

BEYOND THE BLACKBOARD

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DISTRICT 24 – SCARBOROUGH AND EAST YORK



Volume 29 Number 3
www.rtoerotorontodistricts.org

Fall 2010

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☪ from our Champagne Brunch



MERRY CHRISTMAS



President's Message



Thank you, to all of the RTO members who took the time to fill in the survey, "Are you being served?"

As expected,

- a) The most popular events attended are the Luncheons followed by the Annual General meeting. The reasons for not attending were price, transportation not available, and distance to travel. The Executive will look to correct these impediments wherever possible. (Car pooling/pick ups?)
- b) Receiving information about our events was mostly via our newsletter and our E-mail fan out. Hal McCullough does a fantastic job and is always looking to add to the number of people on his e-mail groups. Join and get the most updated info by e-mailing Hal at hal@powergate.ca. (Ed.: See page 10)
- c) Quite a number of members were interested in participating in a book club, and having a strollers group. Now if only we can get some volunteers to lead them. We are always looking for members with new ideas and energy to join the Executive. Come to one of our meetings and share your ideas with us. Our Executive Meeting dates and location are indicated on page 20.

An update on the Executive finds the following:

- Ø Jerry Chadwick was successful in the municipal elections and is now a Toronto District School Board trustee.
- Ø Courtney Doldron has been selected to go to Queenstown/Whittlesea, East London, South Africa to work with teachers at the Get Ahead Project School in conjunction with Triangle of Hope, through the Stephen Leacock Foundation for Children.
- Ø Ron Smith will be retiring from his role as Treasurer as soon as we can find a replacement.
- Ø Gary Fick has finished his term as Provincial Executive Member.

We thank them and wish them well in their new endeavours.

Recent goings-on:

It's nice to see that we will be receiving a 1.4% raise in our pensions and our RTO/ERO fees will stay the same. We are now well over 65,000 members strong. As a result of Fall Senate, the new Provincial Executive became: Margaret Couture - Past president; Joan Murphy - President; Jim Sparrow - 1st Vice President; Leo Normandeau - 2nd Vice President; and Margaret Clarke and Norbert Boudreau as the Provincial Executive Members.

Thank you to Judy-Anne Tumber who has set out a great agenda of outings for us in the coming year. Look in the centre pages in this newsletter for details.

As 2010 is coming to an end, we on the Executive are grateful to you the members for giving us the opportunity to serve and wish all a great and healthy 2011. And on a personal note, thank you fellow executive members for all the work that you do on behalf of our members. It is second to none. Z

District 24 Executive 2010-2011



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Executive Meetings

All District 24 members are welcome to attend our Executive Meetings. We meet on Thursdays, usually 5 times a year. For the first half of 2011 the dates are:



JANUARY 6, 2011

MARCH 24, 2011

MAY 12, 2011

JUNE 2, 2011

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

Currently, we are meeting at the Kingsway Arms Retirement Residence which is located on the southwest corner of Eglinton and McCowan. Parking is available at the back of the building.

NOTE: Signing IN and OUT is a requirement of Kingsway Arms!

RTO/ERO

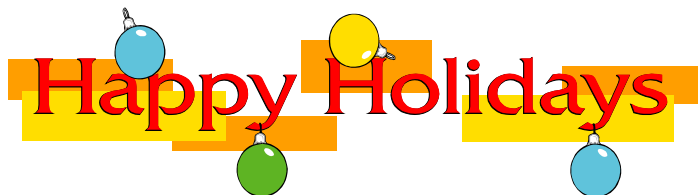
The Retired teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario – commonly referred to as RTO/ERO – is a provincial organization of retired teachers, administrators and others receiving pensions and allowances under the Ontario Teachers' Pension Plan Board.

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



Health News



At the June conference I attended for District Health reps staff from Johnson Inc discussed with us in a Q and A session many of the misconceptions about our Extended Health Plan. Another session was presented by Mondial Assistance, whose informative talk included the benefits to us of their international organization, their medical services and the many steps taken in case management. Our guest speaker was Dr. Fred Hui, a medical doctor in Toronto who teaches and also practices holistic medicine. He spoke at length about how to maintain and improve memory involving physical exercise and intellectual stimulation, anti-aging hormones and use of supplements. You may choose to review his website at www.drhui.com.

The fall issue of Renaissance magazine that you received at the end of September included a centre pull-out section which you have hopefully saved with your Health Plan information. In it there are reminders for making claims to Johnson Inc as well as the variety of information available to you on their website concerning your personal account. In addition, there are many websites listed for you to access more information on Healthy Eating. Be sure to look for an overview of the Importance of Food Safety for Older Adults in our spring issue of *Beyond the Blackboard*.

Also included in that mailing was a one time distribution of the pamphlet 'Health Matters', providing a lot of the information I intended to tell you about in this report, so please be sure to read it. Regardless of your age or where you live, the pressures of everyday life can have a negative effect on your health. This pamphlet presents an excellent article identifying levels of stress and its physical consequences, and some strategies from the Heart and Stroke Foundation to avoid stress in your daily life. You should find the pages about Generic Drugs and their significantly lower cost particularly interesting. So stretch your personal Drug Benefit and save costs to our Health Plan at the same time by asking your pharmacist for the generic version of your medicine if it exists.

Incorrect drug names were printed at the end of this article. It should have read (Brand name/Generic name):
Actonel/Risedronate Altace/Ramipril
Lipitor/Atorvastatin Pantoloc/Pantoprazole



While on the topic of medicine, Canadian researchers report that women with breast cancer who take both tamoxifen and the antidepressant Paxil may increase their risk of dying because research has found that Paxil reduces tamoxifen's effectiveness. Antidepressants are often prescribed to reduce hot flashes associated with tamoxifen, in addition to easing symptoms of depression. Dr. David Juurlink, the division head of clinical pharmacology at Sunnybrook Health Sciences Centre, conducted one of many documented studies supporting the fact that patients who require an antidepressant

should talk to their doctors about changing their antidepressant to something different such as Celexa or Effexor. He advised against abruptly discontinuing Paxil due to a well-described withdrawal syndrome and the risk of depression becoming more severe. In addition, any transition to another antidepressant should be done gradually over a period of several weeks.

(Source: *Medicine Plus, US National Library of Medicine, Feb 2010*)



Since winter officially arrives later this month, this issue of *Beyond the Blackboard* contains a feature article on **Falls Prevention**, which lists many valuable tips to keep us all safer this season. For those of you will be experiencing a warm weather getaway, note the safety information on Heat Stress in the 'Health Matters' pamphlet mailed to you. Wherever you are, strive to enjoy this winter season by maintaining and hopefully increasing your activity level.

The following information is important for anyone planning on visiting Cuba. As of May 10, 2010 all visitors entering Cuba must possess a travel insurance policy that has been issued by an insurance organization recognized in Cuba. Those without proof of travel insurance will be sold a policy by Cuban insurance firms at Cuba's ports of entry. RTO Group Health Plan participants will be required to show a letter from Mondial Assistance confirming that you have insurance. This letter can be obtained from Johnson Inc. or from Mondial Assistance directly. Their contact information can be located on the back page of your Health Plans booklet. In addition to the letter, you are advised to also travel with your Group Benefits ID card, government health card, and your RTO Health Plans booklet.

Recall that if you are planning on taking a lengthy vacation and need more than the allowed 100 day supply of your prescription medication, an extended supply can be approved by completing a 'Vacation Supply' form. Previously you accessed the form through your pharmacist. The news is that these forms are now available online in the RTO website.



Our members continue to experience difficulties and disappointments concerning our Out of Province/Canada Travel Insurance often due to their unfamiliarity with the specifics, so I have included in this issue some important reminders and things to consider as you plan your next getaway. Also, note the helpful hints outlined by executive member, Bob Cook, who makes a habit of checking with Johnson Inc and RTO to clarify his personal circumstances before firming up his travel arrangements.

'Canada's Physical Activity Guide to Healthy Active Living for Older Adults'- It's a guide to help you make wise choices about physical activity; choices that will improve your health, help prevent disease and allow you to get the most out of life. The guide provides a rainbow of physical activities that can help you have more energy, move more easily and get stronger. It tells you how much

activity you should strive for and how to get started. It also lists the many benefits of physical activity and the health risks of inactivity. The handbook provides additional information to help you make the best use of the guide. Google the guide's title for easy access to the website.

Our 7th annual health seminar, this time on the topic of Diabetes, was held in October. Please read Jeannie Tom's report on this well-received and informative event, and plan on attending next year's seminar. As an extra, an anonymous RTO member whose active lifestyle includes working out at Curves spoke to their staff about our health seminar. Thanks to our member, Curves donated two 3 month memberships as door prizes. The lucky recipients were Helen Lavender and Gloria Courtney. When you want to know more about diabetes would you think of going to the Ontario Ministry of Health and Long Term Care's website? The Ontario government had designed their *Stand Up to Diabetes* website to help educate, to provide a credible source of information as well as links to other sites that could prove useful to you. Johnson Inc recommends that we review the two sections on Managing Diabetes (for those newly diagnosed and those living with Diabetes.) At last count there were 203 diabetes education centres in Ontario, each with a team of educators to teach those afflicted with this disease how to manage themselves. Your easiest access to all this information is to go to www.health.gov.on.ca and click on the Diabetes link on the right hand side.

I thank RTO member Carol Watterson for providing the following comments on Prostate Cancer. September was Breast Cancer Awareness Month and there were all kinds of promotions and events to raise awareness of this terrible disease in women. September was also Prostate Cancer Awareness Month. Where were all the ribbons and fundraisers to raise awareness of this terrible disease in men? 1 in 6 men will be diagnosed every year with prostate cancer. Women do a great job of advocacy for breast cancer. Men need to catch up and learn about preventative maintenance by visiting their doctor annually for a PSA test. Hopefully women will encourage their loved ones to have this PSA test annually. It's not just "an old man's disease"! Prostate cancer can be cured if diagnosed early enough. PCC/PCCN-Toronto (Prostate Cancer Canada) is trying to promote awareness for prostate cancer screening for men. There was a conference held in Toronto in October for prostate cancer awareness. Volunteer survivors came from all across Canada. It received NO news coverage! For in-depth information on prostate cancer and the organization, please visit the web site:

<http://pccntoronto.ca>

In an effort to engage community members in becoming managers of their own health, Trillium Health Centre has introduced *Health Talks*, a series of six educational seminars focusing on specific health-related topics throughout 2010. Health Talks are open to all members of the community. Each session will focus on a specific

health issue and will feature presentations from Trillium experts and specialists in the health care field. You can access them at www.trilliumhealthcentre.org/events.

