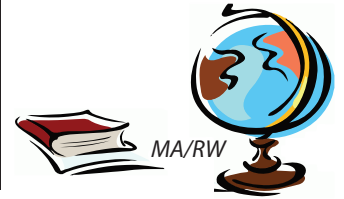


# BEYOND THE BLACKBOARD



DISTRICT 24 – SCARBOROUGH AND EAST YORK



Volume 35 - Number 2

Fall 2016

<http://district24.rto-ero.org>

## REQUEST FOR VOLUNTEERS

Awards Committee

Service to Others Committee

## HAVA ★ JAVA

A New District 24 Social Event:

Coffee and Conversation

## HEALTH MATTERS

Items of Interest Regarding

RTO/ERO's Extended Health Plan

Focus on Lyme Disease

## BREAKFAST FOR KIDS

Golf Tournament Success

## **Help Us Find Newly Retired Educational Professionals**

Do you know any teachers, school and board administrators, educational assistants, administrative professionals, custodians, university and college faculty and support staff retiring in June? If you do, let us know so that they can be invited to District 24's New Members' Brunch in September!

### **What is RTO/ERO?**

Founded in 1968, we are a full-service voluntary organization providing a strong voice for retired teachers, principals, vice-principals, educational support staff and college and university faculty and support staff.

### **What benefits do I receive?**

- Access to superior group insurance plans
- Bilingual services
- Active peer community
- Group travel plan
- Pension support
- Member discounts and opportunities
- Advocacy on social and political issues
- Connection with member activities and initiatives

### **Who belongs to RTO/ERO?**

We have over 72,000 members, from age 45 to 109, from every facet of education.

### **Can I join RTO/ERO?**

Yes, if you had a full career in education as a teacher, school or board administrator receiving a pension from the Ontario Teachers' Pension Plan, you will be a full member. If you are a college and university faculty, and support staff from school and school boards, you will be an associate member.

### **What do Districts do?**

At the District level, members participate in social, travel and leisure opportunities, political advocacy and District Executive Leadership.



## **2015-2016 RTO/ERO SCHOLARSHIP**

RTO/ERO awards up to 25 individual post-secondary scholarships of \$1,000 each to members' relatives.

### **ELIGIBILITY:**

- Applicant is a resident, Canadian citizen or a landed immigrant.
- Applicant is a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step-child of an RTO/ERO member.
- In the case of teaching programs, applicant is enrolled in the last year of a program that will directly lead to a career in teaching in Canada.
- In the case of all other programs, applicant is enrolled in the last year of a program that is recognized at Canadian publicly-funded colleges or universities.

Further information and to access the online application form will be posted online on and after November 4, 2016, at

<http://www.rto-ero.org/programs-services/scholarship-program>

**APPLICATION DEADLINE: 4:30 P.M., FRIDAY, MARCH 3, 2017**

# Beyond the Blackboard

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Change of Address/Contact Information	Back Cover

**ON OUR COVER:** A women's foursome at the RTO/ERO District 24's Breakfast For Kids Golf Tournament enjoys a photo break on one of Mill Run Golf Club's greens. Story on page 22.

***Beyond the Blackboard*** welcomes submissions from members of RTO/ERO District 24. We accept letters to the editor, article proposals, photos, and artwork. Do you have a story to tell, an experience to share, or a poem that you have written? Consider contributing your work for publication. Articles should be between 400 and 1200 words, and photographs and scanned images should be at least 300 dpi at 5"x7" size (please send photos/images as email attachments and do not reduce size when attaching). Send submissions to: [d24.newsletter@rto-ero.org](mailto:d24.newsletter@rto-ero.org)

We cannot guarantee that submissions will be published or published as received. The editors reserve the right to edit, condense, or reject letters or submissions.

**Deadline for submissions for the next edition of *Beyond the Blackboard* is December 2, 2016.**

## PRESIDENT'S MESSAGE



# DISTRICT 24 HIGHLIGHTS

**BILL SPARKS - DISTRICT 24 PRESIDENT**

*So it's just like Deja Vu all over again.*

I was over at my neighborhood school, (my last principal position) on the last Monday of August. The driveway was full of cars, with staff in getting their classrooms ready for 'first day'. The building had that unforgettable smell of a whole summer of non-air conditioned heat overlaid with cleaning solutions and waxes, a scent which immediately evokes Septembers past, to be followed next week by sweaty kids, bag lunches and even the rarer odor of chalk. We retired teachers will never lose that!

Touching base with former colleagues, it was nice to recognize the air of excitement at new beginnings, with just a hint of trepidation, the same emotions felt by the children. My grandson starts Grade 8 next week and, although the 8's don't have to be there until 10:00 a.m. he and several friends are planning to be there early to watch the new crop of Grade 7's.

My RTO pocket planner is already getting full for November. Strange how even in retirement we still operate on the old annual patterns. Hopefully your appointment books are full as well, as you keep active and involved in your own favorite pastimes and pursuits. The older we get the more we need to keep mind and body as healthy as possible.

Let Scarborough and East York District 24 help you meet that goal with our seminars, activities, trips and socials. As always, bring along a friend, the more the merrier.

Join a club, come on a tour, enjoy one or all of our luncheons. We appreciate all forms of participation. See you!



***Join a club, come on a tour, enjoy one or all of our luncheons. We appreciate all forms of participation. See you!***



### **OBTAINING PERMISSION FROM MEMBERS WHEN SHARING PERSONAL INFORMATION**

In accordance with privacy legislation, RTO/ERO members must provide their written permission before personal information, such as milestone birthdays, may be shared at District Events as well as acknowledged in RTO/ERO publications and websites, including their photograph. These forms will be provided at upcoming events. For general 'crowd' photos, where there will be no identification of a specific member(s), the form will not be necessary.

