

BEYOND THE BLACKBOARD

RTO
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DISTRICT 24 – SCARBOROUGH AND EAST YORK



VOLUME 28 NUMBER 1

SPRING 2009

www.rtoerotorontodistricts.org

Heads up for Healthier Brains

by Shirley Criscione



Thank you so much to Marilyn Tregwin, left, for organizing our 5th annual RTO Health

Seminar held in early October. It was informative as always and social as well – two things that our presenter, Mercedes Hughes,



told us were important for brain health.

Breakfast was served at the Bond Academy (formerly Midland Avenue Collegiate). During this time we were able to catch up with friends, meet new people and enjoy a bit of social time.

“Alzheimer's is not a normal part of aging.”

Mercedes started her presentation by encouraging us that teachers are usually life long learners and as such we are at less of a risk of developing Alzheimer's disease.

~ con't. on page 4



President's Message



My, how time flies. My term as your District President ends soon at the Annual General Meeting in May. I have enjoyed my term, particularly the social events, lunches and trips. I have been fortunate to have a skilled and industrious Executive who work diligently to make all the District events such a success.

An acquaintance recently asked what struck me most about RTO. After some thought I realized that it represents a model I have been seeking for over 40 years. Early in my career I had the opportunity to attend a Canadian Teachers Federation conference in Ottawa. There I met teachers from provinces like Alberta and Manitoba where there was a single teachers' federation representing all teachers in their province: elementary, secondary, public, and separate. Our Ontario model of 5 different groups all duplicating efforts seemed a poor substitute. I began to be involved locally and provincially in my own federation trying to work towards unity. After many years at least the two elementary groups became one. In the interim I had served on the Board of Directors for the Canadian Association of Principals where again many were working as one. Accordingly it was a great pleasure to get involved with RTO where the old artificial boundaries of religion, language, panel or role were not relevant. We worked in education, and we are willing to work for our fellow retirees, bringing the benefit of our experience, skills and talents, regardless of our former affiliations. I had finally attained my wish!

So my term as President is winding down but my involvement at the District and Provincial levels will continue. It has been a pleasure to renew friendships and make new ones.

My challenge to you, as you read this, is to try and find a colleague from teaching who is not yet a member of RTO and convince that person to become the newest member. Let's have Scarborough and East York be number one in recruitment this coming year. (Ed.: 2008's third quarter results can be found on page 16.)

Finally, it has been a pleasure to receive kind words from large numbers of former colleagues this year. You, too, could enjoy this treat. Just come to an Executive meeting, see if you like it, and if so, volunteer for a committee or consider running for office. The workload is light, the rewards abundant.

Thank you all, it has been my honour to serve. ☘

~ Bill Sparks,
President, D24

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PAST PRESIDENT:
GARY FICK
[gfick1@rogers.com](mailto:gfuck1@rogers.com)
905.683.9676



PRESIDENT:
BILL SPARKS
wgasparks@sympatico.com
416.293.7477



1ST VICE-PRESIDENT:
FRANK SALIANI
frank.elaine@primus.ca
416.281.3542



2ND VICE-PRESIDENT:
POSITION NEEDS TO BE _____
FILLED



SECRETARY:
GLORIA COURTNEY
gcourt@rogers.com
416.291.1721



TREASURER:
RON SMITH
randg@outer-net.com
416.431.0466

COMMITTEE CHAIRS...



AGM AND PROGRAMME:
JUDY-ANNE TUMBER
jatumber@rogers.com
416.264.6016



GOODWILL CARDS:
MARILYN HODGE
mjhodge@sympatico.ca
416.284.9984



GOODWILL PHONE:
BRENDA FICK
bfick1@rogers.com
905.683.9676



HEALTH:
MARILYN TREGWIN
marilyn.tregwin@tel.tdsb.on.ca
416.493.3757

If you would be interested in serving on our Executive, please contact one of our Executive members.



MEMBERSHIP:
LES COOMBS
lesonriviera@msn.com
416.261.0568



MEMBERSHIP COMMITTEE:
ELAINE APRILE
elaineaprile@sympatico.ca
416.267.2670



DONNA HUBEL
dhub@sympatico.ca
416.490.1861



ELLEN MCCORMICK
ellenmccormick@sympatico.ca
416.284.7795



NEWSLETTER EDITOR AND WEBMASTER:
HAL MCCULLOUGH
hal@powergate.ca
905.985.8760



PENSIONS AND RETIREMENT:
GARY FICK
[gfick1@rogers.com](mailto:gfuck1@rogers.com)
905.683.9676



PHOTOGRAPHY:
JIM DEVINE
devinepicture@gmail.com
416.751.8487



POLITICAL ACTION:
POSITION NEEDS TO BE _____
FILLED



RECRUITMENT AND ARCHIVIST:
LES COOMBS
lesonriviera@msn.com
416.261.0568



SERVICE TO OTHERS:
KATHLEEN TURKINGTON
kathturk@gmail.com
905.731.1877

MEMBERS-AT-LAR



BOB COOK
bob.elainecook@sympatico.ca
416.267.0246



GEORGE

havendayle@rogers.com
905.420.1435



KEN DROPE
kendrope@rogers.com
416.485.9538



DAVE HIGGINS
eileenkruzichiggins@hotmail.com
416.493.8120



EILEEN HIGGINS
eileenkruzichiggins@hotmail.com
416.493.8120



LINDA JARVIS
linjar@rogers.com
416.293.8689



MARGARET NICOLSON
416.759.5560



HAROLYN PANETTA
h_panetta@hotmail.com
416.445.0885



GORD REID
416.282.3714



SHARON THURSTON
sdthurston@rogers.com
416.497.3338

~ photos by Hal McCullough

Christmas Card Christmas

by Harolyn Panetta

A busload of District 24 members and friends spent a delightful December day in Northumberland County. We travelled narrow back roads where the trees were laden with fresh, sparkling snow and lights twinkled from the farm houses as evening approached. Our first stop was for a baked beans-sausage-pancake lunch served with as much maple syrup as we could handle. We then went on a sleigh ride through the trees with the horses, Jenny and Hank, pulling us while their bells jingled. When we arrived back at the sugar shack, George, our driver turned musician, played a variety of instruments as we sang Christmas songs and danced around the tables. That was just the beginning of our day.



We visited a cheese factory, an aluminum sculpture studio, and a candle shop and at each we were able to pick up crafts at most reasonable prices. The candle shop was called KOKIMO. Any idea why? (*Answer elsewhere in this issue.*) The day ended with an excellent turkey dinner at a local church - a great variety of vegetables and all the trimmings — and a drive through the park in Cobourg to view the Christmas lights up close.

What a wonderful day — visions of sugar plums still dance in our heads. ❀

~ additional pictures
under Photos on our
website
~ photos by
Deborah Reed



Fact Sheet: Taxation for Snowbirds

#A6



The requirements to be considered a "non-resident alien" by the U.S. Internal Revenue Services and the rules regarding a foreign person's source income

subject to withholding tax are detailed in the *U.S. Tax Guide for Aliens*, Publication 519.

If you are a regular visitor to the United States, you may be deemed as a U.S. resident for tax purposes. The "Substantial Presence" test may make you a U.S. resident for tax purposes even though you spend less than 183 days there. The formula used for this test is the total of all of the days in the current year, plus one-third of the days in the first preceding year, plus one-sixth of the days in the second preceding year. In order to avoid U.S. taxation, you must file a "closer connection" statement with the IRS on an annual basis. Failing to do so could subject you to U.S. taxation.

If you earn pension income, interest and dividends, or have rental income in the U.S., you could be subject to the 30 percent U.S. withholding tax. Under some conditions you may be able to claim exemption from this tax.

You should obtain Publication 519, *U.S. Tax Guide for Aliens* from the U.S. Department of Treasury, Internal Revenue Service. The Ottawa office of the IRS has been closed permanently. This form may be downloaded by computer from www.irs.gov. It is a lengthy publication.

For further information, and/or to obtain a copy of Publication 519, *U.S. Tax Guide for Aliens*, contact:

Internal Revenue Service

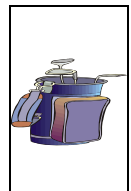
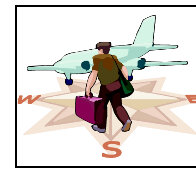
P.O. Box 920 Bensalem, PA, 19020

OR www.irs.gov

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.
TAXATION FOR SNOWBIRDS IS REPRINTED, WITH PERMISSION.

A Little Fun...

Send us your thoughts about retirement:



SEND US A NOTE AND TELL US WHAT YOU ENJOY MOST ABOUT BEING RETIRED — AND WHY.

WE'LL PRINT A SELECTION OF YOUR RESPONSES IN OUR SUMMER (JUNE) NEWSLETTER.

EDITOR CONTACT INFORMATION IS ON PAGE 11.

BY E-MAIL, USE SUBJECT: **RTO — RETIREMENT**



Heads up for Healthier Brains

continued from page 1

By continuing to keep our brains fit our brain has more chance to heal any damage that is occurring. When there are enough risk factors present, they overwhelm the brain's ability to repair itself. By reducing as many of the risk factors as you can, you may be able to improve your brain's ability to stay healthy longer. She told us that it's never too soon and never too late to start making changes that will maintain or improve your brain health.

“Alzheimer's disease is a progressive, degenerative disease that destroys vital brain cells.”

There are several risk factors over which we have no control:

- ✓ **Age** - Efficiency of the body to repair itself diminishes with age.
- ✓ **Gender** - Women are twice as likely to develop the disease as men. It is believed that it may have something to do with estrogen deficiency.
- ✓ **Genetics** - Plays a less significant role than people think. A small percentage is passed down through families.

Mercedes went on to explain that 60% of risk factors are lifestyle related and we can do something about these.

- ✓ **Avoid head injuries** - Wear a helmet, use handrails, drive safely, wear a seatbelt and reduce your risk of falling. She suggests that we use railings, walkers and canes for safety. Don't be shy about using these safety devices.
- ✓ **Be socially active** - Join a club, hobby group or take a class. Attend church/synagogue/temple/mosque. Volunteer if possible. Visit or be visited by family and friends.
- ✓ **Be physically active** - Effective exercise is regular, sustained, varied and enjoyable. People who start becoming physically active in mid-life reduce their risk of developing Alzheimer's by 50%. Through physical activity, blood flow and oxygen flow is increased to the brain.
- ✓ **Make healthy food choices** - The same diet that we use for physical health improves brain health. Follow the Mediterranean diet (less meat products, plenty of fruits and vegetables, healthy grains and healthy fat choices). Eat more foods containing healthy antioxidants (blueberries, prunes, raisins, grapes etc.) Drink one glass of red wine a day. (I like this idea. Dark chocolate has plenty of antioxidants too, doesn't it?). Include foods with omega 3s. Eat more fish, flax or take a supplement.
- ✓ **Herbal remedies** - The Alzheimer Society cautions us about the use of herbal remedies because they are not standardized. However ginkgo biloba, ginseng and saffron have been used in China for thousands of years. Using the spices turmeric and cumin helps to reduce inflammation in the brain.

