

BEYOND THE BLACKBOARD



DISTRICT 24 — SCARBOROUGH AND EAST YORK



Volume 36 - Number 2

Fall 2017

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

KNITTERS AND CRAFTERS

A New District 24 Community
Service Opportunity

NEW RETIREES' BRUNCH

We Welcome New Retirees
to RTO District 24

HEALTH MATTERS

Cold and Flu Prevention Tips
High Blood Pressure:
Prevention and Treatment Options
McMaster Optimal Aging Portal



BREAKFAST FOR KIDS
Golf Tournament

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 75,000 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.



2017-2018 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 access to the online application form will be available at:

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

APPLICATION DEADLINE: 4:30 P.M., FRIDAY, FEBRUARY 14, 2018

Beyond the Blackboard

EDITOR-IN-CHIEF
Scott Baker

EDITORIAL BOARD
Bonnie Clarke
Donna Hubel
Annemarie McKee
Gary Fick

CONTRIBUTING EDITOR
Marilyn Tregwin

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ON OUR COVER: A men'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 pages 22, 23.

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

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 November 21, 2017.

PRESIDENT'S MESSAGE



DISTRICT 24 HIGHLIGHTS

GARY FICK – DISTRICT 24 PRESIDENT

As I began thinking about this, my first President's message for my second term, I began to wonder what I would report on.

I decided to look back to the message from Fall 2007 and was surprised to see how certain parts were relevant to today:

The School Year 2007 – 2008 has just begun as I sit here musing on what to write for my message this time. The temperature has just returned to the scorching 30's with the humidex in the 40's. A provincial election is looming on the horizon with all parties actively campaigning to get elected or re-elected. Once again education is in the forefront of the campaigning followed closely by health issues. By the time you read this it will be decided.

Four more years or a new deal?

Majority or minority?

A new electoral system or status quo?

These questions will be answered.

RTO/ERO is an active non-partisan player in the issues which affect their members. We have several Provincial Committees which monitor and examine the issues of the day, make proposals, and strike Provincial RTO/ERO positions on these issues. Many times these are published and distributed to you in our provincial news magazine "Renaissance".

What do you think? See how relevant it was?

Now to the present.

It is with great sadness that I report the passing of Executive member Elaine Aprile last June. Elaine is well known to many of the members as the lady at the desk registering you for luncheons and other District 24 events. She left us way too early and will be missed by us all for her happy, cheerful presence. God speed Elaine.



Elaine Aprile, 1949 - 2017

First Vice-President George Denny has made a change and has moved to District 18 – Haliburton & Kawartha Lakes. We wish George all the best.

Paula Chambers, whom you will know is a very busy lady, has agreed to give up her second Vice-President position and assume the First Vice-President role. So far she is also continuing to do the role of second VP until the position is filled. Thank you Paula!

Marilyn Hodge, our Chair of Goodwill Cards, is under the weather and has stepped down for a while as she recuperates. Get better soon, Marilyn.

We have begun to plan our celebration of the 50th Anniversary of RTO/ERO in 2018. A committee has met and the plans are starting to take shape; look for details in the upcoming months. As always, our social events are continuing and you will see in the rest of the newsletter the dates and details including our Fall Luncheon and Craft Sale and Christmas Luncheon. Please note that the date for the Christmas luncheon is one week later this year due to the brunch service not being available for us as early as it has been in the past.

All members are encouraged to take an active role in the activities of RTO/ERO District 24 – Scarborough and East York. If you see something which you take issue with, contact the Provincial Office and tell the President of your concerns and opinions. Contact your local Executive and let them know how you feel. Come to an Executive Meeting and express your opinion. You'll find the meeting dates listed on page 6. We are always prepared to listen to you, the membership of RTO/ERO District 24 – Scarborough and East York.

DISTRICT 24 EXECUTIVE 2017 – 2018

TABLE OFFICERS:

PAST PRESIDENT: Bill Sparks
wgasparks88@gmail.com (416) 293-7477

PRESIDENT Gary Fick
garyrto@rogers.com (647) 388-9676

FIRST VICE-PRESIDENT: Paula Chambers
paula.chambers@rogers.com (416) 208-0202

COMMITTEE CHAIRS:

ARCHIVES: Gloria Wilson-Forbes
orpahwilson@gmail.com (416) 721-1530

BOOK CLUB A:
Gloria Courtney mgcourt@bell.net
June Bourdon jdBourdon@hotmail.com

FOUNDATION LIASON: Gary Fick
garyrto@rogers.com (647) 388-9676

GOODWILL CARDS: Marilyn Hodge
marilynahodge@gmail.com (416) 284-9984

HAVA★JAVA: Donna Hubel
dhub@sympatico.ca (416) 490-1861

KNITTERS & CRAFTERS: Donna Hubel
dhub@sympatico.ca (416) 490-1861

NEWSLETTER: Scott Baker
d24.newsletter@rto-ero.org (905) 655-5547

PENSIONS/RETIREMENT

CONCERNS: Terry Smith
chooch120@hotmail.com (416) 438-0430

PROGRAM: Paula Chambers
paula.chambers@rogers.com (416) 208-0202

SERVICE TO OTHERS: Carol Nelson
carol.nelson@sympatico.ca (416) 724-7107

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

MEMBERS-AT-LARGE:

Phyllis Hill hillphyllis@hotmail.com (647) 374-7976
Wendy Hooker wendyhooker@rogers.com (416) 266-4682

SECOND VICE-PRESIDENT: Vacant

TREASURER: Bonnie Clarke
blblclarke@gmail.com (416) 609-3635

SECRETARY: Chris Elliot
chris.elliott99@hotmail.com (416) 497-6192

AWARDS: Paula Chambers
paula.chambers@rogers.com (416) 208-0202

BOOK CLUB B: Danielle Desmarais
danielledesmarais58@gmail.com

GOLF CONVENER: Les Coombs
lesonriviera@gmail.com (416) 261-0568

GOODWILL PHONES: Lynne Horvath
lynne.horvath58@gmail.com (647) 483-7377

HEALTH: Marilyn Tregwin
m.tregwin@gmail.com (416) 493-3757

MEMBERSHIP: Les Coombs
lesonriviera@gmail.com (416) 261-0568

NEW RETIREES' BRUNCH: Rocco Demiglio
rdemiglio@gmail.com (416) 267-2670

POLITICAL ADVOCACY: Vacant

RWTO REP: Linda Jarvis
linjar@rogers.com (416) 293-8689

SOCIAL CONVENOR: Susan Watson
siwatson5@bell.net (416) 698-3030

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.

Anne Abramovitch
Gregory Ashton
Pamela Baker
Joan Bayley-Carmichael
Angela Boragina
Vera Bratuz
Gail Buick
Lisa Butler
Lynn Callister
Phany Captopsis
Suk Chan
Janet Clements
John Cottrell
Norma Cox
Roderick Crawford
Krisztina Csermely
Andrea Deason
Wesley Dolphin
Margaret Duckworth
Assunta Fedele

Teatsa Ferrari
Claudia Francis
Stavros Giftopoulos
Marion Gordon
Jane Gorman

Penny Kanellos
Peggy Kiely
Rosemarie Kokalovski
Eva Kruk
Gale Lalonde

Emily McQueen
Sylvia Meijers
Lynn Neales
Carol Nelson
Marie Nufer
Herbert Pointer
Louise Poirier
Neil Ramjag
Cheryl Shannon
Janice Schoop
Debra-Ann Scott
Shirley A. Stadnyk
Deborah Stevens
Mary Stubbings
Judith Sulev
Helen Toulis
Kimberley Wilson
Audrey Ann Winsor
Youhua Zheng

“

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

”

Karen Gravitis
June Hall
Susan Hammond
Sheila Hansen-Pollock
Kathleen Harding
Lorne Hicks
Peter Ioannou

Rose Lee
Marianne LoPresti
Ronald Lowe
Lynn Macdonald
Cheryl MacLeod
Joseph Majnarich
Linda McIntosh

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.

Robert Ferguson

John Fletcher
John Gordon

Dorothy McKinlay
Kenneth Ogle

Mati Sulev

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 2, 2017, January 11, March 29, and June 7, 2018. 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.



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. 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

CALLING ALL WOODWORKING ENTHUSIASTS!

Are you interested in woodworking or carpentry? Spring and Summer are perfect times of the year to get out in the garage and indulge in these hobbies... but what happens when the cold, dreary winter sets in? A small group of avid woodworkers has managed to procure a surplus carpentry room in a Scarborough High School - complete with some basic tools (i.e.: a planer, jointer, band saw, shaper, etc). This year we have even managed to outfit an old lathe and get it up and running!

We have use of the room on Tuesday, Wednesday, and Thursday from 10:30-12:30. There is a modest, once only \$25.00 membership fee, payable in September, which covers insurance. From then on there is a yearly charge of \$20.00 for use of the room, tools etc. A basic set of hand tools is available and we tend to bring in any specific tool that is necessary for a particular project. The room is available to us 3 days a week for about 40 weeks a year. Can't come in 3 days a week? Then come as frequently as you can... that's not a problem.

We are very restricted in our numbers so contact me as soon as possible. First come, first served! For more information, contact Terry Smith — Telephone: (416) 438-0430, E-mail: chooch120@hotmail.com



FOUNDATION NEWS

GARY FICK – DISTRICT 24 PRESIDENT

The RTO/ERO Foundation launched its Social Isolation granting stream in 2016 with a grant of \$50,000 to the Hamilton Seniors Isolation Impact Plan (HSIIP). The grant is being used to establish a Social Participation Fund to enable isolated older adults to participate in community services that they would otherwise not be able to pursue due to financial barriers.

Although still early days for the project (started late 2016), Yolanda Bronstein, Director, Granting & Donor Stewardship, interviewed Amanda Maloney, Hospital Care Connector, about her first-hand experience so far.

YB: Tell me about your specific role in the project.

AM: I am one of three hospital care connectors working in the HSIIP. My referrals come from hospitals in Hamilton. Most of the referrals come from social workers, occupational therapists and doctors. They identify socially isolated seniors and we assist them with returning home after their hospital stay.

YB: Do you work directly with individual clients? If so, can you tell me generally, what you are learning about their circumstances?

AM: Yes, I work with individuals – mostly seniors who live on their own and a few couples. I'm on the road all day meeting with individuals, taking them to various appointments and navigating community resources.