## AWARDS AND SERVICE TO OTHERS



# REQUEST FOR VOLUNTEERS

**GEORGE DENNY – DISTRICT 24 SECOND VICE-PRESIDENT**

*As Second Vice-President, my duties include chairing the Awards Committee and the Service to Others Committee. I am requesting any interested members of D24 to assist me on these committees.*

Two or three volunteers will be required for each committee. Their responsibilities will be to search out and recommend eligible persons or organizations for recognition at the Annual General Meeting of RTO/ERO D24, held in May.

Functions of the committees are as follows:

1. The *Awards Committee* may present a *Distinguished Member Award* to a person who has shown dedication, respect, and made outstanding contributions to the wider community.
2. The *Awards Committee* may nominate a candidate for an *Ontario Volunteer Service Awards* (5 years to 60 years) by January 25 of each year.
3. The *Service to Others Committee* may make a recommendation to the D24 Executive for a Service to Others grant of up to \$4000 for a project which is acceptable to the RTO/ERO Provincial Office.

Examples of criteria followed by the Provincial *Service to Others Committee* may include but are not limited to:

- Local Heritage and cultural projects.
- Support for initiatives from First Nations' communities.
- Special arts and education programs for children.

- Support for the disadvantaged.
- Visitation/support programs for shut-ins.
- Support for initiatives in developing countries.
- Medical and social programs for the needy.
- ESL, literacy, and numeracy programs.

Such grants contribute to a variety of projects and thereby raise the profile of RTO/ERO by demonstrating to active teachers, other educators, and to the public that RTO/ERO and its members care about their communities and about public education, and are willing to help others who need assistance.

These projects promote District participation in local, provincial, and overseas educational/community projects and raise the profile of retired teachers, other educators, educational support staff, and RTO/ERO and its members. As well, they demonstrate to the general public that RTO/ERO members continue to serve after retirement and express to potential RTO/ERO members that RTO/ERO is a dynamic organization to which they should consider belonging when they retire from active teaching.

If you are interested in volunteering for a position on one of these committees, please contact me by e-mail or phone.

*George Denny, Second Vice-President*

*E-mail: [havendayle@rogers.com](mailto:havendayle@rogers.com)*

*Phone: (905) 420-1435*

**WE NEED VOLUNTEERS**

# DISTRICT 24 EXECUTIVE 2016 – 2017

## TABLE OFFICERS:

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**WEBMASTER:** Annemarie McKee  
amckee.rto@gmail.com (416) 282-4096

# NEW MEMBERS

*The executive welcomes all new members to RTO/ERO District 24 and invites them to become active participants in all of our activities.*

Laurie Dee Allum  
Rosemary Baimbra  
Maria Barbita  
James Barnes  
James Boyd  
Catherine Bragg  
Peter Broderick  
Gale Carey  
Patricia Chapman  
Juliet Cho  
Frank Cirone  
Rose Clarke  
Katherine Clemens  
Patricia Cook  
Gordon Crutchley  
Donna Culford  
Mary Lou Dallas  
Judith Mary Dearborn  
Lianne Dixon  
Jill Eason  
Elaine Egerton-Jones  
E. Anne Engelhardt  
Francis Englehardt

Rosemarie A. Evans  
Margaret June Fitzgerald  
Sharon Graham  
Mary-Maureen Hardie  
Deborah Dee-Heighet  
Carol Hitchen  
Jennifer Hoskin  
Claire Blanche Hughes

Leslie Magowan  
Thomas Manis  
Lona Josephne Maiorana  
Nancy Mathias  
Bernard Joseph McKeever  
Heather Moffat  
Thomas P. Moloney  
Allen Murabayashi

Mary Elaine Pyra  
Susan Roberts  
Marion Rowe  
Alexandra Rozier-Flynn  
Heather Rudd  
Nancy Ruppert  
Blanca Schlender  
Edward Sedlack  
Mary Shakespeare  
Carol Soper  
Tanvir Siddiqui  
Laila Sisca  
Ron Taylor  
Patricia Toller  
Elizabeth A. Vickers  
Jasjit Vocaturo  
Barbara Walker  
Bonnie Weinkauf  
Deborah Williams  
Sheilah Williams  
Allan Wolche  
Carmen Woodman  
Janice Woods

“  
***Whether you are a new retiree or  
have moved from another district,  
we hope that you enjoy District 24.***  
”

Jennifer Johnson  
Olga Juchniewicz  
Gabriel J. Kampf  
Sharon Klopff  
Trudy Lackner  
Andrea Liendo  
Mary Lyon

Betty L. Murray  
Frank Javier Orbezo  
Colleen Orr  
Lesley Anne Palster  
Robert Patrick  
Dawn Pearson  
Douglas N. Phillips

# IN MEMORIAM

*It is with great sadness that we inform you of the passing of the following members of District 24. We extend our heartfelt sympathy.*

Olga Beresford  
Joyce A. Daniel  
Havovi N. Engineer

Alex Gilbert  
Tork Hillary  
Donald C. Jackson  
M. Karen Moloney

Richard G. Paveling  
Elizabeth Phillips  
Joan D. Rawley  
Alfred Tappen

Bryan Vickers  
Dianne M. Williams  
F. Douglas Woodman

## ***DISTRICT 24 EXECUTIVE MEETINGS***

All District 24 members are welcome to attend Executive Meetings. We will be meeting at the Cedarbrook Lodge Retirement Residence, 520 Markham Road, Scarborough, on Thursdays; November 3, 2016, January 12, April 6, and June 8, 2017. Refreshments are at 9:00 a.m., with the meeting beginning at 9:30 a.m. and ending around 12 noon.

The Cedarbrook Lodge Retirement Residence is located on west side of Markham Road, south of Lawrence Ave. E. Please use only the designated visitor parking spaces.

Ask for directions to our meeting room at the main desk.

## HEALTH REPORT



# HEALTH MATTERS

MARILYN TREGWIN – DISTRICT 24 HEALTH REPRESENTATIVE

While attending the annual RTO conference for District Health Reps, we have the opportunity to ask questions regarding our Extended Health Plan. Below are Johnson Inc.'s responses about two items that may be of interest to you.