Look for your new Group Extended Health Benefits 'Blue Book' with the winter edition of Renaissance. Also, if you have not yet signed up to receive District 24's RTO 24 E-News, it's probably time. Each issue includes new items or advance notice from yours truly. z

~ Marilyn Tregwin - D24HR

Falls Prevention Safety Tips



The winter season is upon us and as such, we would like to provide you with as much information as possible to reduce your risk of slipping, falling and injury as a result of the winter weather conditions.

Did you know that most people assume that falling on ice is only a problem for seniors? In fact, falls are the leading type of injury reported in all age groups. Just one bad fall on ice can have long term consequences. Among the consequences are chronic pain in the affected area; a disabling injury that may mean a loss of independence; or fear of another fall which discourages a healthy, active lifestyle. Listed below are some tips for you to consider when going outside in the winter weather.

- ⊗ Choose good pair of winter boots: well insulated and waterproof; thick, non-slip tread sole; wide, low heels; light in weight.
- ⊗ Dress for the weather. If you happen to fall it is important to stay as warm as possible while you wait for help to arrive. Prevent heat loss by wearing a warm hat, scarf, and mittens or gloves. Help other road users see you by wearing bright colours or adding reflective material to clothing.
- ⊗ Wearing sunglasses can reduce glare. Keep all eyeglass prescriptions up to date.
- ⊗ Attach an ice pick to the end of your cane.
- ⊗ Wear a hip protector (a lightweight belt or pant with shields to guard the hips).
- ⊗ Keep entrances and sidewalks clear of snow and ice. Keep an adequate supply of shovels and ice melter on hand. Report hazards on sidewalks or pathways to your landlord or the city.
- ⊗ Carry a small packet of 'grit' or kitty litter in your purse or bag to spread on icy patches when walking.
- ⊗ Make sure walkways are well lit at night.
- ⊗ When using stairs, hold on to the railing.
- ⊗ Keep hands out of pockets and avoid carrying heavy loads that may cause you to become off balance. Carry parcels by your side so you can watch your steps.
- ⊗ Take a taxi home from a shopping trip. It could be less expensive than a fall.
- ⊗ Ask friends or relatives for help with errands such as groceries on poor weather days.

- Ø Use a well-secured floor mat by the entrance door to catch any falling snow or ice from shoes or clothing. Wipe all puddles immediately.

Walking on Ice



- Ø Walk consciously. Be alert to the possibility that you could quickly slip on an unseen patch of ice. Avoid the temptation to run and catch a bus or beat traffic when crossing a street.
- Ø Walk 'small'. Avoid an erect, marching posture. Look to see ahead of where you step. When you step on icy areas take short, shuffling steps, curl your toes under and walk as flatfooted as possible.
- Ø Slow down and think about your next move. Keeping your body as loose as possible, spread your feet to more than a foot apart to provide a base of support. This will help stabilize you as you walk.
- Ø Keep your knees loose and don't let them lock. If you can, let them bend a bit. This will keep your centre of gravity close to the ground, which further stabilizes the body.
- Ø Remember to place your whole foot on the ice at once and to keep your base of support approximately one foot wide.

Falling Safely

- Ø It takes less than two seconds from the moment you slip until you hit the ground. That's precious little time to react. In that instant, the risk is an injury to your head, wrist, hip or shoulder.
- Ø It is important to tuck your body, lift your head and avoid trying to break the fall with your hand, which can cause injury. The idea is to make yourself as small as possible by rolling up into a ball.

Other Tips for Good Winter Health

- Ø Avoid overwork. Find someone to handle snow shoveling and other strenuous outdoor tasks. Cold weather causes blood vessels to constrict, which increases the risk of heart attack for people with heart disease.
- Ø Exercise indoors. Staying indoors does not mean being inactive. Keep in shape by walking in place, using a stationary bike or working out with a fitness video. Daily stretching exercises help maintain flexibility.
- Ø Keep the heat on. Keep home temperatures above 65 degrees and dress in layers to maintain body temperature.
- Ø Clear the air. When heating your home, invest in carbon monoxide detectors. Carbon monoxide in the air can displace the oxygen in your blood stream and cause headache, dizziness, nausea, convulsion and even death within two hours.
- Ø Socialize. Depression is more common in the winter months, and bad weather can mean social isolation for

many seniors. Make efforts to spend time with family, friends and neighbours and when weather makes visiting difficult, pick up the phone for a chat. Z

References: Canada Safety Council; Canadian Senior Years- Grey Bruce Area; Chiff.com; Fall Prevention Task Force- Hamilton County; Haldimand County; Haldimand- Norfolk Health Unit; NBC Action News KSHB-TV 41; York Region Public Health; Reprinted with permission from CHATS.

Thoughts on Preparing to Travel



Recently my wife and I have been travelling out of Ontario and have developed a routine around our Health Coverage. As a matter of course, I have called Johnson Insurance with specific questions to ensure that our coverage is in effect. I am happy to share the

results of my calls.

Do you have your Johnson Health Benefits Card with you? It has all the necessary information on it that you might need, including telephone numbers. I take my copy of the Health Insurance Plan Booklet and my Out of Province/Canada Booklet with me. (You can access this information on the RTO website from anywhere in the world should you wish.)

Have you Proof of Departure for each person in your party?

Did you read your Out of Province/Canada Travel Booklet? Did you call Johnson Insurance for clarification of any of the information? I have found them exceptionally helpful and patient with my specific questions as to changes in health status. The more specific I was the better they were able to help me.

Did you read your Out of Province/Canada Booklet?

Did you take note of the Eligibility Information? If you are not sure if any of this information applies to you, call Johnson Insurance. For example: My doctor changed the dosage of my cholesterol medication. Am I still covered? Their answer: YES

Do your doctor's records indicate that you can travel? Show your doctor the Eligibility Information in the booklet. Most doctors will recognize this brief summary and respond immediately.

In summary, a little bit of preparation can avoid confusion and give peace of mind. Travel Agents and other insurance providers have responded that the RTO Travel Plan is the best as it covers Pre-Existing Conditions with very few restrictions. A little thought and, if necessary, a short telephone call can clarify your personal situation.

Happy Trails to you! Z

~ Bob Cook

Important Eligibility Information For Out of Province/Canada Coverage

Please read this important information to understand your coverage for the Out-of-Province/Canada Travel:

This insurance is intended to cover you for a sudden and unforeseen medical emergency. A physician's consent does not establish your medical stability or override the definition of sudden and unforeseen.

Your medical emergency is NOT sudden and unforeseen in the following circumstances:

- ✓ Any cancer, heart, or lung condition for which, in the 90 days prior to your date of:
 - Departure
 - Initial booking (applicable to trip cancellation) ^a
 - Any payment (applicable to trip cancellation) ^a
- ✓ You were awaiting or have received the outcome of medical tests (except routine monitoring), the results of which show irregularities or abnormalities
- ✓ You required future investigation of your medical condition (except routine monitoring), consultation with a physician, or treatment or surgery recommended by a physicians and/or planned before your trip
- ✓ Any conditions for which you were admitted to a hospital for a period of at least 24 hours in the 90 days prior to your date of:
 - Departure
 - Initial booking (applicable to trip cancellation) ^a
 - Any payment (applicable to trip cancellation) ^a
- ✓ Any condition for which you have been advised by a physical not to travel.

^a Under Trip Cancellation, payments made when your condition was stable will be considered for reimbursement. Z

Health Seminar on Diabetes



On Thursday, October 7, 2010, our RTO members had an informative health seminar on Diabetes at David and Mary Thompson Cl. The presentation was given by Michael

Horbay, Coordinator for Public Programmes and Services, Canadian Diabetes Association. He may be reached at 416.408.7157 or michael.horbay@diabetes.ca

Diabetes occurs in more than three million Canadians. The most common type is Type 2 diabetes which usually develops among adults, or amongst children in high risk populations. These people have high levels of sugar built up in their blood, leading to high blood sugar. Their pancreases do not produce enough insulin, nor effectively use the insulin as it is produced by the body. This could lead to serious complications harming organs, increase heart and kidney disease, blindness, nerve damage and erectile dysfunction.

Risk Factors:

There is a greater risk of developing Type 2 diabetes as people age. The Canadian Diabetes Association recommends screening by testing fasting plasma glucose for everyone once they reach the age of forty, followed by every three years after that. Those with risk factors of developing this form of diabetes should be screened more frequently or begin regular screening at an earlier age. Signs and symptoms of diabetes include the following:

- w unusual thirst or hunger
- w frequent urination
- w weight change (gain or loss)
- w extreme fatigue or lack of energy
- w blurred vision
- w frequent or recurring infections
- w cuts and bruises which are slow to heal
- w tingling and numbness in the hands or feet
- w trouble getting or maintaining an erection
- w very dry skin



It is important to note that many people who have Type 2 diabetes may show no symptoms.

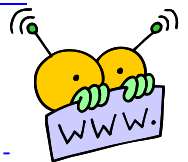
Management of diabetes:

- w follow a balanced low-fat meal plan
- w be physically active
- w maintain a healthy weight
- w take medication as prescribed
- w avoid smoking
- w manage your stress effectively
- w keep blood pressure close to target level
- w check blood glucose levels regularly
- w keep cholesterol and blood fats within target range
- w take care of your feet
- w have regular check-ups with your doctor; regular visits with dentist and eye care specialist (every one or two years)
- w keep informed about your diabetic condition
- w have a support network with friends and family



For more information, check these websites:

- R www.diabetes.ca
- R <http://www.diabetes.ca:80/diabetes-and-you/what/facts/>
- R <http://www.diabetes.ca/diabetes-and-you/what/dictionary/>
- R <http://www.diabetes.com/>
- R <http://www.diabetes.com/about-type-2-diabetes/about-type-2-diabetes.html> Z



~ photos and article by Jeannie Tom
~ additional photos will be found on our website

- J Accept that some days you are the pigeon, and some days you are the statue.
- J Only read stuff that will make you look decent if you die in the middle of it.
- J Never buy a car you can't push.



