheque.

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: MEMBERS @ \$127.00 EA =
NON-MEMBERS @ \$137.00 EA =

E-MAIL:.....

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

**DEADLINE: MONDAY, DECEMBER 7, 2009

M. TREGWIN

'HEAVENLY' TOUR with Ron Brown

TUESDAY, APRIL 13, 2010

COUPON

Clip (or photocopy) this coupon and send it with your cheque.

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: MEMBERS @ \$116.00 EA =
NON-MEMBERS @ \$126.00 EA =

E-MAIL:.....

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE FRIDAY, MARCH 12, 2010

J-A. TUMBER

BUFFET LUNCH & TRAVELOGUE

THURSDAY, APRIL 15, 2010

☞... COUPON...☜

Clip (or photocopy) this coupon and send it with your cheque.

NAME:

PHONE #:

SPOUSE/GUEST NAME:

OF TICKETS: MEMBERS @ \$19.50 EA =
NON-MEMBERS @ \$19.50 EA =

* A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED FOR THIS ACTIVITY!

DEADLINE: FRIDAY, MARCH 26, 2010

A-M. ELLIS-TAYLOR



WINE TASTING AND GUIDED TOUR

TUESDAY, MAY 11, 2010

☞... COUPON...☜

Clip (or photocopy) this coupon and send it with your cheque.

NAME:

PHONE #:

SPOUSE/GUEST NAME:

OF TICKETS: MEMBERS @ \$85.00 EA =
NON-MEMBERS @ \$95.00 EA =

E-MAIL:

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE: FRIDAY, APRIL 9, 2010

H. McCULLOUGH



AGM & SPRING LUNCHEON

THURSDAY, MAY 27, 2010

☞... COUPON...☜

Clip (or photocopy) this coupon and send it with your cheque.

NAME:

PHONE #:

SPOUSE/GUEST NAME:

OF TICKETS: MEMBERS @ \$20.00 EA =
NON-MEMBERS @ \$20.00 EA =

MEMBERS' CHEQUES WILL BE RETURNED AT THE DOOR.

E-MAIL:

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

CHECK HERE FOR A VEGETARIAN MEAL CHECK HERE FOR NO RED MEAT

FOOD ALLERGY:

DEADLINE: MONDAY, MAY 17, 2010

J-A. TUMBER



ON GOLDEN POND

THURSDAY, JUNE 10, 2010

☞... COUPON...☜

Clip (or photocopy) this coupon and send it with your cheque.

NAME:

PHONE #:

SPOUSE/GUEST NAME:

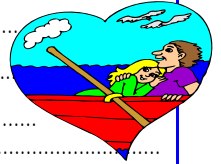
OF TICKETS: MEMBERS @ \$100.00 EA =
NON-MEMBERS @ \$110.00 EA =

E-MAIL:

WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE: FRIDAY, MAY 7, 2010

J-A. TUMBER



2 Program Notes

GoodNews#1:

YOU MAY HAVE NOTICED THAT OUR TRIPS NOW HAVE 2 PRICES SHOWN. AT OUR NOVEMBER 5 EXECUTIVE MEETING, IT WAS DECIDED THAT BEGINNING IN JANUARY, 2010 DISTRICT 24 WILL SUBSIDIZE ALL DISTRICT 24 MEMBERS BY \$10.00 ON ANY TRIP YOU TAKE!
NON-MEMBERS MUST PAY THE FULL COST OF THE TRIP.

GoodNews#2:

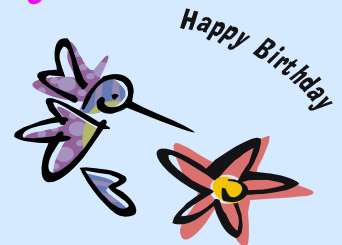
FOR ANY OF OUR TRIPS THAT INVOLVE RETURNING TO TORONTO AT RUSH HOUR, YOUR EXECUTIVE HAS DECIDED TO MAKE THINGS A LITTLE EASIER FOR EVERYONE: DISTRICT 24 WILL SUBSIDIZE THE COST FOR USING THE 407ETR MAKING THE RETURN TRIP FASTER FOR YOU! NO MORE SLOWDOWNS AND TIE-UPS ON THE 401 TO WORRY ABOUT.

NOTE: THIS ONLY APPLIES TO TRIPS THAT ARE RETURNING TO TORONTO FROM WEST OF THE CITY.

Happy Birthday!

90th Birthday Celebrants

Elinor Beard
Dorothy K. Brignall
Audrey Coulson
Hilda Dyas
Mable Richardson
Alice Smith



THE ABOVE MEMBERS HAVE GIVEN THEIR SIGNED PERMISSION TO HAVE THEIR NAMES PUBLISHED IN THIS NEWSLETTER.

IN ADDITION, WE HAVE ONE MEMBER WHO CELEBRATED A 100TH BIRTHDAY IN SEPTEMBER! ☘

~ Marilyn Hodge
Goodwill - Cards

GoodwillReport— Cards

Every year each 90th, 100th and older birthday celebrant is honoured with a special card and a donation to Breakfast for Kids given in his or her name. This year's recipient of the birthday funds was the Nutrition Programme at St. Isaac Jogues, a TCDSB school.

On October 29, 2009 Frank Saliani, President; Hal McCullough, Newsletter Editor; and I presented the cheque to Principal Louis Meneguzzi and the Nutrition Programme Coordinator, Mrs. Migonne Ratnam. They were very happy to receive the RTO - District 24 donation of \$440.00 and expressed their sincere appreciation.