It is not good enough to provide people with a list of resources; they need assistance with making calls, navigating the system, enrolment, etc. We find out what their goals are and help them achieve them so that they can live independently at home.

YB: Is there one story that stands out, that you can share with us?

AM: One older gentleman agreed to have his story shared. He was referred from the hospital as he is very isolated with no one in his life. He is also low income. Thanks to the Social Participation Fund from RTO/ERO Foundation, he was able to enroll in a day program. I took him on a tour of the facility and assisted with his first visit. He received a healthy breakfast and lunch, played shuffleboard and socialized during card games.



HAMILTON
SENIORS
ISOLATION
IMPACT PLAN

Learn more about the Hamilton Seniors Isolation Impact Plan at <http://socialisolation.ca/>.

Learn how the Foundation is supporting other initiatives to reduce social isolation in seniors at www.embrace-aging.ca.

He was so happy about the program that the following week he showed up before the doors even opened!

YB: Have you had an opportunity to engage with the Social Participation Fund on behalf of a client? If so, have you received any feedback from the client about their experience?

AM: As the Fund was only recently activated, it is still early in the project but we are definitely seeing the need. Some of our suggested interventions have not been accessed by individuals in the past because of financial constraints. These funds now open up new opportunities. Some other examples include one woman who joined the YWCA because she wants to get fit. And another woman, in her 90's, recently enrolled in chair yoga and a brain exercise course.

A case that I will be working on next is a couple where the husband is the main caregiver. He would really like to go fishing with his son and we hope the Social Participation Fund will help him access some caregiver relief to enable his wish.

Continued from pg. 5

These opportunities would not have happened if not for the Social Participation Fund from the RTO/ERO Foundation.

YB: What do you hope will be the legacy of this project?

AM: Prior to this project I worked for 10 years with Able Living Hamilton. My clients are physically disabled adults. In my short time working as a hospital care connector, I have already learned so much about the needs and opportunities in our community.

It has really opened my eyes to certain realities of wait-lists for community programs and gaps in service provision especially for assistance with simple things like housekeeping.

YB: What would you like to tell our donors about the value of their contribution to the project?

AM: I am very thankful to be a part of this great project. I love what I do and am very passionate about helping my clients realize their goals to remain independent and connected. Without a doubt, the Social Participation Fund is opening new opportunities for isolated seniors in Hamilton. I would like you to know how happy our clients are that they can become active in their community – all thanks to you.



A NEW DISTRICT 24 ACTIVITY KNITTERS AND CRAFTERS GROUP

DONNA HUBEL – DISTRICT 24

A new community service opportunity for District 24 members.

District 24 has formed a knitting and crocheting group which will meet once a month.

WHEN: *The first Monday of the month*

WHERE: *Calabria Bakery (initially)
1772 Midland Avenue,
Scarborough, Ontario M1P 3C2*

Contact Donna Hubel to confirm meeting date and location.

We would be delighted if our group could knit, crochet, and decorate “twiddlemuffs” for donation to an eldercare home where people with Alzheimer’s, autism and dementia live. There are patterns on-line, but our group can show you how to make them.

A ‘twiddlemuff’ is a knit/crocheted double thickness hand muff with bits and pieces attached inside and outside. It is designed to provide a stimulation activity for restless hands for people suffering from dementia. The person has something to hold and ‘twiddle’ or fidget with, which appears to lessen anxiety and provide them with a feeling of calmness in many instances.



Even if you can no longer knit, we would appreciate receiving any left over wool, yarn, knitting needles, or small items (such as large wooden beads, ribbons, etc.) that can be attached to the ‘twiddlemuffs’.

If you are interest in participating with this endeavour, please contact:

Donna Hubel

Telephone: (416) 490-1861 E-Mail: dhub@sympatico.ca

HEALTH REPORT



HEALTH MATTERS

MARILYN TREGWIN - DISTRICT 24 HEALTH REPRESENTATIVE

TIPS TO AVOID CATCHING A COLD OR THE FLU THIS FALL

(NC) Ever wonder why you often get sick during the transition between fall and winter? Colds and flu are very contagious and can spread quickly and easily, especially as we move indoors and spend more time closer together. Here are some tips to help you stay healthy and fight cold and flu this fall:

GET VACCINATED The best thing you can do to prevent the flu is to get your flu vaccine every year. Flu viruses change each year and experts create a new vaccine to protect you each flu season. You cannot get the flu from the vaccine.

HAND-WASHING Washing your hands is the single most effective way to prevent the spread of infections. You can spread certain germs just by touching another person, and catch them when you touch contaminated objects or surfaces and then touch your face. Keep shared surfaces clean. Practice proper hand-washing by using an adequate amount of plain soap, rubbing your hands together to create friction and rinsing under running water. If soap and water are not available, use an alcohol-based hand cleaner.

SLEEP RIGHT Have you ever gotten sick after a week or two of staying up late only to feel like you have yourself to blame? Sleeping well helps make us healthier and getting your seven

to nine hours can do more for your health than you may realize. Sleeping the right amount keeps your immune system healthier, stress levels down and helps your body repair itself.