è District Health Rep Marilyn Tregwin with guest speaker, Michael Horbay



Proof of departure may present a challenge only in the event that you drive to your destination. In all other instances, a boarding pass from a common carrier is readily available and is sufficient proof. z

Take the Sudoku Challenge

- Ø EVERY ROW MUST CONTAIN THE NUMBERS FROM 1 à 9.
- Ø EVERY COLUMN MUST CONTAIN THE NUMBERS FROM 1 à 9.
- Ø EVERY 3X3 SQUARE MUST CONTAIN THE NUMBERS FROM 1 à 9.
- Ø THE ANSWER WILL BE FOUND ELSEWHERE IN THIS ISSUE...

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

Proof of Departure

In the event of a claim, Mondial Assistance will require proof of the day prior to, or the day your departure from your province of residence. Each person travelling must retain his/her own proof. Proof of departure can take any form as long as it meets the following criteria:

- Ø Identifies you (your name or signature)
- Ø Specifies the date (as outlined above)

Examples of acceptable proof include, but are not limited to:

- Ø a border crossing receipt
- Ø duty free receipt
- Ø airline ticket or boarding pass
- Ø credit card receipt
- Ø signed and dated bank or financial institution documents that proves you were in your province of residence the day before your scheduled departure

Nominations for 2011 RTO Executive

It's never too early to think about running for District 24 Executive. You may self-nominate. (Most who join us on the Executive do.)

We currently appear to have vacancies at the 2nd Vice President and Treasurer Officers' positions so you can see the need is urgent! You may also volunteer for Member-at-Large.



Reply to Bill Sparks, Past President, Nominating Committee by phone at: 416.293.7477 OR e-mail at: wgasparks@sympatico.ca indicating the position you eagerly wish to fill.

Please use the Subject: **RTO –Nomination.**

Messages without this subject will not be opened.

DEADLINE: MAY 26, 2011 AT THE AGM – but letting me know earlier would be better.

~ Bill Sparks, Nominating Committee Chair



Welcome to District 24

To all our new members for 2010, 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.

Margaret W. Allman
 Sherry Amendola
 Sharon Andrews
 Marion August
 Marion Baker
 John M. Banks
 Robert Bavington
 Barbara Booth
 Eleanor J. Brimson
 Gary Brown
 Georgia Buckler
 Jennifer Campion
 Wendy Cassilbault
 Sharon Chapman
 Jane Church
 Douglas Clarke
 Nancy Clark-Kingston
 Wayne Clutterbuck
 S. Lynne Collins
 Cynthia Coyle-Wetmore
 J. Giovanna De Giorgis
 Lynda de Jonge van der Halen
 Diane Devey
 Mary Ellen Dortater
 Terrence Dowding
 Catherine A. Duncan
 Margaret L. Eley
 Catherine Fielding
 Sheila Fitzgerald
 William Fortune
 Glen Foster
 Elizabeth Fraser
 Valerie Garde



Robert Gentile
 Linda Gibson
 Wesleen Grant
 Winifred A. Greenwood
 Nora Guthrie
 Jacqueline Guy
 Tom Hanmer
 Brian Harris
 Linda Haslett
 Sharon Hibbits
 Carolyn Hickey
 Rosemary Huckins
 Ellen Jaaku
 Elizabeth M. Janson
 Sonia Jelderian
 Sharon Johnstone
 Howard Jones
 Evelyn Kilian
 Carol Killoran
 Elaine Koleoso
 Wayne Kralik
 Aphrodite Kyritsis
 Kiki Lan
 Linda Larcina
 Nora Lovgren
 June W. Lowrie
 Elizabeth Lundy
 Donald Mackenzie
 Rose MacLean
 Hugh MacRitchie
 Mary McCarthy
 Ann McClymont
 Greig McCracken

Helen E. McKay
 Jean McLaren
 Lynn Marks
 Rosemary Neilson
 Carol Neuman
 John Nichols
 Thomas A. O'Leary
 David Outhet
 Mariela Pacheco
 Eva-Marie Palmo
 Janet M. Patel
 Linda Peck
 Elizabeth Phillips
 Joan Poirier
 Dorothy Preston
 Alison Rose
 Donna Rose
 Claude Sauriol
 Gretchen Schuler
 Allen Scobie
 Anne E. Scott
 Kathy Shillinglaw
 Ruth Spearing
 Michael Spatafora
 L. Sharon Swenson
 Mary-Katherine Targett
 Ron Taylor
 John G. White
 Shirley Wiggans
 Carolyn Wilkinson
 Mary T. Williams
 Rozanne Zammit



As of October 31, 2010 District 24 had **2406** members!

RTO 24 E-NEWS:

As new members, we would encourage you to participate in our monthly E-Mail Updates: **RTO 24 E-NEWS.**

See page 10 for details on how you can subscribe to our service.

We now have over **525** members receiving our Update. May we add your name?

Goodwill Report (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 Breakfast/Snack Programme at St. Margaret's PS, a TDSB school in Scarborough.

On November 4th, Frank Saliani, President, Hal McCullough, Newsletter Editor, and I presented the cheque to the Snack Programme Assistant, Joanne Leblanc, Vice-Principal Arif Nathoo and 4 students: Jaiden, Shacoya, Deana and Jorey. Needless to say, everyone was extremely happy to receive the RTO - District 24 donation of \$550.00 and expressed their sincere appreciation.

St. Margaret's PS provides breakfast every morning for 40 children and a snack every day to all 400 students in the school. Although referred to as a snack, it is really a meal which must include three food groups (a piece of fruit or a vegetable, a dairy product and a whole grain product). Only 25% of the cost is covered by the province and the rest comes from donations or reduced prices from local businesses and frugal shopping by the organizers.

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. Contact me by phone: 416.284.9984 or by e-mail: mjhodge@sympatico.ca.

Please use the subject: RTO – Goodwill. z
Messages without this subject will not be opened.

~ Marilyn Hodge - Goodwill (Cards)



~ Marilyn Hodge, Chair



~ accepting students from St. Margaret's



~ D24 President, Frank Saliani; students: Jaiden, Shacoya, Deana, and Jorey; Vice-Principal, Arif Nathoo; Snack Programme Assistant, Joanne Leblanc

~ photos by Hal McCullough

Goodwill (Cards)

The following members have already celebrated, or will celebrate, their 90th birthdays before the end of December 2010.



Irene Crowe

Bill Fortune

Hazel Thornton-Lazier

Peg Niddery

Sarka Spinkova

~ Marilyn Hodge

Punctuation is powerful...

An English professor wrote the words: "A woman without her man is nothing" on the blackboard and asked his students to punctuate it correctly.

All of the males in the class wrote: "A woman, without her man, is nothing."

All the females in the class wrote: "A woman: without her, man is nothing."

RTO 24 E-NEWS
***Do we have your name in
our E-mail Database?***

We only publish three newsletters a year – a long time to wait for more current information! Give us your e-mail address and we will send you our E-Mail Update, **RTO 24 E-NEWS**, in the months when there is no newsletter. It contains topics such as current District 24 events and happenings, information 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:

- Ø Providing your e-mail address is voluntary. We could, but do not, take it from the RTO membership list.
- Ø Your e-mail information is held in confidence for District 24 use only and *IS NOT SHARED* with anyone or any organization.
- Ø E-mails are sent to you Bcc (Blind carbon copies). No one gets to see anyone else's e-mail address.
- Ø Our e-mails are *ALWAYS* prefaced with RTO.
- Ø **RTO 24 E-NEWS** is usually sent out on the first day of the month. However, to keep you fully informed, we do, occasionally, send out an Update Extra.
- Ø Our E-Mails are *SENT ONLY AS .PDF ATTACHMENTS*. There are no hard copies that can be mailed to you.
- Ø An Update that is bounced back to the Communications Chair, no matter the reason, is not re-sent.
- Ø If your e-mail address changes, 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 Communications Chair: hal@powergate.ca.

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

Messages without this subject will not be opened!

We currently have over 525 members (almost 22%) participating in our monthly updates. We look forward to adding *your* name to our lists!

*~ Hal McCullough
Communications Chair*

- J Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.
- J Since it's the early worm that gets eaten by the bird, sleep late.
- J Some mistakes are too much fun to only make once.
- J The second mouse gets the cheese.

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.

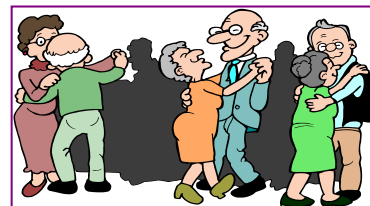
**G. Robert Brimson
N. R. Scott Brown
Mary C. Bruder
G.A. Cantrell
Douglas V. Duff
William J Duffus
Robert D. Duncan
Nancy L. Goldring
Edward T. Greenwood
Margaret E. Higham
Jacqueline E. Hunter
John Janson
Ethel McDonald
M. A. Dolores McNally
Audrey J. Murison
G. Marianne Pearce
Zoltan Temesy
Drucilla L. Travnicsek
Vera Widdifield**

to: 29/10/10

Senior Seniors

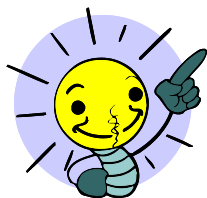
We often run an article about one of our District 24 "Senior Seniors" in our newsletter and are always looking for suggestions as to who we can feature. If you can suggest a member of District 24 that you think would be someone we would enjoy reading about, and that fits our "Senior Senior" category, please get in touch with Marilyn Tregwin with your suggestion. Marilyn can be reached at 416.493.3757, or by e-mail at: m.tregwin@rogers.com. Please use the Subject Line: ***RTO – Senior Senior***.

Messages without this subject line will not be opened.