- Q. Regarding Allianz Out-of-Province/Canada Insurance: A member is travelling with a non-member who must cancel his trip due to illness, or perhaps his family emergency situation (caregiver requirements, death etc.). Please explain where the member stands- i.e. all options; what proof is required for the member to also cancel; the circumstances for any other situation; what steps the members must take to enact.
- A. A participant of the RTO/ERO Out-of-Province/Canada benefit may be eligible for Trip Cancellation/Interruption/Delay benefits due to the death, injury or illness of a travelling companion or a member of the travelling companion's immediate family (spouse, child or step-child). The RTO/ERO participant would need to contact Allianz to initiate a claim should he/she be cancelling, interrupting or delaying his/her own trip. Proof of claim may be requested. Further information can be found on page 11 of the 2014 Out-of-Province/Canada Travel Booklet or by contacting the Johnson Group Benefits Service team at 416-920-7248.
- Q. With the action of the government's new policy toward the different "categories" of diabetic conditions, the cost is becoming increasingly burdensome on our plan participants. When will these supplies be given a separate category in our plans, similar to other health plans?
- A. Research of the RTO/ERO claims for diabetic supplies shows that on average RTO/ERO participants spend more on diabetic supplies than the separate maximum in other plans would cover. Having a separate maximum for diabetic supplies means that claims are restricted to this lower amount. By leaving them under the prescription drug benefit maximum, a participant in the RTO/ERO EHC plan can claim more diabetic supplies than if there was a separate maximum.
- One way for participants to control their costs is to get a prescription from their physician if their test strips are eligible under the provincial plan, the Ontario Drug Benefit (ODB). With a prescription, your pharmacist can bill the ODB for the test strips. If they are purchased over the counter without a prescription, ODB will not cover them. However, the EHC plan will and the amount will count against your prescription drug benefit maximum.



RTO/ERO Group Benefits Program  
Régime collectif d'avantages sociaux d'ERO/RTO  
ADMINISTERED BY / ADMINISTRÉ PAR **Johnson Inc.**

RTO Insurance Plans booklets are produced and distributed to all RTO/ERO Group Insurance Benefits participants every three years. The new distribution will take place in early 2017. To ensure that you have updated information, participants will receive a summary of the 2016-2017 changes in November. Please keep this summary with your current booklet. You can also download an electronic copy for your tablet or smart phone from RTO/ERO's Members' Centre ([www.rto-ero.org/members\\_centre](http://www.rto-ero.org/members_centre)).



## **BEST DOCTORS: FOCUS ON LYME DISEASE AND FLU-LIKE SYMPTOMS**

Sometimes when you catch a bug, *you need to look for the bite.*

Lyme disease is a bacterial infection primarily transmitted by deer ticks that affects more than 300,000 North Americans per year. However, because diagnosing Lyme disease can be difficult, many people who actually have Lyme disease may be misdiagnosed with other conditions, and many experts believe the actual number of cases may be much higher.

Lyme disease affects people of all ages. The Center for Disease Control notes that it is most common in children, older adults, and others such as first responders and forest rangers who spend time in outdoor activities and have higher exposure to ticks.

The symptoms of early Lyme disease resemble those of the flu, including:

- fever
- chills and sweats
- muscle aches and fatigue
- nausea
- joint pain

In addition, one of the most common indicators of early Lyme disease is a bulls-eye rash at the site of the tick bite. However, this telltale symptom is often faint or hidden on a remote part of the body, while some people don't get the rash at all.



As with these early indicators, other Lyme disease symptoms (such as cognitive impairment, poor sleep, mood problems, and neurological issues) also occur in other diseases, making the symptoms of Lyme disease significantly overlap those of a host of other conditions, including:

- fibromyalgia
- rheumatoid arthritis
- multiple sclerosis
- Parkinson's disease
- Lou Gehrig's disease (also called ALS, or amyotrophic lateral sclerosis)
- Alzheimer's disease

Because misdiagnosis of Lyme disease is particularly common, the need for a comprehensive approach to your care becomes even greater. If you have flu-like symptoms and other circumstances that could indicate the prospect of Lyme disease, you should be skeptical about any diagnosis and open to the value of a second opinion.

Today's complex health care landscape requires that we all become advocates for our own health and welfare. As part of your *Best Doctors* benefits, an in-depth review of your case by our experts gives you access to a clear, straightforward report that will help you take control of your health care and determine the best approach for your ongoing treatment.

### **WHY DO PEOPLE CALL BEST DOCTORS?**

**35%**  
*SYMPTOMS NOT IMPROVING*

**24%**  
*NEED HELP DECIDING ON TREATMENT*

**20%**  
*QUESTIONING THE NEED FOR SURGERY*

**10%**  
*SKEPTICAL OF DOCTOR'S RECOMMENDATION*

**7%**  
*DON'T UNDERSTAND DIAGNOSIS*

**4%**  
*UNKNOWN DIAGNOSIS*

#### **OTHER REASONS WHY PEOPLE CALL:**

- *SEEKING MEDICAL ADVICE*
- *SEARCHING FOR A SPECIALIST*
- *NEED HELP SOURCING INFORMATION*

**NOTE: When you call *Best Doctors*, you don't need to know what service you need. Just call in and explain your issue and the staff at *Best Doctors* will see that you get the services you require. This benefit is available to all EHC participants and their dependants. There is no cost to you to use the program, and participation is strictly confidential. For more information, or to connect with *Best Doctors*, call 1-877-419-2378 or visit:**

**[www.bestdoctorscanada.com](http://www.bestdoctorscanada.com)**

*If you are not yet receiving District 24's E-News reporting the latest information from your executive, contact Annemarie at [amckee.rto@gmail.com](mailto:amckee.rto@gmail.com) to be added to her list.*

# PENSION AND RETIREMENT



# CONCERNS COMMITTEE

**TERRY SMITH – DISTRICT 24 PENSION AND RETIREMENT REPRESENTATIVE**

On the 6th of June the Pension and Retirement Concerns Committee (PRCC) held its third meeting of the year. During this meeting we focused on the work that the committee has been toiling on; looking ahead to future issues and looking at the needs of the liaison officers so that they can respond to their membership.