- ✓ **Stress** - Stress interferes with the normal physiological equilibrium in the body. So try to manage your stress by exercise, simplifying your life, taking a holiday, meditation, yoga, walk the dog or read.
- ✓ **Sleep** - Practice good sleep habits. Take an afternoon nap if you need it.
- ✓ **Track your health numbers** - When you're heart healthy, you're brain healthy. So keep track of body weight, blood pressure, cholesterol, and blood sugar levels. People who have diabetes have a higher risk of developing Alzheimer's.
- ✓ **Challenge your brain** - Use it or lose it! Be a life long learner. Stay curious. Do things in a different way. For example - change your handedness. Try brushing your teeth with your less dominant hand. Read aloud or listen to someone reading aloud. Challenge your senses. Learn a second language, or how to play an instrument. Try to do something new every day. There are lots of brain games to challenge us.

Mercedes concluded by reminding us that it's never too late to start. Even someone in their 90's can benefit from starting to exercise. Mental aerobics can help slow down the progress of the disease even after diagnosis. The more you do, the better. In answer to an audience question, she assures us that using aluminum pots has been proven not to be a risk for developing Alzheimer's.

Alzheimer's disease is a progressive, degenerative disease that destroys vital brain cells. It affects a person's ability to think, remember, speak and even perform simple tasks. Alzheimer's disease is not a normal part of aging. from "Heads up for Healthier Brains" an Alzheimer Society pamphlet. For more information visit www.alzheimer.ca or your local society: www.alzheimertoronto.org ☞



~ photos by Hal McCullough

~ additional pictures under Photos on our website



A New Lease on Life: an account of bypass surgery *by Elizabeth Bream*

As the days and weeks of the summer of 2008 passed by, I found that I was taking shorter and shorter walks with my dog. I just didn't have any energy. I finally went to my doctor, and we discussed possible causes for my shortness of breath. By September, I had had a couple of bad spells of weakness and breathing trouble, and my doctor sent me for an EKG. Within the week, I was seen by a cardiologist, who had seen the test result. As I greeted him, he said bluntly, "You have a blocked artery." This news explained all my weird spells. He told me to cancel my upcoming trip to New York and then announced I could not drive my car home that day. That's when I knew I was in Big Trouble. I had been clueless; my spells were classic angina attacks.

He sent me home to wait for my angiogram date, but I was so sick that I was in the hospital 3 days later. My cardiologist was on hospital duty that day, and quickly came to see me in the ER. He admitted me immediately, but the cardiac ward was so busy that I had to spend 2 nights on a gurney in the ER. The cardiologist was very honest with me. He told me I would be going for a bypass; yes, I would feel scared, but did not need to fear the operation. For the cardiac surgeons, an ordinary bypass is "their bread and butter" operation: it's a routine procedure for them.

Once in the cardiac ward, I had the angiogram, and soon learned a few surprising things. Only 3 hospitals in Toronto (St. Michael's, TGH, and Sunnybrook) do heart surgery; the cardiac teams are centred in these places. Every Wednesday morning in Toronto there is a meeting of cardiologists, when the patients are matched with the hospitals and the surgeons. Right after the weekly meeting, my cardiologist told me I'd be going to St. Mike's. Emphasizing again that bypasses are routine for the cardiac teams, he gave me much confidence. By now I knew the shocking results of my angiogram: I had 6 blocked arteries. The medics could not explain why I was still breathing.

At St. Mike's, the hospital reassigned me to Dr. Subodh Verma. My nurses raved about him: a wonderful person, so talented, so beloved by them. They were not wrong. He exuded confidence and was also tall, dark, and handsome! I put myself willingly in his talented hands.



On October 21st, I was in surgery 4½ hours, and in cardiac intensive care for the next 24 hours. I was drugged on morphine, IV'd, and intubated. This was not scary; just a post-op stage that I had to endure. I don't really remember

it, thanks to the drugs. I cannot praise St. Mike's staff enough. They were professional, kind, and caring. All were experts, from the surgical team to the personal care workers. I was very lucky to be sent there.

A week later, I was moved to St John's Rehabilitation Hospital in Willowdale, where I spent 2 weeks in cardiac rehab. The capable staff there prepared me well for going home. Cardiac patients had a daily routine of morning classes, regular meals, and gentle indoor exercise. I arrived in mid-autumn, able to walk outside on the beautiful grounds (25 acres) of the hospital before the weather turned colder. I was getting stronger and was adjusting to my new medications. Class began each morning with deep breathing exercises, blood pressure tests, and learning to take our own pulses. Then we gently exercised our stiffened muscles. The second half of class was devoted to a different subject each day. We discussed Coumadin, a drug which all of us had to take; "diet" with the dietitian; "exercise and health" with the physiotherapists; and "drug effects and dosages" with the pharmacist. Each day we inched a little closer towards the stated goal of getting ready for the transition to "home."

Going to rehab is a necessary step in recovery from a bypass. St John's is a calm facility which does not feel like a hospital. Amenities include a café, a well-stocked gift/tuck shop, a library, a lovely non-denominational chapel (a good place to thank God for one's life being saved) and a comfortable TV lounge. I was discharged in mid-November, after being in the health care system for 4 weeks. Although rehab covered many topics, no one ever told me that the drugs I had to take at home were going to make me very sick with nausea and extreme dizziness. I lost 20 pounds in 2 months of illness.

On December 8, my cardiologist took me off two heart drugs. I began to improve quickly, but I still was not permitted to drive my car. No sitting in a front seat until the sternum is healed! On the 15th, I saw my surgeon, was pronounced healed, and given permission to drive. One last caveat: the doctors emphasized that most bypass patients don't start to feel "normal" until 3 to 4 months have elapsed since surgery.

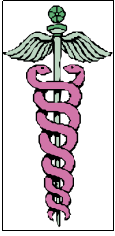
I had not had a heart attack, and my heart was undamaged; my bypass was a complete success. There are not enough words to thank Dr. Verma, and the cardiac team at St. Mike's, who are world class in every way. I am living my life now as I was taught in rehab: I have been given "a second chance at life." ☘



~ gardens at St. John's

Health News

by Marilyn Tregwin, DHR



Hello again!

I'm writing this during the long cold snap in January... I hope by the time you're reading this that long-awaited spring is around the corner! Some of the information I'm providing you in this issue is from articles I've received that I thought would be of interest to many of you. Similar info, as well as new drug information, is available to you via District

24's monthly email newsletters. Contact Hal, our Webmaster, to have him add your e-mail address to his lists if you're interested in reading more. (Ed.: see page 20)

Here's a correction from a sharp-eyed reader who pointed out an error in our last edition. In the November newsletter I inadvertently provided inaccurate information concerning the newly added option for Supplementary Travel Insurance. The new five day plan allows you, for example, extra travel time to arrive at and return from your **two month** vacation.

At our January Executive meeting one of our members brought to our attention a potential problem concerning a service that you may have been offered by your family doctor. It involves a substantial annual fee for his blanket 'extended coverage' of items not paid by OHIP, such as telephone advice, prescription renewals, signed permission forms, referral notes etc. If you feel you will require a number of these individually priced services, your doctor's 'Extended Coverage' charge may well offer you savings over the approved OMA 'Pay-Per-Service' schedule fees. However, please be aware that if you choose to sign up, despite his use of the term 'Extended Coverage', this is NOT a charge eligible for reimbursement through your Johnson's Insurance Plan.

Any man whose doctor thinks he needs a prostate cancer blood test will now (finally?) get one by Ontario's Health Insurance Plan. The simple test for PSA — prostate specific androgen — can give an early warning of possible cancer and costs about \$30. Previously, the provincial health plan would only pay for the exam if it was performed in a hospital, but starting Jan. 1, 2009 tests done in community labs and clinics are covered. However, in order to get OHIP to pay, doctors must indicate on the special lab form that it is for **diagnosis or monitoring** and not screening. The distinction is necessary, but doesn't mean a patient has to be diagnosed with cancer before getting the test paid for — it's as long as a doctor orders it.



You are invited to share, in future issues of **Beyond the Blackboard**, your thoughts, experiences and knowledge about health matters for the benefit of all of us in District 24. We have many new issues to deal with as we age, and your opinions and experiences may just be the helpful, motivational story another member needs to feel confident about getting physically active, when approaching surgery, having a critical illness, or when

dealing with other life changing situations. You may choose to become part of a person's support system, or simply provide us all with interesting, informative reading on a health topic. No topic is too small or insignificant. Read Elizabeth Bream's story (p. 5) about her heart bypass surgery, and please contact me so we can publish your story in upcoming editions.

Tips on Medication Safety

The simple task of checking the labels on your medicines can save your life. Proper medication use is a way of preventing illness, trips to the emergency room — or worse. Lynda Monik, executive director of the Sandwich Community Health Centre, said as many as 30 percent of hospital admissions are related to improper medication use. "People take medication without checking the expiry date, or they take the wrong dose".

- Always check the labels and the instructions.
- Know your pharmacy and stick to it. Fill all your prescriptions at the same pharmacy because the staff there will have a complete record of all the medications you are taking. That will allow them to flag medications that should not be taken together and notice when a patient is at risk.
- Medications should not be kept in the bathroom cabinet, on top of a fridge or a microwave or anywhere where they would be exposed to light, heat and humidity — all of which can reduce the med's effectiveness and potency.
- Sharing medications with family members and friends is very dangerous — your pills are your pills. Remember to keep them out of reach of children.
- The best way to get rid of old and unused pills and solutions is to take them back to the pharmacist, who will dispose of them safely. Flushing pills down the toilet or throwing them in the garbage is harmful to the water supply system and the environment.

Source: Windsor Star, Nov. 2008

According to the recent "**Living for Today - Ready for Tomorrow**" survey of Canadians aged 65 to 85 conducted by Ipsos-Reid, there is a big discrepancy between seniors' desire to remain in their homes and the plans they're making to reach this goal. The survey showed: Nine out of ten Canadians between the ages of 65 and 85 have a will, half already have a cemetery plot and 44% have a pre-arranged funeral. 97% will attempt to live independently for as long as they are able. While independence is a big priority, they are not planning for their future living arrangements or talking to their families about what their options might be. Less than half (47%) of older Canadians have researched ways to help themselves live independently at home. Over half (51%) have no any modifications to their home to ensure it's a safe environment. 82% say they will do everything to avoid moving into a nursing home, yet with the lack of planning, it is evident that this group will be attempting to access services and care during a time of stress. Be prepared by planning ahead.