Clever Ideas Worth Knowing

- J Take your bananas apart when you get home from the store. If you leave them connected at the stem, they ripen faster.
 - J Peppers with 3 bumps on the bottom are sweeter and better for eating. Peppers with 4 bumps on the bottom are firmer and better for cooking.
 - J Add a teaspoon of water when frying ground beef. It will help pull the grease away from the meat while cooking.
 - J To really make scrambled eggs or omelets rich add a couple of spoonfuls of sour cream, cream cheese, or heavy cream in and then beat them up.
 - J For a cool brownie treat, make brownies as directed. Melt Andes mints in double broiler and pour over warm brownies. Let set for a wonderful minty frosting.
 - J No more mosquitoes... Place a dryer sheet in your pocket. It will keep the mosquitoes away.
 - J Add garlic immediately to a recipe if you want a light taste of garlic and at the end of the recipe if you want a stronger taste of garlic.
 - J Leftover Snickers bars from Hallowe'en make a delicious dessert. Simply chop them up with the food chopper. Peel, core and slice a few apples. Place them in a baking dish and sprinkle the chopped candy bars over the apples. Bake at 350 for 15 minutes!!! Serve alone or with vanilla ice cream.
 - J Heat up leftover pizza in a nonstick skillet on top of the stove, set heat to med-low and heat until warm. This keeps the crust crispy.
 - J For easy devilled eggs, put cooked egg yolks in a zip lock bag. Seal, mash until they are all broken up. Add remainder of ingredients, reseal, keep mashing it up mixing thoroughly, cut the tip of the baggy, squeeze mixture into egg. Just throw bag away when done easy clean up.
 - J When you buy a container of cake icing from the store, whip it with your mixer for a few minutes. You can double it in size. You get to ice more cupcakes/cake with the same amount. You also eat less sugar and calories per serving.
 - J To warm biscuits, pancakes, or muffins that were refrigerated, place them in a microwave with a cup of water. The increased moisture will keep the food moist and help it reheat faster.
 - J "Newspaper" your weeds away! Put in your plants and work the nutrients in your soil. Wet the newspapers, then put layers around the plants overlapping as you go, cover with mulch and forget about weeds. Weeds will get through some gardening plastic – they will not get through wet newspapers.
- è More tips in our next newsletter...



THE WAIVER

Please read the Waiver information below very carefully. Many of our activities now require that this waiver be signed before you can participate.

Acknowledgement, Waiver and Release

The participant in (the "Event") acknowledges and agrees that RTO/ERO, including District 24, will not be responsible for any loss, injury or damage of any nature, including death, howsoever arising in connection with this trip/excursion/event. Participants in the Event are therefore hereby advised to carry their own insurance in connection therewith.

By signing the activity coupon and in consideration of the participant's attendance at the Event, the participant hereby releases and forever discharges RTO/ERO, District 24, and their respective directors, officers, members, agents, employees and volunteers (collectively, the "Releasees") from any and all actions, causes of action, claims, and demands (collectively, the "Claims") from any loss, injury or damage of any nature, including death which has arisen or may arise from the participant's attendance at the Event, unless such loss, injury or damage has arisen as a result of the sole negligence of one or more of the Releasees.

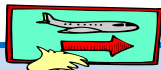
Any claims arising out of the participant's attendance at the event will be governed by the laws of Ontario, Canada, and the participant consents to the exclusive jurisdiction of the Courts in Ontario, Canada in any such action.

~ Provincial Executive, January 2010

On the activity coupon, where requested:

- Y *Please... print your name and that of your spouse/guest (if applicable).*
- Y *Sign the coupon to indicate that you have read, and understood, the waiver printed above. Each name that appears on the coupon with yours **MUST** also sign the coupon to indicate that they have read and understood this waiver.*
- Y *Your coupon and registration for the activity is not complete without the necessary signature(s).*

- J If you can't be kind, at least have the decency to be vague.
- J When everything's coming your way, you're in the wrong lane.



PROGRAMME SCHEDULE: 2011 YEAR AT A GLANCE



DESCRIPTIONS AND COUPONS FOR OUR ACTIVITIES ARE ON PAGES 14 AND 15.
INFORMATION ABOUT OUR "FRONT OF THE LINE" SERVICE WILL BE FOUND ON PAGE 13.

EVENT:

DATE & LOCATION:

CONTACT:

Y BRIDGE CLUB

EVERY TUESDAY @ 12:30 PM
ELLESMERE RECREATION COMMUNITY CENTRE

DALE & TERRY SMITH / BRYAN DORWARD
416.438.0430 / 416.291.1514

Y SPEAKER LUNCHEON:
Ron Brown and Frank Kershaw

SATURDAY, FEBRUARY 26, 2011
OLD MILL RESTAURANT, TORONTO

MARILYN AT MARY MORTON TOURS ☒
416.488.2674

Y A DAY AT THE BRIAR'S

THURSDAY, MARCH 24, 2011
BRIAR'S RESORT, JACKSON'S POINT, LAKE SIMCOE

JUDY-ANNE TUMBER
416.264.6016

Y MY FAIR LADY

WEDNESDAY, APRIL 13, 2011
SHAW FESTIVAL, NIAGARA-ON-THE-LAKE, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y LUNCHEON AND TRAVELOGUE

THURSDAY, APRIL 28, 2011
SISTERS RESTAURANT, SCARBOROUGH

ANNE-MARIE ELLIS-TAYLOR
416.261.5190

Y NEW YORK CITY

APRIL 25-29, 2011
NEW YORK, NEW YORK

ANNI DELIMA •
1.800.872.3826, EXT 2517

Y HAIRSPRAY

THURSDAY, MAY 19, 2011
ST. JACOBS, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y AGM AND SPRING LUNCHEON

THURSDAY, MAY 26, 2011
Q-SSIS BANQUET HALL, SCARBOROUGH

JUDY-ANNE TUMBER
416.264.6016

Y CAMELOT

WEDNESDAY, JUNE 15, 2011
STRATFORD FESTIVAL, STRATFORD, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y BIG BAND BOAT TOUR

THURSDAY, JULY 21, 2011
1000 ISLANDS, GANANOQUE, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y JESUS CHRIST, SUPERSTAR

THURSDAY, SEPTEMBER 1, 2011
STRATFORD FESTIVAL, STRATFORD, ONTARIO

HAL McCULLOUGH
905.985.8760

Y BREAKFAST FOR KIDS
GOLF TOURNAMENT

TUESDAY, SEPTEMBER 13, 2011
MILL RUN GOLF COURSE, SILOAM, ONTARIO

LOTHAR MAIER
416.298.4996

Y CAT ON A HOT TIN ROOF

WEDNESDAY, SEPTEMBER 14, 2011
SHAW FESTIVAL, NIAGARA-ON-THE-LAKE, ONTARIO

MARILYN TREGWIN
416.493.3757

Y CHAMPAGNE BRUNCH
This is for new retirees only!

WEDNESDAY, SEPTEMBER 21, 2011
CATHEDRAL BLUFFS YACHT CLUB, SCARBOROUGH

ELAINE APRILE
416.267.2670

Y TWELFTH NIGHT

FRIDAY, OCTOBER 14, 2011
STRATFORD FESTIVAL, STRATFORD, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y FALL LUNCHEON

THURSDAY, OCTOBER 27, 2011
Q-SSIS BANQUET HALL, SCARBOROUGH

JUDY-ANNE TUMBER
416.264.6016

Y BLUE SUEDE SHOES

THURSDAY, NOVEMBER 17, 2011
ST. JACOBS, ONTARIO

JUDY-ANNE TUMBER
416.264.6016

Y CHRISTMAS LUNCHEON

WEDNESDAY, DECEMBER 7, 2011
SCARBORO GOLF & COUNTRY CLUB

MARILYN HODGE
416.284.9984



☒ THIS ACTIVITY HAS BEEN ORGANIZED BY MARY MORTON TOURS. WHEN CALLING, MENTION YOU ARE A MEMBER OF RTO, DISTRICT 24.

• THIS TRIP IS BEING HANDLED BY ANNI DELIMA IN CONJUNCTION WITH RTO/ERO'S TRAVEL COMPANY, MERIT TRAVEL.

DUTY-FREE EXEMPTION: OUT OF THE COUNTRY MORE THAN 24 HOURS = \$50.00; MORE THAN 48 HOURS = \$400.00 (IN CANADIAN DOLLARS)

NOTE THE DATE CHANGE FOR THE TWELFTH NIGHT - TO FRIDAY, OCTOBER 14, 2011. THE DATE IN THE NEWSLETTER IS NOW WRONG.

DID YOU 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 NOW DEPART FROM **KENNEDY COMMONS**. THE MALL IS LOCATED ON THE EAST SIDE OF KENNEDY ROAD JUST SOUTH OF THE 401.
- PLEASE PARK NEAR THE AMC THEATRES. LOOK FOR A PACIFIC WESTERN OR MARY MORTON BUS.
- PLEASE... PLAN TO ARRIVE 10-15 MINUTES AHEAD OF THE INDICATED DEPARTURE TIME. TRAFFIC CAN BE UNPREDICTABLE, AND WE NEED TO LEAVE ON TIME.
- FOR RESERVATIONS, PLEASE SEND THE PROGRAMME COUPON WITH YOUR CHEQUE MADE PAYABLE TO: **RETIRED TEACHERS OF ONTARIO — DISTRICT 24**.
- BE SURE YOU HAVE READ AND UNDERSTOOD THE **WAIVER AGREEMENT** ON PAGE 11 **AND** THAT YOU (AND YOUR SPOUSE/GUEST) HAVE SIGNED THE ACTIVITY COUPON.
- CHEQUES FOR OUR EVENTS ARE NOT USUALLY DEPOSITED UNTIL THE TRIP IS CONFIRMED. DON'T BE CONCERNED 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 MAY 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 (SIGNED IF/WHERE NECESSARY) ALONG 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.
- PLEASE CONSIDER GOING "SCENT FREE". MANY OF OUR MEMBERS WHO ARE ALLERGIC OR SENSITIVE TO SCENTED PRODUCTS WILL APPRECIATE BEING ABLE TO 'BREATHE EASILY' ON THE COACH OR IN THE THEATRE.