## Priorities

The PRCC committee has identified two main categories on which we will concentrate during the next year:

- In the pension world we will review and update the RTO/ERO's policy concerning pensions and Defined Benefit Plans. We will also draft a paper that will explain in laymen's terms some of the jargon around pensions. It is important for liaison officers to be able to explain what we mean by Defined Benefit Plans and how they are different from other plans such as Target or Shared Benefit Plans.
- In the pension concerns section we will continue the work on *The Staging Our Aging* endeavor. We will reorient the view by concentrating more on the content rather than on the format. The format will be developed later so that it can fit the needs of the updated website.

## CPP Enhancement

Here are the main features of the CPP expansion agreed upon between the provinces and the federal government:

- a. The Year's Maximum Pensionable Earnings (YMPE) is increased by half from \$54,900 (YMPE1) to \$82,700 (YMPE2).
- b. The retirement benefit rate is increased by 1/3 from 25% to 33 1/3 %.
- c. The enhancement is financed on a full cost basis and the existing 9.9% contribution rate is accordingly increased

by 2% on contributory employment earnings up to YMPE1 (i.e. from 9.9% to 11.9%).

- d. 8% on contributory employment earnings between YMPE1 and YMPE2 (i.e. from 0% to 8%).

(More details are available from the Department of Finance at [http://www.fin.gc.ca/n16/data/16-081\\_1-eng.asp](http://www.fin.gc.ca/n16/data/16-081_1-eng.asp))

## Presentation

Fall Senate allocated a \$4,000 travel grant for committee members making presentations on pension or pension concerns issues to Districts who cannot afford to pay a presenter. This amount has not yet been accessed. If you want someone from our committee to make a presentation please let us know.

## Information Section

Members of the PRCC monitor external organizations in an effort to identify trends and issues that would help us assess the pension and pension concerns environment and address these issues. They report their findings at every meeting.

It was decided that we would share some of these issues in the form of a *Did You Know* section. It was also suggested that a section of this report would be dedicated to frequently asked questions (FAQs) raised by the Pension and Retirement Committee district representatives. Your questions should be channelled through your liaison person.



**DO YOU HAVE A QUESTION FOR THE PENSION AND RETIREMENT CONCERNS COMMITTEE?**

**Contact Terry Smith, your liaison member.**

If you have any questions or would like to make suggestions to the PRCC, please do so through your liaison person.

## **DID YOU KNOW?**

Ontario Teachers' is Canada's largest single-profession pension plan with \$171.4 billion in net assets (Jan. 2016). They pay pensions and invest plan assets on behalf of 316,000 working and retired teachers. Since being established as an independent organization in 1990, they have built an international reputation for innovation and leadership in investment management and member services.

Ontario Teachers' administers a defined benefit pension plan. It pays lifetime pensions to eligible members and their survivors. In addition to retirement pensions, Ontario Teachers' provides benefits if members die, become disabled, or permanently leave teaching before retirement.

OTPP serves:

- 183,000 active elementary and secondary school teachers.
- 133,000 pensioners.
- 69,000 inactive members (former teachers who kept their pensions with us).

The OTPP investment program has one goal: to earn the best possible returns, at an appropriate level of risk, to pay pensions to members. They employ roughly 1,100 employees at the head office in Toronto and investment offices in London, England and Hong Kong. Roughly 1,400 people work at its real estate subsidiary, Cadillac Fairview.

*To learn more, go to <https://www.otpp.com/home>*

## **Frequently Asked Questions (FAQs)**

Question:

If my spouse who is the RTO/ERO member and a member of our benefit plan dies, can I continue being a member of the benefit plan? If I have coverage under RTO/ERO's group insurance plans through my spouse (the RTO/ERO member), what happens to my coverage if my spouse dies?

Answer:

Yes you can. You are then considered an associate member and your benefit plan continues. You have to notify RTO/ERO of your desire to do so. If you aren't already eligible as an RTO/ERO member and your spouse dies, you can establish your own RTO/ERO membership as the surviving spouse and maintain your coverage.

## **Pension and Retirement Concerns Committee Members**

Roger Régimbal Chair  
Malcom Beddoe  
Don Farquharson  
Doug Nosal  
Morris Tait  
Liz Whitton



# *Get Published!*

***Beyond the Blackboard*** welcomes submissions from members of RTO/ERO District 24. Do you have a story to tell, an experience to share, or a poem that you have written? Consider contributing your work for publication. We accept letters to the editor, articles, photos, and artwork. Articles should be between 400 and 1200 words, and photographs and scanned images should be at least 300 dpi at 5"x7" size (please send photos/images as email attachments and do not reduce size when attaching – larger file sizes are appreciated!).

**Send submissions to: [d24.newsletter@rto-ero.org](mailto:d24.newsletter@rto-ero.org)**

We cannot guarantee that submissions will be published, or published as received. The editors reserve the right to edit, condense, or reject letters or submissions.

***Beyond the Blackboard*** is the official newsletter publication of  
RTO/ERO District 24 – Scarborough and East York



# E-NEWS EDITOR / WEBMASTER REPORT

**ANNEMARIE MCKEE - WEBMASTER/E-NEWS COMMITTEE CHAIR**

## Distribution

*E-News* is sent out the first of every month when there is not a Newsletter produced. Reminder: You need to have *Adobe Acrobat Reader* on your computer, or a program that will open .pdf format files. If you have an item for our *E-News*, please send it to me by e-mail. Photos of district activities are always welcome. If sending photos, it's best for me to have them straight from your camera. More pixels give us a better picture.

