

BEYOND THE BLACKBOARD



DISTRICT 24 – SCARBOROUGH AND EAST YORK



VOLUME 26 NUMBER 1

MARCH 2007

www.rtoerotorontodistricts.org

RTO/ERO

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

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

RTO/ERO has maintained this unwavering commitment for over 35 years.



Here for you Now...
Here for your Future
À votre service...
pour le soin de votre avenir

www.rto-ero.org

PRESIDENT'S MESSAGE



~ Gary Fick
President of District 24

As I write the message I have just finished sweeping the first significant snowfall from my deck. Boy! 1 cm is sure heavy when you aren't used to it! I cannot remember a winter where it is the middle of January and we still haven't seen winter!

I hope that you all enjoyed the Christmas season and your New Year has been a happy one so far.

Since my last message the executive has met, and plans to implement a change to our term of office are well in place. We will be holding a General Meeting in conjunction with our Spring Luncheon on May 10 to get your approval for these changes. It will be a business meeting and motions will be moved so we hope that as many of you as possible will attend. The numbers attending our Spring Luncheon have been growing in the last two years and we hope that this will continue this year.

The issue is to change our term of office from the current November-October to June-May. This change will allow us to have our new executive in place for the summer and to have the various committee chairs ready to commence work in conjunction with the Provincial Committees. We are requested to provide the new names in June and in the past we could not do so until November, which resulted in a delay in materials and information arriving to the correct contact person. Our proposed changes, we hope, will alleviate this problem

Two motions will be proposed. The first will change the Term of Office to June-May, and the second will extend the term of the current executive for a 7 month period until the new executive is selected in May of 2008.

Your current Executive has agreed to remain in office for this extension should the membership approve these changes.

I am pleased to announce that Frank Salianni, a new member transferee from District 23 has volunteered to Chair our Pension and Retirement Concerns Committee which was confirmed at the January Executive Meeting.

Our next executive meeting is on March 1, 2007 the location and times are found elsewhere in this newsletter. (See page 21.)

I am looking forward to seeing as many of you as can make it to our May Luncheon and I hope the rest of winter is as pleasant as the first part.

~ Gary Fick

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DISTRICT 24 2006-2007 EXECUTIVE

Past President:

Gord Reid 416.282.3714 -----

President:

Gary Fick 905.683.9676 gfick1@rogers.com

First Vice-President:

Bill Sparks 416.293.7477 wgasparks@sympatico.ca

Second Vice-President:  This position needs to be filled.

Secretary:

Gloria Courtney 416.291.1721 gcourt@rogers.com

Treasurer:

Ron Smith 416.431.0466 randg@outer-net.com

Chairs:

AGM & Programme:

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Membership Convener:

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Membership Committee:

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Donna Hubel 416.490.1861 dhub@sympatico.ca

Ellen McCormick 416.284.7795 ellenmccormick@sympatico.ca

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Harry Archer 416.495.7436 carry@sympatico.ca

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Kathleen Turkington ----- kturk@idirect.com

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Jim Devine 416.751.8487 jim_is_devine@hotmail.com

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Gloria Kondziolka 905.475.0055 glokon@rogers.com

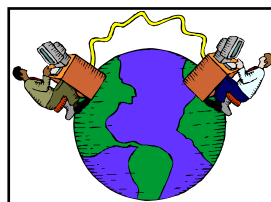
Allan Mawson 416.265.5433 -----

Margaret Nicolson 416.759.5560 -----

Harolyn Panetta 416.445.0885 h_panetta@hotmail.com

Are you interested in becoming a Member-at-Large? Contact an Executive member.

FROM YOUR WEBMASTER



Today the internet has become inhabited by all manner of individuals and 'companies' who are only too willing to flood your in-box with

tonnes of unwanted and unsolicited junk mail! Therefore, in an effort to help your Executive recognize a legitimate e-mail from you, we are asking that you begin your subject line to Executive members with **RTO**.

Beginning with this issue you will notice that where an e-mail address is included with a message, we have indicated the way we are asking you to write the subject line. For example, if you are sending information to the Newsletter Editor, the subject line should read: **RTO Newsletter**.

I now have almost 400 names in address books for District 24 members. However, at least 50 of these addresses appear to contain errors, as messages that I have sent out have been bounced back to me. If you have not had several messages from me in past five months, then it is likely that the e-mail address I have on file for you contains a flaw; or perhaps you have changed service providers. For example: enoreo addresses are no longer valid. Please take a moment to update your e-mail address by sending me an e-mail using the subject line:

RTO E-mail Address.

Submissions without this heading will not be opened.

Also, if you are getting more than one copy of my e-mail messages, please let me know so I can correct the duplication.

As your webmaster, I plan to send you a message during the first week of the month (except for the months our newsletter comes out: March, June, and November). However, this would not preclude a message appearing in your in-box any time there is important information the Executive feels you need to have that can't wait for the next newsletter.

~ Hal McCullough

Communications: Newsletter Editor & Webmaster

A hundred years from now it will not make a difference how large your bank account was, or the size of the house in which you resided, or the kind of car you drove.

But, you were a teacher, and the world may be different because you were important in the life of a child.

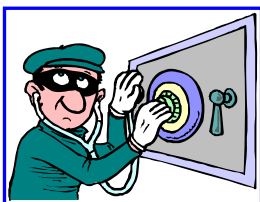
➤ HOME INSURANCE

Perhaps you were not aware that RTO members may qualify for discounts on their Home Insurance policies with Johnson Inc. The categories include: home built within the last 15 years; payments on bank deduction; fire extinguisher; burglar alarm; non-smokers; plus 50 with no under age 25 residents; dual discount (home and auto). Each of these categories represents a 5% discount to a maximum of 25%. If you have a policy with Johnson Inc. you should check with your service representative to ensure you are receiving the appropriate discounts.

➤ LIFE INSURANCE

Effective January 1, 2007, a revised Guaranteed Issue plan will be available to all eligible RTO members based on a smoker/non-smoker basis. If you are already a policy holder you may maintain your current policy with no changes, including the premium rates, but there will be contractual implications if you wish to cancel and enroll in the revised plan. For further information or assistance, please contact Johnson Inc. Plan Benefits Service at 416.920.7248, or online at www.johnson.ca and click on 'Members Only'.

➤ TITLE THEFT AND MORTGAGE FRAUD



Title theft refers to a person's title to their property being stolen, and mortgage fraud refers to a phony mortgage being registered against a person's title, potentially resulting in loss of the homeowner's equity. These are forms of identity theft.

It is possible for a fraudster to transfer the title of a person's home into his name. Once done, the fraudster could potentially borrow money from an unsuspecting bank on the security of a new mortgage on a home. The result is that the legal homeowner could possibly be liable for the mortgage. Title insurance can help insure against this possibility.

RTO recommends that homeowners consider buying title insurance, in conjunction with the title being searched and verified by a lawyer. Title insurance protects a person's right of ownership in real property. It is available for people who are purchasing a home and for those who already own a home. Title insurance won't stop mortgage fraud, but it can financially protect a homeowner from its consequences. 'Title Insurance' is a 'one-time' purchase lasting as long as the policy holder owns the home, which also applies to the survivor of joint tenancy as well as the estate of a deceased homeowner. For your information, an example of ID theft, for other than a person's own residence, is referenced on the website of title insurer First Canadian Title: www.firstcanadiantitle.com.

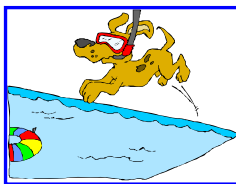
➤ IDENTITY THEFT

Unifund is developing a product to deal with the costs incurred by a person to restore their identity, following ID theft. **Effective January 1, 2007 "identity theft" will be added to Unifund Home Owner policies at no additional cost.** While the identity theft coverage is not designed to cover the cost of fraudulent mortgages as noted above, it is designed to help a policy holder with the costs to restore their identity.

☺ Why do we wash BATH towels? Aren't we clean when we use them? If not, then what was the purpose of the bath?

➤ HEALTH UPDATE

In our last issue of *Beyond the Blackboard* I elaborated on RTO's new initiative to improve your health by walking regularly. You were invited to share your experience with us and receive a free pedometer from RTO District 24 for your trouble. Here's what two of our members had to say.



From Gwen Farrow... "I agree that walking is a good way to exercise with lots of possibilities and little cost. I am lucky that I live in a condo that has a heated outdoor pool available for 4 months. In those months I do my walking in the water. It might not have occurred

to non-swimmers or hesitant folk that you can exercise by walking in the water. It can be easier on the joints, but also offer resistance so that effort can be a factor and speed if you choose. Even getting in to your knees or waist deep can be beneficial. I have variations of forward, backward and sideways walking across the pool and back that I do before my swim laps. I hit the pool first thing in the morning when it is empty and quiet, and it is a great way to start the day. In the other months, I have the benefit of a walking course right here for free. Since I have some osteoarthritis and osteoporosis, daily walking is part of my regimen. Once again I do it first thing in the morning, going down to the main floor, walking its length and back, then up the stairs to the second floor, walking its length and back, up to the third floor, etc. There are 20 floors in the condo, and I do them daily, although my pace may vary. This gives some weight-bearing plus a bit of cardio. By going along each floor in between climbs, it makes the course longer but gentler. I might do some arms swings in the stairwell or other little extras. The joy of this routine is that it becomes automatic and I can do a lot of thinking as I go along. I do not have to wear special outfits, get dressed for going out, miss a session due to weather or worry about traffic etc. as I walk. As I am in musical theater and a choir, a lot of my songs and lines get rehearsed (in my head) as I go on my treks. It's great way to start the day and I urge anyone who lives in a high rise to consider the possibilities. I hope this inspires someone."



From Thelma Line... "When Marilyn looks out her window she occasionally sees me walking by and thinks I'm a dedicated walker. My intentions are good, but you know where the road to "good intentions" leads. We all know that walking is good for us. Exercise could help our blood pressure, blood sugar, insulin, and waistline under control. But it is often a low priority and somehow we don't get to it. One of my friends walks in the mall every morning, but I don't enjoy mall walking (unless I'm shopping), nor do I enjoy getting up early to do it. I find it helps to have a purpose, like walking the dog, or walking to the post office. Recently I have been delivering flyers for our church, inviting people to come and join us. Most flyers will end up in the blue box, but it's worth a try, and it gets me walking. Listening to some swingy music on my Walkman helps to make the walk more fun. I feel lucky that I don't have any problems that inhibit my walking, but even many with arthritis are encouraged to get active. So I'll go now and take the dog for a walk. What about you?"