DE-STRESS Long-term stress puts extra wear and tear on your body, dampening your immune system and keeping you from fighting off illnesses. Studies show that a few simple behaviours can have amazing results in keeping your stress levels low. Unwinding with a hobby, exercising regularly, and spending time with friends may help keep your stress levels in check.

Take antibiotics as directed by your healthcare provider. Remember that antibiotics are only effective in treating bacterial infections and not cold and flu viruses. Taking antibiotics for a cold or the flu won't help you get better and can contribute to antibiotic resistance. You can also reduce the risks of antibiotic resistance by preventing infection or the spread of infection. Wash your hands often, keep your hands away from your eyes, nose and mouth, cough or sneeze into your sleeve, keep your vaccinations up to date, and stay at home if you're sick.

Find more information online at <https://www.ontario.ca/page/get-flu-shot/>

BEST DOCTORS: FOCUS ON HIGH BLOOD PRESSURE PREVENTION AND TREATMENT OPTIONS

Moderating your stress and salt intake can make a huge difference.

High blood pressure or hypertension is a dangerous, often symptomless condition that can lead to strokes, heart attacks, heart failure or kidney disease. Healthy habits are central to preventing hypertension, while proper management can reduce the risk of stroke and other serious cardiovascular disorders.

Lifestyle Changes to Prevent High Blood Pressure

The most critical component of preventing high blood pressure is a healthy lifestyle. You can significantly lower your blood pressure by taking these steps:

- Lose weight if you are overweight.
- Quit smoking.

- Reduce and manage your stress.
- Eat a healthy diet, with a focus on fruits and vegetables, as well as moderating your intake of saturated and total fat and reducing your sodium intake.
- Exercise regularly.
- Drink plenty of water.
- Limit alcohol consumption to two drinks a day for men and one drink a day for women.

What Are My Treatment Options?

If you have high blood pressure, your physician can help you develop a treatment plan with a regimen of medications that can supplement the healthy habits needed to maintain better blood pressure numbers.

There are many types of drugs used to treat high blood pressure, including:

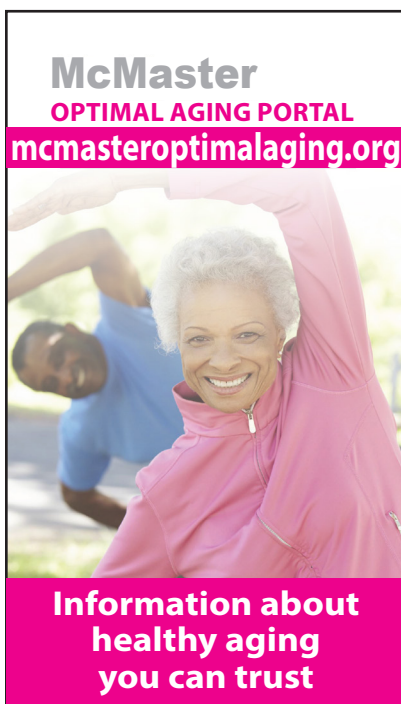
- Diuretics, sometimes called water pills, which help your kidneys eliminate sodium and water from your bloodstream.
- Beta blockers, which reduce the workload on your heart and open your blood vessels, causing your heart to beat slower and with less force.
- Angiotensin-converting enzyme (ACE) inhibitors, which can help relax blood vessels by blocking the formation of a natural chemical that narrows them.
- Calcium Channel Blockers, which restrict calcium from entering the muscle cells of your heart and blood vessels. This allows blood vessels to relax, lowering your blood pressure.

- Alpha Blockers, which reduce nerve impulses that tighten blood vessels and allow blood to flow more freely.

Hypertension has become increasingly common, but it can be easily managed with a combination of lifestyle and treatment options.

As part of your Best Doctors benefits, an in-depth review of your medical case gives you an easy-to-understand report that either confirms your diagnosis and treatment or recommends a change. If you have been diagnosed with high blood pressure, Best Doctors can help you eliminate any uncertainty and get additional guidance on your health and wellness.

For more information, call 1 (877) 419-2378 or visit bestdoctors.com/canada



The McMaster Optimal Aging Portal

The Portal is proudly endorsed by RTO as a valuable resource for trustworthy information about healthy aging. It can be accessed by all members of RTO's Extended Health plan at:

www.mcmasteroptimalaging.org

Rationale and Features

1. There's too much scientific research coming out every day. It's often overhyped and can conflict with existing research, and I can't understand it.

Evidence summaries: Provide key messages from scientific research that are ready to be acted on.

2. The internet is full of health resources, but it's hard to know which ones are worth a closer look.

Web Source Ratings: Are evaluations that tell you whether free health resources on the internet are based on scientific research.

3. Scientific research often only partly answers one question among the many I have.

Blog Posts: Are commentaries on what the scientific research on a topic actually means and why good science matters.

4. Newspapers cover lots of stories, but the emphasis is usually on drama (dramatic findings from a new study, dramatic events with no mention of related scientific research), not substance.

@Mac_AgingNews Twitter feed: Service that is 'hitting the headlines' with tweets about NEWS and EVIDENCE from the McMaster Aging Portal.

To keep up-to-date with new research and receive lists of new content recently added to the Portal, users can opt in to receive Email Alerts.

Once subscribed, RTO and the McMaster Optimal Aging Portal will offer a series of co-branded webinars customized to the information needs and interests of our members.