Facilitator Information For This Issue

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

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 2011, WE WILL CONTINUE TO OFFER OUR FRONT OF THE LINE SERVICE FOR ALL DAY TRIPS.

PLEASE CONTACT JUDY-ANNE BY E-MAIL AND LIST THE DAY TRIPS THAT YOU ARE PLANNING TO ATTEND. YOUR PLACE WILL BE RESERVED FOR YOU. WHEN THE COUPON IS AVAILABLE, SEND IT, ALONG WITH YOUR PAYMENT, TO THE FACILITATOR.
PLEASE... DO NOT USE THIS SERVICE FOR THE SPRING, FALL OR CHRISTMAS LUNCHEONS.

UPDATES TO OUR PROGRAMME LINE-UP APPEAR IN OUR MONTHLY E-MAIL UPDATE: **RTO 24 E-NEWS**. SEE PAGE 10 FOR DETAILS ON THIS SERVICE.

PHONE: 416.264.6016
E-MAIL: jatumber@rogers.com
USE SUBJECT: **RTO — Front of the Line**
Messages without this subject will not be opened. Z

~ Judy-Anne Tumber, Programme Chair



IMPORTANT NEWS ABOUT THE AGM

RTO DISTRICT 24 WILL SUBSIDIZE THE COST OF EACH MEMBER'S LUNCH AT THE SPRING LUNCHEON **ONLY IF YOU ATTEND THE AGM.**



WHEN YOU ARRIVE AT THE AGM, YOUR CHEQUE WILL BE RETURNED TO YOU. **IF YOU CHOOSE NOT TO ATTEND THE AGM AND COME FOR THE LUNCHEON ONLY, YOUR CHEQUE FOR \$20.00 WILL BE CASHED.** AS ALWAYS, ALL NON-MEMBERS WILL PAY \$20.00 FOR THE LUNCHEON.

~ Executive, District 24

A word about our ticket prices...

A number of our activities have two different prices indicated.

Explanation:

↓ Members of District 24 are being subsidized by District 24 in the amount of \$10.00.

↓ Non-members of District 24 are paying the regular price.



Reminder:

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

If someone is joining you, and a Waiver is required, they must also read and understand the Provincial Waiver Agreement found on page 11 **AND** they must sign the activity coupon.



**Day at the Briar's
Jackson's Point, Lake Simcoe**



DATE: THURSDAY, MARCH 24, 2011
 DEPARTURE: 10:30 AM
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, p13
 COST: **\$65.00** ; NON-MEMBERS: **\$75.00**
 PROGRAMME: TRAVEL TO THE LOVELY BRIAR'S RESORT. AFTER LUNCH TAKE A STROLL AROUND THE GROUNDS, RELAX IN FRONT OF A FIREPLACE, PLAY BRIDGE OR EUCHRE, OR BRING YOUR SWIMSUIT AND TOWEL TO ENJOY THE INDOOR POOL AND SAUNA FACILITIES AT THE BRIAR'S. OR, IF YOU WOULD PREFER, BOOK YOUR OWN APPOINTMENT AT THE BRIAR'S SPA (CONTACT THE SPA DIRECTLY TO MAKE YOUR APPOINTMENT: 905.722.3271, EXT 2780)
 NOTE: SPA APPOINTMENTS ARE NOT INCLUDED IN THE RATE.
 LUNCH: ENTRÉE CHOICE: SOLE OR CHICKEN
 DEPARTURE: 3:30 PM FOLLOWING AFTERNOON TEA. THERE WILL BE A ½ HOUR STOP AT BOOTHBY'S MEAT MARKET.
 RETURN: 5:30 PM
 WAIVER: YES
 FACILITATOR: JUDY-ANNE TUMBER — CONTACT INFO ON p13

☞ **DEADLINE: FRIDAY, FEBRUARY 25, 2011**

**Shaw Festival
My Fair Lady**



DATE: WEDNESDAY, APRIL 13, 2011
 DEPARTURE: 9:15 AM
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, p13
 RETURN: 7:15 PM
 COST: **\$112.00** ; NON-MEMBERS: **\$122.00**
 PROGRAMME: MAKING ITS MUCH ANTICIPATED FIRST APPEARANCE AT THE SHAW FESTIVAL, THE GLORIOUS MUSIC, BOOK AND LYRICS OF THE LERNER AND LOEWE MUSICAL THAT IS BASED ON BERNARD SHAW'S PYGMALION IS CELEBRATED IN A FRESH NEW VIGOROUS PRODUCTION OF THIS BELOVED STORY.
 LUNCH: PRINCE OF WALES. ENTRÉE CHOICE: LEMON THYME ROASTED BREAST OF CHICKEN OR MUSTARD CRUSTED PORK LOIN CHOP
 WAIVER: YES
 FACILITATOR: JUDY-ANNE TUMBER — CONTACT INFO ON p13

☞ **DEADLINE: FRIDAY, MARCH 16, 2011**

**Lunch and Travelogue
Speaker and Topic to be announced**



DATE: THURSDAY, APRIL 28, 2011
 TIME: 12:00 NOON
 COST: **\$18.00**
 LOCATION: SISTERS RESTAURANT, KINGSTON RD/MORNINGSIDE
 PROGRAMME: IT WILL BE ANNOUNCED IN RTO 24 E-NEWS.
 LUNCH: BUFFET
 NOTE: YOU ARE ASKED TO PARK AT THE LUTHERAN CHURCH LOCATED 3 DRIVEWAYS EAST OF SISTERS
 WAIVER: NO
 FACILITATOR: ANNE-MARIE ELLIS-TAYLOR — INFO ON p13

☞ **DEADLINE: FRIDAY, APRIL 1, 2011**

**COUPON: DAY AT THE BRIAR'S
THURSDAY, MARCH 24, 2011**

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



NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):
 # OF TICKETS: MEMBERS: @ **\$65.00** EA =
 NON-MEMBERS: @ **\$75.00** EA =
 E-MAIL:
 WOULD YOU LIKE AN E-MAIL CONFIRMATION? YES NO
 IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED FOR CONFIRMATION!
 R CHECK ENTRÉE: SOLE: OR CHICKEN:
 R CHECK ACTIVITY: BRIDGE: EUCHRE: OTHER:
 ~ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO
 WAIVER ON PAGE 11:
 SIGNATURE
 SIGNATURE

**COUPON: MY FAIR LADY
WEDNESDAY, APRIL 13, 2011**

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



NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):
 # OF TICKETS: MEMBERS: @ **\$112.00** EA =
 NON-MEMBERS: @ **\$122.00** EA =
 E-MAIL:
 WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
 IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED FOR CONFIRMATION!
 R CHECK ENTRÉE: : CHICKEN: OR PORK:
 ~ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO
 WAIVER ON PAGE 11:
 SIGNATURE
 SIGNATURE

**COUPON: LUNCH AND TRAVELOGUE
SPEAKER AND TOPIC: TO BE ANNOUNCED
THURSDAY, APRIL 28, 2011**

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



NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):
 # OF TICKETS: @ **\$18.00** EA =
 ☞ A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED FOR YOUR CONFIRMATION FOR THIS ACTIVITY!

**St. Jacobs
Hairspray**



DATE: THURSDAY, MAY 19, 2011
 DEPART: 9:00 AM
 RETURN: 7:00 PM
 COST: **\$110.00** ; NON-MEMBERS: **\$120.00**
 PROGRAMME: GET READY FOR SOMETHING BIG WITH *HAIRSPRAY*, THE MUSICAL-COMEDY PHENOMENON THAT INSPIRED A MAJOR MOTION PICTURE AND WON EIGHT TONY AWARDS, INCLUDING BEST MUSICAL. LOVEABLE PLUS-SIZE HEROINE TRACY TURNBLAD USHERS IN AN ERA OF RADICAL SOCIAL CHANGE WHEN SHE LANDS A SPOT ON A LOCAL TV DANCE PROGRAMME.
 LUNCH: VERSES RESTAURANT. CHOICE OF ENTRÉE: ROAST CHICKEN SUPREME OR CIDER-BRINED HERB-CRUSTED PORK LOIN.
 TRAVEL: DEPART KENNEDY COMMONS. SEE *TRIP TIPS*, P13
 WAIVER: **YES**
 FACILITATOR: **JUDY-ANNE TUMBER** — CONTACT INFO ON p13
 ☞ **DEADLINE: TUESDAY, APRIL 26, 2011**

AGM and Spring Luncheon



DATE: THURSDAY, MAY 26, 2011
 TIME: 10:30 — COFFEE AVAILABLE
 11:00 — BUSINESS MEETING UPSTAIRS
 11:45 — BAR OPENS
 12:15 — LUNCHEON DOWNSTAIRS
 THERE IS AN ELEVATOR AVAILABLE FOR YOUR USE.
 COST: **\$20.00**
 PROGRAMME: COME OUT FOR A GREAT SOCIAL AFTERNOON! SEE OLD FRIENDS... MAKE NEW FRIENDS!
 ENTERTAINMENT: TBA — FURTHER INFORMATION WILL APPEAR IN OUR RTO 24 E-NEWS.
 LOCATION: Q-SSIS BANQUET HALL
 MARKHAM & KINGSTON ROADS
 PLENTY OF PARKING BEHIND THE BANQUET HALL.
 WAIVER: **No**
 CHEQUES: NOTE: YOUR CHEQUE WILL BE RETURNED TO YOU WHEN YOU ARRIVE FOR THE AGM. IF YOU CHOOSE NOT TO ATTEND THE AGM AND COME FOR THE LUNCHEON ONLY, YOUR CHEQUE FOR \$20.00 WILL BE CASHED.
 FACILITATOR: **JUDY-ANNE TUMBER** — CONTACT INFO ON p13
 ☞ **DEADLINE: FRIDAY, MAY 13, 2011**

- J Ratio of an igloo's circumference to its diameter = Eskimo Pi
- J 16.5 feet in the Twilight Zone = 1 Rod Serling
- J Half a large intestine = 1 semicolon
- J 1,000,000 aches = 1 megahertz
- J Basic unit of laryngitis = 1 horsepower
- J Shortest distance between two jokes = a straight line
- J 1 million microphones = 1 megaphone
- J 2000 mockingbirds = two kilomockingbirds
- J 8 nickels = 2 paradigms