So how's your walking coming along? Are you continuing a walking program that you've enjoyed for some time, or are you happy just to be getting started? If you haven't already done so, maybe now is the time for you to check out the government's

continued on page 4 >>>

website www.active2010.ca for the jumpstart or help and encouragement you need. Please e-mail me a couple of paragraphs about your walking experiences. It doesn't have to be something grandiose. Just let me know what is working for you, since your story may be just what another member needs to get active, or to get back on track.

Please recall that effective February 1, 2007, premium rates will be increased by 9% for Extended Health, and 3% for Dental. There is no increase in the Semi-Private Hospital Plan. The following plan improvements will also take effect: laser eye surgery will now be covered under the prescription eyeglass benefit, although post-surgical benefits are not eligible. All types of eye exams will be covered, with reimbursement at 80% to a maximum of \$50 for one exam every two calendar years. The Dental Plan reimbursements will be based on the approved 2007 Dental Fee Guide.

Lastly, perhaps you are preparing for a trip away from our cold climate. Remember that starting January 1, 2007 all health claims during travel outside Ontario/Canada are to be made to World Access Canada Inc., regardless of the dollar amount, within 48 hours of the emergency. Also, it doesn't hurt to contact them prior to your trip to advise them of your departure date and destination. Wherever you are have a safe, healthy and active winter.

~ Marilyn Tregwin
District Health Rep

**MAKE YOUR CONTRIBUTION TO...
BEYOND THE BLACKBOARD**

- ♥ Send a line to share with our readers and let former colleagues know what you are up to.
- ♥ Write a *Letter to the Editor!*
- ♥ Write a short article on any matter that may be of interest to our retired colleagues.
- ♥ Share a funny story, a poem, or some other piece of prose with our many readers.

Send your submission or other correspondence to the editor:

* By e-mail: hal@powergate.ca

Use the subject:

RTO Newsletter submission

Submissions without this heading will not be opened!

* By Canada Post - my address is on the back cover.

DEADLINE: APRIL 27, 2007



**SHAW FESTIVAL
"HIGH SOCIETY"
NOVEMBER 9, 2006**

A delightful day was spent by those of us who signed up for the RTO trip to the Shaw Festival on November 9th, 2006. Our trip, hosted by Marilyn Tregwin, started at 9 a.m. at Agincourt Mall where we boarded the bus for beautiful Niagara-on-the-Lake.

On arriving at our destination, we had an hour at our disposal to browse in the many gift shops on the main street and make assorted purchases. We then met at the Prince of Wales Hotel for a delicious lunch concluding with a cheesecake topped with Grand Marnier sauce.

The highlight of the trip was the musical *High Society* which proved to be a most lively and entertaining production right from the brilliant opening number. We were enchanted by the unusual sets, the eccentric characters, the superb singing and, of course, the wonderful music by the famous Cole Porter.

At the conclusion of the play, we boarded our bus and arrived back at Agincourt Mall about 7:15 p.m.

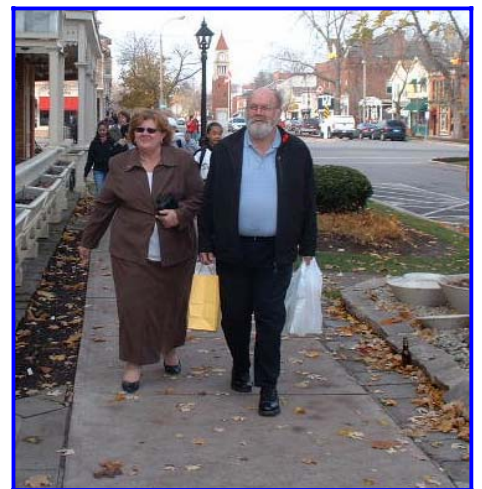
In all it was a thoroughly enjoyable day and we are all eagerly awaiting the next RTO trip to the Shaw Festival.

~ Elizabeth Scarlett



☺ **PARADOX:**
Two physicians.

☺ **BURGLARIZE:**
What a crook sees with.

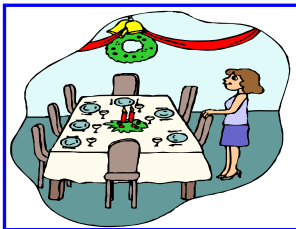


~ photos by Gary Fick

☺ **CONTROL:**
A short, ugly inmate.

☺ **HEROES:**
What a guy in a boat does.

**CHRISTMAS LUNCHEON
DECEMBER 6, 2006**



What a gala event indeed! The ninety-seven members who

attended had a wonderful time! Scarborough Golf and Country Club always provides a beautiful setting for the Christmas season. The decorations adorning every room, the delicious buffet with gourmet specialties, plus the regular fare enticing everyone's appetite only added to the camaraderie of the occasion. The background music consisting of keyboard and singing by a young gentleman enhanced the ambiance in this pleasant venue. The congeniality and reacquainting with new and former colleagues was most uplifting. It certainly was a wonderful beginning to the festive season for everyone.

We hope that even more will attend our next Christmas Luncheon and that we have a 'full house' again next year! It is an outing enjoyed by all.

~ Lee Young



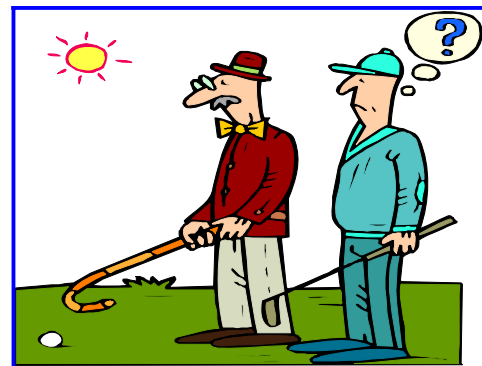
~ photos by David Tumber
~ additional photos on our website

**BREAKFAST FOR KIDS
PRESENTATIONS**

**ST. BONIFACE
CATHOLIC SCHOOL**



(l-r) Principal Peter Stachiw,
Programme Coordinator Judith Ritch,
D24 President Gary Fick



**HIGHCASTLE
PUBLIC SCHOOL**



(l-r) D24 President, Gary Fick,
Highcastle Principal Gerry Chadwick,
Coordinator of our Breakfast for Kids
Golf Tournament, Bob Cook

~ see page 6 for more on
our Breakfast For Kids Programme

☺ **EYEDROPPER:**
A clumsy ophthalmologist.

9TH ANNUAL GOLF TOURNAMENT

The following letters were received by Bob Cook thanking District 24 for its contribution to the Nutrition Programmes in their schools.

As administrator of the Snack Program for **Highcastle Public School I** would like to thank the members of District 24 for the generous donation of \$500.00.

We are serving a nutritious snack to 440 participants everyday. Our team has worked hard to include a fruit or vegetable along with another food group into each snack provided. This can prove to be challenging with the cost of food, but through the hard work of our volunteers and generous donations such as yours we have had a successful first term and look forward to the rest of the school year.

~ Edna Janes
Snack Program Administrator

We are writing to thank you for your very kind donation to **George Webster Public School's** Snack Program. We greatly appreciate your thoughtfulness and generosity in supporting the children in our school.

We are very excited about starting up this program for our students. George Webster previously had a breakfast program which served a very small number of students on a daily basis. We believe that a snack program will serve our students' needs much better as it will allow us to provide all of our students with a nutritious snack every day. In all, your donation will help provide a daily snack for the over 400 JK to Grade 5 students here at George Webster.

Healthy food is essential in student development; well-nourished children are ready and able to learn. They concentrate better, retain and apply information more effectively and demonstrate more positive social behaviours with their peers. We all know, hungry students cannot learn.

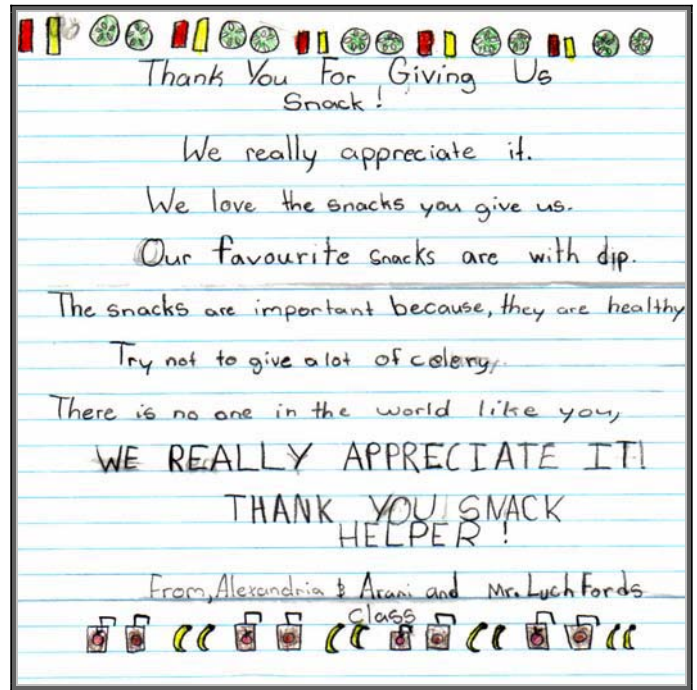
The funding we have applied for will cover only a small portion of the operating costs. This leaves the school to rely heavily on parental contributions and fundraising initiatives. As we plan for this new program, we are reaching out to the community to help support the program. Your donation came to us as were just beginning that process and so that makes the Retired Teachers of Ontario one of our earliest donors.

Your donation will to towards helping us start up our program before the funding begins. We will list the Retired Teachers of Ontario (District 24) as one of our founding donors. We want to thank you and your members for your support of our students. Thank you for your continuing commitment to helping students to learn and to be successful.

If you have any questions, please do not hesitate to contact me.

~ Linda Pasquino ~ Carina van Heyst
Principal Vice-Principal

Plans are underway for our 10th Annual Golf Tournament. Come out and have some fun!



~ from students at Highcastle P.S.

RETIRED TEACHERS OF ONTARIO DISTRICT 24 SCARBOROUGH AND EAST YORK

10th Annual BREAKFAST FOR KIDS Golf Tournament

Join colleagues, spouses and friends at the Retired Teachers' **10th Annual Golf Tournament**. A Scramble format will be used. You are encouraged to bring your own foursome but individuals are welcome.

Proceeds will be donated to the BREAKFAST FOR KIDS programme.

MILL RUN HIGHLAND EXECUTIVE COURSE

in Siloam (near Uxbridge)

September 11th, 2007

9:00 a.m.

Shotgun Start



Contact:
Bob Cook
23 Nuffield Drive
Scarborough, ON
M1E 1H3
416.267.0246

bob.elainecook@sympatico.ca

Use the Subject: **RTO Golf Tournament**

Submissions without this heading will not be opened.

Cost: \$80 (greens fees, power cart, lunch, and prizes.)

Equipment: Bring your own or rent at the Pro Shop.

Send cheques payable to RTO District 24 after registering by phone or e-mail.



**LIVER SEMINAR
NOVEMBER 15, 2006**



Thanks to our District Health Rep, Marilyn Tregwin, a stimulating health workshop about the liver took place at Highbrook Learning Centre last November. Billy Potkonjak, the National Director of the Canadian Liver Foundation, presented the workshop.

Billie explained the functions of the liver, how to maintain a healthy liver, and she also dispelled many myths concerning liver disease. Every day our liver cleanses the blood, metabolizes alcohol, other drugs and chemicals, neutralizes and destroys poisonous substances, and regulates the body's supply of fuel. It produces and supplies glucose and stores excess fat. The liver also manufactures many essential body proteins and regulates the balance of many hormones. Billie Potkonjak answered our questions during the presentation and afterwards.

Meeting with other RTO members and enjoying a morning continental breakfast made this both a successful and pleasurable workshop.

~ Lillian Mahaffy



~ guest speaker: Billie Potkonjak



Marilyn is planning another Health Workshop for November of this year. If you have any suggestions for her as to the possible content of this year's programme, please contact her. Her e-mail address and phone number can be found on page 2.

By e-mail, use the subject: **RTO Health Seminar Suggestion**
Submissions without this heading will not be opened.

~ photos by Hal McCullough
~ additional photos on our website

**LAST MINUTE
CLARIFICATION
FROM RTO/ERO**



Recently, RTO/ERO Health Plan Members received correspondence from Johnson Inc. outlining the types of coverage they have within their Plan.

Beside the item called "OUT OF COUNTRY", it lists "No Coverage", which suggests that members do not have any travel coverage, which is erroneous. Members within the Extended Health Plan receive coverage for an unlimited number of trips up to 62 days in duration.

The item should have been listed as "SUPPLEMENTAL OUT OF COUNTRY" coverage, which, of course, is optional.

☺ **POLARIZE:**
What penguins see with.

**LOWE FAMILY
CHRISTMAS
DECEMBER 15, 2006**

On Friday, December 15 a bus tour of RTO members and guests along with two additions to the group along the route took us to the Brantford area by noon. We enjoyed a full turkey dinner at the Olde Schoolhouse Restaurant served by wait staff in formal attire. This unusual building featured stained glass along one side that bathed us in light as we ate. The restaurant's claim to fame is that Queen Elizabeth lunched there June 28, 1997.

Following lunch we travelled a short distance to downtown Brantford to the historic and recently renovated Sanderson Centre. The Lowe family from Branson, Missouri presented a colourful and eclectic array of vocal, instrumental and dance virtuosity. The mother Lee Andra, father Bob, five of their seven children and two granddaughters delighted the audience with their talents. We won't soon forget the one and a half year old granddaughter 'playing' her violin and the earnest rendition of a tune by her four-year-old sister.

~ Ken Drope



~ photos by Ken Drope

☺ **PHARMACIST:**
A helper on the farm.

PHOTOGRAPHY CLUB – THE GUILD INN



There are always better days to photograph something. There is never a perfect day or a perfect setting. It is only luck that allows one to capture that picture which is so sought after. But, a good photographer relishes every opportunity to experiment, learn, and share the excitement of taking pictures.

So last November, four of us - Sharon, Sandra, Ann and I - gathered at the Guild Inn in Scarborough to observe and capture some of the history found within the grounds and the adjacent park.

We arrived by car and bus at 10:30 a.m. to an almost empty parking lot on a grey, overcast morning. Each of us had our own camera and we wandered about for a couple of hours photographing pillars, statues, plants, scenery and the Bluffs.

Some of the photos were taken on auto, others tried to alter the lighting conditions, create more resolution or figure out how the white balance worked.

It was a good opportunity to share ideas, ask questions and spend time together.



We decided to gather once a month at various places across the city. With winter approaching, it may be an opportunity to capture some nice "snow pictures".

We look forward to new outings and encourage others to join.

~ Jim Devine
Photography & Writing Clubs



WRITING A JOURNAL? WRITING A DIARY?

According to one of the hits on Google, "journal writing" means that you regularly write down your thoughts and experiences. It also stated that as diaries contain a description of daily events, a journal may include those descriptions, but it also contains reflections and express emotions.



I think my first experience was back in 1963 when I left home to live within a religious congregation. I had one of those five-year diaries that were available at the time with a key and soon discovered that I never got past the first year's description of daily events.

Sometime later in the 60's, I came across a series of "Date Books" published by Hallmark and given out by the local pharmacy at the beginning of the calendar year. There was not much room for anything except a few words that were a reminder of an event that I wanted to remember.

In the 70's, I found small blank booklets that allowed me to write a few sentences and express the odd feeling or emotion that was connected to the recorded event. Once I started teaching I discovered that Scholastic published a "Classroom Teacher's Diary" that provided me with a source of events as well as important dates and trivia that could be used in the classroom.



In the 90's I bought my first Apple computer and started to write lengthy journals of trips taken while on holidays with the family. As I approached the final years of teaching, I kept an in depth record of events that took place during the day

as well as those that happened at home for an entire school year- a total of slightly over 49,000 words.

Since retirement I have written lengthy journal entries for a period of four months and had over 50,000 words. I also wrote diary entries that covered morning, afternoon and evening daily events.

So now I am at a cross-road. Time keeps moving on and I find myself at a point in my life when I need to make some decisions. Do I continue to write a description of daily events or go back to detailed reflections of each passing day? Do I go back to 1963 and compile all that I have written over the last 40 years? Or, do I start new with a new format and a new purpose?

If you have maintained a dairy or journal and have any suggestions, I would love to hear from you. Just drop me a line and share some of your experiences:

jim_is_devine@hotmail.com

Use the Subject: **RTO - Journal/Diary**

Submissions without this heading will not be opened!



Maybe you will feel inspired to join our Writing Club as well.

~ Jim Devine, Photography & Writing Clubs

- ☺ **RELIEF:**
What trees do in the spring.
- ☺ **SUDAFED:**
Litigation brought against a government official.
- ☺ **ARBITRATOR:**
A cook that leaves Arby's to work at McDonalds.



WELCOME TO DISTRICT 24

To all our new members for 2007, we offer you a warm welcome! Whether you are a new retiree or have moved from another district, we hope that you find District 24 ~ Scarborough and East York a comfortable and happy fit.

Our District motto is: "Where Old and New Friends Meet". We count you among our friends.

Chang Wong Ahchong
Derek H. Arbuckle
Shari Baker
Kathy Barnes
Sandra Bassett
Irving Bennett
Lenore Bradburn
Peter Brisbois
Carolina Cameron
Carole A Christmas
Gary Cummings
Dora E. Dobson
Eleanor Doney
Ross Earl
Marilyn Farr

Pamela Farrell
Catherine Flanagan
M. Evelyn Forester
Darlene Harrison
Lynda Hinchliffe
Linda A. Jackman
Margot Januszczak
Judith I. Jimenez
Robert Kalisz
Christine Kelly
Lynda Lennox
Eric Lewis
Lynn C. Maxwell
Wendy McArthur
Mary McAuliffe

James McLeish
Eva McPhail
Trudy Miller
Catherine Moorhouse
Eileen Murphy
Stepan Najarian
Patrick Pisani
Jane Roberts
Frank P. Saliani
Annette Savage
Margaret Talbot
Brenda Waterbury
Mabel Wee
Shirley E. Whitfield
Roland Widhofer

As of December 31, 2006, District 24 had 2,034 members.

WE'RE CONTINUING TO BUILD OUR E-MAIL DATABASE

Thank you to those who have forwarded their e-mail addresses to our webmaster. With our newsletters coming out only 3 times a year, your e-mail address allows us to contact you with any important information that comes our way. With your address, we will be able to inform you about, among other things, the latest information in the health field, remind you about upcoming day trips and let you know when new information has been posted to the Toronto Districts' website.

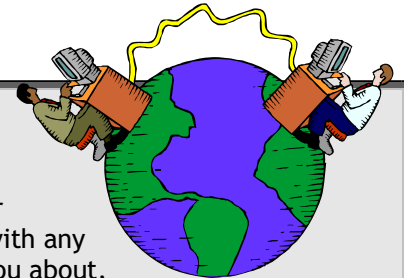
Please note:

- ♥ Providing your e-mail address is purely voluntary.
- ♥ Your e-mail information will not be shared with any other organization.
- ♥ Information gathered for this database will be held in the strictest confidence.
- ♥ E-mails are sent to you as Bcc (Blind carbon copies) - you don't get to see the e-mail addresses of the other recipients, and they don't get to see yours. The message should appear in your in-box as "undisclosed recipients".
- ♥ It will be used solely by the Webmaster or Executive of District 24 for such purposes as e-mailing you current or late-breaking information, advising you that new information has been posted to the website, or making you aware of special events.

If you wish to participate, and we encourage you to do so, please send your e-mail address to our Webmaster: hal@powergate.ca Please use the subject: **RTO E-mail Address**. *Submissions without this heading will not be opened!*

~Hal McCullough

Communications: Newsletter Editor & Webmaster



RTO/ERO DISTRICT 24 *SCARBOROUGH AND EAST YORK* *GENERAL MEETING AND SPRING LUNCHEON*

DATE: *Thursday, May 10, 2007*

TIME: 11:30 A.M.

PLACE: Q-SSIS Banquet Hall
3474 Kingston Road
Scarborough
(north-west corner Markham & Kingston Roads)



PARKING: Free: behind the facility



PROGRAMME

- 11:30 A.M. Business Meeting:**
Two motions will be discussed and voted on:
1) changes to the timing of our Annual General Meeting (A.G.M.) ; and, if approved
2) extending the term of the current Executive to accommodate this timing change
Please see President's Remarks on Page 1 for more detail.
- 12:00 NOON Cash Bar**
- 12:30 P.M. Lunch:** a delicious, full-course meal, plus tea or coffee
- 1:30 P.M. Entertainment:** Family Ties Barbershop Singers

COST: \$15.00

Again this year, District 24 will subsidize the full amount of \$15.00 per member.
When you come to this General Meeting, members will have their cheques returned to them at the door.
Non-members/guests must remit their own cheque for the full \$15.00, with no re-imbusement.
There will be no re-imbusement for 'no-shows'.
If you find that you are able to attend the Spring Luncheon after the deadline, please call Judy-Anne to see if there is still space available. Note: this General Meeting/Spring Luncheon is limited to 250.

Please... R.S.V.P. by Friday, April 27, 2007



Clip (or photocopy) and mail....

Name:

Phone:

No. of D. 24 members: @\$15.00 =

No. of non-members: @\$15.00 =

Total =

Make your cheque payable to:
RTO/ERO District 24
and mail it with this coupon to:
Judy-Anne Tumber
203 Sylvan Drive
Scarborough, ON
M1E 1A4



PROGRAMME SCHEDULE - 2007



<u>EVENT</u>	<u>DATE/LOCATION</u>	<u>FACILITATOR</u>
<u>SPRING:</u> COUPONS AND DESCRIPTIONS FOR THESE ACTIVITIES WILL BE FOUND BEGINNING ON THE NEXT PAGE.		
BRIDGE & EUCHRE CLUB	1 st & 3 rd TUESDAYS @ 12:30 P.M. Ellesmere Recreation Community Centre	Gord Reid / Judy-Anne Tumber 416.282.3714 / 416.264.6016
STAGEWEST "Guys and Dolls"	WEDNESDAY, APRIL 4, 2007 Mississauga, Ontario	Judy-Anne Tumber 416.264.6016
TRAVELOGUE & LUNCHEON Cycling through England	THURSDAY, APRIL 26, 2007 Sisters' Restaurant, Scarborough	Anne-Marie Ellis-Taylor 416.267.8393
GENERAL MEETING / SPRING LUNCHEON	THURSDAY, MAY 10, 2007 Q-SSIS Restaurant, Scarborough	Judy-Anne Tumber 416.264.6016
SHAW FESTIVAL "Saint Joan"	THURSDAY, MAY 24, 2007 Niagara-on-the-Lake, Ontario	Ellen McCormick 416.284.7795
MENNONITE COUNTRY With a difference	WEDNESDAY, MAY 30, 2007 St. Jacob's, Ontario	Harolyn Panetta 416.445.0885
KAWARTHA TOUR	MONDAY, JUNE 11, 2007 Keene/Peterborough, Ontario	Judy-Anne Tumber 416.264.6016
STRATFORD FESTIVAL "Oklahoma"	TUESDAY, JUNE 12, 2007 Stratford, Ontario	Marg Daw 416.438.8652
30,000 ISLANDS TOUR	WEDNESDAY, JUNE 20, 2007 Parry Sound, Ontario	Hal McCullough 905.985.8760
BLUE JAYS BASEBALL vs. Baltimore Orioles	SUNDAY, AUGUST 19, 2007 Rogers Centre, Toronto	Les Coombs 416.261.0568
<u>FALL:</u> COUPONS AND DESCRIPTIONS FOR THESE ACTIVITIES WILL BE FOUND IN OUR JUNE NEWSLETTER. YOU MAY WISH TO USE OUR NEW "FRONT OF THE LINE" PROGRAMME TO REGISTER NOW FOR THESE EVENTS.		
BREAKFAST FOR KIDS 10 th ANNUAL GOLF TOURNAMENT	TUESDAY, SEPTEMBER 11, 2007 Mill Run Golf & Country Club, Siloam, Ontario	Bob Cook 416.267.0246
CHAMPAGNE BRUNCH *For New Retirees Only	WEDNESDAY, SEPTEMBER 19, 2007 Cathedral Bluffs Yacht Club	Elaine Aprile 416.267.2670
CRANBERRY CRUISE	WEDNESDAY, SEPTEMBER 26, 2007 Bala, Ontario	Hal McCullough 905.985.8760
STRATFORD FESTIVAL "Ideal Husband"	TUESDAY, OCTOBER 2, 2007 Stratford, Ontario	Ellen McCormick 416.284.7795
FALL LUNCHEON	THURSDAY, OCTOBER 25, 2007 Q-SSIS Restaurant, Scarborough	Judy-Anne Tumber 416.264.6016
ST. JACOB'S PLAYHOUSE "Crazy for you"	THURSDAY, NOVEMBER 1, 2007 St. Jacob's, Ontario	Marilyn Tregwin 416.493.3757
CHRISTMAS LUNCHEON	WEDNESDAY, DECEMBER 5, 2007 Scarboro Golf & Country Club	Marilyn Hodge 416.284.9984



STAGEWEST
"GUYS AND DOLLS"

Wednesday, April 4, 2007

Time: 10 A.M.

Cost: \$84.00 which includes buffet lunch, taxes, bus and gratuities

Travel: Depart Agincourt Mall on the north-west corner of Sheppard and Kennedy (meet at Wal-Mart's main entrance). Please park near the perimeter of the lot. 4:00 P.M. Approximate return time to Agincourt Mall

Reservations:

Please send the coupon with your cheque made payable to: Retired Teachers of Ontario - District 24 **and** a stamped, self-addressed envelope to:

Judy-Anne Tumber

203 Sylvan Ave.
Scarborough, ON
M1E 1A4

Telephone: 416.264.6016

e-mail: jatumber@rogers.com



DEADLINE: CONTACT JUDY-ANNE IMMEDIATELY!

coupon on page 14

LUNCH AND TRAVELOGUE

Thursday, April 26, 2007

Time: 12 noon

Cost: \$16.00 which includes lunch, taxes, and gratuities

Location:

Sister's Restaurant - north side of Kingston Road at Fairwood Cres; 1st light east of Morningside

Topic: Joan Dewar, who rented cottages in Yorkshire, Devon and Wales, and bicycled through East Anglia and the Cotswold Hills, will bring us the highlights of her time there at our annual Travelogue Luncheon.

This is a sell-out every year, so register with Anne-Marie as soon as possible.

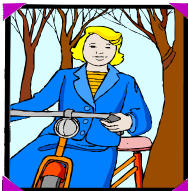
Reservations:

Please send the coupon with your cheque made payable to: Retired Teachers of Ontario - District 24 **and** a stamped, self-addressed envelope to:

Anne-Marie Ellis-Taylor

71 Toynbee Trail
Scarborough, ON
M1E 1G1

Telephone: 416.267.8393



DEADLINE: FRIDAY, APRIL 6, 2007

coupon on page 14

☺ **CONTROL:**

A short, ugly inmate.

SHAW FESTIVAL
"SAINT JOAN"

Thursday, May 24, 2007

Time: 9:15 A.M.

Cost: \$111.00 which includes lunch at Giardino's Restaurant, transportation, taxes and gratuities

Travel: Depart from the No-Frills SuperCentre at the northwest corner of Pharmacy and Eglinton Avenues. (Golden Mile) Please park near the perimeter of the lot. 7:15 P.M. Approximate return time to the SuperCentre

Programme:

In 1431 Jeanne d'Arc, a young peasant girl who led an army and crowned a king, died at the stake.

In 1920 she was made a Saint. Bernard Shaw took this extraordinary story and brilliantly retold it, revealing it also as the beginning of a nationalism which dictated the very make-up of Europe until our own 20th century apocalypse, World War I - our Hundred Years' War compressed into four.

Reservations:

Please send the coupon with your cheque made payable to: Retired Teachers of Ontario - District 24 **and** a stamped, self-addressed envelope to:

Ellen McCormick
29 Morningside Ave.
Scarborough, ON
M1E 3B9

Telephone: 416.284.7795

e-mail: ellenmccormick@sympatico.ca



DEADLINE: FRIDAY, APRIL 6, 2007

coupon on page 14

"FRONT OF THE LINE"...



For 2007, we are continuing our "Front of the Line" programme. Anyone who is interested in hearing about the shows that will be planned or are currently marked TBA, should e-mail Judy-Anne. As soon as the dates and information for the shows are released, she will e-mail you back with all the details and she will put you on the list. Then, when you receive your newsletter, you would send your

programme coupon and cheque to Judy-Anne, knowing that you are already on her list.

E-mail: jatumber@rogers.com

Please use the subject: **RTO Front of the Line**

Submissions without this heading will not be opened!

~ Judy-Anne Tumber
Programme Chair

☺ In winter, why do we try to keep the house as warm as it was in summer when we complained about the heat?

MENNONITE COUNTRY WITH A DIFFERENCE

Wednesday, May 30, 2007

Time: 8:00 A.M.

Cost: \$50.00 which includes transportation, lunch, taxes and gratuities

Travel:

Meet at the York Mills stop on the Yonge subway line - in front of the subway exit which is just south of the south-east corner of Yonge and York Mills, behind the Shell gas station. Transportation is by school bus.

6:30 P.M. Approx return time to Yonge & York Mills

Programme:

Highlights includes a visit to a Mennonite school while it is in session, a chat with a Mennonite farm family with an opportunity to buy some home made crafts and preserves, the viewing of a film on the Mennonite life style, and lunch at a Mennonite restaurant.

Reservations:

Please send the coupon with your cheque made payable to the Retired Teachers of Ontario - District 24 and a stamped, self-addressed envelope to:

Harolyn Panetta,
38 Castlegrove Blvd.,
Don Mills, ON
M3A 1L2
Telephone: 416.445.0885
e-mail: h_panetta@hotmail.com



DEADLINE: FRIDAY, MAY 4, 2006

coupon on page 15

KAWARTHA TOUR

Monday, June 11, 2007

Time: 8:00 A.M.

Cost: \$75.00 which includes all transportation, lunch, taxes and gratuities

Travel:

Depart Agincourt Mall on the north-west corner of Sheppard and Kennedy (meet at Wal-Mart's main entrance). Please park near the perimeter of the lot.

7:30 P.M. Approx. return time to Agincourt Mall

Programme:

- 2-hour boat tour on Little Lake and through the Peterborough Lift Lock (coffee, tea, muffins, etc. included)
- buffet lunch at Elmhirst Resort on Rice Lake, near the village of Keene, followed by a short boat ride on the lake and/or horse-drawn wagon ride.
- browsing/shopping at *Tribal Voices*, a Global art store and craftworks in Peterborough
- tour of the Canoe Museum, Peterborough

Reservations:

Please send the coupon with your cheque made payable to the Retired Teachers of Ontario - District 24 and a stamped, self-addressed envelope to:

Judy-Anne Tumber
203 Sylvan Ave.
Scarborough, ON
M1E 1A4
Telephone: 416-264-6016
e-mail: jatumber@rogers.com



DEADLINE: FRIDAY, MAY 4, 2006

coupon on page 15

STRATFORD FESTIVAL "OKLAHOMA"

Tuesday, June 12, 2007

Time: 9:15 A.M.

Cost: \$129.00 which includes transportation, lunch, taxes and gratuities

Travel:

Depart Agincourt Mall on the north-west corner of Sheppard and Kennedy (meet at Wal-Mart's main entrance). Please park near the perimeter of the lot.

7:15 P.M. Approx. return time to Sheppard and Kennedy

Programme:

We will enjoy lunch at the Waterlot Restaurant in New Hamburg and then proceed to our orchestra seats in the Festival Theatre to see Rodgers and Hammerstein's "Oklahoma!"

Reservations:

Please send the coupon with your cheque made payable to the Retired Teachers of Ontario - District 24 and a stamped, self-addressed envelope to:

Marg Daw
2 Verlaine Place
Toronto, ON
M1P 3X3
Telephone: 416.438.8652



DEADLINE: FRIDAY, MAY 4, 2007

coupon on page 15

30,000 ISLANDS CRUISE

Wednesday, June 20, 2007

Time: 8:30 A.M.

Cost: \$88.00 which includes bus to Parry Sound, cruise, lunch, all taxes and gratuities

Travel:

Depart Agincourt Mall on the north-west corner of Sheppard and Kennedy (meet at Wal-Mart's main entrance). Please park near the perimeter of the lot.
7:15 P.M. Approx. return time to Sheppard and Kennedy

Programme:

This tour takes us to the heart of the Muskokas as we travel to Parry Sound. Lunch will be a delicious buffet at the Log Cabin and then we will board the "Island Queen" for our three hour leisurely cruise amid the 30,000 Islands of Georgian Bay.

Discover the unbelievable natural beauty of this remote region, recently designated by the United Nations as a Biosphere Reserve.

Reservations:

Please send the coupon with your cheque made payable to the Retired Teachers of Ontario - District 24 and a stamped, self-addressed envelope to:

Hal McCullough
62 Chester Cres.
Port Perry, ON
L9L 1K8
Telephone: 905.985.8760
e-mail: hal@powergate.ca



DEADLINE: FRIDAY, MAY 11, 2007
coupon on page 15

BLUE JAYS GAME

Sunday, August 19, 2007

Time: 1:07 P.M.

Cost: \$30.00 per person, which includes a donation to The Nelson Mandela Children's Foundation (Canada). This price is available to RTO members, family and friends. Note: Transportation is NOT included in this price.

Playing: Baltimore Orioles

Seats: Field Level, 3rd Base side

Reservations:

Please send the coupon with your cheque made payable to the Retired Teachers of Ontario - District 24 and a stamped, self-addressed envelope to:

Les Coombs
7 Riviera Dr.
Scarborough, ON
M1N 1J9
Telephone: 416.261.0568
e-mail: lesonriviera@msn.com



DEADLINE: FRIDAY, AUGUST 3, 2007
coupon on page 15

ON THE LIGHTER SIDE:

- ☺ My wife and I had words, but I didn't get to use mine.
- ☺ Every morning is the dawn of a new error.
- ☺ Frustration is trying to find your glasses without your glasses.
- ☺ I was always taught to respect my elders, but it keeps getting harder to find one.
- ☺ Last Will and Testament: Being of sound mind, I spent all my money.
- ☺ What was the best thing before sliced bread?

••• COUPON •••

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

**"GUYS AND DOLLS"
WEDNESDAY, APRIL 4, 2007**

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$84.00 ea. =

E-MAIL:

DEADLINE: CONTACT JUDY-ANNE IMMEDIATELY!

••• COUPON •••

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

**LUNCH AND TRAVELOGUE
THURSDAY, APRIL 26, 2007**

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$16.00 ea. =

E-MAIL:

DEADLINE: FRIDAY, APRIL 6, 2007

••• COUPON •••

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

**SHAW FESTIVAL
"SAINT JOAN"
THURSDAY, MAY 24, 2007**

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$111.00 ea. =

E-MAIL:

DEADLINE: FRIDAY, APRIL 6, 2007

Entrée... please choose one:

- Oven roast pork loin with mushroom pepper caponata ____
- Pan seared salmon with julienne of Fennel deglazed with Pernod ____

☺ **ECLIPSE:**
What a barber does for a living.

✂ ••• COUPON •••

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

**MENNONITE COUNTRY
WEDNESDAY, MAY 30, 2007**

NAME:
PHONE #:
SPOUSE/GUEST NAME:
OF TICKETS: @ \$50.00 ea. =
E-MAIL:



DEADLINE: FRIDAY, MAY 4, 2007

✂ ••• COUPON •••

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

**KAWARTHA TOUR
MONDAY, JUNE 11, 2007**

NAME:
PHONE #:
SPOUSE/GUEST NAME:
OF TICKETS: @ \$75.00 ea. =
E-MAIL:



DEADLINE: FRIDAY, MAY 4, 2007

✂ ••• COUPON •••

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

**STRATFORD FESTIVAL
"OKLAHOMA"
TUESDAY, JUNE 12, 2007**

NAME:
PHONE #:
SPOUSE/GUEST NAME:
OF TICKETS: @ \$129.00 ea. =
E-MAIL:



DEADLINE: FRIDAY, MAY 4, 2007

Entrée... please choose one:

- Herb & parmesan crusted halibut with citrus butter ____
- Medallions of beef rubbed with cracked pepper & mustard ____

☺ **MISTY:**
How golfers create divots.

✂ ••• COUPON •••

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

**30,000 ISLANDS TOUR
WEDNESDAY, JUNE 20, 2007**

NAME:
PHONE #:
SPOUSE/GUEST NAME:
OF TICKETS: @ \$88.00 ea. =
E-MAIL:



DEADLINE: FRIDAY, MAY 11, 2007

✂ ••• COUPON •••

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

**BLUE JAYS GAME
SUNDAY, AUGUST 19, 2007**

NAME:
PHONE #:
SPOUSE/GUEST NAME:
OF TICKETS: @ \$30.00 ea. =
E-MAIL:



DEADLINE: FRIDAY, AUGUST 3, 2007

Please remember the following info about our trips:

- ✓ Each programme has a firm deadline date and a minimum number of participants (usually 35).
- ✓ Spaces available on the trips and tours are limited. Please book early!
- ✓ You are not confirmed on your trip until your facilitator has your cheque.
- ✓ Do not be concerned if your cheque has not been cashed. All cheques are held until we know the trip is a "go". Postdate your cheque to the deadline date.
- ✓ If you cannot make the trip, please let your facilitator know as soon as possible. Others may be waiting to take your place.

HELPFUL SIGNAGE...



FOR YOUR INFORMATION

FREE LESSONS IN BRIDGE

RTO D24 members wishing to learn how to play Bridge should contact Frank Saliani at 416.281.3542 or e-mail at: frank.elaine@primus.ca

Use the subject: RTO Learning Bridge

Submissions without this heading will not be opened.



BREAST CANCER SUPPORT GROUP MEETING

The Scarborough Breast Cancer Support Group meeting is held the last Tuesday of every month at 7:30 p.m. at the Canadian Cancer Society, Scarborough Unit, 525 Markham Road, Unit 4. Free parking is available south of the building.

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

For more information call:

Marilyn: 416.284.9984

Peggy: 416.269.7575

GILBERT AND SULLIVAN

The Scarborough Gilbert and Sullivan Society's production for 2007 is *The Mikado*. Many cast members are returning for this popular show. With several active and retired teachers in the group, you may recognize a name or a face.

Visit our web site: www.gilbertandsullivan.ca for a look at the group.

Dates: Fri. Sat. Sun. April 20, 21, 22
Fri. Sat. Sun. April 27, 28, 29

Prices: Adults: \$18.00
Seniors and students: \$15.00
Group rates, 20 or more: \$13.00

Note: Group tickets may be for any combination of dates and ages, but should be ordered at the same time so the ticket volunteer can deal with one person in the package.

Location: David and Mary Thomson Collegiate (north side of Lawrence Ave., between Midland and Brimley)

Tickets:

Cledith Craddock
5 Lankin Blvd., Toronto ON
M4J 4W7
416.424.1850
e-mail: tickets@gilbertandsullivan.ca

Friday and Saturday are evening performances at 8.p.m.
Sundays are matinees at 2.p.m.



~ Gwen Farrow, D24 member

CAREGIVERS – WHERE TO FIND HELP

If you're a caregiver in need of assistance, advice, or support, the following organizations can assist you:

The United Way:

1.800.267.8221

www.unitedway.ca

Alzheimer Society of Canada:

1.800.616.8816

www.alzheimer.ca

V.O.N. Victorian Order of Nurses:

1.888.VON.CARE

www.von.ca

Canadian Caregiver Coalition:

1.888.866.2273

www.ccc-ccan.ca

Canadian Hospice Palliative Care Association:

1.800.203.4636



~ Elaine Aprile
Member-at-Large

HOW THE 95-DAY RULE AFFECTS WORKING AFTER RETIREMENT



Teachers who wish to teach or work in any other capacity after retirement in a publicly-funded school in Ontario or designated private organization in Ontario have some limitations on how long they can teach or work without affecting their pensions. Teachers must stop their pension income if they wish to work in the months after they reach the following limits:

- ❖ As of September 1, 2006, teachers who retire may teach up to 95 days in three years. After three years, this maximum drops to 20 days in any given year.
- ❖ Teachers who retired after September 1, 2001 may teach up to 95 days in each year for the first three years that they return to work. Teaching during the 2001 to 2006 school years doesn't count towards the three year maximum.
- ❖ Teachers who retired in 2000 and taught in 2000 may teach up to 95 days for two more years.
- ❖ Teachers who retired in 1999 and taught in 1999 and in 2000 may teach up to 95 days for one more year.
- ❖ Teachers who retired in 1998 and taught in 1998 and in subsequent years may now only teach for 20 days. These rules only apply to teaching in Ontario.

Teachers may teach outside the province or outside Ontario's education system without affecting their pension.

Teachers are strongly advised to review the Ontario Teachers' Pension Plan (OTPP) fact sheet, *Working in Education After Retirement*. This can be found at www.otpp.com in the Publications drop down menu under Forms and Fact Sheets Scroll down to the section on Retirement.

~ Elaine Aprile
Member-at-Large

WASTE MANAGEMENT SYMPOSIUM

Are you concerned about the garbage crisis in our city? The joint Political Action Committees of the four Toronto Districts invite you to an apolitical symposium on Waste Management.

WHEN:

Thursday, April 19, 2007 (during Earth Week)

9:00 AM: Refreshments

10:00 AM - 12:00: Panelist Presentations and questions



WHERE:

Council Chambers, North York Civic Centre

~ easy access via Yonge subway at Park Home Station

~ parking available off Beecroft Avenue

COST:

\$15.00 per person which includes: refreshments, symposium and follow-up activities

* Please register by April 5, 2007

TAX TIPS

Tax tips for 2006 are now available on the RTO/ERO website: www.rto-ero.org. You can go to the Members' Only section of the site and download a 17 page .pdf file. To get more information, you can also visit the Canada Revenue Agency Website: www.cra-arc.gc.ca

Topics included in the file:

- 2006 Year-End Tax
- Rental Properties and Real Estate
- Income Splitting
- Taxation of Capital Gains
- Loss Utilization
- Registered Retirement Savings Plans (RRSPs)
- Home Buyers' Plan (HBP) - Using Funds in your RRSP
- Life Learning Plan (LLP) - Using Funds in your RRSP
- Tax Rates
- Non-Registered Mutual Fund Investments
- Interest Income
- Interest Deductibility
- Foreign Spin-offs
- Old Age Security (OAS) Claw-back
- Age Tax Credit
- Pension Income Tax Credit
- Medical Expense Tax Credit
- RTO/ERO Membership Fees
- Disability Supports Deduction
- Refundable Medical Expense Supplement
- Disability Tax Credit
- Caregiver Tax Credit
- Charitable Donations Tax Credit
- Political Contributions Tax Credit
- Northern Residents Deduction
- Tax Installments and Withholding Taxes
- Alimony and Maintenance
- Foreign Reporting Requirements
- Foreign Investment Entities and Non-resident Trusts
- Canada/U.S. Tax Issues



NORTH AGINCOURT J.P.S. 50TH ANNIVERSARY REUNION



* North Agincourt Junior Public School will be holding its 50th Anniversary Reunion on Saturday April 28th, 2006 from 1:00 P.M. to 4:00 P.M. All former students and staff are invited to attend.

* A staff reception will take place at Kally's Restaurant from 4:30 P.M. to 6:30 P.M.

* If you have memorabilia and/or photos that you would be willing to lend please contact the school at 416.396.6490.

* More information is available at:

<http://schools.tdsb.on.ca/northagincourt/>

* For information on the staff reception contact:

trudy.miller@tel.tdsb.on.ca

Use the subject: **North A Reunion**

Submissions without this heading will not be opened.

Additional information can be found on the District 24's website: www.rtoerotorontodistricts.org

D 24 BRIDGE CLUB

Want to play Bridge (or Euchre)? Come and join a friendly group of mixed abilities on the first and the third Tuesday of each month from 12:30 P.M. to 3:00 P.M.

We meet at the Ellesmere Community Recreation Centre, 20 Canadian Road, in the Ellesmere and Warden area, right across from Costco. It costs you one whole dollar, and if you are thinking you are a little rusty... Not to worry - we are a most forgiving group! Friends are also welcome, so bring someone with you!

If you need more details, contact:
Judy-Anne Tumber, 416.264.6016 or
jatumber@rogers.com

OR

Terry and Dale Smith, 416.438.0430 or
dfsmith15@hotmail.com

Use the subject: **RTO Bridge Club**

Submissions without this heading will not be opened.

OR... just show up!!



ON THE LIGHTER SIDE:

- ☺ I don't do drugs. I get the same effect just standing up fast.
- ☺ I don't approve of political jokes. I've seen too many of them get elected.
- ☺ Snowmen fall from Heaven unassembled.
- ☺ Every day I beat my own previous record for the number of consecutive days I've stayed alive.
- ☺ I am a nobody. Nobody is perfect; therefore I am perfect.

THE TORONTO CHORISTERS
15th ANNIVERSARY SPRING CONCERT

SPRING INTO SUMMER

Bruce Snell, Conductor
James Maben and Daphny Stewart,
Assistant Conductors
Margaret Deeth, Accompanist
Stan Werden, Assistant Accompanist

Wednesday, May 23, 2007
7:30 P.M.

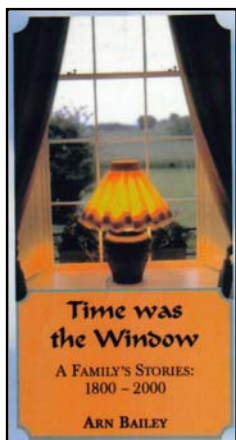


SIR JOHN A. MACDONALD COLLEGIATE
2300 Pharmacy Avenue,
(between Sheppard and Finch)

Tickets: \$10.00 at the door

We are trying to locate alumni of the choir. Should you be an alumnus or know of one, please contact either: Tom Rayner (905-773-7438) or Bill Smyke (416-779-8286).

Time Was the Window: a family's stories, 1800-2000
 by Arn Bailey, Head Librarian, East York Collegiate



"Established by Irish immigrants, the Ontario homestead of a fictional family, the Harrisons, is retained through a line of unpredictable inheritors as its setting changes from rural to urban. The characters labour in sunny fields, barn loft, stable stalls, government offices, a Belleville hotel, a lumber camp, a Yorkville antique store and a mission outpost. In love, one courts in a buggy, one proposes by letter, another at the CNE; one dates two brothers and another marries amid confusion. Their losses are caused by accident, jealousy, disasters at sea, fire, war, and even murder.

Throughout, a young genealogist tries to learn these family stories and discovers patterns that involve her."

Contact arnbailey@rogers.com

~ Arn Bailey

WORDS TO LIVE BY...

- ☺ Happiness comes through doors you didn't even know you left open.
- ☺ Always keep your words soft and sweet, just in case you have to eat them.
- ☺ Drive carefully. It's not only cars that can be recalled by their maker.
- ☺ A truly happy person is one who can enjoy the scenery on a detour.
- ☺ Some mistakes are too much fun to only make once.
- ☺ The early worm gets eaten by the bird, so sleep late.

RETIREMENT PLANNING WORKSHOP

Do you have friends who are preparing to retire? Please let them know that the four Toronto Districts of RTO/ERO are presenting a Retirement Planning Workshop on Wednesday, April 18, 2007 from 6:00 P.M. to 9:00 P.M. at Don Bosco C.S.S. (off Islington, north of Dixon).

- ☺ The Workshop is open to all Toronto teachers.
- ☺ Learn about living a full life in retirement and the available health benefits.
- ☺ Light refreshments will be served.
- ☺ Cost is \$10.00.
- ☺ Contact Tom Caster at 416.751.9629 or at tacaster@rogers.com



~ Ken Turton, speaker

DATES TO REMEMBER



1 st and 3 rd Tuesdays	Bridge & Euchre Club (12:30 P.M.)
March 1	Executive Meeting: Kingsway Arms
April 4	<i>Guys and Dolls</i>
April 26	<i>Travelogue</i>
April 27	Deadline: June Newsletter
May 10	General Meeting/Spring Luncheon
May 24	<i>Saint Joan</i>
May 29-30	Spring Senate
May 30	<i>Mennonite Country Excursion</i>
June 7	Executive Meeting: Kingsway Arms
June 11	<i>Kawartha Tour</i>
June 12	Stratford: <i>Oklahoma</i>
June 20	<i>30,000 Islands Tour</i>
September 6	Executive Meeting: Kingsway Arms
September 11	Breakfast for Kids Golf Tourney
September 19	Champagne Brunch (new members)
September 26	<i>Cranberry Tour and Cruise</i>
September 28	Deadline: November Newsletter
October 2	Stratford: <i>The Ideal Husband</i>
October 25	Fall Luncheon
November 1	St. Jacob's: <i>Crazy for You</i>
November 1	Executive Meeting: Kingsway Arms
December 5	Christmas Luncheon (SG&CC)

Seasons change on: Mar 21; June 21; Sept 23; Dec 22
 Daylight Saving Time: begins Mar 11* and ends Nov 4*

* Beginning in 2007, Ontario will follow the U.S., changing to D.S.T. 3 weeks earlier in the spring; and changing back 1 week later in the fall.

FACT SHEET: THE EXECUTOR'S CHECKLIST

The following is a checklist outlining the basic duties of an executor. Further information may be obtained from financial institutions and funeral parlours.

Note that this checklist is provided for general information purposes only and that individual checklists should be developed in consultation with professional advisors, where reasonably required.

A. IMMEDIATE DUTIES

- Find and review the most recent will
- Check the safety deposit box for any other information
- Make funeral arrangements and obtain copies of death certificates
- Notify beneficiaries and discuss their entitlement
- Review the financial affairs of the deceased
- Take care of the immediate financial needs of the deceased
- Determine if there is any life insurance or death benefits
- Contact RTO/ERO for further assistance



B. PROTECT THE ESTATE

- Advise lawyer to apply for probate (if necessary)
- Pay lawyer at the end of the process
- Secure the home of the deceased (changing locks, if necessary)
- Secure all bank accounts, investments, safety deposit boxes, etc. Most institutions require a certified copy of the will and the death certificate
- Apply for Canada Pension Plan survivor's benefits and death benefit
- Apply for OTPP survivor benefits and possible death benefits
- Ensure Old Age Security pension I (if payable) is paid up
- Apply for Guaranteed Income Supplement (if deceased qualifies)
- Apply to Department of Veteran Affairs (or administrator of another pertinent pension plan) for any survivor's pension or death benefit (if applicable)
- Apply for any life insurance benefits payable to estate
- Notify Workers' Compensation for any survivor's or death benefits
- Contact the local OHIP office to return the deceased's health card
- Review insurance on home, car, cottage, boats, trailers, and other property assets
- Cancel driver's licence, cable, telephone, social memberships, credit cards, and subscriptions, and home services

C. ADMINISTER AND VALUE THE ESTATE

- Obtain title documents for property, mortgages, certificates, bonds, and GICs
- Determine all bank accounts and investments of various financial institutions
- Prepare a list of assets and liabilities

- Open estate bank account, close deceased's bank accounts, and transfer assets to estate account
- Administer and evaluate all personal property, real estate, and securities
- Advertise (if reasonably required) for creditors
- Discharge all estate debts
- Prepare estate accounts
- Make arrangements for distribution of estate assets (including interim distributions, if reasonable) as stated in the will



D. CLARIFY TAX ISSUES

- Contact Revenue Canada Agency to advise of the death and the executor's address
- Prepare and file all terminal tax returns (up to four different types of terminal returns may be possible), including outstanding returns from tax years prior to the death, within six months of the death
- Prepare and file all estate returns, if applicable (e.g. where estate is administered over some more substantial period of time following the death)
- Include in the preparation of the terminal (and estate, if applicable) returns all capital gains, dividends, and interest
- Use the Canada Revenue Agency's website to assist in the information needed for all the necessary things to be completed
- Request clearance certificates from tax authorities (e.g. USA) before final distribution of estate assets
- Seek advice of professional tax advisor, where estate is complex

Other RTO/ERO Fact Sheets are available to you in the Members Only section of the website: www.rto-ero.org
They are also available in .pdf format if you wish to print them at home.
Executor's Checklist is reprinted, with permission.

GOODWILL (CARDS) NEWS



On your behalf 162 Christmas cards were sent to all District 24 members who were 85 years and older. Several phone calls and cards of appreciation were received from the recipients or from their family members.

Special birthday celebrants (90, 100 and over) will continue to be honoured with a special card and a donation made to 'Breakfast for Kids' in his or her name.

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

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

Marilyn Hodge

416.284.9984

e-mail: mjhodge@sympatico.ca

Use the subject: **RTO Goodwill**

Submissions without this heading will not be opened.



~ Marilyn Hodge
Good Will (Cards)

NEWS FROM THE DISTRICT UPDATERS

> TAX TIPS

Tax tips for the 2006 taxation year are now available in both English and French on the provincial website: www.rto-ero.org in the members' section. Copies may be obtained as well by contacting Liz Timms at Provincial Office. (see page 17 for a list of tips included in this package)

> RTO/ERO INSURANCE COVERAGE



RTO/ERO insurance policies are intended to protect the organization, its volunteers and staff acting on behalf of RTO/ERO against potential lawsuits and to provide Accidental Death and Dismemberment insurance for RTO/ERO related business travel. Members participating in RTO/ERO meetings and leisure events should ensure that they have appropriate personal health, trip, automobile, life, and other forms of insurance, as they deem appropriate.

The following is a brief description of RTO/ERO insurance policies. This summary explains in simple terms who is the insured and what operations are insured. It does not override the definitions contained in the insurance policies.

THIRD PARTY LIABILITY INSURANCE FOR RTO/ERO SPONSORED ACTIVITIES

This policy helps protect RTO/ERO from claims made by persons hurt on our premises or at our activities, or whose property sustains damage because of RTO/ERO events. The insured are RTO/ERO staff and volunteers for acts they perform on behalf of RTO/ERO. The limit of insurance is \$5 million per occurrence (up to a maximum of \$5 million annually). The policy covers all meetings, workshops, receptions and other RTO/ERO sponsored events such as walking/hiking tours, golf, trips, and outdoor events taking place in Canada. **Tours to the U.S.A. are covered only** when the insurance company is notified and provides approval prior to the tour. **Overseas tours are not covered.** Important points to remember are: Insurers will pay Compensatory Damages for all Property Damage and Bodily Injury losses that RTO/ERO is legally obligated to pay, if found negligent, and members' own insurance plans (automobile, health, homeowner), bus company policy, and OHIP are responsible for losses that RTO/ERO is not obligated to pay.

EMPLOYERS' LIABILITY COVERAGE

This policy is designed to pay compensatory damages which RTO/ERO shall become legally obligated to pay because of bodily injury caused by accident sustained by any person and arising out of or in the course of his/her employment by RTO/ERO (included are persons who organize events at the District level). The limit of insurance is \$2 million annually.

DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

The policy covers Directors and Officers, i.e. the Provincial Executive, members of the Provincial Committees, Senators, the Executive Director and employees (if named as codefendants) who make decisions on behalf of RTO/ERO. The policy responds to claims for financial losses to Third Parties for wrongful acts that RTO/ERO is legally obligated to pay. The limit of insurance is \$2 million annually.

ACCIDENTAL DEATH AND DISMEMBERMENT POLICY

The policy covers members of a District/Unit Executive, Senators, Provincial Committee members, the Provincial Executive and staff while travelling on RTO/ERO related business. The limit of insurance is \$250,000 per individual with a maximum limit per accident of \$1,250,000. The policy automatically covers the members **up to the age of 80**. The insurance company accepts applications from RTO/ERO for individual members over this age and will decide whether the coverage is granted. **If there are Senators or other members of the District Executive who are 80 or older**, and who are willing to apply for this coverage, the District Presidents are asked to forward the names to the Provincial Office.

FIDELITY INSURANCE (EMPLOYEE DISHONESTY) INSURANCE

The policy provides coverage for dishonest or fraudulent acts of an employee or a designated RTO/ERO members acting on behalf of RTO/ERO, e.g. a treasurer. The limit of insurance is \$500,000.

If you have questions or comments related to the insurance coverage, please contact Ewa Romanski, Manager, Financial Reporting at 416.962.9463 or 1.800.361.9888, ext 229.



> RECRUITMENT COMPETITION



At the end of September, these were the five Districts with the highest percentage and number increases:

Percentage increase:

- | | |
|---|------|
| 1. District 11, Waterloo | 6.2% |
| 2. District 34, York | 5.8% |
| 3. District 39, Peel | 5.7% |
| 4. District 17, Barrie-Orillia Alliston-Collingwood | 4.3% |
| 5. District 18, Victoria-Haliburton | 4.0% |

Increase in number of members:

- | | |
|---------------------------------|-----|
| 1. District 39, Peel | 134 |
| 2. District 16, City of Toronto | 126 |
| 3. District 11, Waterloo | 117 |
| 4. District 34, York Region | 116 |
| 5. District 27, Ottawa-Carleton | 102 |

ON THE LIGHTER SIDE:

ANALOGIES AND METAPHORS...

Every year, English teachers from across the country can submit their collections of actual analogies and metaphors found in high school essays.

These excerpts are published each year to the amusement of teachers across the country. Here are last year's winners.....



- ☺ Her face was a perfect oval, like a circle that had its two sides gently compressed by a Thigh Master.
- ☺ She grew on him like she was a colony of E. Coli, and he was room-temperature Canadian

beef.

- ☺ She had a deep, throaty, genuine laugh, like that sound a dog makes just before it throws up.
- ☺ Her vocabulary was as bad as, like, whatever.
- ☺ The little boat gently drifted across the pond exactly the way a bowling ball wouldn't.
- ☺ From the attic came an unearthly howl. The whole scene had an eerie, surreal quality, like when you're on vacation in another city and Jeopardy comes on at 7:00 instead of 7:30.
- ☺ Even in his last years, Granddad had a mind like a steel trap, only one that had been left out so long, it had rusted shut.
- ☺ Shots rang out, as shots are wont to do.
- ☺ The plan was simple, like my brother-in-law Phil. But unlike Phil, this plan just might work.
- ☺ He was as lame as a duck. Not the metaphorical lame duck, either, but a real duck that was actually lame, maybe from stepping on a land mine or something.
- ☺ He was deeply in love. When she spoke, he thought he heard bells, as if she were a garbage truck backing up.

EXECUTIVE MEETINGS

Your Executive meets five times a year: on the first Thursdays in January, March, June, September, and November.

Our meetings run from approximately 9:30 A.M. to 12:30 P.M. We are always looking for new people to help with the running of our district. Why not come out and see what happens at our meetings? And, if you can spare 5 mornings a year perhaps you would like to join us on the Executive. We are a very sociable and friendly group!



We would like to welcome Linda Jarvis to the Executive as a Member-at-Large. Linda assumes her duties at our March meeting.

Our meetings are held at the:

**Kingsway Arms Retirement Residence at McCowan
2881 Eglinton Avenue East
Scarborough**

The Kingsway Arms is located on the south-west corner of Eglinton and McCowan - across from McDonalds. Please enter from the parking lot at the rear. The rules of the Residence require you to sign in and out.

YOUR BEST DECADE



The best decade of life for many of us can be our 60's but actually this "decade" can span twenty years. Most of us retire in our mid-50's with a comfortable pension from our years in the classroom. By our mid-70's we are enjoying reasonably good health and an especially good life.

The freedom! You can attend Wednesday matinees, travel, become involved with volunteer work, or read those authors you just couldn't find time for while you were teaching. You can join groups designed for retired teachers such as RTO, RWTO, and Club 48 with all their perks including luncheons, playing or learning to play bridge or euchre, day trips, and hiking. Have you ever considered being a docent at the Royal Ontario Museum or the Art Gallery of Ontario? They give you excellent training. You will enjoy the exciting experience of taking groups through and educating them as to what they are seeing.

Perhaps there has been a novel floating around in your head for years. Now is the time to put pen to paper. Do you have a craft you very much enjoy? Maybe a jewellery designer has been locked inside you since you were in your teens. Set her (or him) free.

At 65 years of age, Old Age Security kicks in. Now, for some, there will be a clawback by the government, but that just means you are financially stable. This magic decade actually extends well into your 70's. Twenty super years for many! You aren't ready for the rocking chair - even into your 80's!

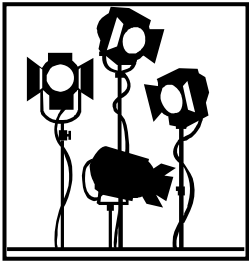
Enjoy every day! You worked hard for it.

*~ Harolyn Panetta
Member-at-Large*

In Memoriam

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

**Gilbert R. J. Dalglish
Derek J. Daubney
Paul F. Fleming
Joseph Furdas
Sandra Graham
Barbara B. Milliken
William H. Milnes
Edward O'Hagan
Peter R. Quaid
Albert H. Stokes
Gene B. Telfer
Edward Whitfield**



**THIS ISSUE
TURNS THE
SPOTLIGHT ON:**

OUR PRESIDENT — GARY FICK



Gary began his teaching career in 1968 at Cliffside P.S. working with Grade 5. Five years later he transferred to Chine Drive, working with Grades 5 to 8. Next up was Birch Cliff where he spent nine years working with Grade 8. From here he moved on to Bliss Carman, teaching Grade 7 and 8 Core and Science.

He then had "time off" to work in the Federation Office as District President of OPSTF, Scarborough, before returning to the classroom for two years to teach Grade 7 at Danforth Gardens. However, his final years in teaching were spent working in the Federation Office - first as a negotiator and finally as Treasurer of ETT. Retirement from the TDSB came in 2000.

When not involved with RTO District 24, Gary manages to find time for such things as reading, renovating, and golf. He has also continued to work part time as a consultant for ETT and acting as a replacement bookkeeper! As well, he also enjoys presenting Retirement Planning Workshops for the Federation.

But it's not all work. He and his wife Brenda are cottagers on Pigeon Lake near Emily Provincial Park and with access to the Kawartha Lakes and the Trent Waterway, they enjoy cruising the lakes - and can do so on their new pontoon boat! The two of them are looking forward to continuing their world travels. Since retirement, they have visited Hawaii and London, and would like to get back to explore more of the British Isles and parts of Europe, as well as more of the Hawaiian Islands.

Gary joined RTO in order to maintain his contact with the educational community and was then asked to join D24 Executive as the chair of the Political Action Committee. In only three years on the Executive, Gary has moved to First Vice-President and now President.

While working, Gary became heavily involved with the Federation, beginning as a school rep - a position he held for many years. He joined the OPSTF Scarborough Executive in 1987 and became its President three years later. During his six years as President, he also served on several Provincial Committees, including the Assembly Committee which he chaired for three years. Skills he

acquired during his federation days included counselling individuals in distress, organizing and chairing meetings of small and large groups of individuals, speaking in front of large audiences, and learning rudimentary bookkeeping skills to administer and prepare budgets and reports on large organization budgets for audit purposes. All of these skills have helped Gary in his role as President of District 24.

When asked if he would consider working in RTO/ERO beyond the District level, his answer was no. He quite enjoys working at the local level, and is not prepared to devote years of effort and time needed to move on to the Provincial level. He would rather continue as an active advocate for the members in our own District. He hopes to encourage more members to attend local meetings and participate in our committees. As a participating member of the Toronto Districts Organization he feels we may need to change some of the structures which have served District 24 well in the past, but need to be more reflective of the needs of the new "Toronto" realities.

**DISTRICT 24 EXECUTIVE AT WORK
JANUARY 11, 2007**



*l-r:
Donna Hubel
Marg Nicolson
Frank Saliani*



*l-r:
Bob Cooke
Les Coombs
Pat Devine*



*l-r:
Gloria Courtney
Gary Fick
Marilyn Tregwin*



*l-r:
Kathleen Turkington
David Higgins
Ellen McCormick*

FROM YOUR EDITOR



I hope everyone has been enjoying winter-so far! If you don't like a lot of snow, then this has been the winter for you!

As outlined at our AGM last October, this issue of *Beyond the Blackboard* is going to some 253 schools in District 24,

Scarborough and East York. It is part of our effort to maintain contact with our working colleagues, and to make them aware of our organization and what we can offer them when they take that next step on life's road—the one that leads to retirement.

I'd like to take this opportunity to thank the other two members of the committee who worked hard to make this effort come to fruition: Marilyn Hodge and Gloria Kondziolka. I'd also like to thank the group that met with me to "stuff" the letters that went to the Union Stewards (Federation Reps to us old[er] people): Linda Jarvis, Marilyn Hodge, Judy-Anne Tumber, Ellen McCormick and Les Coombs. The Executive, and our organization, could not function without the help of those willing to volunteer their time for these extra little jobs. I would also like to thank Marilyn Tregwin for proofreading this newsletter.

We are always seeking new people to join us on the Executive. We only meet five mornings a year, and the job is not onerous (*See page 21.*) Contact a member of the Executive and join us for some fun and some work.

There are changes the Executive would like to make regarding the timing of our Annual General Meeting and the election of the Executive for the upcoming year. I hope as many as possible can make it to our General Meeting/Spring luncheon scheduled for May 10 in order to have the reasons explained to you, and so that you can cast your vote. Our President has outlined some reasons for wanting these changes in his remarks on page 1. The coupon for the Luncheon can be found on page 10.

I hope that you've looked over our list of offerings for day trips and other activities for this year (*See page 11.*), and that you've found something to your liking. If you have any suggestions for Judy-Anne for future trips, or you would like to offer your services as a facilitator, I know she'd be more than happy to hear from you.

I look forward to receiving contributions from our members for inclusion in the newsletter. While submissions can be done in AppleWorks, MSWord or WordPerfect, I would ask that you **do not format** your submission. Invariably the work has to be reformatted to make it fit a given space, and it makes for extra work to undo your formatting.

Our next newsletter will be coming your way in early June. The deadline for submissions is April 27.

~ Hal McCullough

Communications: Newsletter Editor & Webmaster

SAVING MONEY



The cost of printing and mailing our newsletter three times a year is the single biggest expense in District 24's budget. Therefore, we are looking for ways in which we can save some of that money. Two simple methods have been suggested: reducing the duplication in a household where both husband and wife are receiving copies of the newsletter; and by electing to get the newsletter on-line only.

Please take a moment to consider and answer these questions:

1. Some households currently receive two copies of our newsletter. Would you be willing to have that reduced to only one copy? If yes, to whom should it be addressed?
2. Would you be willing to get the newsletter only on-line by accessing our Toronto Districts' website? We would e-mail you to let you know when our newsletter has been posted on our website.

If you can answer yes to these questions, and are willing to make the change, would you please let me know by sending an e-mail to: hal@powergate.ca.

Use the subject: **RTO Newsletter Reduction.**

Submissions without this heading will not be opened.

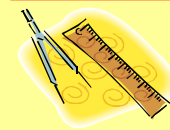
Or you can let me know via Canada Post.

My address is on the back cover of this newsletter.

~ Hal McCullough

Communications: Newsletter Editor/Webmaster

ON THE LIGHTER SIDE:



A public school teacher was arrested today at JFK Airport as he attempted to board a flight while in possession of a ruler, a protractor, a set square, a slide rule and a calculator.

At a morning press conference, Attorney-General Alberto Gonzales said he believes the man is a member of the notorious Al-gebra movement.

Gonzales did not identify the man, who has been charged by the FBI with carrying weapons of math destruction.

"Al-gebra is a problem for us," the Attorney-General said. "They desire solutions by means and extremes, and sometimes go off on tangents in search of absolute values. They use secret codes names like 'x' and 'y' and refer to themselves as 'unknowns', but we have determined they belong to a common denominator of the axis of medieval with coordinates in every country. As the Greek philanderer Isosceles used to say, 'There are 3 sides to every triangle.'"

When asked to comment on the arrest, President Bush said, "If God had wanted us to have better weapons of math instruction, he would have given us more fingers and toes."

~submitted by D24 member, M. Granger

☺ AVOIDABLE:

What a bullfighter tried to do.

☺ PARASITES:

What you see from the top of the Eiffel Tower.



DISTRICT 24

THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITÉS DE L'ONTARIO

Scarborough/East York

Newsletter

“Where
old and new
friends
meet!”



At our Christmas Luncheon...



~ photos by David Tumber



**IF YOU ARE YOU MOVING...
IF YOUR ADDRESS INFORMATION IS INCORRECT...**

**Please contact Dianne Vezeau at RTO/ERO:
In writing: 18 Spadina Road, Toronto, ON M5R 2S7
Or by phone: 416-962-9463 or 1-800-668-0105
Or by e-mail: dvezeau@rto-ero.org**



Other RTO/ERO Districts are welcome to use any of the material contained in this newsletter providing appropriate attribution is made regarding source. Any and all submissions are subject to editing for content and space limitations.

**RTO/ERO DISTRICT 24
c/o Hal McCullough,
62 Chester Cres.,
Port Perry, ON
L9L 1K8**

**Publications Mail Agreement
No. 40881027**

The deadline for submissions for June's *Beyond the Blackboard* is Friday, April 27, 2007.