PENSION AND RETIREMENT



CONCERNS COMMITTEE

TERRY SMITH – DISTRICT 24 PENSION AND RETIREMENT REPRESENTATIVE

The Pension and Retirement Concerns Committee has held its April committee meeting. The committee also attended the OTF Pension Forum and Teachers' Pension Plan Annual Meeting.

A. RESOURCE MATERIALS

Fact Sheets

You may have noticed that RTO's fact sheets were removed from the website for a short period of time. Nevertheless, some older versions still appear. This situation will shortly be corrected. The PRCC continues its three-year cyclical review of all fact sheets. A reference to RTO's Foundation was added to relevant sheets. Complete, up-to-date Fact Sheets will be restored soon.

Self-Assessment Tool

The RTO self-assessment tool is a document that aims to give potential members a resource document so they can prepare effectively for their retirement. The basic work is almost done, and it should be ready to promote at the 2018 Retirement Planning Workshops.

B. PENSIONS

Teachers Annual Meeting

For a fourth consecutive year the Ontario Teachers Pension Plan has registered a surplus. Although this surplus is not as spectacular as in previous years, the Board and staff have to be commended for their excellent work in maintaining our plan in good health during the past year of such a volatile market.

The total fund rate of return was 4.2%. Our total net assets now stand at 175.6 billion dollars. The surplus was mitigated by a minus 4.5-billion-dollar impact of currency. World currency was impacted by major events such as the Brexit, the election of Donald Trump, and the low rating of the Canadian dollar.

Our plan is 105% funded and in good hands.

C. PENSION CONCERNS

When you set up your Tax-Free Savings Account (TFSA) you have a choice as to how your money will be dispersed upon your death. You can either name a successor holder or beneficiary designation.

If a TFSA holder names their spouse or common-law partner as the successor holder, then on the death of the TFSA holder, the spouse essentially becomes the new holder and the tax-exempt status of the TFSA is maintained. Naming your spouse or common-law partner as successor holder will mean that you also avoid probate fees since these assets will pass outside your estate and directly to your spouse or common-law partner. There are many other advantages in naming a successor compared to a beneficiary. You should review carefully the option you have taken.



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, e-mail Terry at chooch120@hotmail.com

FREQUENTLY ASKED QUESTIONS

Question:

When I started contributing to the pension plan I was made a promise. The promise was that when I am ready to retire the plan would offer me a set of benefits. Now years later, as I am looking at retiring or have retired, I am being told that my pension will be reduced at age 65, and above that my indexing is conditional to the plan performance. I feel that the plan has broken its promise. Can you tell me why?

Answer:

You are right, a promise was made. The Ontario Pension Benefit Act stipulates that whatever benefits you have paid for during your career, you will have once you retire. I maintain that the promise has been respected. Let us look at the two situations you invoke.

1) Pension offset (reduction of your pension at age 65).

In 1965 when the government introduced the CPP, there were discussions with the major pension funds. It was decided at that time that workers could not afford an extra deduction to pay for the CPP, it would be too costly. It was therefore agreed that your yearly contributions would encompass both contributions. The 12.3% you pay today does factor in both contributions. So, from the onset, you have paid for a benefit that stipulated that at age 65 your pension would be reduced.

OMERS is in the same situation, but they present it differently. They call the offset a bridge financing. When OMERS workers retire, they have their pension which is never reduced, and they have the bridge which they cease to receive at age 65. It is just a question of perspective, but much easier for workers to accept.

The unfortunate part is that we do not inform beginning workers of the benefits they will have once they retire.

2) Conditional Indexing

From the beginning of your career until 2010, you have paid for a full indexing of your pension. This promise is respected. When you retired all the portion of your benefits acquired before 2010 will be subject to 100% indexing. In 2010, you were advised that the promise was modified. On a go forward basis, all credits earned would be linked to the plan performance and the indexing could be reduced if the plan is in a deficit position. Your contributions now contain this new promise.

In summary, although you might not have been aware of these conditions, it is the promise that the Plan has made to you and they are respected.

DID YOU KNOW?

Some quick facts about retirees at Teachers' Pension Plan:

- 2017 marks the 100th anniversary of the Ontario Teachers' pension plan and its predecessors.
- Member Services administer one of Canada's largest with pensions and benefit payments of 5.7 billion in 2016.
- There are 318,000 active and retired members.
- Pensioners range from ages 7 to 109.
- The average age of a pensioner is 71.
- 142 pensioners are aged 100+.
- In 2016, there were 4,819 pensions added to the payroll.
- 12 pensions are in pay for more than 50 years.
- The service cost per member is \$169.

RTO/ERO DISTRICT 24

NEW RETIREES' BRUNCH

Rocco DeMiglio - New Retirees' Brunch Chair

Bluffers Restaurant, at the foot of Brimley Road, was a perfect setting to welcome newly retired school staff on September 27.



New retirees had a chance to interact with executive members and learn first hand about the diverse activities in which they could be involved. Copies of Beyond the Blackboard and the Esprit magazine were distributed and each participant supplied us with an email address to be kept informed of future events. This was a great opportunity to learn about RTO, to interact with old friends, and to start new relationships.

On the whole, the event was very successful. We received much positive feedback about how the retirees were welcomed and encouraged to be active in our association.