**✂ COUPON: HAIRSPRAY
THURSDAY, MAY 19, 2011**

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



NAME:
 PHONE #:
 SPOUSE/GUEST NAME:
 # OF TICKETS: MEMBERS: @ **\$110.00** EA =
 NON-MEMBERS: @ **\$120.00** EA =
 E-MAIL:
 WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
 IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE FOR CONFIRMATION IS REQUIRED!
 ☐ CHECK ENTRÉE: PORK LOIN: OR CHICKEN SUPREME:
 ~ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO WAIVER ON PAGE 11:
 SIGNATURE

**✂ COUPON: AGM AND SPRING LUNCHEON
THURSDAY, MAY 26, 2011**

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



NAME:
 PHONE #:
 SPOUSE/GUEST NAME:
 # OF TICKETS: @ **\$20.00** EA =
NOTE: MEMBERS WILL HAVE THEIR CHEQUES RETURNED WHEN THEY ARRIVE FOR THE AGM. IF YOU COME FOR THE LUNCH ONLY, YOUR CHEQUE WILL NOT BE RETURNED.
 AS ALWAYS, NON-MEMBERS WILL NOT HAVE THEIR CHEQUES RETURNED.
 E-MAIL:
 WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO EVENT? YES NO

SPEAKER LUNCHEON AT THE OLD MILL:



THE SPEAKER LUNCHEON IS BEING SPONSORED BY MARY MORTON TOURS AT THE OLD MILL RESTAURANT, 21 OLD MILL RD., TORONTO.
 LUNCH WILL BE SERVED AT 12:30 PM IN THE MAIN DINING ROOM, WITH ITS ORIGINAL FLAGSTONE FLOORS, BEAMED CEILINGS, AND GLOWING FIREPLACES WHICH CREATE A WARM AND RELAXED ATMOSPHERE. ENTREE CHOICES ARE: GRILLED BREAST OF CHICKEN OR FILET OF SALMON. AFTER LUNCH JOIN US FOR A SPECIAL SLIDE PRESENTATION, *SHORELINE TREASURES*, BY THE POPULAR HISTORIAN AND AUTHOR, RON BROWN. A WONDERFUL WAY TO SPEND A WINTER AFTERNOON!
 SATURDAY, FEBRUARY 26, 2011
\$52.00 PER PERSON
 CONTACT MARILYN AT MARY MORTON TOURS: 416.488.2674.
 PLEASE MENTION THAT YOU ARE A MEMBER OF RTO DISTRICT 24.
NO COUPON REQUIRED. NO WAIVER REQUIRED.

13th Annual Breakfast for Kids Golf Tournament



September 14 was a cool, windy day with bursts of sunlight illuminating 76 eager golfers as they enthusiastically started the "Best Ball" tournament in the traditional shotgun start at Mill Run Highland Golf Club near Uxbridge. Again all of the holes were sponsored for \$150

each and colourful signs indicated the support of the following individuals and groups: a tribute to Isabel and Kathleen (2 holes) by Celso Sensini; Jonathan A. Maier; In Memory of Bob Duncan by RTO District 24; Retired Women Teachers of Scarborough (2 holes); and The Elementary Teachers of Toronto.

We are indebted to the following commercial enterprises for their support. They in return would appreciate your support: Alterna Savings, 416.252.5621 (2 holes); Bryan Rosa General Contracting, Oshawa, 1.877.413.1990; Dominion Lending Centres Estate Mortgages by Jason Georgopolous, 416.690.15023; Home Meal Service by Les or Noreen Coombs, 416.261.0568; Kingsway Arms Retirement Residence, Eglinton and McCowan, 416.226.4445; Mary Morton Tours, Ailsa Craig, 416.488.2674; Merit Travel, New Market, Diana Van Hart, 905.895.3331; Q-SSIS Banquet Hall, Scarborough, Jeffrey or John Kioussis, 416.265.3030; Donway Place Retirement Living by Revera, 416.445.7555 (2 holes); Stevenson LLP, Maureen Whelton, Barrister, 416.559.7900.

Ken called forward Diana Hart from Merit Travel. She had managed the hole-in-one contest on the 13th. Unfortunately there was no winner this year but as a consolation she drew from the 50/50 tickets and gave away a \$250 certificate. The 50/50 was then drawn and the winner received \$262. We also received \$350 in cash donations from three different donors.

At the luncheon following the tournament the convener, Ken Drope, presented contest prizes to the following: **Putting:** Susanne Sweatman and Jerry Chadwick; **Most Accurate Drive:** Bobby DeMinico and Stan Farrow; **Closest to the Pin:** Fran Forbes and Dave Hampton. Each winner received a golf book.

The prizes for top teams were awarded to: **Women:** Bobbie DeMinico, Patricia Elfer, Mary Pyman; **Mixed:** Dave Hampton, Lynn Hampton, Carol Fyfle, Bill Giffen; **Men:** Jim Lyon, Gord Tonkin, Yosuf (Biz) Bismilla, Les Pearce. Each team had early choice from the prize table.

Following the awards the remainder of the prizes were distributed randomly by team while dessert and coffee were served. Meanwhile the final bids were being made in the silent auction. It raised over \$800.00!

From the compliments received by the convener, this year's tournament would be judged a success on all counts. We raised over \$4000, enough to distribute

\$1050.50 to each of four different sites: St. Martin De Porres Catholic School (JK-8), Empringham Community Site, East York Alternative Secondary School (10-12) and Warden Avenue Public School (JK-8).



Lothar Maier, the convener for our 2011 tournament, was introduced. He asked for the same kind of support that the two previous conveners have received.

I would like to thank everyone for your support over the last three years. Z

~ Ken Drope



Top Women



Top Mixed



Top Men

Outgoing chair, Ken Drope, introduced Incoming chair, Lothar Maier (r) to everyone



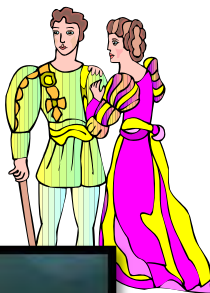
~ ~ additional photos on our website

Brush(ing) Up On Y(our) Shakesphere (with apologies to the Bard)

What if you were offered the chance to plan a trip, *As You Like It*? That's exactly what happened when our RTO contingent attended Stratford Festival's, *Kiss Me Kate* on June 29th. Our own 'Ariel', aka Marilyn Tregwin, without the help of Prospero, conjured up a perfect day. The weather was ideal for a road trip – sunny, with a cool breeze. We were able to 'leave the driving' to Fred, our gentlemanly driver, in a very comfortable, air-conditioned coach. Our exquisitely prepared lunch, in Kitchener at the Verses Restaurant, a converted church, would have received 4 stars at any world-class restaurant. The ambience at the restaurant/church – stained glass windows, attentive waiters, linen tablecloths and napkins, family-style tables, her and 'hymn' bathrooms, pleasant conversations with old and new friends – all conspired to create an ideal, fun-filled experience.

And then... the *piece de résistance*: centre stage orchestra seating! This production of *Kiss Me Kate* did not disappoint. The actors, with their enthusiastic dancing and singing, completely transported the audience to that vaudeville Baltimore of long ago. One of the highlights of the production was the comedic rendition of *Brush Up Your Shakesphere*. Even Shylock would agree that the "price was right." z

~ Tomi Tarasuk



Tuesday Bridge Club



The RTO Bridge Club continues to meet Tuesdays, from 12:30-3:15 at the Ellesmere Community Centre, 20 Canadian Rd., across from Costco. Drop-ins are welcome, and you don't need a partner. You need to have a working knowledge of the game, but if you don't, and wish you did, phone one of the contact people below and they can direct you to some friendly beginner lessons!

We plan to have our Christmas pot-luck luncheon on Tuesday, December 14. We set up at 11:45 AM, eat at 12:00 NOON, and then play bridge after. It is truly a pot-luck – no sign up list, just lots of interesting, delicious things to eat, and... it always seems work out. But those tables do get cleared really fast so that we can play cards!

Our December 14 luncheon is our last playing date for 2010, but we resume again in the new year on Tuesday, January 4, 2011.

At the end of the summer we were saddened with the loss of one of our newer members, Bob Collins. Bob was a secondary Latin teacher, having taught at Riverdale Collegiate, Lawrence Park, and then CHAT. He had recently retired, and was enjoying all the benefits of retirement, including bridge. We miss him on Tuesdays.

For further information, please contact Terry or Dale Smith at: 416.438.0430 OR Brian Dorward at: 416.347.7564. z

- J MARKET CORRECTION: The day after you buy stocks.
- J CASH FLOW: The movement your money makes as it disappears down the toilet.
- J YAHOO: What you yell after selling it to some poor sucker for \$290 per share.
- J WINDOWS: What you jump out of when you're the sucker who bought Yahoo @ \$290 per share.
- J PROFIT: An archaic word no longer in use.

The Agawa Canyon



A train trip through the Agawa Canyon has been on my bucket list for years. I had already been planning this trip when I received my newsletter announcing the RTO trip. My friend

and former colleague Audrey also shared my enthusiasm, and so we were among the first to sign up. We looked forward to beautiful scenery, a historic train ride, and of course, a little shopping. We were not disappointed!

The first day of our bus tour took us to the German town of Frankenmuth in Michigan. Here we enjoyed a delicious Bavarian chicken lunch, and then we had 20 minutes left to visit the biggest Christmas store in the world. (It is said to cover the area of 2 football fields.) Audrey had a few items in mind, and raced to the appropriate aisles from Hummels to Christmas village lights, to topic specific tree decorations. On the other hand, knowing I would not be able to do justice to Wally Bonner's great store, I breathed in all the Christmas atmosphere and felt the fantasy of these intricate decoration designs. I glanced at my brochure and noticed that there is online shopping available, and links are available to Facebook and Twitter. That option appealed to me.