## Database Maintenance

If you have changed your email address please contact me at [amckee.rto@gmail.com](mailto:amckee.rto@gmail.com). Your email addresses are kept private. We send the *E-News* and Newsletters BCC so you only see your email address. We currently have 723 members receiving *E-News* updates.

Website: <http://district24.rto-ero.org>

You will want to add our website to your bookmarks or your favourites.

What can you access at our website?

- Your Executive
- Publications – every issue of *Beyond the Blackboard* is posted to the website as well as the most recent *E-News*
- Activities - use this to print out your coupons for upcoming events
- The Provincial website link
- Benefits Information link
- Provincial Members Centre link
- Calendar – with upcoming events / meetings posted
- Retirement Workshops
- Photos of Events (if you wish a copy please email me)

Our website also gives you Quick Links to

- District 16 website
- District 22 website
- District 23 website
- RTO/ERO Fact Sheets
- RTO/ERO History
- RTO/ERO Tax Tips

## ***NORDIC POLE WALKING CLUB***

Nordic Pole Walking is the latest District 24 activity club. Nordic pole walking uses 90% of your muscles and helps to improve balance and endurance. If you can walk, you can enjoy the health benefits of Nordic Walking.

The Nordic Pole Walking Club typically meets on Wednesdays (unless there's a need to switch to Thursday to avoid a conflict with another scheduled RTO event). Locations vary each week; to date, the club has walked at Port Union, Bluffers Park, Colonel Danforth Park, Thomson Park, Wilket Creek Park, and Taylor Creek Park. A weekly message is sent out to club members announcing the next week's walking location.

If you would like to participate in this activity, or would like additional information, please contact Paula Chambers:

[phone: (416) 208-0202, e-mail: [paula.chambers@rogers.com](mailto:paula.chambers@rogers.com)]



***READ ABOUT THE NORDIC POLE WALKING CLUB ON PAGE 14***

## GOODWILL



# GOODWILL CARDS

**MARILYN HODGE - GOODWILL CARDS COMMITTEE CHAIR**

*Between January 2016 and August 2016, 28 Sympathy cards, 15 Thinking of You cards, and 10 Get Well cards have been sent out. One Sympathy card was sent to the UK.*

In August, 2 members celebrated a 90th birthday, two celebrated a 91st birthday, 2 more celebrated a 92nd birthday and another one celebrated a 93rd birthday and another one a celebrated a 94th birthday. Two celebrated a 95th birthday, one a 100th birthday and one will celebrate her 105th birthday in mid - August. There are 45 members who are 80 years old and over.

Thanks are extended to those of you who always let me know of any member who needs a card. It is always better to send out a card as soon as possible after the death of a member, as sometimes it is several months before the Provincial Office is notified of a member's death.

A couple of months ago, I received a very nice message on my phone. The message was from a District 24 member, who was calling from Sacramento, California. The caller wanted to thank District 24 for our many years of sending so many lovely, special cards to her. (i.e. Christmas, Get Well and Thinking of You) She also wanted to let us know how much she appreciated receiving them.

*If you know of anyone who should receive a Get Well or Thinking of You card, or the family of a District 24 member who should receive a sympathy card, please contact Marilyn at (416) 284-9984 or e-mail: [mjhodge@sympatico.ca](mailto:mjhodge@sympatico.ca)*



# GOODWILL TELEPHONE

**LYNNE HORVATH - GOODWILL TELEPHONE COMMITTEE CHAIR**

*Our annual telephone campaign is underway and we are attempting to contact 1200 members who have retired on or before 1999.*

These are Goodwill calls to our senior members to let them know we are thinking of them and to find out if they are doing well. We usually inquire to see if they are receiving their newsletters and to see if they enjoy the activities that are planned for our RTO members.

We have already sent out 350 cards to members who live outside the GTA area or the Province of Ontario and we try to call the rest. We have 45 phone lists and we are always short of volunteers to assist us with these calls.

If you are able to help us, please contact Lynne Horvath at 647-483-7377 or [lynne.horvath58@gmail.com](mailto:lynne.horvath58@gmail.com).

## RTO/ERO DISTRICT 24



# NORDIC POLE WALKING CLUB

**PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR**

*Our Nordic pole walking group started in October, 2015. Since then, we have met every Wednesday unless there was a conflict with another District 24 event, in which case we met on the Thursday of that week.*



This past Wednesday marked the one-year anniversary for District 24's Nordic Pole Walking Club. On any walk, we get from 5 to 25 participants and we have an email distribution list of about 70 people. Not everybody comes every time, but some people have attended nearly every session since we started.

Some newly retired and new District 24 members joined us for the first time this past Wednesday. They commented on how much stability the poles provided and were quite happy to go at a leisurely pace in order to get used to walking with poles. Whenever we have someone new, we always do a demonstration as to how to walk with the poles. It takes about two minutes to figure it out and away we go. We always walk where there are benches in the parks. That way, if somebody is just starting out and gets tired, there's a seat nearby where a person can sit with a buddy until the rest of the group comes back and then they can re-join us for the rest of the walk.

We walk one half hour in one direction and then return for the other half hour in the other direction. The advantage of using poles is that, in addition to stability, the upper body also gets a workout. Depending on how hard you push off, your core also gets exercise.

If you would like to join us, please send me an email. I will add you to the distribution list so that you will get a message on Tuesday letting you know where we will be meeting at 10 a.m. on Wednesday morning. You don't need poles right away. Come for a walk to try it out and then decide. Our members have purchased their poles at a variety of locations and they would be happy to share information with you if you decide to get your own poles.