The Nutrition Programme at St. Isaac Jogues started out as a breakfast programme and is now a meal programme operating Mondays, Wednesdays and Fridays every week. Principal Mr. Menguzzi told us that they hope to add one more day in each of 2010 and 2011. The meal contains three of the four food groups and is given all of the 292 children in the school. Parent volunteers make up a bin for each classroom and the Grade 8 students deliver the bins to the classrooms. ☘



*l-r: Frank Saliani, Migonne Ratnam, Louis Meneguzzi, Marilyn Hodge
~ photo by Hal McCullough with additional photos on our website*

When I am notified, Get Well, Thinking of You or Sympathy cards are sent to members or their families.

Please inform me if you know of anyone who should receive a card:

Marilyn Hodge
416.284.9984

E-mail: mjhodge@sympatico.ca

Use the subject: *RTO – Goodwill*

*~ Marilyn Hodge
Goodwill - Cards*

- ☺ I tried to be a chef - figured it would add a little spice to my life, but I just didn't have the thyme.
- ☺ I studied a long time to become a doctor, but I didn't have any patience.
- ☺ I got a job in a workout centre, but they said I wasn't fit for the job.
- ☺ I was working in an orange juice factory, but I got canned. I couldn't concentrate.

Life as a Retiree

Life as a new retiree last year was heavenly and fulfilling! My social calendar was filled with an oasis of social activities and clubs: RWTO and RTO Luncheons and bus outings; RTO Photo Club; Beta Sigma Phi sorority; TDSB Cabaret Singers musical theatre; Don Mills Camera Club; Toronto East Christian Women's Group; and attending workshops at Henry's School of Imaging to learn more about digital photography.

Frequent travels home to Newfoundland brought special moments visiting friends and volunteering at a church teen camp. The annual six day wildflower field trip explored the natural beauty and charm of the Gros Morne communities. It felt like coming full circle with my teaching career last October as I was reunited with former colleagues and students from my early years of teaching in the city, during the Retired Teachers of Newfoundland and Labrador's Reunion held in Corner Brook. A friend and I hiked on the International Appalachian Trail overlooking the Humber Valley. My dream of reaching that summit to see the panoramic view was reached and the view was truly breathtaking!

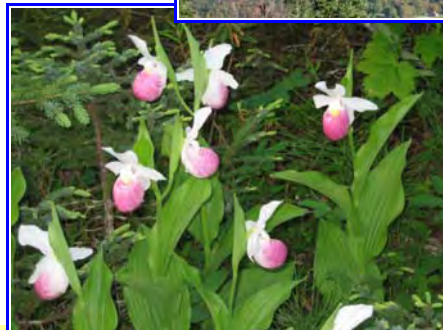
Life is much busier than during classroom days. You bet... I do not miss the hours of lesson planning, report writing, nor the early morning wake-ups! Surprisingly I have not missed the classroom, nor have I chosen to do any occasional teaching. It's wonderful to feel as free as the wind! With my interests in the arts, attending music concerts, theatrical performances and craft shows have been a feast for the senses! ☘

*~ story & photos by
Jeannie Tom*



< Corner Brook

Humber Valley >



< Ladyslippers



Information on the Proposed HST

BACKGROUND

As part of its spring 2009 Budget, the Provincial Government introduced a comprehensive package of changes to Ontario's tax system. This new package of tax reform includes a proposed single sales tax (provincial tax and federal GST harmonized), tax cuts for business, and significant tax relief, in the form of rebates, for Ontario's citizens. The Government believes that this harmonized sales tax will make the economy more competitive, resulting in job creation and economic growth. It acknowledges that under the proposed tax reform some items will increase in cost and therefore, is introducing tax relief for both individuals and business.

RTO/ERO is aware that the Government is in the process of making changes to the proposed legislation, as first introduced in the spring Budget, to address issues of transition from the current tax structure to the new Harmonized Sales Tax (HST).

It should be noted that the Federal Conservative Government provided \$3.4 billion to the Ontario Government to implement a harmonized sales tax system. In addition, this tax structure exists currently in New Brunswick, Nova Scotia, and Newfoundland and Labrador.

RTO/ERO's POSITION

RTO/ERO believes that the HST must not adversely affect seniors or the services available to seniors in any way; seniors, therefore, should not be disadvantaged by the implementation of the single sales tax proposed by the Provincial Government.

OVERVIEW OF PROPOSED TAX CHANGES AND TAX SAVINGS/RELIEF

Single or Harmonized Sales Tax (HST)

- A single sales tax of 13% will apply to most purchases and transactions starting July 1, 2010.
- Books, children's clothing and footwear, car seats and car booster seats and feminine hygiene products will be exempt from the 8% provincial portion of the single sales tax.

Housing Rebates

- **New housing rebates** will be available on the provincial part of the single sales tax for buyers of newly constructed homes.
- New homes purchased as primary residences in all price ranges would receive a **rebate of 75% of the provincial portion** of the single sales tax on the first \$400,000.
- For new homes under \$400,000, on average, this would mean no additional tax amount compared to the current system.
- A rebate for rental housing would be provided, similar to the proposed rebate for new homes.

- Transitional rules for new housing are proposed whereby sales of new homes under written agreements of purchase and sale entered into on or before June 18, 2009 would not be subject to the provincial portion of the single sales tax, even if both ownership and possession are transferred on or after July 1, 2010
- The tax would also **not apply to sales of new homes** under written agreements of purchase and sale entered into after June 18, 2009 where ownership or possession is transferred before July 1, 2010.

Personal Tax Savings

- Every eligible family that files a tax return in Ontario with an income below \$160,000 will receive **three cheques totaling \$1,000**.
- Single Ontarians who file a tax return in Ontario and earn less than \$80,000 a year will receive **three cheques totaling \$300**.
- There would be a 16.5% cut in the tax rate on the first \$36,848 of taxable income and a tax cut for 93% of all Ontario taxpayers.
- Other changes will mean 90,000 more people with low incomes will pay no Ontario personal income tax.
- Ontarians will receive a total of **\$10.6 billion in tax relief** over three years.

Sales Tax Credits

- For those with low and middle incomes, there will be **\$260 in ongoing sales tax credits** for each child or adult.
- For low and middle-income homeowners and tenants, there will be \$270 million more a year in **property tax relief**.
- The current combined sales and property tax credits would be replaced with two new tax credits: Ontario Sales Tax Credit and the Ontario Property Tax Credit.
- The **Property Tax Credit would be based on occupancy cost** - that is, property tax paid or 20% of rent paid. A credit would be provided for occupancy cost of up to \$250 for non-seniors or \$625 for seniors, plus 10% of occupancy cost. The credit would not exceed occupancy cost and would be subject to a maximum of \$900 for non-seniors and \$1,025 for seniors.
- Eligible single seniors with \$500 or more in property taxes and income of up to \$35,000 a year will receive the **maximum \$500 grant in 2010**. Eligible single seniors with income between \$35,000 and \$50,000 will receive a proportionately smaller grant. Eligible senior couples with \$500 or more in property taxes and income of up to \$45,000 a year will receive the maximum grant. Eligible senior couples with income between \$45,000 and \$60,000 will receive a proportionately smaller grant.

Business Tax Savings

- \$4.5 billion in tax cuts over three years to encourage competitiveness and investment.
- **Corporate Income Tax will be lowered** from 14% to 12% in 2010, then 10% over three years,

- The rate on manufacturing and processing will be lowered from 12% to 10%.
- The small business rate will be cut from 5.5% to 4.5%.
- The 4.25% small business surtax will be eliminated.
- The capital tax rate will be cut by 33% on January 1, 2010 and then completely eliminated by July 2010.
- Ontario will have the **most competitive rates** among its major competitors and trading partners.
- Fewer small and medium-sized businesses will have to pay the Corporate Minimum Tax, and the rate will be cut from 4% to 2.7% as of July 1, 2010.
- A single sales tax would also **reduce paperwork costs for business** by more than \$500 million a year.
- To help small businesses make the transition to a single sales tax, the government would provide up to **\$400 million in one-time sales tax credits** to help make changes to point-of-sale and accounting systems.

RTO/ERO: CONTINUING TO ADVOCATE ON BEHALF OF ITS MEMBERS

During the past few years, RTO/ERO has increased its advocacy efforts on behalf of members. Though we have shared, over time, in a few lobbying victories - the original establishment of income trusts, pension income splitting and some movement on PSA testing and have even had the opportunity to meet with the Premier a few years ago, we, nonetheless, have spent considerable time and efforts on letters on a variety of topics to the Prime Minister and Premier, as well as to Cabinet Ministers, with little by way of tangible results.

About a year ago the Provincial Executive recognized that RTO/ERO needed to be more strategic and focused about the efficacy of our approach to advocacy, and sought expert help through Len Domino and Associates, professional government relations specialists. After presenting to the Provincial Executive and senior staff last fall, Len Domino was the keynote speaker at a provincial workshop in March of this year, sponsored by the Political Action Committee and held for District political action representatives.

As a result, the Provincial Executive, in concert with the Political Action Committee, is in the midst of developing an advocacy plan to address key issues of importance to our members, including RTO/ERO's continuing number one priority of health care and emerging issues, such as the harmonization of sales tax. These issues, and others identified as part of the advocacy plan, must be well researched, with balanced perspectives and with an effort to engage with government on those aspects of any given issue that impact our members.

In addition to the HST issue, RTO/ERO continues to advocate on behalf of its members in the areas of PSA testing and for timely accessibility to health care.

RTO/ERO'S IMMEDIATE RESPONSE TO THE HARMONIZED SALES TAX

In March, after the provincial government announced its

plan to introduce a Harmonized Sales Tax (HST), RTO/ERO commissioned a study by its auditors Grant Thornton to determine the impact of the HST on seniors. A copy of this report was provided to the District Presidents at their workshop in mid-April.

In response to queries received from RTO/ERO members on its position on the HST, RTO/ERO sought the input and advice of Len Domino. As indicated by the government's announcement of comprehensive tax reform measures, it has become clear that the HST cannot be viewed in isolation from other tax measures within the Provincial Government's budget that are intended to make Ontario more competitive, offer more benefits to the poor, and mitigate the impact of increased taxes not only on most taxpayers, but specifically on seniors.

After reviewing the Grant Thornton report, Len Domino and Associates added an Addendum to clarify their perception of the HST. This report, as well as a report from the Executive Director on the HST topic, was distributed at the Spring Senate at the end of May, with the Grant Thornton/Domino report placed on the home page of RTO/ERO's provincial website for easy access by all members.

NEXT STEPS

The HST issue continues to be discussed by the Provincial Executive and the provincial Political Action Committee, with input and advice, as necessary by government relations specialist Len Domino. The Provincial Executive and senior staff are in the process of identifying areas where RTO/ERO believes it may be able to offer advice to the Provincial Government and influence the structure of the HST. These include exemptions on home energy costs, gasoline for cars, group insurance programs, and for not-for-profit organizations such as RTO/ERO.

Over the next few months, members of the Provincial Executive and senior staff plan to meet with staff in the Office of the Minister of Revenue, responsible for the implementation of the HST, to outline RTO/ERO's position and seek opportunities to continue dialoguing with the Provincial Government in a collegial, respectful atmosphere. ☘

What to Expect With the Harmonization of the Ontario Provincial Sales Tax with the Federal GST

The Ontario budget proposes to harmonize the Ontario provincial retail sales tax (PST) with the federal Goods and Services Tax (GST) effective July 1, 2010. The new harmonized rate referred to hereafter as the HST will be at 13%.