We stayed in St. Ignace (pronounced St. Ignes by the locals) that evening. Our room overlooked Lake Michigan, or was that Lake Huron? The lakes come together at this point and there was always discussion about which lake we were actually looking at. Each building was named for a Great Lake. We stayed in the Ontario building which was definitely appropriate for the Retired Teachers of Ontario.

From here, we took a ferry to Macinac Island the next morning. We were met by a horse drawn wagon (no cars are allowed on the island) which took us through the historic village, complete with churches, museums, historic monuments and fudge shops. There seems to be a "fudgemia" of sorts on the island. It is said there are 100 flavours of fudge for sale here. Finally we arrived at the Grand Hotel which has been a noted movie set. The 1947 movie, *This Time for Keeps* starring Esther Williams was filmed here and hotel's swimming pool bears her name. *Somewhere in Time*, starring Jane Seymour, Christopher Reeves, and Christopher Plummer was also filmed here in 1980. This hotel is a monument to a bygone era. There are colourful carpets and furniture in the lobby, each piece different. It is said that no two rooms in the hotel are decorated identically. The verandah is lined with white rockers as far as the eye can see. The view from these chairs is one to remember from this lookout. After a fabulous buffet lunch, we took a taxi, a brass trimmed horse-drawn carriage. The driver was smartly dressed in a red jacket and black boots, as if he stepped out of a movie set. Our tour of the island took us through the national park, Fort Mackinac, and the cemetery of the unknown soldiers. What a lot of history is contained on this small island!

We met the train early the next morning at the Sault Ste. Marie train station and began the much anticipated journey into the Agawa Canyon. As the train began the four hour trek, the beauty of Ontario's north unfolded. Around each bend in the route, a new photo op presented itself. Lakes and rivers appeared between hills and valleys of orange and yellow trees. In some places the fir trees rose in points of rich green among the brilliant hues to paint the perfect landscape. Finally, we had a terrific view of Lake Superior. Dressed in its autumn splendour, the largest of the Great Lakes invited the ultimate camera shot. We were told that members of the Group of Seven painted this scene. I can see why! As the train approached the Agawa Park, the sides of the canyon rose to the left and right, and beautiful waterfalls came into view. The train stopped there, and there was time to walk the trails, have lunch, shop for souvenirs, or climb the stairs to the lookout. Audrey climbed the 300 steps and I took in the glorious views below. The return trip was equally splendid as we enjoyed the colourful landscape. Crossing the trellis over the Montreal River, we seemed so high that it felt as if we were in a plane and not a train!

As the train drew into the station, we crossed one more item off our bucket list. We had seen the Agawa Canyon, something we had always wanted to see. My favourite memory was trying out the rocking chairs on the verandah of the Grand Hotel. As each of us tried out a rocker, it became clear that "Retired Teachers Rock". Z

~article by Jean Clarke and Audrey Temple

~ additional photos on our website



The Tempest
September 8, 2010



~ photos by Brenda Fick

Champagne Brunch
September 20, 2010



~ Check out our website for more photos of our activities!

Evita
September 30, 2010

Here in southern Ontario we are extremely fortunate to have access to world class theatrical productions as well as to an abundance of talent. The performance of *Evita* at the Avon Theatre in Stratford did not disappoint.



This is the story of Eva Duarte and her rise from poverty to First Lady of Argentina told in musical form by Tim Rice in collaboration with Andrew Lloyd Webber. Although the story takes place over sixty years ago it is relevant today because audiences understand the concept and power of celebrity.

The talented cast of dancers and actors headed by Chilina Kennedy as Evita, Juan Chioran as Juan Peron, and Josh Young as Che, along with the musical score produced a powerful and moving theatrical experience for the audience.

The smooth bus ride, lunch in an attractive venue, stimulating company and an excellent performance made for a very satisfying day.

Our thanks go to Hal McCullough who was our capable and personable facilitator.

~ Ruth Mori



FOR YOUR INFORMATION

Does this apply to you?:

- ✓ *Moving?*
- ✓ *Address information incorrect?*

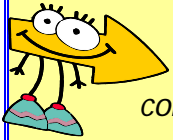


CONTACT DIANNE VEZEAU AT RTO:

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



PLEASE... DO NOT CONTACT YOUR
COMMUNICATIONS OR MEMBERSHIP CHAIR

Breast Cancer Support Group Meeting

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



Attend an Executive Meeting...

These are the dates we are meeting during 2011. Mark them on your calendar and then come on out and see how we work on your behalf. Who knows... you might enjoy what you see happening and want to become part of the team that helps to "look after" the retired teachers of District 24! We always need volunteers!

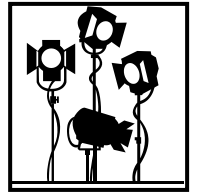
We hold our meetings on Thursdays. While the meeting begins at 9:30 AM, most of us arrive earlier and have a social time while drinking coffee and juice and munching on nibbles. We always aim to be done by noon.

JANUARY 6, 2011
MARCH 24, 2011
MAY 12, 2011
JUNE 2, 2011
SEPTEMBER 8, 2011
OCTOBER 20, 2011
NOVEMBER 10, 2011



Kingsway Arms Retirement Residence is at McCowan Road and Eglinton Avenue. There are entrances off both Eglinton and McCowan – and there is parking behind the building. Residence regulations: you must sign in and out.

IN THIS ISSUE OUR SPOTLIGHT IS ON:



Harolyn Panetta
Member-at-Large and
District 24 President,
2000 – 2002

Harolyn Panetta has been a member of District 24 since 1987. She has been very active in RTO at the district level where she served as president of our District 24 for two years and at the provincial level where she served as Chair of the Service to Others, Project Overseas Committee.

Most of her teaching career was spent in East York and at the time of her retirement she was Night School Principal at East York Collegiate.

Harolyn has degrees from Acadia University, McGill University and the University of Toronto. Through the Canadian International Development Agency, she and her husband taught in a technical college in Nigeria for two years. Under the auspices of the Canadian Teachers' Federation, she taught teachers in Uganda, Ghana and Liberia.

In her retirement, she became a tour leader for RTO and has led thirty-three trips to such exotic locations as India, China, South-East Asia, South America, South Africa, Australia, New Zealand, Iceland, many countries in Europe, as well as North American destinations and around the world.

Especially in retirement, Harolyn has been a volunteer with several organizations, primarily those devoted to women and children in developing countries. Over the years she has been active with Sleeping Children Around the World and went on a distribution to Honduras with them.

Harolyn is married to Frank, an engineer, who later went into education. They have one son, Gregory, and two grandchildren, Larissa and Joshua, both of whom are in university and who are contemplating following in the footsteps of their grandparents and becoming teachers. z

- ✓ What disease did cured ham actually have?
- ✓ Why does a round pizza come in a square box?
- ✓ Why is it that people say they 'slept like a baby' when babies wake up like every two hours?
- ✓ How come you never hear father-in-law jokes?

Ontario Volunteer Service Award

Kathleen Turkington received a 2010 Ontario Volunteer Service Award from Frank Klees, MPP for Newmarket-Aurora, for ten years of service on the District 24 executive. She served four years as newsletter-editor where she computerized this publication and organized its printing and mailing by Harmony Printing. In three years as secretary, she standardized and computerized the minutes of the executive meetings. For three years Kathleen was chair of the Service to Others Committee. She successfully secured funding for three projects where up to \$4000 in provincial RTO/ERO funding was allocated to worthwhile projects: (i) Library Books for Africa, (ii) Pegasus Community Project - Photography -Speaking without Words, (ii) Touchstone Youth Centre - Fit for Life. In all three positions Kathleen did outstanding work. She continues to volunteer her time in other areas now that she has retired from the executive.



~ Kathleen Turkington



~ Ken Drope

Dr. Eric Hoskins, MPP for St. Paul's and Minister of Citizenship and Immigration presented well over 300 Ontario Volunteer Service Awards on June 17, 2010. Ken Drope was one of the recipients for work he has done on the RTO District 24 executive since 1996. He was presented with an award for five years of consecutive service as required by the award specifications. His time on the executive was broken for a couple of years due to family illness. He served initially as co-chair of Programme with Eileen Higgins and most recently the convener of the Breakfast for Kids Golf Tournament.

Also receiving 5 year pins were Donna Hubel and Margaret Nicolson, members of your District 24 Executive. Unfortunately, neither of them was able to attend the ceremony. Z

Financial Statement As at 1/11/2010



	BUDGET 2010	ACTUAL 1/11/10
BANK BALANCE	\$11,962.58	\$32,426.83
INVESTMENTS		
GIC Face Value - matures 16/01/10	\$8,096.49	\$8,096.49
GIC Face Value - matures 17/12/08	\$5,131.72	\$5,131.72
TOTAL ASSETS	\$25,190.89	\$45,655.04
ANTICIPATED RECEIPTS		
Provincial Grant	\$31,000.00	\$33,434.63
Bank Interest/Charges	\$10.00	-\$47.42
Golf Tournament	\$1,200.00	\$3,768.56
Interest Income (GIC)	\$331.85	\$172.71
Provincial Grant - Service to Others	\$0.00	\$1,180.00
Retail Sales Tax Refund	\$0.00	
GIC Redeemed		\$7,189.12
TOTAL RECEIPTS	\$32,541.85	\$45,697.60
DISBURSEMENTS		
<i>ADMINISTRATION:</i>		
Executive Expenses	\$2,500.00	\$1,470.48
District AGM	\$300.00	\$185.97
Office Expenses	\$600.00	\$82.30
Senate Meeting	\$3,000.00	\$1500.55
Archives	\$50.00	\$0.00
Election expenses (Provincial)	\$1,500.00	
<i>MEMBER SERVICES - COMMUNICATIONS:</i>		
Goodwill, District	\$1,700.00	\$1,131.97
Membership	\$500.00	\$503.44
Recruitment, District	\$2,500.00	\$2,296.74
Newsletter (mailing, printing, postage)	\$14,500.00	\$11,258.69
Toronto District Assessment	\$600.00	\$556.00
Political Advocacy	\$100.00	\$5.60
<i>MEMBER SERVICES - PROGRAMME:</i>		
Day Trips	\$3,200.00	\$1,393.50
Spring Luncheon	\$4,100.00	\$3,149.81
Fall Luncheon	\$500.00	-\$80.00
Christmas Luncheon	\$1,500.00	-\$5,380.00
Health Seminar	\$400.00	\$297.08
Bridge Club	\$360.00	\$282.73
Blue Jay Game	\$50.00	\$4.00
<i>SERVICE TO OTHERS:</i>		
Breakfast for Kids	\$1,200.00	\$4,218.00
Provincial Approved Project	\$0.00	\$1,180.00
District 24 Projects	\$1,500.00	
<i>EXTRA-ORDINARY EXPENDITURE:</i>		\$1,076.59
TOTAL DISBURSEMENTS	\$40,650.00	\$25,233.45
RECEIPTS OVER DISBURSEMENTS	-\$8,108.15	\$20,464.15
ANTICIPATED/CURRENT BANK BALANCE	\$8,108.15	\$32,426.83



Please direct any questions or concerns to our treasurer.
Contact information for Ron can be found on page 2.