If you would like to join us, please e-mail me at [\*paula.chambers@rogers.com\*](mailto:paula.chambers@rogers.com)

# BOOK CLUB

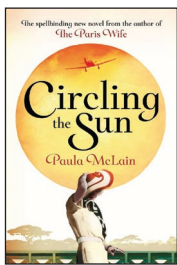


# NEW READS FOR 2016 - 2017

**GLORIA COURTNEY & JUNE BOURDON – BOOK CLUB CONVENORS**

*The RTO Book Club meets once a month at the Agincourt Recreation Centre. The club has been a roaring success and we are at full capacity with just over thirty enthusiastic participants.*

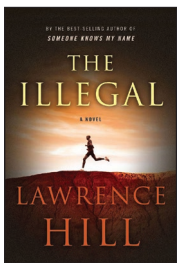
At this time we are unable to accommodate any more people, but will add the names of interested readers to a wait list. We will continue to publish the titles and brief descriptions the of books that the club will be reading so that everyone may enjoy these selections and read along at home.



## Our Book for October 26, 2016 — *Circling the Sun*: Paula McLain (2015)

The fictional biography of pioneer aviatrix Beryl Markham, the first woman to cross the Atlantic non-stop. The book takes the reader to Kenya in the 1920's, where the beautiful young horse trainer, adventurer and aviator tells her story of her life among the glamorous and decadent circle of British expats living in colonial East Africa.

### Upcoming Reads:



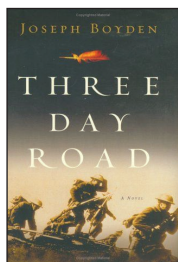
## November 26, 2016 — *The Illegal*: Lawrence Hill (2015)

Keita is a runner who signs on with a notorious marathon agent. He is forced to leave his home country when his father is killed. He knows he is in danger but he continues to run. This political thriller focuses on immigrants, and how they struggle to survive in hostile nations.



## January 25, 2017 — *Punishment*: Linden MacIntyre (2014)

Linden brings us a powerful exploration of justice and vengeance, and the peril that ensues when passion replaces reason, in a small town shaken by a tragic death. "Punishment" builds into a total page-turner that blindsides you with twists and betrayals



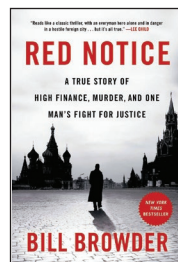
*Three Day Road*:  
Joseph Boyden (2005)

February 22, 1017



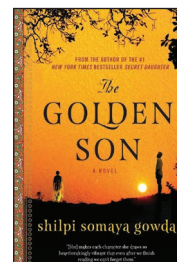
*The Piano Maker*:  
Kurt Palka (2015)

March 29, 2017



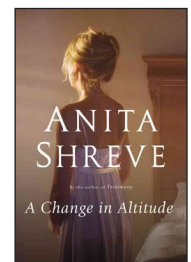
*Red Notice*:  
Bill Browder (2015)

April 26, 2017



*The Golden Sun*:  
Shilpi Somaya Gowda  
(2015)

May 31, 2017



*A Change in Altitude*:  
Anita Shreve (2009)

June 28, 2017

***Reminder: No meeting in December — We meet on January 25, 2017!***

# RTO/ERO DISTRICT 24 BRIDGE CLUB

*Our district's Bridge Club meets every Tuesday, 12:30 - 3:30 p.m., at Ellesmere Community Centre, 20 Canadian Rd., just opposite Costco near Warden and Ellesmere, for bridge and friendship. For more information, phone Terry or Dale Smith, (416) 438-0430.*

Our District's Bridge group resumed on September 6 after the summer break, with the "ringing of the bells" to pay respect to our fellow colleagues who were having a great first day of school (but it was hot!!) while we were having an even more fun day playing bridge. It was great to see our Tuesday friends and catch up on summer adventures, and to also welcome some new members to the group.

Most of us had not been playing over the summer, so it was good to oil the rusty habits and get going again. Are you playing a hand and missing the Queen...trying to decide if you should attempt a finesse? Thus the rule: "With 8 ever, with 9 never". This old rule of thumb is used to determine

whether you should take a finesse or play for the drop given that you have 8 or 9 cards in a suit (your hand plus the dummy). The statistical difference is quite small for the "With 9 never" portion, and is usually far outweighed by knowledge gained from bidding, card play, or just plain keeping your opponent from leading through your broken strength in other suits. So, if you have 8 cards in a suit, try it! If you have 9, never! (Maybe we should start keeping track of this to see if we all agree!)

Some of the players of our group choose to join the "cumulative" component of scoring; we keep track of their scores from one week to the next, and every 11 weeks top 4 or 5 winners are announced. In June, the winners of the cumulative were:

- 1) Frank Slama
- 2) Cathy Slama
- 3) Jane Humphries
- 4) Mary Herrmann
- 5) Carlton DeRyck

We always welcome newcomers with a working knowledge of the game. Come with a partner or by yourself, come every week or as an occasional drop-in; we have fun and many card discussions, as well as fellowship with a friendly group of people. If things don't go well, don't sweat the small stuff—one advantage of bad bidding is that you get to play atrocious contracts! There...tell that to your partner next time.

For more information you can contact Dale or Terry Smith, 416 438-0430, or just show up and see what we are about!



**RTO District 24 Bridge Club**

## ***Volunteers for Grade 1 Reading Program***

Secord School in the Main/Danforth area is in need of retired teachers to volunteer one morning a week to read with struggling grade one students.