The registration table was kept busy as sixty newly retired education staff joined us for a morning of socializing and information. With a brilliant, sunny day, a marina, sailboats, and a calm lake surrounding the restaurant, we were all treated to a first class, delicious buffet.

Our President, Gary Fick, welcomed everyone and introduced Colleen Knox, from Johnson's Insurance, who gave a thorough presentation on the benefits of our insurance plan. Paula Chambers, 1st V.P, then introduced each program chair to give a summary of our planned activities of the year.



RTO/ERO DISTRICT 24



NORDIC POLE WALKING CLUB

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

The RTO District 24 “Wednesday Walkers” have been at it for almost two years now. We meet Wednesday mornings at 10 a.m. in the many parks of Scarborough and East York, and a few in North York as well.



Newcomers are taught how to adjust their poles to the proper length and how to walk effectively with them. If it is raining at 9 o'clock, we head to the Pan Am Centre on Morningside. The use of the track is free before 11 a.m. and we have two hours of free parking.

Summer heat can be a challenge, so we make sure to bring water and to wear a hat and sunscreen. Choosing a ravine park with a lot of foliage also helps with the heat. It is amazing how cool it can be to walk on a well-leafed trail. Walks this summer to Rouge Beach and to Colonel Danforth Park allowed us to see just how high the water level in Lake

Ontario was this summer. Walking in the same parks over a one-year time period gives us the opportunity to observe changes due to the seasons.

The regulars now know one another well and look forward to seeing one another on a weekly basis. We have had the opportunity to talk about our travels and exchange information. Two of our group have been to China in the past year and one was on the ice breaker going through the Northwest Passage this summer. There is certainly no social isolation in this group. Come and join us if you like to walk and chat with great people.

BOOK CLUB



NEWS & READS FOR 2017 - 2018

GLORIA COURTNEY & JUNE BOURDON – BOOK CLUB CONVENORS

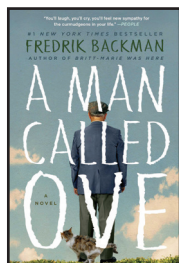
The RTO book club has had a very successful year with interesting books and lively discussions. We are nearing the end of our book list and have established the new list for next year.

We are unable to accommodate more members to the “A Club” which meets on the last Wednesday of the month since we have reached the maximum capacity for the room. However, a new “B Club” has been established. This group will meet at the Ellesmere Community Centre located at 20 Canadian Road (by Costco) on the first Thursday of the month starting October 5, 2017, from 1:30 to 3:30 p.m. Contact Danielle Desmarais by email at danielledesmarais58@gmail.com if you are interested or require more information.

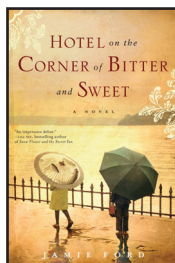
Both groups will be reading the same books this year, but starting at different points.



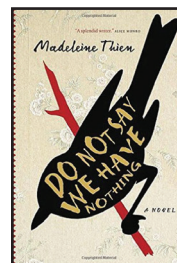
The Nest:
Cynthia D'Apris
Sweeney
(2016)



A Man Called Ove:
Fredrik Backman
(2012)

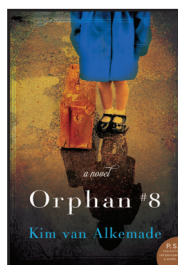


*Hotel on the Corner
of Bitter and Sweet:*
Jamie Ford
(2009)

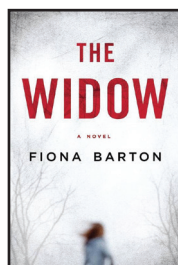


*Do Not Say We Have
Nothing:*
Madeleine Thien
(2016)

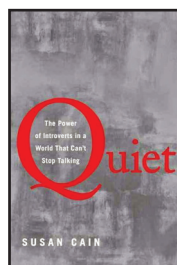
“A” Club:	October 4, 2017	October 25, 2017	November 29, 2017	January 31, 2018
“B” Club:	March 1, 2018	April 5, 2018	May 3, 2018	June 7, 2018



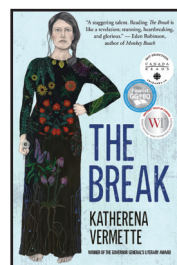
Orphan #8:
Kim van Alkemade
(2015)



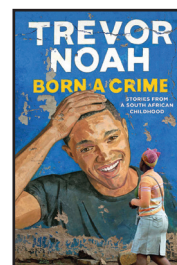
The Widow:
Fiona Barton
(2016)



*Quiet: The Power of
Introverts in a World
that Can't Stop Talking:*
Susan Cain (2012)



The Break:
Katherena Vermette
(2016)



Born A Crime:
Trevor Noah
(2016)

“A” Club:	February 28, 2018	March 28, 2018	April 25, 2017	May 30, 2018	June 27, 2018
“B” Club:	October 5, 2017	November 2, 2017	December 7, 2017	January 4, 2018	February 1, 2018

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.

By the time this is posted, Tuesday bridge will have resumed after our summer break.

This is a friendly game of bridge. Come with or without a partner. Come every week or when you can. We do ask that you know how to bid and follow play; you do not have to be expert, but need to be able to follow the game. If you are not there yet, we can pass on information about where you can take lessons so you can join us in the future. If you're not sure, come one week and watch. Another thing for the retirement bucket list!!