~ Ron Smith, Treasurer

News from the Pension Board

The June meeting of the Pension and Retirement Concerns Committee was held at the Teachers' Pension Plan offices. Committee members experienced a tour of the trading floor, spent time with counsellors who answered questions from plan members, and heard a presentation from Michael McAllister, Director of Client Services for TPP.

Some of the highlights:

- Ø number of pensioners has doubled in last 12 years
- Ø 65% of pensioners are under age of 70
- Ø TPP is aiming for greater customization. i-Access is different depending on who activates the site
- Ø Buy back rules and procedures for active teachers are changing. Details may be found at: www.otpp.com
- Ø Re-employment rules are changing:
 - § In 2010-11:
 - ü Any service for compensation counts
 - ü One cannot forfeit compensation
 - ü Includes direct and indirect employment
 - § In 2012-13:
 - ü Move to a single 50 day limit
 - ü Employer must report all re-employment to OTTP
 - ü Details of the re-employment rules may be found at www.otpp.com

It was very apparent to committee members that our pension is in most capable hands. Employees are very highly skilled (the majority on the trading floor hold PhDs) and all take managing our pension seriously. Counsellors with whom you may have talked have a minimum of one year training before answering your enquiries. z

Rules are changing..

Clearer definition of "re-employed pensioner":

The first of the three changes occurred on Sept. 1, 2010. It will help provide clarity on what it means to be a re-employed pensioner.

Under current plan language, "re-employed pensioner" doesn't include any reference to compensation nor does it specify conditions of employment. The new plan language will make it clear and eliminate uncertainty: if you provide any services for compensation after retirement for an employer who participates in the pension plan, you will be considered a re-employed pensioner and subject to re-employment rules.

This new definition will apply whether you are employed, self-employed or hired through a third party. It's also important to note that you can't forfeit your pay to circumvent the rules. If the position or duty entitles you to compensation and you decide to decline it, your service will still be counted towards the re-employment limits.

Happy Holidays

New 50-day limit; employers to report "re-employment service":

Beginning Sept. 1, 2012, you will be able to work in education without affecting your Teachers' pension for up to 50 days in each school year you work following retirement. This single-tier limit means you'll only have one number to worry about if you become re-employed in education after retirement.

Under current limits, you can work in education without affecting your Teachers' pension for up to 95 days in each of the first three school years in which you return to work. After that, you can work 20 days each school year.

The final plan change is an administrative one. Beginning in the 2012/13 school year, your employer will be required to report re-employment service. Your responsibilities remain the same: track your days and contact the Pension Board if you exceed the new re-employment limit of 50 days. z

Cost of Providing Survivor Pension for "New" Spouse

Interest has been expressed in determining the cost to the pension fund to provide survivor pension benefits for a new spouse acquired after retirement. The actuarial firm Mercier has estimated this benefit would cost \$7.4 billion. Obviously there will be no new benefits added to the plan until the deficit is eliminated. z

Answer to the Sudoku on page 7:

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



In case you haven't heard...
Our increase for 2011 is 1.4%

Senate – On the Lighter Side

The business of the Senate will be published in the *Renaissance Magazine* so I will write about the 'other' part of the Senate. Being at the Senate was really hard work and I was exhausted with all that mingling, sitting, listening, eating and drinking. Frank Saliani and I were the Senators and Les Coombs and Hal McCullough were the Observers.

I arrived at the Marriott Hotel mid-afternoon and then checked out the Eaton Centre. There was no time for shopping (shucks). I met Hal, Les and Noreen (Coombs) and we went back to the Eaton Centre for dinner. After dinner we rushed back to the hotel for the Pre-Senate Reception sponsored by Johnson Inc. (more eating and drinking). Our President, Frank Saliani was complaining about not winning a prize and just like magic, the next name drawn, was Frank's! He won a very nice prize (I have no idea what it was but it was 'big' so it must have been nice). Way to go Frank! Just after 8:00 PM someone said that Rob Ford had won the Mayor's job so there was no point rushing back to the room. Later, everyone dispersed to get ready for the next day.

Breakfast time was interesting. I sat and chatted with people from other parts of the province. Teachers are a very friendly group and I thoroughly enjoyed exchanging trivialities.

Once a teacher, always a teacher! One can count on things starting and ending on time. Like recess, business was put on hold until after our break and then we were back to work until twelve. Afternoon business and its break always began and ended on time (With more opportunities to eat and drink). Our work finished at 4:00 PM. The next day we did extend the morning business – finishing at 12:45 PM instead of 12 NOON.

After business concluded on Tuesday, we looked forward to the pre-dinner party (more eating and drinking). Following this gathering we went to the dining room and our dinner began with speeches, presentations and introductions.

Scarborough and East York people were seated together with people from Peterborough. Dinner (more eating and drinking) was excellent. Everyone had a really good time. We were entertained by the singing group *Cruisin'*. Those of us from District 24 had heard these guys sing some old favourites at our Spring luncheon earlier this year. Everyone really enjoyed the entertainment!

Gary Sparks and Bill Fick! No, it's Gary Fick and Bill Sparks! Confused? Some of the people on the Provincial Executive also mixed up these 'two stars' from our District. They are so knowledgeable about RTO policies, etc. that we are fortunate to claim them as our 'own'.

Another person I had a long conversation with was Wally Duncan from Vancouver. He was a former Scarborough Teacher/Principal and I'm sure many of you will remember him. He is doing well. For the first time in five

years he will be spending Christmas with his entire family this year.

Early Wednesday morning, I checked out the pool and exercise area. The exercise room was well equipped with many pieces of equipment. Both areas were not crowded – in fact, I was the only person there. It would be a great place for the spouses to wile away the day while the Senators and Observers are 'hard at work'.

My time at Senate was fascinating, and I did enjoy the serious business aspect of Senate, but decided to write about some of the 'trivialities'. RTO/ERO's next Senate is May 16-18, 2011.

~ Donna Hubel, 1st Vice President



~ Bill Sparks acted as Mr. Speaker for part of Tuesday morning.
~ New President, Joan Murphy, and new Past President, Marg Couture (r) (foreground)

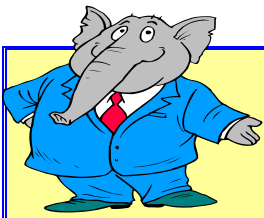


~ Senators:
Frank Saliani and
Donna Hubel

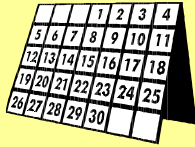


Observers: Les Coombs and Hal McCullough

- J BROKER = What my broker has made me.
- J STANDARD & POOR = Your life in a nutshell.
- J CEO = Chief Embezzlement Officer.



**Dates
to
Remember**



EVERY TUESDAY
JANUARY 6, 2011
FEBRUARY 26, 2011
MARCH 1, 2011
MARCH 24, 2011
MARCH 24, 2011
APRIL 13, 2011
APRIL 25-29, 2011
APRIL 28, 2011
MAY 12, 2011
MAY 16-MAY 18, 2011
MAY 19, 2011
MAY 26, 2011
JUNE 2, 2011
JUNE 15, 2011
JULY 1, 2011
JULY 21, 2011

BRIDGE CLUB (12:30 P.M.)
EXECUTIVE MEETING - EVERYONE WELCOME
SPEAKERS: RON BROWN/FRANK KERSHAW
SPRING NEWSLETTER DELIVERY (APPROX.)
DAY AT THE BRIARS
EXECUTIVE MEETING - EVERYONE WELCOME
SHAW: *MY FAIR LADY*
NEW YORK CITY
SISTERS: LUNCHEON & TRAVELOGUE
EXECUTIVE MEETING - EVERYONE WELCOME
RTO/ERO SPRING SENATE
ST. JACOB'S: *HAIRSPRAY*
DISTRICT 24'S AGM/SPRING LUNCHEON
EXECUTIVE MEETING - EVERYONE WELCOME
STRATFORD FESTIVAL: *CAMELOT*
SUMMER NEWSLETTER DELIVERY (APPROX.)
1000 ISLANDS: BIG BAND BOAT TOUR

LAST FRIDAY OF MONTH
1ST DAY OF THE MONTH

DEADLINE FOR NEXT **RTO 24 E-NEWS**
RTO 24 E-NEWS E-MAILED

SEASONS CHANGE ON:
DAYLIGHT SAVING TIME:

MAR 20; JUNE 21; SEPT 23; DEC 22
BEGINS MAR 13, '11; ENDS NOV 6, '11

Æ EXECUTIVE MEETINGS ARE HELD AT KINGSWAY ARMS RETIREMENT RESIDENCE (SOUTHWEST CORNER OF MCCOWAN AND EGLINTON).

RTO/ERO: Here for you now... Here for your future

**DISTRICT 24:
WHERE OLD AND NEW FRIENDS MEET.**

**Fall Luncheon
Thursday, October 28, 2010**



~ Katherine Barber, guest speaker



~ photos by Jeannie Tom and Hal McCullough
~ additional photos on our website

THE CONTENT OF THIS NEWSLETTER MAY OR MAY NOT REFLECT THE POSITION OF RTO/ERO DISTRICT 24 OR THE OFFICIAL POSITION OF RTO/ERO. 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 20.

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 21, 2011.