The HST will generally be applied using the same value-added tax rules as the GST in that where you pay the 5%

GST today with limited exceptions you will pay the 13% HST starting in July 2010.

At that time, the new HST will eliminate the Ontario PST charged to you today. Where both the GST and the Ontario PST was charged in the past, you will see little difference going forward in 2010 and expectations are that the price of some of these goods and services should go down in the long run.

Where the GST is recoverable by the business today, so will the HST the business pays going forward so that the tax would not become a cost embedded in the price you pay. Where the current Ontario PST applies to purchases, the PST is not a value-added tax like the GST and not recoverable to the business. As a result, the PST is ultimately passed on to you the consumer.

As not all businesses recover the GST, not all goods and services to consumers will go down with the new Ontario HST. We detail below how the new HST will specifically affect the goods and services you buy today.

The harmonization is also part of a more comprehensive budget package. To support the transition to a single sales tax, the federal government will provide the Ontario government with \$4.3 billion in cash transfer payments. The budget also provides for other compensating measures for both individuals and businesses affected by the harmonization. As part of this package the personal tax rate will go down and those measures are also noted below.

These proposals are not law and expectations are that further details may not be provided by the governments until later this summer or fall. The comments below may change as these details are announced. Transitional rules are expected to cover expenses that straddle the July 1, 2010 implementation date.

NOTE: The discussion that follows is based on proposed tax changes that are not yet law. Each person's tax situation is unique and you should consult your tax advisor before undertaking any action on the basis of the following general information.

YOUR DAILY LIFE

Food: Most basic groceries at the supermarket are generally not taxable today for either federal or provincial sales tax and you should see no change under the new harmonization.

Today both taxes apply to certain snack foods or prepared foods and that will be the same with the new 13% Ontario HST; you will see no substantive change.

However, the price for picking up that quick coffee or tea will go up. Today the 8% Ontario PST did not apply to prepared foods priced at \$4.00 or less but the 5% GST is applicable. Starting in July 2010, the tax will be at 13%. Restaurant meals subject to the 8% PST and the 5% GST today will be subject to the 13% after harmonization so you will see no overall change.

MEDICINE: The taxation of prescription drugs will remain unchanged and tax free. Same as the dispensing fee you pay now; it will not be taxable with the new HST.

HOME PURCHASES AND MAINTENANCE: You will see changes on your home costs. Buying a new home today will have the 5% GST and the Ontario PST was imbedded in the material cost. Going forward the 13% Ontario HST will apply to the sale price. Purchasers of new homes for their primary residence priced under \$400,000 will be eligible for a rebate equal to 75% of the 8% provincial component; effectively 6% of the purchase price. For prices above \$400,000, the rebate is reduced and eliminated after \$500,000. Resale homes will generally not be subject to the new HST.

The GST you pay today on your home maintenance cost will increase from 5% to 13%. Expect to see an increase in tax for home repair and renovation, electricity, internet, fuel oil, and natural gas. Condo fees exempt of tax for GST will remain exempt with HST but those charges for use of guest suites in your condo will go up to the 13%.

SERVICES: Most services such as haircuts, legal, accounting and other professional fees not subject to the Ontario PST today will be subject to the 13% HST starting in July 2010. Similarly, most extracurricular activities, dry cleaning, laundry service, computer assistance and car repairs if taxed today will be 13% going forward.

OTHER PURCHASES: The tax on books, children's clothing, footwear, and car seats, diapers and feminine hygiene products will remain unchanged as these products will be eligible for an 8% point-of-sale exemption in Ontario. However, there are no exemptions for newspapers and magazines which will be taxed at 13%.

YOUR SOCIAL LIFE

RECREATION: Your memberships to the health club, golf course, curling rinks and other recreational facilities will rise to the 13% HST. Other fees to use bowling alleys and driving ranges subject to 5% tax today will also be 13% starting in July 2010.

ADMISSION: The price you pay for performances and entertainment are generally taxable today at a combined effective tax rate of 15%. You will see this go down to 13% where the price is more than \$4. Unfortunately, where the price is \$4 or less, today's tax rate of 5% GST will be increased to 13% after harmonization.

ALCOHOL AND TOBACCO: Tax on alcoholic beverages is subject to the 5% GST and either the Ontario PST at 12% or 10% depending on where purchased. With the HST, the combined rate will be reduced to 13%. However, the provincial government has stated they will increase alcohol fee, levies and charges to maintain their current level of revenue. So, you will not see the cost go down. The overall cost for tobacco will also rise as you pay tax at 13% instead of the 5%.

YOUR TRAVEL

LOCAL TRAVEL: Taxi service, trains and other transportation services in Ontario taxed today at 5% will increase to 13%. However, transit fares that were GST exempt before should remain exempt. Fuel to use your car will go up with the rise in the tax rate. Hotel accommodation or other

short term rentals such as cottages will be taxed at 13%.

TRAVEL ABROAD: International air fare will not have GST or the new HST although you will pay tax on certain airport fees. Return airfares from Ontario to mainland US will still be subject to tax.

YOUR ESTATE PLANNING

FEES: Consultation for estate planning will rise to the 13% HST in July 2010. Where the service fee was a financial service exempt of GST before, the fee will remain exempt after harmonization.

INSURANCE: Most insurance premiums today are subject to the Ontario PST at 8% with the exception of auto insurance. The Ontario government has stated that they will continue to tax insurance that is taxed today. Insurance premiums are exempt of GST so you should see no additional tax overall. Financial institutions such as brokers, banks and insurance companies are limited in the amount of recovery of the GST and HST they pay. This recovery limitation may cause the financial services to go up in price as their costs increase with the new HST.

FUNERAL ARRANGEMENTS: Where subject to the 5% GST today, the tax will increase to 13% after harmonization. It is unknown what changes or transitional measures will be made for existing prepaid funeral arrangements with harmonization.

PERSONAL TAX MEASURES

SALES TAX TRANSITIONAL BENEFIT: Eligible individuals aged 18 and over will receive maximum benefits totaling \$300 to single individuals and \$1,000 for single parents and couples to be paid in three installments in June and December 2010 and in June 2011. Benefit will be phased out for single people whose prior year's income is over \$82,000 and for families whose prior year's income is over \$166,700.

ONTARIO LOWEST PERSONAL TAX RATE, NONREFUNDABLE CREDITS AND SURTAX THRESHOLDS: Effective January 1, 2010, the budget proposes to reduce the lowest Ontario personal tax rate by 1% from 6.05% to 5.05% (applicable to the first \$36,848 of taxable income based on 2009 tax bracket thresholds). This change will also result in corresponding changes to the nonrefundable tax credits such as the basic, spousal and age. Surtax thresholds will also be adjusted resulting in the potential for higher surtax in 2010.

ONTARIO SALES TAX AND PROPERTY TAX CREDITS: The current combined sales and property tax credits will be eliminated effective July 2010 and replaced with a new Ontario Sales Tax Credit (OSTC) and a new Ontario Property Tax Credit (OPTC). The new credits would provide for advance payments. The OSTC will be paid quarterly providing for a maximum credit of \$260 for each adult and each child. The new OPTC will be equal to a maximum of \$900 for nonseniors and \$1,025 for seniors. Both will begin to be phased out for adjusted family net income of over \$20,000 for single individuals and over \$25,000 for families. The Ontario senior homeowners' property tax grant for eligible seniors will continue for those in the low to middle-incomes and will be doubled from \$250 to \$500 in 2010. ☹

CAUTION: *The information contained in this document comprises tax tips only and should not be considered as tax advice. RTO/ERO assumes no liability for the outcomes that may result from persons using the contents of these tips in their tax planning. Persons using this information for tax planning are cautioned that the full application of these tax tips is best done with the advice of their tax advisor. Neither RTO/ERO nor its employees or agents are tax advisors.*

This document was prepared for RTO/ERO by Grant Thornton LLP. Grant Thornton LLP is a Canadian member firm of Grant Thornton International Ltd.

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TAX TIPS IS ALSO AVAILABLE AT OUR WEBSITE: www.rto-ero.org

FOR MORE INFORMATION, YOU CAN ALSO VISIT THE ONTARIO MINISTRY OF FINANCE WEBSITE AT www.fin.gov.on.ca AND THE CANADA REVENUE AGENCY WEBSITE AT www.cra-arc.gc.ca.

FromYourEditor



It's beginning to look as though we may have another early winter — as I write this (November 6) I can see snow on the ground in the bush behind my house! Oh well, we do live in Canada and we have to expect it!!

You have just read almost four pages on the HST — heavy reading, for sure. Hopefully this has provided you with some information to help make you more informed as to what will likely be coming our way in July, 2010.

It was great to see so many of you at our Fall Luncheon. I took a 1 minute 'movie' of the *Barons of Barbershop*. With luck (it turned out to be a large file!), it will be posted on our website along with this newsletter plus all the pictures that didn't make it into this issue - and see it all in full colour. If you couldn't make it to the Luncheon, click on the link and see what you missed.

We are always looking for articles for our newsletter. If you have something you would like to contribute you can do so by regular mail (my address is on the back cover) or via e-mail. If sending it as an e-mail, please send it as an MSWord file, AppleWorks file, or plain text. Please do not use any formatting as I have to undo it anyway.

My e-mail address is hal@powergate.ca. Please use the subject: **RTO – Newsletter Item**
Messages without this subject will not be opened.

As I switch to my webmaster hat, I would like to report that we now have over 450 members who receive our monthly **RTO4ENEWS**. Quite an increase from when I first took over as webmaster two years ago when we had approximately 200! Have you joined us yet to get what is becoming our "mini" monthly newsletter? Information on how to "sign up" can be found on page 23. But please remember to let me know if you change your e-mail address. Reminder: I do not re-send messages that get returned to me. ☹

~ Hal McCullough, Communications Chair



In Memoriam

Sympathy

In understanding that each life is a miracle that changes the world, we remember and honour the lives of our departed colleagues and friends.

Joan Beebakhee
Edith K. Chapman
Maxwell Cornfield
Carl J. Fava
Margaret Gennoe
Aline M. Hawker
Melvin W. Holmes
Grace Kelsey
Mary Rose Knight
Robert L. Lamb
Alfred J. Mathias
Audrey R. Morgan
B. Georgina Neville
Nora Perra
Aileen R. Robb
Stephen Rupert
William Swerdfeger
Doris S. Van Der Veen
Arthur H. Williams
Rosemary A. Winemaker

TO: 30/09/09

Congratulations to our own Gary Fick



**At Fall Senate, Gary was
 elected as Executive Member
 of the Provincial Executive for
 2009-10!**



Financial Statement

As at 31/10/2009

	BUDGET 2009	ACTUAL 31/05/09
BANK BALANCE	\$9,904.63	\$20,808.26
INVESTMENTS		
GIC Face Value - matures 16/01/10	\$8,096.49	\$8,096.49
GIC Face Value - matures 17/10/09	\$7,189.12	\$7,189.12
GIC Face Value - matures 17/12/08	\$5,131.72	\$5,131.72
TOTAL ASSETS	\$30,321.96	\$41,223.59
ANTICIPATED RECEIPTS		
Provincial Grant	\$29,000.00	\$30,446.56
Bank Interest/Charges	\$10.00	-\$5.05
Golf Tournament	\$1,200.00	\$4,065.82
Interest Income (GIC)	\$644.00	\$531.43
Provincial Grant - Service to Others		\$3,825.00
Retail Sales Tax Refund		\$1,935.55
TOTAL RECEIPTS	\$30,854.00	\$40,799.31
DISBURSEMENTS		
<i>ADMINISTRATION</i>		
Executive Expenses	\$2,500.00	\$1,393.52
District AGM	\$300.00	\$249.88
Office Expenses	\$600.00	\$209.17
Senate Meeting	\$2,400.00	\$1534.64
Archives	\$50.00	
<i>MEMBER SERVICES - COMMUNICATIONS</i>		
Goodwill, District	\$1,700.00	\$818.68
Membership	\$200.00	\$362.59
Recruitment, District	\$2,500.00	\$2,019.59
Newsletter (mailing, printing, postage)	\$13,500.00	\$9,614.07
Toronto District Assessment	\$100.00	
Political Advocacy	\$250.00	
<i>MEMBER SERVICES - PROGRAMME</i>		
Day Trips	\$2,000.00	\$946.21
Spring Luncheon	\$2,700.00	\$2,287.00
Fall Luncheon	\$300.00	\$314.50
Christmas Luncheon	\$1,250.00	
Health Seminar	\$400.00	\$290.73
Bridge Club	\$350.00	\$132.31
Blue Jay Game	\$50.00	
Camera Club	\$200.00	
<i>SERVICE TO OTHERS</i>		
Breakfast for Kids	\$2,400.00	\$4,066.00
Provincial Approved Project		\$3,825.00
District 24 Projects	\$4,000.00	\$1,175.00
<i>EXTRA-ORDINARY EXPENDITURE</i>		\$658.79
TOTAL DISBURSEMENTS	\$37,750.00	\$29,897.68
RECEIPTS OVER DISBURSEMENTS	-\$6,896.00	\$10,901.63
ANTICIPATED/CURRENT BANK BALANCE	\$3,008.63	\$20,806.26



Please direct any questions or concerns to our treasurer.

Contact information for Ron can be found on page 2.

~ Ron Smith, Treasurer

☺ I finally got a job as a historian - until I realized there was no future in it.



WELCOME TO DISTRICT 24

To all our new members for 2007, we offer you a warm welcome! Whether you are a new retiree, or have moved from another district, we hope that you find District 24 ~ Scarborough and East York a comfortable and happy fit. Our District motto is: "Where Old and New Friends Meet". We count you among our friends.

Lionel Athill
Linda Bell
Giuliana Bianco
Eva Bird
Elizabeth F. Brooks
Linda Brown
Patricia Buchanan
Robert Burnett
Karen Caldwell
James Carroll
Christopher Cassibault
Allan Cavander
Francine Chalifour
Allison Chase
Bonnie Clarke
Donna Colley
Joseph Comper
Carmelita Dela Paz
Joseph Di Fonzo
Anita Diemart
Debra Douglas
Gary Dzugan
Terrance Epp
Barbara Fava
Carol Fells
Judith Ferguson
Margaret Fulcher

Bonnie Gibb
Elizabeth Glen
James C.M. Goad
Richard Graham
Patricia Griffen
Catherine Grogan
John Grosdanoff
Donald Guscott
Mary Lou Halferty
Sharon Hanns
Inge Hermann
Patricia Hodgins
Kathryn Holden
Leo Hollohan
Irvin Holmes
Michael A. Howard
Elfriede Huettnner
Sheila Innes
Raymond R. Iogna
Carol Anne Jones
Barbara Jordan
Christos Karacostas
Lillian Klymenki-Flude
Barry P. Knibbs
Robert Knight
Dorothy D. Kovach
Mary Lannan

Nicolas Levendakis
Ming Lim
Lorenzo Liscid
Carolyn Loewen
Paul Lysaght
Janice Mackenzie
Gerard MacNeil
Elaine Maenpaa
Gaitri Maharaj
Wendy Maltby
Nora Mark
Allison Master
Jeanette Mattioli
Robert McAfee
M.A. Linda McConnell
Annemarie McKee
David McNiven
Janet Moir
M. Karen Moloney
Diane Montgomery
Sheli Myers
Charles G. Neville
Joann Newman
Francis O'Neill
Joe Pacione
Lise Prezeau
Gloria Ratcliffe

Jane Renzetti
Donald Rickard
Barbara Segal
John Shaw
Patricia Shaw
Donna-Dale Smith
Patricia Stackhouse
Angela St. Denis
William Stephens
Barbara Stienburg
Susan Stupeski
Agnes Sullivan
Mark Tanel
Thomascne Tarasuk
Sharon Taylor
Don Weir
Sen-Leng Weir
Larry Wescott
Sharon D. White
Russell Wilkinson
Olga Wisniewski
Barbara Worth
Sue Young
Winnifred Young



AS OF SEPTEMBER 30, 2009, DISTRICT 24 HAD: **2,336 MEMBERS!**

As new members, we encourage you to join over 450 other District 24 members and take advantage of our monthly E-Mail Updates: **RTO4NEWS** Further information is on page 23.

President's Report, continued from page 1

☺ The Political Action Committee has been renamed Political Advocacy Committee. Our actions and relationship with Government will be to work with all political parties with a win-win approach on behalf of issues that are important to all citizens of Ontario.

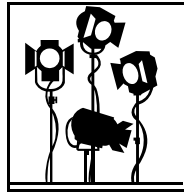
I respond to all e-mails and phone calls. If you have a problem or solution that you would like to share with the rest of our membership, please call or e-mail me.

Have a wonderful holiday season! ☘

~ Frank Saliani, President



**THIS ISSUE TURNS
THE SPOTLIGHT ON:**



Bill Hindle
Secretary

Bill Hindle grew up and went to school in East York and Leaside. He attended William Burgess and Northlea Public Schools and Leaside High School. Bill was the first member of either his father's or mother's side of the family to go to university. He didn't head off to university with any great plan but more because that seemed to be the next step and that's what his friends were doing.

Early jobs included being a councillor at a Boy Scout Camp (Norland), bagging and delivering ice throughout cottage country (Wasaga Beach), bagger and cashier at Dominion Stores (Bayview and Eglinton) where he met his future wife Yolanda, and circulation assistant at the Toronto Star.

Bill was not one who was "called" to teaching. Yes, his favourite uncle was a teacher and when Bill finished 4 years at the University of Toronto with a major in History and a minor in Geography, applying to the Faculty of Education at the U of T seemed the logical next step. One conscious and ultimately wise move that Bill made on entering the Faculty was to take the elementary option. Not that he had any intention of teaching "little people" or "ankle biters", but just to cover all possibilities.

As it turned out, in 1974 when he graduated the Faculty (by the skin of his teeth), History had become an option in the secondary schools and teaching positions were drying up and hard fought for. Bill joined the "cattle call" for elementary teachers and made up some story about wanting to teach young students while one could still make a difference in their lives. Who knew that that really would become his philosophy and true purpose in life when he was hired by the Scarborough Board of Education and worked his entire career in Scarborough.

Being called late is better than not being called at all.

After a challenging first year, Bill knew that he had made the right move going into teaching. Each school and each grade and class taught was a learning experience. He worked in: C.D. Farquharson for 6 years, Mason Road for 4 years, Chine Drive for 3 years, Oakridge for 2 years, Cedar Drive as Vice-Principal for 2½ years, Warden Avenue as Principal for 5½ years, before returning to Cedar Drive for the final 10 years of his career. Bill had not intended to stay at Cedar Drive for 10 years, but what with an

amalgamation of Boards and a massive 4 year Ministry project in the middle, the 10 years just evaporated.

Along the way Bill took his M.Ed. at OISE and he and Yolanda had a daughter and a son. His daughter, Stephanie, followed in his footsteps and taught two years in Toronto (Scarborough) before moving to Ottawa where she is in her fourth year of teaching. Son, Bryan, is a performer. He has performed in *Hair*, *We Will Rock You*, *Dirty Dancing* and is currently in *Jersey Boys*.

Bill enjoyed being involved. When promoted to Vice-Principal he was pleased to join the OPSTF executive as a SESPAs rep. If you were in the elementary panel in Scarborough you may well have heard of Millionaires' Night. Bill was very proud of his role in working with and finally chairing this organization that provided an evening of great fun and entertainment for over a thousand teachers each year for 30 years while sending many thousands of needy students to summer camp with the funds raised.

For Bill, retirement means slowing down not stopping. He continues to do some supplying in schools for short periods and fills his time with his photography and travel which complement each other nicely. To stay involved, Bill has joined the Club 90 executive as Treasurer and the RTO executive as Secretary. He was drawn to RTO by the friends made while sitting on the OPS executive. The continuation of friendships and the social gatherings are what he gets from RTO and he joined the executive as Secretary in order to contribute something to the organization.

While Bill says, without hesitation or reservation, how much he enjoyed being Principal for 15 plus years and Chair of the Millionaires' Night organization for numerous years, he is more than happy to be involved from a less significant chair these days. His toughest decisions are where to travel to next, where "The Group" will be having dinner Friday, and whether to fold, call, or raise a hand in the nickel/dime poker game he has been playing in for the past 33 years. ☘

Answer to the Sudoku on page 3:

4	7	5	3	1	6	9	8	2
1	3	2	9	8	4	7	5	6
9	6	8	2	7	5	1	3	4
5	2	7	4	9	1	8	6	3
3	8	9	7	6	2	5	4	1
6	4	1	8	5	3	2	9	7
2	9	4	1	3	8	6	7	5
7	5	3	6	2	9	4	1	8
8	1	6	5	4	7	3	2	9

FOR YOUR INFORMATION

Breast Cancer Support Group Meeting

The location of the Scarborough Breast Cancer Support Group meeting has changed, effective Wednesday, November 26, 2008.

The meetings are held the last Wednesday of every month, except December, at 7:30 pm at Kingsway Arms, 2881 Eglinton Avenue East at McCowan Rd. in Scarborough. There is a bus stop at the corner of Eglinton Ave. and McCowan. Free parking is available on the south side of the building.

Come and share with us your concerns, and gain courage and strength through mutual support of other women who have had breast cancer.

For more information, please call:
Marilyn: 416.284.9984
Peggy: 416.269.7575



**Does this apply to you?:
Moving?
Address information incorrect?**

CONTACT DIANNE VEZEAU AT RTO/ERO:

IN WRITING: 18 SPADINA ROAD, TORONTO, ON M5R 2S7
BY PHONE: 416.962.9463 OR 1.800.361.9888 (EXT 223)
BY E-MAIL: dvezeau@rto-ero.org

DO NOT CONTACT:

THE NEWSLETTER EDITOR OR THE MEMBERSHIP CHAIR

National Do Not Call List

If you wish to reduce the number of telemarketing calls you receive, you may register your phones with the National Do Not Call List (DNCL). You may only register a number for which you are the service subscriber.

Registration is valid for 3 years and becomes effective 31 days after you register. You must re-register before the 3 year period expires.

Some exemptions: political parties/candidates, companies with whom you have done business, registered charities, and newspapers seeking your subscription.

To register by phone: 1.866.580.3625
To register by e-mail: www.innate-dncl.gc.ca



😊 So, I tried retirement and found that I'm perfect for the job!!!

Scarborough Choral Society
presents

Sounds of Christmas

Under the direction of
Judy Scott-Jacobs
With Full Orchestra

Come & celebrate the
Spirit of the Season!

Saturday, December 12
at 3:00 & 8:00 P.M.
Sunday, December 13, at 2:30 P.M.

Markham Theatre for Performing Arts
171 Town Centre Blvd, Markham
Northwest corner of Hwy. 7 & Warden Ave.
Book on-line or by phone!

www.markhamtheatre.ca
905.305.SHOW

**Saturday, December 12
at 3PM and 8PM:**

Adults: \$25.00
Seniors: \$22.00
Students: \$18.00
Family rate (2 adults & children): \$80.00
Group rates for 20+

**Sunday, December 13
at 2:30PM:**

All tickets: \$25.00
Group rates for 20+

Book on-line or by phone

Markham Theatre for the Performing Arts:
www.markhamtheatre.com or 905.305.SHOW
For more information visit our website:
<http://scarboroughchoral.org>

Our monthly Update: RTO 24 E-NEWS

We publish only three newsletters a year. Giving us your e-mail address allows us to send you our monthly E-Mail Update, **RTO 24 E-NEWS**, with current District 24 events and happenings. These could include information that comes our way in the health field, new information that has been posted to the Toronto Districts' website, items of interest from Provincial RTO, major school events like anniversaries, or reminders about upcoming day trips and other activities in our District.



PLEASE NOTE:

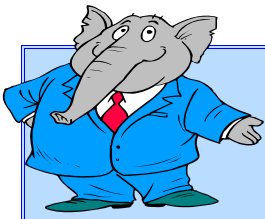
- Providing your e-mail address is voluntary. We do not take it from the RTO membership lists.
- Your e-mail information is held in confidence and *is not shared* with anyone or any organization.
- E-mails are sent to you Bcc (Blind carbon copies). You don't get to see the e-mail addresses of the other recipients, and they don't get to see yours.
- Our e-mails are *always* prefaced with RTO.
- E-mail updates are usually sent out on the first day of the month. However, to keep you fully informed, we do, occasionally, send special mailings.
- Our E-Mails are *sent only in .pdf* format. There are no hard copies that can be mailed to you.
- Updates that are returned to the Webmaster because your in-box is full, or classed as "spam" by your server, are not re-sent.
- If you change your internet provider, please remember to provide us with your new e-mail address!

If you wish to participate, and we encourage you to do so, please send your e-mail address to our Webmaster:
hal@powergate.ca.

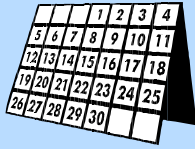
Use subject: **RTO – E-Mail Address**

Messages without this subject will not be opened!





**Dates
to
Remember**



EVERY TUESDAY
DECEMBER 2, 2009
DECEMBER 14, 2009
DECEMBER 28, 2009
JANUARY 6, 2010
JANUARY 7, 2010
JANUARY 28, 2010
FEBRUARY 10, 2010
MARCH 1, 2010
MARCH 24, 2010
MARCH 26, 2010
APRIL 8, 2010
APRIL 13, 2010
APRIL 15, 2010
APRIL 27, 2010
MAY 11, 2010
MAY
MAY 27, 2010
MAY 28, 2010
MAY 31, 2010
JUNE 10, 2010
JUNE 30, 2010
OCTOBER 28, 2010
1ST DAY OF EVERY MONTH

BRIDGE CLUB (12:30 P.M.)
S.G.&C.C.: *CHRISTMAS LUNCHEON*
CHRISTMAS IN THE COUNTRY
DEADLINE: *JANUARY E-MAIL UPDATE*
FIDDLER ON THE ROOF
EXECUTIVE MEETING - *KINGSWAY ARMS*
DEADLINE: *FEBRUARY E-MAIL UPDATE*
SWING AWAY THE WINTER BLUES
SPRING NEWSLETTER DELIVERY (APPROX.)
GLORIOUS
DEADLINE: *APRIL E-MAIL UPDATE*
EXECUTIVE MEETING - *KINGSWAY ARMS*
'HEAVENLY' TOUR
LUNCHEON & TRAVELOGUE
DEADLINE: *MAY E-MAIL UPDATE*
WINE TASTING
SPRING SENATE
AGM & SPRING LUNCHEON
DEADLINE: *JUNE E-MAIL UPDATE*
DEADLINE: *SUMMER 2010 NEWSLETTER*
ON GOLDEN POND
SUMMER NEWSLETTER DELIVERY (APPROX.)
FALL LUNCHEON
RTO 24 E-NEWS E-MAILED
Dec 21; Mar 20; June 21; Sept 23
begins Mar 14, '10; ends Nov 7, '10

RTO/ERO:

Here for you now... Here for your future

Fall Luncheon

October 28, 2009



~ article on page 5

~ photos by Hal McCullough

~ dozens more photos on our website

ANY AND ALL SUBMISSIONS ARE SUBJECT TO EDITING FOR CONTENT AND SPACE LIMITATIONS.

OTHER RTO/ERO DISTRICTS ARE WELCOME TO USE ANY OF THE MATERIAL CONTAINED IN THIS NEWSLETTER PROVIDING APPROPRIATE ATTRIBUTION IS MADE REGARDING SOURCE.

ARE YOU MOVING? - PLEASE SEE PAGE 23

RTO/ERO DISTRICT 24
c/o HAL McCULLOUGH,
62 CHESTER CRES.,
PORT PERRY, ON L9L 1K8



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DEADLINE FOR SUBMISSIONS FOR SPRING'S *BEYOND THE BLACKBOARD* IS **FRIDAY, JANUARY 22, 2010.**