We do have weekly winners, distributing our \$1.00 collection, but some players also have their scores saved from week to week to enter into a cumulative competition. Last June the winners were: 1) Carlton DeRyck, 2) Cathy Slama, 3) Frank Slama, 4) Mary Herrmann.

So why do we play bridge? Bridge players love the mental challenge. Each game played will offer a unique challenge of problems and solutions. Every single deal is different; every deal poses a new problem and the challenge of finding the solution is a great source of enjoyment – or pain if you don't!

So where did this game come from? Here are some fun trivia facts (from FunTrivia.com) about the history of bridge:

- An early version of the game was played in England as far back as the 16th Century.
- Oliver Cromwell banned all card games during his Protectorate. However, after the Restoration and once Charles II was safely on the throne, card games returned!
- Mrs. Anthony Fly, of Little Rock, Arkansas, once filed a petition for divorce, on the grounds that her husband refused to make up a four at bridge.
- However, it could be a mistake to play with your husband or wife, as shown by Myrtle Bennett. In 1929, Myrtle shot and killed her husband over his bidding and play of a hand. Mrs. Bennett was later acquitted.
- The Soviet Union tried to replace the kings, queens and jacks of court cards with heroes of the revolution.
- The modern form of contract bridge was invented in the Twenties by American billionaire Harold Vanderbilt, who developed an early scoring system for the game.
- The odds against four players each holding all thirteen cards in a suit are 2,235,197,406,895,366,368,301, 559,999 to one. Maybe winning the lottery isn't so difficult after all.
- In June 1995, the International Olympic Committee (IOC) admitted the World Bridge Federation (WBF) as part of the Olympic movement.

We hope some new players can join us in the fall, and we are looking forward to seeing our bridge friends for another fun and challenging year!



RTO District 24 Bridge Club

PROGRAM



RTO 2017 TRIPS AND EVENTS

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

THE 2018 PROGRAM SEASON

With the rising cost of theatre outings RTO District 24 will be implementing some new ideas this season. One way of keeping costs down is to book second-tier seats. Instead of Front Orchestra, we are going to try Rear Orchestra seats. This will reduce the price, but still give us good seats.

Several trips this past season had to be cancelled because we did not have enough attendees. I will be consulting with the Program Representative from RTO District 23 – North York to coordinate dates for outings. In this way, in case of low numbers of attendees, we will be able to share a bus and ensure that the excursion is not cancelled. It may mean one additional stop along our route, but that's better than not going at all.

Several people will be handling coupons and cheques for the upcoming season; the name of the person handling any particular event will be on the coupon. Please check the event description for full contact details.

I'm looking forward to an exciting season of outings again this year, and I invite you to join your fellow RTO members and their guests.

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.
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.



RTO - DISTRICT 24

Christmas Luncheon

Wednesday, December 13, 2017

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 31, 2017. *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 13, 2017

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 31, 2017. PLEASE USE THIS DATE ON YOUR CHEQUE

RTO/ERO DISTRICT 24

GUYS AND DOLLS FESTIVAL THEATRE

ELAINE AND BOB COOK – DISTRICT 24 MEMBER CONTRIBUTION

On the lovely, sunny morning of June 21st, a small but enthusiastic group of 19 RTO members and friends left Kennedy Commons bound for the Stratford Festival Theatre.



After a brief shopping spree at Shakespeare Pies, we enjoyed a tasty and substantial hot and cold buffet lunch in our own private setting at the Festival Inn. Arriving in Stratford a little early, we chose to stroll along the water's edge, enjoying both the picturesque views and the graceful swans. An added bonus was an Artist's Show and Sale in the park just below the theatre.

Set in Depression-era Times Square in New York City and based on the Damon Runyon stories of the 1920s and '30s, the opening of Stratford's *Guys and Dolls* grabs your attention with a ringing telephone, answered by one gunshot, followed by a flurry of activity on stage. From the moment of the overture *Runyonland*, the audience is captured by this timeless musical romantic comedy that premiered in 1950. The storyline is based on four main characters—two “guys” - both gamblers, and two “dolls” - one, a showgirl, the other a missionary. Gamblers from far and near have assembled for The Oldest Established Permanent Floating Crap Game in New York. A small-time gambler, Nathan Detroit is trying to find a venue for this illegal activity but needs to come up with \$1000 as a security deposit. Miss Adelaide, his fiancée of 14 years and a singer/dancer at the Hot Box, is pressuring

him to give up gambling and get married. Believing he can't lose, Nathan bets another well-known, high-rolling gambler, Sky Masterson that he can't talk the beautiful, strait-laced Sergeant Sarah Brown from the Save-a-Soul Mission into flying to Havana to have dinner with him. Sky succeeds in winning the bet, but gambling and life become much more complicated when love enters the picture. These outstanding main characters are more than ably complemented by a stellar all-round cast.



In addition to the romantic *I've Never Been in Love Before*, the wonderful music includes everything from the classic *Luck Be a Lady* to the lively, toe-tapping *Sit Down, You're Rockin' the Boat* to the very quiet and moving *More I Cannot Wish You*, sung by Arvide Abernathy to Sarah, his grand-daughter.