Source: CNW Group, March 2008

continued on page 7 >

It's never too late to make the move to healthy eating. All seniors are encouraged to make healthy choices that will help maintain and improve physical and mental health. One person's resolution for 2009 is to eat smaller meals and supplement their diet with healthy snacks between meals. Do you know that studies show that snacking is a healthy food choice for seniors? Eating small snacks between meals helps to provide the vitamins, nutrition and energy needed throughout the day. Healthy snacking helps to maintain proper blood sugar levels and enables individuals to eat smaller portions at mealtime. Spacing snacks evenly between meals will prevent gaining unwanted weight. Super foods to choose as healthy snacks in 2009:

- Berries (Blueberries scored the highest for antioxidant capability.)
- Yogurt is a great source of calcium and potassium.
- Spinach contains iron, lutein (for your eyes), vitamins B, C and E.
- Avocado works to lower LDL cholesterol.
- Hot Peppers. The heat from these peppers can act as an anti-inflammatory and pain reliever in the same way as olive oil does.
- Dark Chocolate. As long as your chocolate contains at least 70 per cent cocoa this treat will help to prevent your arteries from clogging.
- Walnuts. These nuts that resemble little brains provide a high level of Omega 3 fatty acids which is good for improved mental health.
- Beans and lentils. These legumes are an excellent source of potassium and folic acid.
- Garlic, onions and leeks are the most humble and familiar of the super foods because they help the body eliminate toxins.
- Oats provide fibre, protein, magnesium, potassium and more of those antioxidants.

And an interesting fact for the mature population: By the age of 75, people have only half as many taste buds as they did at age 30!

Source: Brampton Guardian, Jan. 2009

Did you get away this winter? Despite high gasoline prices and soaring airline fares, at a conference last summer travel health insurers expected Canadian snowbirds to hold fast to their winter vacation rituals. The Conference Board of Canada projected that snowbirds (age 55 and older travelling for at least 31 consecutive nights) will make more than 750,000 out-of-country trips through the 2008/2009 season. That is up more than 73% since the low in 2000. ❄

☺ STEWARDESSES is the longest word typed with only the left hand.

☺ LOLLIPOP is the longest word typed with your right hand.

☺ TYPEWRITER is the longest word that can be made using the letters only on one row of the keyboard.

Challenge Your Mind

At our Health Seminar in October, our speaker remarked several times that we should be keeping our minds active in a variety of ways. For Sudoku lovers, here's one for you to try. It was labelled as a medium level of difficulty.

SUDOKU RULES:

EVERY ROW, COLUMN AND 3x3 SQUARE MUST CONTAIN THE NUMBERS FROM 1 THROUGH 9.

A NUMBER CAN ONLY APPEAR ONCE IN EACH COLUMN, ROW AND 3x3 SQUARE.

THERE IS ONLY ONE SOLUTION. *Answer elsewhere in this issue.*

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

PUZZLER: CAN YOU FIGURE OUT THIS ONE?

See if you can figure out what these seven words have in common...

Banana
Dresser
Grammar
Potato
Revive
Uneven
Assess

Are you looking for the answer and given up already? Give it another try. Look at each word carefully. (You'll kick yourself when you discover the answer.)

Answer: No, it is not that they all have at least 2 double letters...

Answer elsewhere in this issue.

☺ What if there were no hypothetical questions?

☺ Is there another word for synonym?

☺ What was the best thing before sliced bread?



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.

- Douglas T. Barr
- Irene H. Beatty
- Margaret Beers
- Sandra Richard
- Barbara Blueman
- John Borda
- Wayne R.A. Brown
- George J. Campbell
- Gail Cleland
- Robert Coopman
- Janet Dean
- Susan Emmett
- Richard Haywood
- Gerald Jannett
- Thomas Joyce
- Stanley Kondziolka
- Mary Laird
- Lynda Madigan
- Diana J. McStay
- Janice O'Brien
- Kathryn O'Leary
- Daniel Vanderlugt
- Jill Watson
- P. Douglas Wickland

As new members, we would encourage you to participate in our monthly E-Mail Updates, now called: *RTO 24 E-NEWS*. See page 20 for details on how to subscribe.

As of December 31, 2008 District 24 had 2,202 members!

TO: 31/12/08



This is how the Pension Board calculates your annual increase...

ADJUSTMENT RATE WORKSHEET FOR THE ADJUSTMENT EFFECTIVE JANUARY 1, 2009

Month Ending	CPI	Month Ending	CP I	
Oct 06	109.0	Oct 07	111.6	2.4%
Nov 06	109.2	Nov 07	111.9	2.5%
Dec 06	109.4	Dec 07	112.0	2.4%
Jan 07	109.4	Jan 08	111.8	2.2%
Feb 07	110.2	Feb 08	112.2	1.8%
Mar 07	111.1	Mar 08	112.6	1.4%
Apr 07	111.6	Apr 08	113.5	1.7%
May 07	112.1	May 08	114.6	2.2%
Jun 07	111.9	Jun 08	115.4	3.1%
Jul 07	112.0	Jul 08	115.8	3.4%
Aug 07	111.7	Aug 08	115.6	3.5%
Sep 07	111.9	Sep 08	115.7	3.4%

Average (1) = 110.8 Average (2) = 113.6

Inflation Adjustment Ratio:

$$\text{Ratio} = \frac{113.6}{110.8} = 1.0252708 = 1.025$$

Inflation Adjustment % Increase =



These CPI values are for Canada, all items, not seasonally adjusted, and use 2002 as the base year.

The consumer price index (CPI) from October 2006 to September 2007 is averaged (110.8). The CPI from October 2007 to September 2008 is averaged (113.6). The ratio is as shown and the last two digits, when rounded off to 3 decimal places, is our pension increase - in this case 2.5%.

FYI – OMERS and CPP calculate inflation adjustments in similar fashion to OTPP but they use a different 12 month period.

D24 Executive Meetings

Our Executive Meetings are currently held at the Kingsway Arms, on the south-east corner of Eglinton Avenue and McCowan Road,

We always meet on Thursdays. Upcoming meetings are:

▶ Thursday, March 26, 2009

▶ Thursday, June 4, 2009

Parking and the entrance are at the rear of the building. Meetings begin with refreshments at 9:00, with business beginning at 9:30. We're usually finished by noon.

ALL members are welcome to attend. Please note: It is a requirement of the Kingsway Arms that we sign IN and OUT when using their facility. Look for the sheet on counter.

Photo Club

by Jim Devine

Since our trip to Casa Loma in September, it has been difficult to get a small group of avid photographers together for one afternoon of digital creativity. In October, I visited Mount Pleasant Cemetery and took a number of photos on a lovely sunny afternoon. Now that only "ground markers" are allowed, it was fascinating to see such a variety of monuments and a blend of past with present inside the grounds. November came and went and I was hoping to view the malls and capture some of the beauty of the Christmas. Unfortunately, this excursion had to be cancelled. I tried to photograph some of the outdoor lights in my neighbourhood after dark, but almost froze in the process. January brought us to the Bloor Subway line and the variety of churches along the line. I ventured from Main St. to the Eaton Centre and captured eleven churches. The cold weather seemed to discourage the thrill of riding the subway train, getting on and off and hiking up many stairs from platform to ground level.

Personally, I'm waiting for RTO to have a conference somewhere warm where I can attend and photograph everything in sight. Until then I will continue to contact interested members, establishing a schedule and brave the Toronto weather in the hopes of capturing some memorable and awesome moments.

That's the other nice thing about retirement – patience.

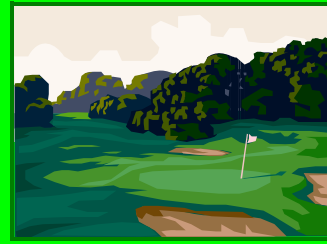
For a look at these pictures, and some others, go to:
www.picasaweb.google.ca/devinepicture@gmail.com ☼

Digital Photo Tips

by Jim Devine

I hope you have been practising the photo tips from the last issue of the newsletter. Here are some more. Remember, it's not the camera that makes beautiful images; it's the photographer.

- ▶ Look for the flower symbol on your camera. This is the close-up or macro mode icon. Once you turn it on, you can get in very close to small objects. Be sure to hold the shutter button down halfway to allow the camera to focus. Press the shutter down the rest of the way when the confirmation light comes on. You have now recorded the image.
- ▶ Digital cards area almost always on sale. Purchase an extra one to carry with you when you are taking pictures. That way you will never miss another shot when you find your memory card full.
- ▶ If you take a beautiful picture at the low 640x480 resolution mode, that means you can only make a print about the size of a credit card. If, however, you recorded the image at 2272x1704 (4 megapixels) then you can make a lovely 8x10 photo quality print suitable for framing. ☼



BREAKFAST FOR KIDS 12th ANNUAL GOLF TOURNAMENT MILL RUN GOLF CLUB Tuesday, September 15, 2009

Sponsored by District 24, Retired Teachers of Ontario
(Scarborough and East York)

SPONSOR A HOLE FOR \$150.00

- ▶ to celebrate birthdays
- ▶ to congratulate someone for a special accomplishment
- ▶ in memory of a loved one
- ▶ to advertise a Business, Organization, Club...

For the past 12 years, the "Breakfast for Kids" initiative of RTO District 24 has helped to support student nutrition programs in the (former) East York and Scarborough areas by giving cash donations for the purchase of healthy food and equipment.

Call Ken Drope, Tournament Chairman, 416.485.9538, or e-mail him at: kendrope@rogers.com to reserve a specific hole and make a \$150.00 tax deductible donation.

If you wish your donation to go to the TDSB, please make your cheque payable to:
TORONTO FOUNDATION FOR STUDENT SUCCESS (TFSS).
If you wish your donation to go to the TCDSB, please make your cheque payable to:
ANGEL FOUNDATION FOR LEARNING

The TFSS and Angel Foundations operate independently from the Toronto District School Board (TDSB) and the Toronto Catholic District School Board (TCDSB), while acting as its charitable foundation. The school board pays all administration costs and provides free office space which enables the TFSS to apply 100% of all donations directly to its programs. **Your donation will go to nutrition programmes in Scarborough and East York.**

"At the end of the food chain comes the real crunch: among the urban poor, those most likely to go hungry are children. If young children remain malnourished for more than two years, the consequence is stunted growth – and stunted growth is not merely a physical condition. Stunted people are not just shorter than they would have been, their mental potential is impaired as well."

~ "The Politics of Hunger", Paul Collier, Oxford University



Programme Schedule: 2009

Year at a Glance



WINTER/SPRING: DESCRIPTIONS AND COUPONS FOR THESE ACTIVITIES BEGIN ON PAGE 12.

♥ BRIDGE & EUCHRE CLUB	EVERY TUESDAY @ 12:30 P.M. ELLESMERE RECREATION COMMUNITY CENTRE	GORD REID / DALE SMITH 416.282.3714 / 416.438.0430
♥ PHOTOGRAPHY CLUB	2 ND TUESDAY OF THE MONTH LOCATIONS TO BE DETERMINED BY THE GROUP	JIM DEVINE 416.751.8487
♥ LUNCH AND TRAVELOGUE * <i>Speaker: Corinne Deverell</i>	THURSDAY, APRIL 23, 2009 SISTERS' RESTAURANT, SCARBOROUGH	ANNE-MARIE ELLIS-TAYLOR 416.261.5190
♥ STRATFORD FESTIVAL * <i>West Side Story</i>	WEDNESDAY, APRIL 29, 2009 STRATFORD, ONTARIO	MARILYN TREGWIN 416.493.3757
♥ TULIP TIME IN OTTAWA *	MAY 8 — MAY 10, 2009 OTTAWA, ONTARIO	HAROLYN PANETTA 416.445.0885
♥ ELGIN THEATRE <i>Anne of Green Gables – The Musical</i>	WEDNESDAY, MAY 20, 2009 TORONTO	BRENDA FICK 905.683.9676
♥ ANNUAL GENERAL MEETING (AGM) & SPRING LUNCHEON	THURSDAY, MAY 28, 2009 Q-SSIS BANQUET HALL, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016
♥ STRATFORD FESTIVAL <i>Macbeth</i>	TUESDAY, JUNE 9, 2009 STRATFORD, ONTARIO	HAL MCCULLOUGH 905.985.8760
♥ ST. JACOB'S PLAYHOUSE <i>Me and My Girl</i>	THURSDAY, JUNE 18, 2009 ST. JACOB'S, ONTARIO	BRENDA FICK 416.282.3714



⊖ BRIDGE CLUB WILL NOT MEET ON TUESDAY, MARCH 17 — ELLESMERE COMMUNITY CENTRE WILL BE UNAVAILABLE BECAUSE OF THE MARCH BREAK.
⊖ THE 3 ACTIVITIES WITH ASTERISKS HAVE DEADLINES BEFORE THE END OF MARCH — PHONING THE FACILITATOR A.S.A.P. IS RECOMMENDED.

SUMMER/FALL: DESCRIPTIONS AND COUPONS FOR MOST OF THESE SUMMER/FALL ACTIVITIES BEGIN ON PAGE 13. INFORMATION ABOUT OUR "FRONT OF THE LINE" SERVICE WILL BE FOUND ON PAGE 12.


♥ DRAYTON THEATRE <i>Blue Champagne</i>	THURSDAY, JULY 9, 2009 DRAYTON, ONTARIO	JUDY-ANNE TUMBER 416.264.6016
♥ HURON COUNTY PLAYHOUSE <i>Evita</i>	WEDNESDAY, AUGUST 19, 2009 GRAND BEND, ON,	HAROLYN PANETTA 416.445.0885
♥ BLUE JAYS BASEBALL ♦ <i>vs. ? — TBA</i>	AUGUST, 2009 ROGERS CENTRE, TORONTO	LES COOMBS 416.261.0568
♥ SHAW FESTIVAL <i>The Devil's Disciple</i>	WEDNESDAY, SEPTEMBER 23, 2009 NIAGARA-ON-THE-LAKE, ONTARIO	ELLEN MCCORMICK 416.284.7795
♥ BREAKFAST FOR KIDS 12TH ANNUAL GOLF TOURNAMENT	TUESDAY, SEPTEMBER 15, 2009 MILL RUN GOLF & COUNTRY CLUB, SILOAM, ONTARIO	KEN DROPE 416.485.9538
♥ NEW YORK CITY	OCTOBER 19-22, 2009 NEW YORK, NY	JUDY-ANNE TUMBER 416.264-6016
♥ HEALTH SEMINAR ♦ <i>Topic, Date & Location TBA</i>	OCTOBER, 2009 SCARBOROUGH	MARILYN TREGWIN 416.493.3757
♥ FALL LUNCHEON	THURSDAY, OCTOBER 29, 2009 Q-SSIS BANQUET HALL, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016
♥ CHRISTMAS LUNCHEON	WEDNESDAY, DECEMBER 2, 2009 SCARBORO GOLF & COUNTRY CLUB	MARILYN HODGE 416.284.9984
♥ ELGIN THEATRE <i>How the Grinch Stole Christmas – The Musical</i>	WEDNESDAY, DECEMBER 9, 2009 TORONTO, ONTARIO	RON SMITH 416.431.0466



♦ DATA FOR THE BLUE JAYS GAME AND OUR HEALTH SEMINAR WAS NOT AVAILABLE WHEN OUR NEWSLETTER WENT TO THE PRINT. INFORMATION WILL BE ANNOUNCED IN OUR **RTO 24 E-NEWS** UPDATE WHEN IT BECOMES AVAILABLE, AND IN OUR SUMMER 2009 NEWSLETTER.

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

Trip Tips:

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

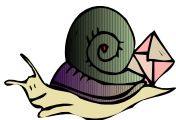
Facilitator Information

LES COOMBS:

7 RIVIERA DR.
SCARBOROUGH, ON M1N 1J9
416.261.0568
E-MAIL: lesonriviera@msn.com

JIM DEVINE:

19 COMPTON DR.
SCARBOROUGH, ON M1R 4A5
TELEPHONE: 416.751.8487
E-MAIL: devinepicture@gmail.com



KEN DROPE:

604 — 1750 BAYVIEW AVE.
TORONTO, ON M4G 4H6
TELEPHONE: 416.485.9538
E-MAIL: kendrope@rogers.com

ANNE-MARIE ELLIS-TAYLOR:

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

BRENDA FICK:

5 AGATE RD.
AJAX, ON L1S 3J7
TELEPHONE: 905.683.9676
E-MAIL: bfick1@rogers.com



MARILYN HODGE:

48 LANGEVIN CRES.
SCARBOROUGH, ON M1C 2B6
TELEPHONE: 416.284.9984
E-MAIL: mjhodge@sympatico.ca

ELLEN MCCORMICK:

29 MORNINGSIDE AVE.
SCARBOROUGH, ON M1E 3B9
TELEPHONE: 416.284.7795
E-MAIL: ellenmccormick@sympatico.ca

HAL MCCULLOUGH:

62 CHESTER CRES.
PORT PERRY, ON L9L 1K8
TELEPHONE: 905.985.8760
E-MAIL: hal@powergate.ca



HAROLYN PANETTA:

38 CASTLEGROVE BLVD.
DON MILLS, ON M3A 1L2
TELEPHONE: 416.445.0885
E-MAIL: h_panetta@hotmail.com
* NOTE: SELF-ADDRESSED ENVELOPE NOT REQUIRED

RON SMITH:

220 CONFEDERATION DR.
SCARBOROUGH, ON M1G 1B1
416.431.0466
E-MAIL: randgsmi@ca.inter.net

MARILYN TREGWIN:

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

JUDY-ANNE TUMBER:

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

Reminder:

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

About our "Front of the Line" service...



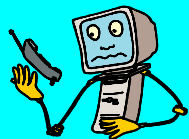
FOR 2009, WE ARE CONTINUING OUR "FRONT OF THE LINE" PROGRAMME. ANYONE WHO IS INTERESTED IN RESERVING A PLACE FOR ANY EVENT SHOULD E-MAIL OR PHONE JUDY-ANNE. IF THE EVENT IS T.B.A., JUDY-ANNE WILL CONTACT YOU AS SOON AS THE DATES AND INFORMATION FOR THE EVENTS ARE RELEASED. SHE WILL E-MAIL OR CALL YOU BACK WITH ALL THE DETAILS AND SHE WILL PUT YOU ON THE LIST. THEN, WHEN YOU RECEIVE YOUR NEWSLETTER, YOU SIMPLY SEND YOUR PROGRAMME COUPON AND CHEQUE TO THE FACILITATOR — JUDY-ANNE WILL HAVE PASSED ON YOUR NAME TO HIM/HER.

PHONE: 416.264.6016

E-MAIL: jatumber@rogers.com

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

Messages without this subject will not be opened.



~ Judy-Anne Tumber, Programme Chair

Buffet Lunch and Travelogue

GUEST SPEAKER: CORINNE DEVERELL

DATE: THURSDAY, APRIL 23, 2009
TIME: 12:00 NOON
COST: \$17.50
LOCATION: SISTERS' RESTAURANT
PROGRAMME: CORINNE WILL BE PRESENTING AN OVERVIEW OF HER FAVOURITE ISLANDS: HAWAII, TAHITI, BALI, CORFU, COOK ISLANDS, SPICE ISLANDS, AND ICELAND.
NOTE: YOU ARE ASKED TO PARK AT THE LUTHERAN CHURCH - 3 DRIVEWAYS EAST OF SISTERS'.
FACILITATOR: ANNE-MARIE ELLIS-TAYLOR — INFO ON p11
*** DEADLINE:** FRIDAY, MARCH 27, 2009



Stratford Festival

WEST SIDE STORY

DATE: WEDNESDAY, APRIL 29, 2009
DEPARTURE: 10:00 AM
RETURN: 7:00 PM
COST: \$136.00
TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11
PROGRAMME: JOIN THE JETS AND THE SHARKS AS THEY WAGE A TEENAGE GANG WAR FUELLED BY RACIAL INTOLERANCE. MODELLED AFTER 'ROMEO AND JULIET' AND SET ON THE WEST SIDE OF MANHATTAN IN THE 1950S, WEST SIDE STORY WAS FIRST STAGED ON BROADWAY TO GREAT CRITICAL SUCCESS IN 1957.
LUNCH: VERSES RESTAURANT, KITCHENER
FACILITATOR: MARILYN TREGWIN — INFORMATION ON p11
*** DEADLINE:** FRIDAY, MARCH 27, 2009



Tulip Time in Ottawa

DATE: MAY 8 — MAY 10, 2009
DEPARTURE: PICK UP FROM, AND RETURN TO, YOUR HOME.
COST: \$559.00 EACH OF TWO SHARING
PROGRAMME: ENJOY OUR NATION'S CAPITAL WHEN THE WORLD FAMOUS TULIP FESTIVAL ADDS BEAUTY AND COLOUR TO THE CITY. 1000 ISLAND CRUISE, CRUISE ON RIDEAU CANAL, GUIDED TOURS OF OTTAWA AND THE WAR MUSEUM. TWO NIGHTS AT RAMADA PLAZA HOTEL, TWO DINNERS, TWO HOT BREAKFASTS, TWO LUNCHESES. AIR-CONDITIONED, WASHROOM-EQUIPPED HIGHWAY COACH.
FACILITATOR: HAROLYN PANETTA — INFORMATION ON p11
QUESTIONS: PHONE HAROLYN FOR MORE INFORMATION.
*** DEADLINE:** MAKE A PHONE CALL NOW TO RESERVE YOUR SPOT. \$50 DOWNPAYMENT BY JANUARY 31, 2009. BALANCE DUE BY MARCH 31, 2009



Elgin Theatre

ANNE OF GREEN GABLES

DATE: WEDNESDAY, MAY 20, 2009
DEPARTURE: 11:00 AM
RETURN: 5:00 PM
COST: \$137.00
TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11
PROGRAMME: THIS FAMILY CLASSIC RELIVES THE POIGNANT AND FUNNY STORY OF ANNE SHIRLEY, THE SPUNKY, RED-HEADED ORPHAN WHO COMES TO PRINCE EDWARD ISLAND HOPING TO FIND A HAPPY HOME.
LUNCH: DAVID DUNCAN HOUSE. CHOOSE FROM LUNCH MENU.
FACILITATOR: JUDY-ANNE TUMBER — INFO ON p11
DEADLINE: FRIDAY, APRIL 17, 2009



Stratford Festival

MACBETH

DATE: TUESDAY, JUNE 9, 2009
DEPARTURE: 9:30 AM
RETURN: 7:30 PM
COST: \$140.00
TRAVEL: DEPART AGINCOURT MALL. SEE TRIP TIPS, p11
PROGRAMME: FRESH FROM VICTORY ON THE BATTLEFIELD, THE RESPECTED WARLORD, MACBETH (COLM FEORE) ENCOUNTERS THREE WITCHES WHO PREDICT HE WILL ONE DAY BE KING OF SCOTLAND. AT THE URGING OF HIS AMBITIOUS WIFE, MACBETH MAKES A FATEFUL DECISION: HE WILL MURDER KING DUNCAN AS HE SLEEPS. MACBETH LEARNS FATE OFTEN KEEPS ITS PROMISES IN UNEXPECTED WAYS.
LUNCH: KEYSTONE ALLEY RESTAURANT
FACILITATOR: HAL MCCULLOUGH — INFORMATION ON p11
DEADLINE: FRIDAY, MAY 8, 2009



St. Jacob's Country Playhouse

ME AND MY GIRL

DATE: THURSDAY, JUNE 18, 2009
DEPARTURE: 9:00 AM
RETURN: 7:00 PM
COST: **\$98.00**
TRAVEL: DEPART AGINCOURT MALL. *SEE TRIP TIPS, p11*
PROGRAMME: A COMMON BLOKE IS PRESSURED TO DITCH HIS BELOVED, YET UNREFINED, COCKNEY GIRLFRIEND, AND BE TRANSFORMED INTO A TRUE GENTLEMAN IN ORDER TO RECEIVE AN INHERITANCE IN THIS RAGS TO RICHES COMEDY. YOU WILL ALSO HAVE TIME TO BROWSE AND SHOP AT THE ST. JACOB'S FARMERS' MARKET.
BUFFET LUNCH: CROSSROADS RESTAURANT
FACILITATOR: **BRENDA FICK** — *INFORMATION ON p11*
DEADLINE: **FRIDAY, MAY 15, 2009**



Shaw Festival

THE DEVIL'S DISCIPLE

DATE: WEDNESDAY, SEPTEMBER 23, 2009
DEPARTURE: 9:30 AM
RETURN: 7:00 PM
COST: **\$124.00**
TRAVEL: DEPART AGINCOURT MALL. *SEE TRIP TIPS, p11*
PROGRAMME: IT'S THE HEIGHT OF THE AMERICAN REVOLUTION AND DICK DUDGEON IS KNOWN AS THE DEVIL'S DISCIPLE. WHEN HE RETURNS HOME AND IS MISTAKENLY IMPRISONED AS A REBEL LEADER, THE QUESTION BECOMES, WHO IS REALLY THE SAINT AND WHO IS THE SINNER? IT'S A COMEDY, AN ADVENTURE AND A LOVE STORY — AND ONE OF SHAW'S MOST POPULAR PLAYS.
LUNCH: PILLAR AND POST RESTAURANT (CHOICE OF ENTREES)
FACILITATOR: **ELLEN MCCORMICK** — *INFORMATION ON p11*
DEADLINE: **FRIDAY, AUGUST 21, 2009**



Drayton Theatre

BLUE CHAMPAGNE

DATE: THURSDAY, JULY 9, 2009
DEPARTURE: 9:00 AM
RETURN: 7:00 PM
COST: **\$108.00**
TRAVEL: DEPART AGINCOURT MALL. *SEE TRIP TIPS, p11*
PROGRAMME: JUMP AND JIVE THROUGH THE HEYDAY OF THE HEPCAT IN A BUBBLY PRODUCTION THAT SWINGS, SCATS, STOMPS AND SOARS ITS WAY THROUGH MORE THAN 65 TIMELESS SONGS OF THE '40S, INCLUDING THE UNFORGETTABLE MUSIC OF COLE PORTER, DUKE ELLINGTON, GEORGE GERSHWIN AND ROGERS & HART. YOU WILL ALSO HAVE TIME TO BROWSE AND SHOP AT THE ST. JACOB'S FARMERS' MARKET.
LUNCH: BENJAMIN'S INN
FACILITATOR: **JUDY-ANNE TUMBER** — *INFORMATION ON p11*
DEADLINE: **FRIDAY, JUNE 5, 2009**



New York City

DATE: OCTOBER 19-22, 2009
COST: **\$1105.00** PP DOUBLE OCC. - CDN FUNDS
\$1635.00 SINGLE OCC. - CDN FUNDS
DEPOSIT: \$200.00 PER PERSON; BALANCE DUE SEPTEMBER 1
PROGRAMME:
DAY 1 DEPART TORONTO — LOCATION T.B.A.
TRAVEL TO NEW YORK CITY WITH COMFORT STOPS ENROUTE
CHECK INTO HOLIDAY INN, 440 WEST 57TH (212.582.8100)
HOTEL IS 3 BLOCKS FROM CENTRAL PARK AND CARNEGIE HALL WITH LINCOLN CENTRE AND THEATRE DISTRICT NEARBY.
DAY 2 **7:30** BREAKFAST AT THE HOTEL
8:30-4:00 GUIDED TOUR: BATTERY PARK, GROUND ZERO, GRAND CENTRAL, TIMES SQUARE, ETC. OPPORTUNITY TO BUY THEATRE TICKETS (CASH OR TRAVELLERS' CHEQUES ONLY) - HALF PRICE TICKETS CAN BE BOUGHT AT SOUTH SEA PORT
5:30 BUFFET DINNER AT CAFÉ NICOLE AT BROADWAY/52 ST. FREE EVENING OR ENJOY YOUR BROADWAY SHOW
DAY 3 **7:00** BREAKFAST AT THE HOTEL
8:00 GUIDE REJOINS GROUP - GO TO THE 'TOP OF THE ROCK'
11:00 MACY'S SHOPPING AND LUNCH (ON YOUR OWN)
2:00 GUGGENHEIM MUSEUM OR THE MET MUSEUM
4:00 RETURN TO YOUR HOTEL
7:00 DINNER CRUISE ON THE WORLD YACHT - YOUR CHOICE OF FILET MIGNON OR FISH OF THE DAY
10:00 RETURN TO YOUR HOTEL
DAY 4 **7:30** BREAKFAST AT THE HOTEL
8:30 DEPART FOR TORONTO WITH COMFORT STOPS ENROUTE
6:30 ARRIVE IN TORONTO (DEPENDING ON BORDER CROSSING)
TOUR INCLUDES: 3 NIGHTS' HOTEL ACCOMODATION
3 BREAKFASTS, 2 DINNERS (INCLUDING DINNER CRUISE)
SERVICE OF LOCAL GUIDE FOR 2 DAYS
BAGGAGE HANDLING FOR ONE LARGE SUITCASE
ALL SITES, ADMISSIONS, FEES AS LISTED ABOVE
DELUXE MOTORCOACH TRANSPORTATION
FACILITATOR: **JUDY-ANNE TUMBER** — *INFORMATION ON p11*
DEADLINE: **MONDAY, August 31, 2009**



Huron County Playhouse

EVITA

DATE: WEDNESDAY, AUGUST 19, 2009
DEPARTURE: 7:45 AM (OR FROM THE DAYS HOTEL AT 30 CARLTON, JUST EAST OF YONGE, AT 8:30 A.M.)
RETURN: 7:30 PM
COST: **\$109.00**
TRAVEL: DEPART AGINCOURT MALL. *SEE TRIP TIPS, p11*
PROGRAMME: ANDREW LLOYD WEBBER'S BELOVED MUSICAL *EVITA*, WHICH CHRONICLES THE LIFE OF ARGENTINA'S INFAMOUS EVA PERON AND INCLUDES SUCH MEMORABLE SONGS AS *DON'T CRY FOR ME ARGENTINA, BUENOS AIRES, AND ANOTHER SUITCASE, ANOTHER HALL.*
LUNCH: HESSENLAND'S COUNTRY INN (CHOICE OF ENTREES)
FACILITATOR: **HAROLYN PANETTA** — *INFORMATION ON p11*
DEADLINE: **FRIDAY, MAY 15, 2009**



YOUR ACTIVITY COUPONS...

BUFFET LUNCH AND TRAVELOGUE

THURSDAY, APRIL 23, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$17.50 EA. =

E-MAIL:
ANNE-MARIE HAS NO E-MAIL. YOU MUST SEND A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE: FRIDAY, MARCH 27, 2009 A. ELLIS-TAYLOR

WEST SIDE STORY WEDNESDAY, APRIL 29, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$136.00 EA. =

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

DEADLINE: FRIDAY, MARCH 27, 2009 M. TREGWIN

TULIP TIME IN OTTAWA MAY 8 TO MAY 10, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$559.00 EA. =

E-MAIL:
HAROLYN WILL CONTACT YOU. NO SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE: CONTACT HAROLYN IMMEDIATELY H. PANETTA

ANNE OF GREEN GABLES WEDNESDAY, MAY 20, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$137.00 EA. =

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

DEADLINE: FRIDAY, APRIL 17, 2009 J. TUMBER

MACBETH TUESDAY, JUNE 9, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$140.00 EA. =

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

DEADLINE: FRIDAY, MAY 8, 2009 H. MCCULLOUGH

ME AND MY GIRL THURSDAY, JUNE 18, 2009

••• COUPON •••

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

NAME:
PHONE #:
SPOUSE/GUEST NAME:



OF TICKETS: @ \$98.00 EA. =

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

DEADLINE: FRIDAY, MAY 15, 2009 B. FICK

☺ Ah, being young is beautiful, but being old is comfortable.

BLUE CHAMPAGNE
THURSDAY, JULY 9, 2009

••• COUPON •••

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

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$108.00 EA. =

E-MAIL:

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

DEADLINE: FRIDAY, JUNE 12, 2009 J. TUMBER

EVITA
WEDNESDAY, AUGUST 19, 2009

••• COUPON •••

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

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$109.00 EA. =

E-MAIL:

HAROLYN WILL CONTACT YOU. NO SELF-ADDRESSED ENVELOPE IS REQUIRED!

DEADLINE: CONTACT HAROLYN DIRECTLY H. PANETTA

THE DEVIL'S DISCIPLE
WEDNESDAY, SEPTEMBER 23, 2009

••• COUPON •••

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

NAME:

PHONE #:

SPOUSE/GUEST NAME:



OF TICKETS: @ \$124.00 EA. =

E-MAIL:

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

DEADLINE: FRIDAY, AUGUST 21, 2009 E. MCCORMICK

☺ Two hats were hanging on a hat rack in the hallway.
 One hat said to the other, "You stay here, I'll go on ahead."

NEW YORK CITY
OCTOBER 19 - 22, 2009

••• COUPON •••

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

NAME:

PHONE #:

SPOUSE/GUEST NAME:



DOUBLE: @ \$1105.00 EA. =

SINGLE @ \$1635.00 =

I HAVE ENCLOSED A \$200 DEPOSIT PER PERSON. YES.....

E-MAIL:

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

DEADLINE: MONDAY, AUGUST 31, 2009 J. TUMBER

INFORMATION AND COUPONS FOR THE BLUE JAYS GAME AND THE FALL LUNCHEON WILL APPEAR IN OUR SUMMER NEWSLETTER. SUBSCRIBERS TO OUR E-MAIL UPDATE, **RTO 24 E-NEWS**, WILL BE NOTIFIED AS SOON AS THE INFORMATION BECOMES AVAILABLE.
 TO SUBSCRIBE TO THIS SERVICE, SEE DETAILS ON PAGE 20.

Retirement is different for everyone. For some, it is an opportunity to leave the stress of teaching and fulfill their lives in some new way. For others, it is the culmination of a long and happy career. Whatever the reason, it is often embraced with a mixture of tears and joy.

Some of us retire during the course of the school year and the next day is heaven because we know that each day thereafter will be the same – late breakfasts, reading the entire newspaper, shopping with no line-ups or just watching the day slip by with a constant smile.

Once, I thought my special day would never arrive. I became anxious and thought that my last forty days would be so hard to get through. I worried, fussed and had little patience with myself. Now, seven years later I wonder where the time since that special moment has gone.

Some of the items on my "to do" list never were completed. I don't worry because the list has new items on the list for there is always a "to do" list – fix, buy, read, play, listen to, etc.

It's wonderful to play golf in the morning knowing that the kids are in school. As I finish the twelfth hole, they should be having their Science lesson now.

It's wonderful to watch a movie on a Monday night at the cinema, go bowling on Tuesday night and spend time doing something pleasurable every night of the week knowing that others are marking books, planning lessons or writing report cards.

Retirement is many new things. Some people have been retired for many years while others are starting their first year. We all experience the joy of retirement; it's just a matter of time.

So if it's your turn – be ready, get excited and welcome it. If not, be patient, celebrate with the ones leaving and know your turn will come soon.

- Jim Devine

FOR YOUR INFORMATION

Scarborough Gilbert & Sullivan

We have a new venue this year *and* a slightly different program.

ACT ONE will be excerpts from all the operettas we've done, joined together by the theme, "Everything I know I learned from Gilbert and Sullivan".

ACT TWO will be the full production of **TRIAL BY JURY**.

VENUE:

Jubilee United Church
40 Underhill Dr. — just east of the Don Valley Parkway and 2 blocks north of Lawrence Ave.

DATES:

Fridays: April 17th and 24th at 8 P.M.

Saturdays: April 18 and 25 at 2 P.M.



ADMISSION:

\$20.00 for ages 17-59; all others \$17.00.

Groups of 20 or more (which can be for a combination of dates) will be \$15 — when ordered at one time by one representative.

OUR TICKETS ARE AVAILABLE FROM:

Doreen Williams
1613 Belinda Court
Pickering ON L1V 3T4
905.839.3411

E-mail: tickets@gilbertandsullivan.ca

NOTE: There are no numbered seats. Tickets are sold by row only. (You have a reserved row, but not reserved seats in that row — first come, first seated.) There are 12 rows, labelled A-L.

Please enclose self-addressed, stamped envelope when ordering by mail.

If you are you moving...



If your address information is incorrect...

YOU SHOULD CONTACT **DIANNE VEZEAU** AT RTO/ERO:

IN WRITING: 18 SPADINA ROAD, TORONTO, ON M5R 2S7

BY PHONE: 416.962.9463 OR 1.800.361.9888 (EXT 223)

BY E-MAIL: dvezeau@rto-ero.org

PLEASE... DO NOT CONTACT THE NEWSLETTER EDITOR

Retiring...



When you retire, you should contact the College of Teachers to let them know you have retired. This avoids the note: "Suspended for non-payment of dues." appearing beside your name. This notation appears on the internet where it can be read by anyone.

Breast Cancer Support Group Meeting

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

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

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

For more information, please call:

Marilyn: 416.284.9984

Peggy: 416.269.7575



Recruitment Competition Update

Below are the results for the third quarter of the 2008 Recruitment Competition. These reflect both percentage increase and actual increase in numbers from January to June.

PERCENTAGE INCREASE:

1. District 38, Lambton
1. District 39, Peel
2. District 6, Parry Sound
- 2. DISTRICT 24, SCARBOROUGH AND EAST YORK**
2. District 46, Muskoka
3. District 34, York Region
4. District 28, Durham Region
4. District 15, Halton



INCREASE IN NUMBERS:

1. District 16, Toronto
2. District 39, Peel
3. District 13, Hamilton-Wentworth, Haldimand
4. District 34, Ottawa-Carleton
- 5. DISTRICT 24, SCARBOROUGH AND EAST YORK**



National Do Not Call List

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



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

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

To register by phone: 1.866.580.3625

To register by e-mail: www.lnnte-dncl.gc.ca

Crazy for You

The Scarborough Choral Society is presenting:
CRAZY FOR YOU —THE NEW GERSHWIN MUSICAL
 Music and Lyrics by George & Ira Gershwin
 Book by Ken Ludwig

INCLUDING SUCH SONGS AS:

Embraceable You, I Got Rhythm, But Not for Me, Someone to Watch Over Me, and many more

DATES:

March 27 and 28; April 2 and 4 at 8:00 PM
 March 27 and 28; April 4 and 5 at 2:00 PM

VENUE:

Bayview Glen Upper School Theatre
 85 Moatfield Drive
 Toronto
 (near Don Mills and York Mills Roads)

ADMISSION:

Adults... \$25.00 ; Youth... \$10.00

TICKETS ARE AVAILABLE BY CALLING:

416.293.3981

Or by going to the website:

www.ScarboroughChoral.org

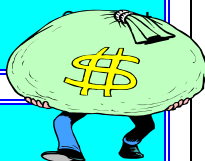
(Visa & Mastercard accepted)



Membership information

Please note that RTO/ERO's membership fee is no longer complementary for any portion of a calendar year. There is an administration cost to implement membership through the year.

Contact Dianne Vezeau for more information. information will be found on page 16.



Sales Tax Exemption

Our Newsletter is no longer subject to the Provincial Retail Sales Tax!

Newsletters qualify for the exemption from RST if they:

- are printed
- are produced by or for a group, club, society, or organization for the interest of its members
- contain information or literary matter of a non-promotional nature, and do not contain paid advertising.

We are currently in the process of completing the necessary forms which we will send to our printer, Harmony, to exempt us from paying the tax.

Passports: AS OF JUNE 1, 2009, CANADIAN CITIZENS MUST HAVE PROOF OF CITIZENSHIP IN THE FORM OF A CURRENT PASSPORT FOR ENTRY INTO THE UNITED STATES. CITIZENS OF OTHER COUNTRIES SHOULD CHECK WITH THE PROPER AUTHORITIES FOR ADDITIONAL DOCUMENTATION REQUIREMENTS.

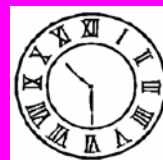
RTO/ERO DISTRICT 24 ANNUAL GENERAL MEETING

DATE: THURSDAY, MAY 28, 2008

TIME: 10:30 A.M.

PLACE: Q-SSIS BANQUET HALL
 3474 KINGSTON ROAD
 SCARBOROUGH

(NORTH-WEST CORNER KINGSTON & MARKHAM ROADS)



FREE PARKING — BEHIND THE FACILITY

PROGRAMME:

10:30 TEA AND COFFEE

11:00 BUSINESS MEETING: IT WILL INCLUDE THE ELECTION OF YOUR EXECUTIVE FOR 2009-2010. THE BUSINESS MEETING IS ON 2ND FLOOR. PLEASE USE THE ELEVATOR.

12:00 CASH BAR OPENS

12:30 LUNCH: DELICIOUS, FULL COURSE MEAL WITH TEA AND COFFEE (ON MAIN FLOOR)

1:30 ENTERTAINMENT:
 MUSICAL GROUP: THE INVICTONES



COST: \$17.50

DISTRICT 24 WILL SUBSIDIZE THE COST OF \$17.50 PER MEMBER.

MEMBERS WILL HAVE THEIR CHEQUE RETURNED TO THEM AT THE DOOR; NON-MEMBERS WILL NOT.

NO RE-IMBURSEMENT FOR "NO-SHOWS".

WE ARE LIMITED TO 250.

IF THE DEADLINE HAS PASSED AND YOU FIND THAT YOU ARE NOW ABLE TO ATTEND, PLEASE CALL JUDY-ANNE TUMBER. SHE MAY BE ABLE TO HELP YOU.

PLEASE... R.S.V.P. BY FRIDAY, MAY 15, 2009

... COUPON ...

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

NAME:

PHONE #:

OF D24 MEMBERS @ **\$17.50** EA. =

YOUR CHEQUE WILL BE RETURNED TO YOU. THE DISTRICT IS SUBSIDIZING THIS EVENT.

OF NON-D24 MEMBERS @ **\$17.50** EA. =

YOUR CHEQUE WILL BE CASHED. THE DISTRICT DOES NOT SUBSIDIZE NON-MEMBERS.

TOTAL =

FACILITATOR: JUDY-ANNE TUMBER. (INFORMATION ON p11)

MAKE CHEQUES PAYABLE TO:

RETIRED TEACHERS OF ONTARIO - DISTRICT 24 J. TUMBER

- ☺ Change is inevitable, except from a vending machine.
- ☺ As long as there are tests, there will be prayer in public schools.
- ☺ I didn't fight my way to the top of the food chain to be a vegetarian.



Financial Statement

As At 31/12/08

	BUDGET 2008	ACTUAL 31/12/08
BANK BALANCE	\$13,353.82	\$13,353.82
ANTICIPATED RECEIPTS		
Provincial Grant	\$25,000.00	\$28,501.80
Bank Interest/Charges	\$10.00	-\$25.23
Golf Tournament	\$1,200.00	\$2,127.70
Interest Income (GIC)	\$879.38	\$879.30
TOTAL RECEIPTS	\$27,089.38	\$31,483.57
DISBURSEMENTS		
<i>ADMINISTRATION</i>		
Executive Expenses	\$2,000.00	\$2,502.35
District AGM	\$200.00	\$307.12
Office Expenses	\$400.00	\$585.69
Senate Meeting	\$2,400.00	\$2,191.79
Archives	\$200.00	
<i>MEMBER SERVICES - COMMUNICATIONS</i>		
Goodwill, District	\$1,700.00	\$1,525.28
Membership	\$200.00	\$172.84
Recruitment, District	\$2,000.00	\$2,536.96
Newsletter (mailing, printing, postage)	\$13,500.00	\$14,029.09
Toronto District Assessment	\$1,200.00	
Political Action	\$500.00	
<i>MEMBER SERVICES - PROGRAMME</i>		
Day Trips	\$2,000.00	-\$138.61
Spring Luncheon	\$2,400.00	\$2,441.16
Fall Luncheon	\$300.00	\$127.00
Christmas Luncheon	\$1,000.00	\$910.95
Health Seminar	\$400.00	\$712.24
Bridge Club	\$200.00	\$197.97
Blue Jay Game	\$50.00	\$5.46
Camera Club	\$200.00	\$170.93
District 24 RTO 40 th Year Celebration	\$4,000.00	\$2,777.32
<i>SERVICE TO OTHERS</i>		
Breakfast for Kids	\$1,500.00	\$2,400.00
Provincial Approved Project		\$0.00
District 24 Projects	\$2,000.00	\$300.00
<i>EXTRA-ORDINARY EXPENDITURE</i>		
Printing of the Constitution		\$900.00
TOTAL DISBURSEMENTS	\$38,350.00	\$34,932.76
RECEIPTS OVER DISBURSEMENTS	-\$11,260.62	-\$3,449.19
CURRENT ASSETS		
Anticipated/current bank balance	\$2,093.20	\$9,904.63
INVESTMENTS		
GIC Face Value - matures 16/01/09	\$8,096.49	
GIC Face Value - matures 08/08/09	\$7,189.12	
GIC Face Value - matures 15/12/08	\$5,131.72	



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

~ Ron Smith, Treasurer

In Memoriam

Sympathy

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

Judith Barr
Herbert Beatty
Mary Anne Campbell
Jean Chipman
Thomas Day
H.G. Gannon
Margaret E. Keggenhoff
Allen C. Kerr
Gloria Kondziolka
Sharon A. McLean
Laurel Newell
Marion Roughton

TO: 31/12/08

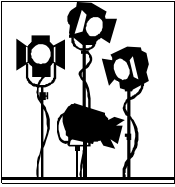
A Change: YOU MAY HAVE NOTICED THAT THIS NEWSLETTER WAS REFERRED TO AS OUR SPRING 2009 NEWSLETTER AND NOT MARCH 2009.

WE HAVE DECIDED TO "RE-NAME" OUR EDITIONS BY THE SEASON OF THE YEAR IN WHICH THEY WILL COME TO YOU: SPRING, SUMMER, AND FALL. THIS ALLOWS US A LITTLE MORE FLEXIBILITY IN WHEN THEY GO TO THE PRINTER. THERE ARE TIMES WHEN ACTIVITIES TAKE PLACE AROUND OUR DEADLINES WHICH MEANS WE CAN HOLD OFF SENDING IT OUT BY A FEW DAYS IN ORDER TO INCORPORATE THE LATEST PIECES OF NEWS AND HAPPENINGS.

OUR NEXT ISSUE WILL BE TITLED *SUMMER 2009*. IT SHOULD COME YOUR WAY AROUND THE END OF JUNE.

~Hal McCullough, Editor

- ☺ I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian.
- ☺ She was only a whiskey maker, but he loved her still.
- ☺ A dog gave birth to puppies near the road and was cited for littering.
- ☺ A hole has been found in the nudist camp wall. The police are looking into it.
- ☺ Atheism is a non-prophet organization.
- ☺ A sign on the lawn at a drug rehab centre said: "Keep off the Grass"
- ☺ Two silk worms had a race. They ended up in a tie.



THIS ISSUE TURNS THE SPOTLIGHT ON:

Frank Saliani: 1st Vice-President



Frank began his career in Toronto, teaching at Central Tech. from 1968 - 1975. From there he moved to Newtonbrook S.S. and then to George Vanier S.S. in North York. At all three schools, he taught Science to Grade 9 and Physics to Grade 11. During his last few years, he was teaching Co-Op

Education both to adults, and to students who were close to graduating. This programme was geared to instructing students how to land and keep a job after their school education was over. In the end, he says, the most rewarding and enjoyable programme for him was the Co-Op programme since the students were excited and anxious to learn, and the programme was personally tailored for them. "I immensely enjoyed the other programmes that I had the privilege to teach. I can honestly say that I did not feel that I actually worked for a living. To me teaching was a pleasure and privilege."

Frank found himself involved with curriculum development and the life of the school. He coached football, sponsored Student Councils, Yearbook committees, and Formal committees. At the school level he served on the Teacher's Social committees, as Federation Representative for the OSSTF, and as School Branch President for many years. At the city level, he served three years as Staff Workload Representative followed by OSSTF Vice President for the City of North York.

Upon his retirement, Frank joined RTO. He was always an active person and quite willing to serve in a role that helped others wherever he found himself. When he discovered that there was life after retirement and that he could stay in touch with others by joining the RTO organization, "naturally, I went for it". While in the North York District (D23) he served:

- as co-ordinator of the local Bridge group
- as North York Political Action Chair
- on the Provincial Political Action Committee
- as the North York representative at the Toronto Districts level serving as Chair of the committee and presently serving as the Secretary for the group and Representative for Scarborough and East York
- at various Executive positions including Vice President, President, and Past President for North York

At the end of his term as Past President, Frank decided to join the Executive of District 24, Scarborough and East York. Since 1991, his residence has been at the eastern

edge of Scarborough, so the change in districts has cut down on his travel time and save money on escalating gas prices! On our Executive, Frank has served as Political Action Committee Chair, 2nd Vice President, is currently is our 1st Vice President, and will become our President at our AGM on May 28th.

When asked if he would like to move on to the Provincial level of RTO, Frank replied that he has always accepted requests to perform tasks that he felt would helpful. And he doesn't think that will change as long as he has his health, and the loving support of his wife, Elaine.



Frank was asked if he had any hobbies that kept him busy. He told us that some people thought that he was obsessed about playing Bridge. You be the judge: he currently volunteers teaching it for Parks and Recreation to four groups of seniors at different skill

levels, and he goes out to play the game 2-3 times a week!

Frank and his wife prefer travelling to owning a cottage. His favourite place to visit is Italy – especially the Amalfi coast, which he says is also his favourite place to re-visit. When asked if he would enjoy living anywhere else in the world, his answer was, "I have heard that Canada is a great place to live in."

As a member of the Executive, Frank feels RTO has a wonderful "vision" – that of being of service to the community locally and globally. "I am happy to be a part of this vision and work to foster its growth." When asked if he had any plans after he retires from RTO, he told us, "I might consider slowing down a bit and playing a bit of Bridge. Elaine has suggested some travelling." Hmm... ❄

ANSWER TO THE QUESTION ON PAGE 3:

THE POSTAL CODE IN THE AREA WHERE THE CANDLE SHOP IS LOCATED IS: **KOKIMO** (KOK 1M0)

ANSWER TO THE SUDOKU PUZZLE ON PAGE 7. >>

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

ANSWER TO THE PUZZLER ON PAGE 7:

IF YOU TAKE THE FIRST LETTER, PLACE IT AT THE END OF THE WORD, AND THEN SPELL THE WORD BACKWARDS, IT WILL BE THE SAME WORD.

From Your Editor

~ Hal McCullough



Welcome to our second colour issue! Last year was our first attempt with colour in our newsletters and it was very well received. So, we are doing it again. And yes, it does add to the cost of printing, but we hope you'll agree that seeing material in colour does add greatly to its appearance,

making it a more "professional" looking magazine.

This issue is going to our working colleagues in the legacy boards of Scarborough and East York. To those who might be reading this issue in their schools, this is the world of retirement! When you retire, we hope you will join us in our organization: the Retired Teachers of Ontario (RTO), District 24 ~ Scarborough and East York.

I would like to encourage D24 members to make submissions to our newsletter:

⇒ If you participate in one of our activities, take your camera with you! E-mail me copies of photos you take — they could end up in the newsletter. Any photos that are not used in the newsletter could be used on our website. (No e-mail? Send them via Canada Post — we can scan them and return your photos to you.)

⇒ Volunteer to write up an article for our newsletter. One member, Elizabeth Bream, did just that when she related her experiences dealing with her bypass surgery.

⇒ If you travel anywhere, write an article for our newsletter telling us about your experiences. Take your camera along and get pictures. This issue has articles from two of our members who did some travelling in 2008 and have shared their experiences with you. You can do the same thing.

⇒ Do you fancy yourself a writer? Write a story. Write a poem. Write a letter to the editor. Tell us what you like most about being retired, and why.

2 things to keep in mind:

▶ When you e-mail photos, *please send them as they come from your camera* — do not reduce the file size to make it easier and faster to e-mail. That reduces the photo's resolution and results in pictures that are not as clear as they should be. Photos that I don't put in the newsletter can appear on our website.

▶ When e-mailing an article to accompany your photos, *please do not use any formatting*. I waste my time removing that formatting out in order to format it for the newsletter. Articles can be sent in AppleWorks, Pages, MSWord, WordPerfect, or as a text file.

We do have an FYI page where we list upcoming activities that would be of interest to our members — do you have an event or activity that you feel would interest other members that you'd like them to know about?

Submissions should be sent to the Editor:

hal@powergate.ca

Use subject: ***RTO — Newsletter Submission***


Messages without this subject will not be opened!

By Canada Post: my contact information is on page 11. ☞

IS YOUR NAME IN OUR E-MAIL DATABASE?

Thank you to those who have forwarded your e-mail addresses to our Webmaster. With only three newsletters a year, your e-mail address allows us to send you our monthly E-Mail Update with current District 24 events and happenings. It also allows us to provide you with any important information that comes our way in the health field, or when new information has been posted to the Toronto Districts' website, or remind you about upcoming day trips and other activities.

PLEASE NOTE:

- ☒ Providing your e-mail address is voluntary. It is **not** provided to us by RTO.
- ☒ Your e-mail information will be held in the strictest confidence and **will not be shared** with any other organization.
- ☒ 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. Our message should appear in your in-box titled as "undisclosed recipients".
- ☒ Our e-mails are **always** prefaced with **RTO**.
- ☒ E-mail updates are usually sent out on the first day of the month. However, to keep you fully informed, we do, occasionally, send special mailings.
- ☒ Our E-Mails are sent only in .pdf format. A  Reader can be down-loaded to your computer from our website — and it's free.
- ☒ Updates that are returned because your in-box is full, or classed as "spam" by your server, are not re-sent.
- ☒ If you move, or change your internet provider, please remember to provide us with your new e-mail address!

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

hal@powergate.ca.

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

Messages without this subject will not be opened!

We currently have over 360 members participating in our monthly updates. We look forward to adding *your* name to our list!

~ Hal McCullough

Communications Chair: Newsletter Editor & Webmaster

Our E-Mail Update is now known as: **RTO 24 E-NEWS**.

We had a contest to name our Update and this name, which was sent to us anonymously, was the name selected by our 4 judges: Marilyn Hodge, Les Coombs, Frank Saliani and Bob Cook.

They felt this name best reflected the inclusion of our organization (RTO), our district number (24), and its function (E-NEWS) — providing you with news updates by e-mail to help keep you informed!

Christmas Luncheon 2008

by Peggy Searl

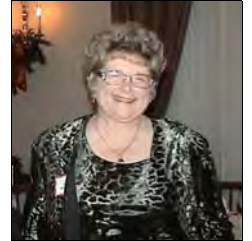
On Wednesday, December 3rd 109 Christmas celebrants gathered at the Scarboro Golf and Country Club for the annual Christmas Luncheon.

As usual the surroundings were beautifully decorated in a style appropriate to the festive season. The Christmas buffet was attractively presented and enjoyed by all – a feast for the eyes as well as the stomach.

Thanks are extended to Marilyn Hodge and her able assistants. ☘

will be held on December 2nd at the Scarboro Golf and Country Club. ☘

~ Marilyn Hodge



Once again the Christmas Luncheon was a very successful event due to the assistance of several people. Thanks are extended to Judy-Anne and David Tumber for making the name tags and place cards, Elaine Aprile for giving everyone directions, President Bill Sparks

~ Marilyn Hodge for welcoming us, Bob

Cook for saying the Grace, Brenda Fick, our 40th Anniversary representative, for the providing the delicious truffles and the 40th Anniversary prizes, Judy-Anne Tumber for donating the beautiful PartyLite Schoolhouse and Treasurer, Ron Smith for paying the bill.

Unfortunately, there were quite a few people who were on the waiting list and did not have the opportunity to attend. After consulting with several luncheon attendees, I have booked the veranda which holds another 40 people. The view is spectacular and, in case you are wondering, it is warm and comfortable. The coupon for this event will be in our Summer newsletter. Please return it with your cheque as soon as possible after you receive the newsletter in order to insure that you will have the opportunity to attend the 2009 Christmas Luncheon which

~ photos by Hal McCullough
~ additional pictures under Photos on our website and on the back cover

Goodwill (Cards) Report

by Marilyn Hodge

Every year each 90th, 100th and older birthday celebrant is honoured with a special card and a donation to Breakfast for Kids given in his or her name. In 2008 there were 14 members who celebrated a 90th birthday, one who celebrated a 102nd birthday and one who celebrated a 103rd birthday. In 2009 there are 13 members who will celebrate a 90th birthday and one who will celebrate a 100th birthday.

During the past year forty-five sympathy cards and twenty 'Thinking of You' cards were sent out. In December, Christmas cards were sent out to 168 members who were 85 years and older. Thanks are extended to Trudy Sutton who assisted with the writing of the 2008 Christmas cards.

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 anyo who should receive a card.

Marilyn Hodge
416.284.9984
E-mail: mjhodge@sympatico.ca
Use subject: **RTO – Goodwill**

Messages without this subject will not be opened!



☺ The sole purpose of a child's middle name is so he can tell when he's REALLY in trouble.

☺ No matter how much you push the envelope, it'll still be stationery.

Montreal

by Jim Devine

Sometimes, the thrill of travelling brings not only adventure but also fond memories that last a lifetime. Visiting a place for the first time is exciting because every sight, sound and experience is new.

**“Montreal is a
photographer's dream”**

In May of last year, on a Thursday morning, my wife, Terry, and I woke up at 6:00 AM in order to catch the VIA rail train at Guildwood Station bound for Montreal. After boarding the train, we stowed our luggage, found a pair of window seats and watched the country whistle by with no delays, no congestion, and no red lights. This was my first train ride since my adventures travelling by train from London, U.K. to Edinburgh, Scotland. VIA rail, unfortunately, does not have a dining car or spacious seats as they have in Europe but they did provide an a la carte service to those who wished to purchase sandwiches and drinks.

At 2:15 PM we arrived in Montreal to a hustle of activity — people leaving and arriving, people getting connecting trains or people just enjoying a meal at one of the several eateries within the station.

Once we left the train station, we walked a couple of blocks to my son's business apartment where we would spend the next four nights. He worked in Montreal during the week and came back to Toronto on the weekends. The apartment was convenient since it was situated on the border between the downtown core and old Montreal; walking distance to everything.

We had breakfast in a small restaurant, The Bagel Café that served a wonderful full breakfast of bacon, eggs and fruit. They made their own bagels and we would take a couple back to the apartment with us to enjoy as snacks while watching movies on the large flat screen TV later in the day.

We visited Chateau Ramezay, a colonial manor turned into a museum in 1895. Each room told us some aspect of early life in the city as well as life in Quebec. The McCord Museum focused on Canadian History through a wonderful collection of costumes, paintings and art. The Centre d'Histoire de Montreal was once a fire hall but is now a fabulous museum that brings alive the sights and sounds of Montreal's past. Here I found Jackie Robinson's baseball bat.

During the evening, we found it difficult to choose one of the many restaurants that lined the streets. One night we decided upon the Kashmir Restaurant on Rue St. Paul and enjoyed a delicious Indian meal. This is the oldest street in Montreal. After dinner, we walked along the Promenade to view the St. Lawrence River, the city lights and the music.

Montreal is a photographer's dream —cobblestone streets, museums, churches, flowers and monuments. There was an endless supply of shapes, designs and arrangements with just the right amount of colour.

Our time swiftly ended on Monday. As I sat on the train before it pulled out of Montreal I knew I would return. I had to, in order to continue discovering such history and beauty that the city offered me. I needed to continue my exploration of objects to photograph, restaurants to visit and a culture to be absorbed that would fill my time and satisfy my senses.

As the train began to leave, I sat back and opened my laptop to begin watching "Pan's Labyrinth". Life is good.



~ Terry & Jim Devine



~ photos by Jim Devine

~ additional pictures under Photos on website

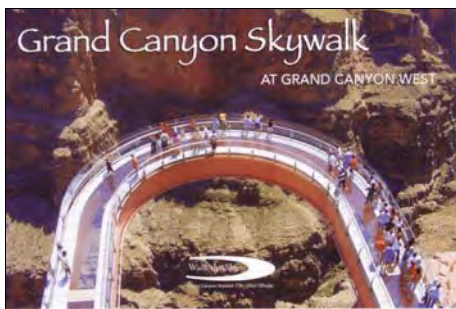
The Skywalk by Audrey Temple

At the beginning of December my husband and I ventured out on the Skywalk, the U-shaped glass-bottomed structure that juts out 70 feet over the Grand Canyon's West Rim, 4000 feet above the Colorado River. The Skywalk is situated at Eagle's Point (aptly named because the shape of a very large eagle can be seen in the rock on the far side of the canyon) on property owned by the Hualapai Indians. Notice that we had to wear slippers over our shoes so as not to scratch the glass. Was the experience scary? Yes it was, but knowing that the structure was built to withstand the weight of over 70 Boeing 757 jets sure helped to calm the nerves!

The Journey to the Skywalk, through the Arizona desert, was an experience of its own. We passed through a Joshua Tree Forest.



Mormon pioneers named the trees after the biblical figure Joshua because the uplifted limbs reminded them of Joshua praying while pointing his arms to the heavens. Part of the journey was 15 miles of very rough, curved, unpaved road. Taking a shuttle bus from Dolan Springs would have been the best plan, but reservations would have had to be made in advance. All in all, the whole experience was an adventure of a lifetime! ❀



Churchill, Manitoba *by Audrey Temple*

At the beginning of November I took a tour to Churchill, Manitoba, the Polar Bear Capital of the World. The town of Churchill, 700 miles north of Winnipeg, is accessible only by train or plane. It is the only human



settlement where polar bears can be observed in the wild. The "Polar Bear Alert" signs in and close to town were a stark reminder to be cautious. Any



polar bears that come close to town are trapped and put into a holding centre ("jail"). After a 3 week



captivity with no food they are airlifted to a new location far from town. For 2 days we ventured out in a Tundra Buggy, spotting polar bears

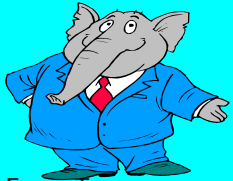


as they were migrating towards the area where the Churchill River meets Hudson Bay, waiting for the ice to form so they could begin their hunting of ringed seals. Many of the bears hadn't eaten for several months, so it was comforting to be watching them from the safe confines of the Tundra Buggy. Global warming is a constant threat to their survival.

Tourists flock to Churchill not only to see the polar bears. It is one of the best spots in the world to see the Aurora Borealis (Northern Lights). In the summer 3000 beluga whales can be seen in the Churchill River. It is an excellent location for bird watching. Historians would be interested in the York Factory (trading post) and the Prince of Wales Fort, both built by the Hudson's Bay Co. in the 1700's. An Eskimo Museum displays hundreds of Inuit carvings and artefacts. One of my favourite buildings housed a school, a hospital, a seniors' home and a recreation centre all in one. Notice the 4 languages at the front entrance: English, Inuit, Dene and Cree. ❀



~ photos by Audrey Temple



Dates to Remember



EVERY TUESDAY
2ND TUESDAY OF MONTH

MARCH 26, 2009

APRIL 23, 2009

APRIL 29, 2009

MAY 8-10, 2009

MAY 20, 2009

MAY 25-27, 2009

MAY 28, 2009

MAY 29, 2009

JUNE 4, 2009

JUNE 9, 2009

JUNE 18, 2009

JULY 9, 2009

AUGUST 19, 2009

AUGUST 2009

SEPTEMBER 3, 2009

SEPTEMBER 15, 2009

SEPTEMBER 23, 2009

OCTOBER 19-22, 2009

OCTOBER 2009

OCTOBER 26-28, 2009

OCTOBER 29, 2009

OCTOBER 30, 2009

NOVEMBER 5, 2009

DECEMBER 2, 2009

DECEMBER 9, 2009

SEASONS CHANGE ON:

DAYLIGHT SAVING TIME:

BRIDGE CLUB (12:30 P.M.)

PHOTOGRAPHY CLUB

KINGSWAY ARMS: *EXECUTIVE MEETING*

SISTERS': *LUNCH & TRAVELOGUE*

STRATFORD: *WEST SIDE STORY*

TRIP: *TULIP TIME IN OTTAWA*

ELGIN THEATRE: *ANNE OF GREEN GABLES*

SPRING SENATE

Q-SSIS: *ANNUAL GENERAL MEETING*

DEADLINE: *SUMMER 2009 NEWSLETTER*

KINGSWAY ARMS: *EXECUTIVE MEETING*

STRATFORD: *MACBETH*

ST. JACOB'S PLAYHOUSE: *ME & MY GIRL*

DRAYTON THEATRE: *BLUE CHAMPAGNE*

HURON COUNTY PLAYHOUSE: *EVITA*

BLUE JAYS BASEBALL

EXECUTIVE MEETING - LOCATION T.B.A.

B4K GOLF TOURNAMENT

SHAW FESTIVAL: *DEVIL'S DISCIPLE*

U.S. TRIP: *NEW YORK CITY*

HEALTH SEMINAR

FALL SENATE

Q-SSIS: *FALL LUNCHEON*

DEADLINE: *FALL 2009 NEWSLETTER*

EXECUTIVE MEETING- LOCATION T.B.A.

S.G.&C.C.: *CHRISTMAS LUNCHEON*

ELGIN THEATRE: *HOW THE GRINCH ...*

Mar 20; June 21; Sept 22; Dec 21

begins Mar 8, '09; ends Nov 1, '09

RTO/ERO:

Here for you now... Here for your future

Christmas Luncheon December 3, 2008



~ article on page 21

~ photos by Hal McCullough

~ additional pictures under Photos on our website

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

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

RTO/ERO DISTRICT 24

c/o HAL MCCULLOUGH,
62 CHESTER CRES.,
PORT PERRY, ON L9L 1K8

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DEADLINE FOR SUBMISSIONS FOR SUMMER'S *BEYOND THE BLACKBOARD* IS FRIDAY, MAY 29, 2009.