If you are interested, please contact Denise Conway at:  
[deniseconway@rogers.com](mailto:deniseconway@rogers.com) or [denise.conway@tdsb.on.ca](mailto:denise.conway@tdsb.on.ca)





## PROGRAM



# RTO 2016 TRIPS AND EVENTS

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

*All cheques must be postdated to the Cut-Off date and made out according to the “Make Cheques Payable to” instructions for each event.*

### ***WHEN FILLING OUT EVENT COUPONS PLEASE FOLLOW THE GUIDELINES BELOW:***

1. A separate cheque postdated to the Cut-Off date is required for each event. Be sure to carefully follow the “*Make Cheques Payable to*” portion of the event coupon.
2. The name of each person participating in the event must be included on the coupon.
3. When applicable, an RTO/ERO member may bring guests.
4. All participants must sign the event coupon to indicate that they have read and understood the ***RTO/ERO Acknowledgement, Waiver and Release***.
5. Ensure that an e-mail address or stamped, self-addressed envelope is provided with your cheque and event coupon, and that “***Release of Contact Information***” box is checked in order to receive a receipt.
6. Ensure that your postdated cheque and event coupon are sent to the contact/facilitator indicated in the event description.
7. If you have not received a confirmation of receipt of your cheque and coupon after two weeks, please contact the organizer. Some mail has gone missing.

### **ACKNOWLEDGEMENT, WAIVER AND RELEASE**

*Provincial Executive, January 2010*

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.



**RTO - DISTRICT 24**

# Christmas Luncheon

Wednesday, December 7, 2016

**LOCATION:** Scarboro Golf and Country Club, 321 Scarborough Golf Club Road, Toronto, ON M1J 3H2

**START:** 11:30 a.m.

**COST:** \$50.00

**NOTE:** RTO members are encouraged to send in their coupon and cheque for this event as soon as possible as spaces are limited and fill up very quickly. After the deadline, members still interested in attending may phone Noreen or Les to check the availability of spaces for this activity and/or to be placed on a wait list.

**CONTACT:** Noreen & Les Coombs – 7 Riviera Drive, Scarborough, ON M1N1J9  
Phone 416-261-0568      E-Mail: lesonriviera@gmail.com

**MAKE CHEQUE PAYABLE TO:**      **RTO — District 24**

**SEND CHEQUE AND COUPON TO:**      Noreen & Les Coombs

**DEADLINE:** Friday, October 28, 2016. *Please postdate your cheque(s) to this date.*

***It is not necessary to sign the waiver acknowledgement for this event.***



Coupon: **RTO - DISTRICT 24**  
**Christmas Luncheon**

Wednesday, December 7, 2016

Clip (or photocopy) this coupon and send it with your cheque made payable to:

**RTO – District 24**

Name (Print): \_\_\_\_\_

Phone #: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Spouse/Guest Name (Print): \_\_\_\_\_

No. of tickets: \_\_\_\_\_ @ \$50.00 = \_\_\_\_\_

Would you like an e-mail confirmation:  YES  NO  
If **NO**, a stamped, self-addressed envelope is required for confirmation.

**DEADLINE: FRIDAY, OCTOBER 28, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE**



## RTO/ERO DISTRICT 24

# A CHORUS LINE FESTIVAL THEATRE

### THE GORETTI GROUP – DISTRICT 24 MEMBER CONTRIBUTION

On a brilliant sunny day in May, 35 RTO members, with friends and family, left Scarborough for a scenic and relaxed drive to Stratford.



By 11 a.m., with clouds overhead, we reached the quaint town of Shakespeare, our first stop for a “mini shopping break”. The aroma emanating from Bright’s Cheese Shop and Shakespeare’s Pies was enticing! This made the butter tarts and fresh strawberry pies irresistible.

On we went to the Festival Inn for a delicious meal of succulent roast beef, grilled vegetables, a variety of fresh salads, all topped off by many delectable desserts... and none were fat-free!

Thankfully, we had time to enjoy the gardens and the river walk before our “Broadway- worthy” show began! Filled with razzle-dazzle and energy packed performances, interjected with many of the dancers’ poignant life stories, made for a fabulous theatrical experience! The finale, *What I Did for Love*, was simply magical! Chorus Line was indeed “a pure golden performance”! Even the pouring rain didn’t dampen



our “high spirited kicks” as we were leaving the theatre!

Thank you to Marilyn Tregwin, our facilitator, for making our trip so enjoyable.

## RTO/ERO DISTRICT 24 EXCURSIONS

# SHAKESPEARE IN LOVE AVON THEATRE

**PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR**

*RTO 24 Members and their guests had an outing to Shakespeare in Love thanks to the generosity of the Scarborough branch of the Retired Women Teachers of Ontario. (RWTO).*

Only eleven of us were listed to see the play in Stratford on Thursday, September 22. If a group consists of fewer than 20 people, the travel provider will not run the trip. I called Mary Morton Tours after the deadline to cancel and I was not looking forward to the disappointment from our members. We had to cancel Hamlet last year due to low numbers and some of the same people were on the list again this year.

When I spoke to Marilyn at Mary Morton Tours, she informed me that RWTO was also going to Stratford on September 22 to see *A Chorus Line*. She checked their numbers and there was still room on that bus for our group. Marilyn asked if we would like to share the bus if RWTO was in agreement. Mary Marchut generously included us on her bus and our trip was on again.

The day was a little longer because we had to adjust to their schedule of arriving an hour earlier, but we had time for a little early Christmas shopping before lunch at the Festival Inn. Lunch was a delicious three course hot meal served in a dining room reserved for just our group. After lunch, Fred, our driver, picked us up out front right on time and delivered us to the Avon Theatre for our matinee. Our orchestra seats provided an excellent view of the stage. We had all seen the movie but didn't quite know what to expect. We were not disappointed. The performance was riveting. One surprising addition was the dog. Supposedly, Queen Elizabeth I fancied a dog in the performance and so there he was providing comic relief at unexpected moments like pushing the threatening lord down the trap door with a leaping shove. The performance was built around how Shakespeare supposedly wrote Romeo and Juliet with the classic Shakespearean multi-level plots appealing to all levels of society. Elizabethan music and dance enhanced the story. The actors performed with true Stratford finesse.

Following the performance, the RWTO members went to their roast beef supper at the church hall and we went to Pazzo's Italian restaurant for a light supper. The thin crust pizza with individual toppings, the soup and salads were fresh and well prepared. At precisely 6:10 p.m. Fred turned

up at the corner of Downey and Ontario Streets to pick us up and to rendezvous with two members who had met family in Stratford for supper at their home. Everyone arrived on time and we were off back to Toronto. As far as I'm concerned, being on a bus after a performance at Stratford is one life's luxuries. Having Fred drive us safely home was the finishing touch to a truly enjoyable day. "A live it again" day according to Mary.



## RTO/ERO DISTRICT 24 EXCURSIONS

# PRINCE EDWARD COUNTY WINE & CHEESE TOUR

**PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR**

*On Wednesday, September 7, 51 District 24 members and guests boarded a bus headed to Prince Edward County near the Bay of Quinte.*



On route, we picked up Peter Brotherhood in Cobourg. Peter is a retired high school history teacher and he is now a guide to “The County” in retirement. Our first stop was at The Big Apple where we had apple pie, turnovers, or muffins with coffee. Many also bought pies and breads to take home.

When we pulled into Huff Estates, we all trooped off the bus for a group shot in front of one of the outdoor sculptures on the property. Lunch waited for us inside. Along with the soup, gourmet sandwiches and salads, we enjoyed four different wine tastings paired to the courses. Mike, our sommelier, came around to our tables to pour and to explain the characteristics of each wine to us and how it represented the area. After lunch, many of us bought bottles of the wines enjoyed at lunch.

Our next stop was at the Black River Cheese Factory. We sampled curds made fresh that morning and had the opportunity to purchase a variety of local cheese. The cheddars from this area are award winning. The five year old aged cheddar is particularly esteemed. In addition to the cheese, the milk from the dairy also ended up in excellent ice cream. It was a welcome treat on a hot day.

We could smell the lavender farm before we saw it. Most of the flowers had already bloomed in July and August, but the scent was still there. Soaps, essential oils, sachets and hand-made pottery with a lavender theme were all available for our group.

Our last stop was at Sandbanks Winery. A special tasting room had been reserved for us and bottles of anniversary wine celebrating their 15 years were opened for tasting. We had the opportunity to sample wines available only at the winery. Again, many people bought bottles to take home. We learned that chardonnay, riesling, pinot noir and baco noir are the best known grapes for the area. After many samples, we were happy to have Fred, our driver, get us safely home. It was an informative and enjoyable day.



## BREAKFAST FOR KIDS 19TH ANNUAL GOLF TOURNAMENT

On September 13, 88 golfers and a dozen volunteers arrived at Mill Run Highland Course to tee off for the 19th annual Breakfast for Kids Golf Tournament. The skies were blue and the temperature was perfect for a day of golf followed by lunch, the silent auction and distribution of prizes.



On the course, we recognized the 33 individuals and companies that had supported the cause by sponsoring holes. In the banquet hall the tables were covered by prizes donated for the prize table and silent auction. As usual, our volunteers had done a great job setting up for the luncheon.

There was a great feeling of camaraderie and contributing to a worthy cause. When all was said and done, over

\$9,000 had been raised to support nutrition programs in schools in Scarborough and East York.

A special thanks to all who participated and donated to the kids. Once we have finalized arrangements with Food Share, we will publish specific amounts raised and the names of the receiving schools.

Mark your calendars for next year's tournament on Tuesday, September 14, 2017.

*Jerry Chadwick, Les Coombs, Brian Hern*







# Hava ★ Java

## A New Event for District 24

This get-together, at Calabria Bakery, 1770 Midland Avenue in Scarborough (between Lawrence Ave. E. and Ellesmere Rd. on the west side), provides an opportunity for District 24 members to meet, socialize, and renew past friendships, as well as network with members and convenors of various activities.

*District 24 would like to have our get-togethers on the last Monday of each month from 10:30 -a.m. - 12 noon.*

### Upcoming Have-a-Java Events

- Monday, November 28, 2016
- (No get-together in December, 2016, because of Boxing Day)
- Monday, January 30, 2017
- Monday, February 27, 2017

*We hope that you will join us for a coffee and pastry which will be subsidized up to \$3.00 by RTO/ERO District 24.*

*There is parking at the front and back of the bakery.*

## *Change of Address? Are you moving?*

**Is there a change in your contact information? Contact Dianne Vezeau at the RTO/ERO Provincial office:**

**In writing: 18 Spadina Road,  
Toronto ON M5R 2S7**

**By phone: 1 (800) 361-9888, ext. 223**

**By e-mail: [dvezeau@rto-ero.org](mailto:dvezeau@rto-ero.org)**

**The Provincial office does not accept notices regarding address or contact information from third parties, such as District Executive members. Changes must come directly from the member or from the member's Power of Attorney (accompanied by a Power of Attorney form if RTO does not have one currently on file).**

## *Upcoming Events - Dates to Remember*

- |             |  |
|-------------|--|
| October 27  | District 24 Fall Luncheon and Craft Sale<br>– Qssis Banquet Hall                           |
| November 3  | District 24 Executive Meeting – All are invited<br>– Cedarbrook Lodge Retirement Residence |
| November 28 | District 24 HAVA ★ JAVA – All are invited<br>– Calabria Bakery, 1770 Midland Avenue        |
| December 7  | District 24 Christmas Luncheon<br>– Scarboro Golf and Country Club                         |
| January 12  | District 24 Executive Meeting – All are invited<br>– Cedarbrook Lodge Retirement Residence |
| January 30  | District 24 HAVA ★ JAVA – All are invited<br>– Calabria Bakery, 1770 Midland Avenue        |
| February 28 | District 24 HAVA ★ JAVA – All are invited<br>– Calabria Bakery, 1770 Midland Avenue        |
| April 6     | District 24 Executive Meeting – All are invited<br>– Cedarbrook Lodge Retirement Residence |
| May 28      | District 24 Annual General Meeting and Luncheon<br>– Qssis Banquet Hall                    |
| June 8      | District 24 Executive Meeting – All are invited<br>– Cedarbrook Lodge Retirement Residence |