Exceptional voices, gifted dancers, cleverly designed sets, stunning costumes, and brilliant choreography combine for an exhilarating show not to be missed! Even if you were unable to join us on our outing, do try to see this one. You'll definitely emerge with a smile on your face.

RTO/ERO DISTRICT 24 EXCURSIONS

NIAGARA WINE TOUR NIAGARA, ONTARIO

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

The last day of summer was exceptionally warm for September 21 and we were not complaining. Under bright blue skies, 32 of us set off to visit the Niagara wine region.

Our first stop was the Niagara Culinary Institute. Niagara College trains vintners literally from the ground up. Dan, our guide, explained the soil conditions, planting of vines, and the watering necessary to grow wine in the Niagara region.



Students are responsible for their own sections of the vineyards and work in pruning the vines, harvesting the grapes by hand and then going through the crushing and fermentation processes. We examined French and American oak barrels and discussed the toasting amounts needed to produce different tastes in the wine. Then came the fun part. We tasted three different wines produced by the school. Dan is also a sommelier and lead us in the steps of examining a wine for aroma, colour, clarity and viscosity. The riesling was exceptional. This variety has won international blind taste tests and we could understand why. The red was a Meritage (a combination of heritage and merit) a blend of three wines, merlot, cabernet sauvignon and cabernet franc producing a Bordeaux style wine. The third was the famous ice wine.

Many of us bought bottles of all three to take home. The income from sales goes back into running the wine program and graduates work as winemakers in Canada, the U.S., Australia and New Zealand.

Lunch was served in the school dining room and it was five star. The servers are all students in the hospitality section of the school and they were pleasant, helpful and professional. Many of us had the salad and the salmon for our first two courses. Dessert was a tiramisu with the lady finger biscuits soaked in vidal wine before the mascarpone cheese, blueberries and peaches were added. It was light and delicious. We were all very impressed by the entire experience at the school and gave A+ ratings on the response cards.

Our next stop was at Jackson Triggs. Did you know that this winery is owned by the Ontario Pension Board? We discovered that those who participated in the tasting were waived the “tasting charge” when we bought wine. Some bought a Champagne style wine to go with their Thanksgiving dinner.

Magnotta Winery was our final stop on our way back to Toronto. There, we had a tasting of red and a white VQA wines. With lots of choice and moderate pricing, we selected our final bottles. I got a spumante white to go with the peaches I bought. I’m thinking vanilla ice cream with fresh



peaches topped with the sweet, sparkling wine for dessert. Everyone was tired and sleepy on the drive home and I know we all had a wonderful day. Perhaps next year we can consider “The Micro-Breweries of Niagara Experience” for a fall outing. They grow hops in Niagara!



BREAKFAST FOR KIDS 20TH

Mill Run Highland Course was once again the site for our 20th annual *Breakfast For Kids Golf Tournament* held on September 12, 2017. A beautifully sunny and warm day greeted the sixty-six golfers who looked forward to a fun day of golf followed by lunch, a silent auction, and the distribution of prizes. Throughout the course, recognition was given to individuals and companies that had supported the cause by sponsoring holes.

In the banquet hall, the usual squad of volunteers had done a great job setting up for the lunch. Tables were arranged to showcase the many items donated for prizes and for the silent auction.



ANNUAL GOLF TOURNAMENT

A special thanks to all who supported the event through participation, volunteering, hole sponsorship, and prize donation.

Although final figures are not available as of this writing, we are anticipating that we will have raised almost \$8000 to support nutrition programs in schools in Scarborough and East York.

Following an upcoming meeting with Food Share, a report on how the proceeds were distributed and the names of the receiving schools will be published in a future issue of *Beyond The Blackboard*.

Jerry Chadwick, Les Coombs, Gary Fick, 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 holds its get-togethers on the last Monday of each month from 10:30 a.m. - 12 noon.

Upcoming Have-a-Java Events

- Monday, October 30, 2017
- Monday, November 27, 2017
- No get-together in December, 2017
- Monday, January 29, 2018
- Monday, February 26, 2018

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.

Parking at the front and back of the bakery.

Change of Address? Are you moving?

Is there a change in your contact information? Contact the Membership Department at the RTO/ERO Provincial office:

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

By phone: 1 (800) 361-9888

By e-mail: membership@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 19 | District 24 Fall Travelogue
– Scarboro Golf and Country Club |
| October 26 | District 24 Fall Luncheon and Craft Sale
– The Estate Banquet and Event Centre |
| October 30 | District 24 HAVA ★ JAVA – All are invited
– Calabria Bakery, 1770 Midland Avenue |
| November 2 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| November 27 | District 24 HAVA ★ JAVA – All are invited
– Calabria Bakery, 1770 Midland Avenue |
| December 13 | Christmas Luncheon
– Scarboro Golf and Country Club |
| January 11 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| January 29 | District 24 HAVA ★ JAVA – All are invited
– Calabria Bakery, 1770 Midland Avenue |
| February 26 | District 24 HAVA ★ JAVA – All are invited
– Calabria Bakery, 1770 Midland Avenue |
| March 26 | District 24 HAVA ★ JAVA – All are invited
– Calabria Bakery, 1770 Midland Avenue |
| March 29 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |