

BEYOND THE BLACKBOARD

ERO

DISTRICT 24 – SCARBOROUGH AND EAST YORK



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www.rtoerotorontodistricts.org



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Christmas Luncheon, 2009



Scarboro Golf & Country Club

~ write-up on page 4

~ photos on back cover and our website



President's Message

It's hard to believe that the temperature outside is 8 degrees Celsius near the end of January. My wife spent 10 minutes basking in the sunlight with a light jacket on. "Just had to get her Vitamin D fix." I hope that the good weather lasts till the summer and then beyond... at least till I'm 90+ years. Talk about wishful thinking... But back to the business of the newsletter:

RTO/ERO is a non-profit organization created by teachers to be of service to the Teachers of Ontario. Here comes the same old theme again. We are organized and run as a volunteer organization. Yearly, there is a call for new members to share in the workload. I have just received an "all-call" from the Province for application to become members of the following Provincial Standing Committees:

Audit(1), Health Services and Insurance(2), Member Services(2), Pension and retirement Concerns(1), Political Advocacy(2), and Project – Service to Others(3). The number in brackets indicates the number of positions available.

If you are interested in any of the above, contact me, or a member of the Executive for further information. All full members are eligible for these positions and the deadline for submission is May 20th, 2010.

The Provincial Executive has deliberated and has set the priorities for the organization for the coming year. They are included for your perusal in another part of this newsletter. The District priority is constant and non-wavering. We work diligently to best serve the needs of the members of Scarborough and East York.

We would love your feedback on how well we are accomplishing this. Are there needs that are not being met? Contact me or write a letter to the editor. I promise that your concerns will be acted upon to the best of our ability and I will personally give you relevant feedback.

Related to this, our Executive Chairs have created a schedule of events for the coming year that we feel that members would be interested in. Make an effort to participate in them. We have received much positive response to them from other members and we still want to make them better. If you have any suggestions on how to improve them, again please let us know.

The Annual General Meeting for our District is being held May 27, 2010. We hope you are able to attend. In addition to voting for the District Executive, there are some small changes we wish to make in our District Constitution, and they are changes you will need to vote on.

I hope that we all have a wonderful, safe and prosperous 2010!! ☘

~ Frank Saliani, President



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Bridge Report

Our RTO Bridge group continues to meet Tuesday afternoons from 12:30 to approximately 3:15 at Ellesmere Community Centre, on Canadian Road just opposite Costco (near Warden and Ellesmere). We had an active fall, with usually 4-5 tables playing friendly bridge, eating cookies, and visiting amongst ourselves. Before Christmas we had a delicious potluck luncheon prior to playing; it never fails – no sign up sheet and we had enough of everything.

We will not be playing the week of March Break (March 16), as our room is not available, but otherwise we will continue until mid-June. Some of our members are going south for some of the winter months, so we hope a few new people will drop in to fill a spot. We miss Gord and Diane Reid, and hope they are playing at their new residence.

If anyone wants information, contact persons are Dale and Terry Smith at 416.438.0430 or Brian Dorward at 416.291.1514. ☘

~ Dale Smith



~ photos by David Tumber

Christmas in the Country



Helen Lavender (l);
Harolyn Panetta (r)



l-r: Helen Stevenson,
Bud & Lorraine Dilling



l-r: Linda Gilling,
Fran Forbes,
Anne Ryan,
Carmel Grieve,
Bobbi Diminico

~ photos by Bob Cook

~ additional photos on our website

The final event of 2009 for District 24 members, our Christmas in the Country trip to Northumberland County, was a delightful way to spend a day before the holidays.

We started with a delicious all-you-care-to-eat pancake lunch with real maple syrup, sausages and biscuits. The owner of The Sugar Bush harnessed two beautiful horses and off we went on a sleigh ride over the snow in the woods. Back at the restaurant we were treated to musical entertainment provided by the driver and his family. After we sang, and a few folks danced, we boarded the bus to explore more of the countryside. Folks who thought they had finished their Christmas shopping found an opportunity to pick up unique gifts at a general store that sold cheese and crafts, at a candle factory and at Hoselton's where scrap metal is turned into artistic sculpture and shipped world wide. Before we drove through the park in Cobourg to admire the array of lights, we stopped at a church hall and were treated to a sumptuous Christmas dinner with all the trimmings.

We returned to Toronto under a clear sky bright with stars. As passengers dismounted the bus they asked if we could do the trip again in 2010. Yes, we are planning to run the trip for the third year this coming December. ☘

~ Harolyn Panetta
Member-at-Large

Christmas Luncheon **Wednesday, December 2, 2009**

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 Frank Saliani for welcoming us, Bob Cook for saying the Grace and Treasurer Ron Smith for paying the bill.

This year 148 people were in attendance because the veranda was booked as well as the main room. This allowed us to have 40 more people attend. There was a long waiting list, but due to cancellations, all but 6 people were able to join us. Once again, the veranda has been booked for next year.

The coupon for this event will appear in the Summer 2010 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 2010 Christmas Luncheon which will be held on Wednesday, December 1st at the Scarboro Golf and Country Club. ☘



~ Marilyn Hodge
~ photos by Hal McCullough
~ more photos on our
website



Goodwill (Cards) Report

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 2009 there were 12 members who celebrated a 90th birthday and one who celebrated a 100th birthday. Between January and June of this year there are 10 members who will celebrate a 90th birthday and one who will celebrate a 101st 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 181 members who were 85 years and older. Thanks are extended to Trudy Sutton, a friend and District 24 member, who assisted with the writing of the 2009 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 anyone who should receive a card. ☘

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

Messages without this Subject will not be opened.

~ Marilyn Hodge
Goodwill (Cards)

Fiddler on the Roof

What a way to start off the New Year! At 10:30, our busload of RTO members and guests headed out for a comfy ride downtown. We arrived early enough (thanks, Stu) for some of us to do some post-Christmas shopping, before settling down to a leisurely lunch at the Hot House Café. The major decision of the day – steak, chicken, salmon, or pasta! We hope our two new ladies, who inadvertently sat with another group in the restaurant, enjoyed their choices as much as we did.



The Canon Theatre was host to a wonderful rendition of *Fiddler on the Roof*. An enthusiastic cast and Harvey Fierstein's portrayal of Tevye earned a well-deserved standing ovation. Did you know that he was only the second person to have won Tony Awards in 4 different categories?

"If I were a rich man or poor", I'd be loving a day like this, filled with delicious food, great entertainment and good company. Many thanks, Marilyn, for a terrific, well-planned event from "Sunrise" to "Sunset". ☘

~ Vivian Winter

Project Service to Others Report

Project-Service to Others is a Provincial RTO/ERO programme that provides grants to Districts for initiatives that support the concept of "Service to Others" through the support of community projects. The intent is to raise the profile of the group by demonstrating to active teachers and to the public that retired teachers care about their communities and public education and are willing to help others who need assistance.

In 2009, District 24 supported *Touchstone Youth Centre*. This is a 30-bed emergency shelter for homeless youth between the ages of 16 and 20 years. Touchstone provides food, shelter, emotional support and counselling, plus programmes and services to help the youth build independent lives.

With the assistance of funds from RTO/ERO, Touchstone was able to develop a "Fun and Fit Active Lifestyle Programme". The ceiling in the gym was repaired. A safe gym floor was installed. Safe exercise equipment, mats and cork boards were purchased and installed. An RTO/ERO member donated gym equipment.

As a result of the funding, donations and new equipment, youth can now participate safely, in a boxing programme and a yoga programme. The basketball teams participated in tournaments with each other and youths from the community. Youth also had the opportunity to become familiarized with healthy eating and participated in healthy meal planning for the centre.

These programmes allowed the youth to work in teams, interact with other youth in the community and participate in fitness programmes. Increased energy levels and increased self-esteem and the development of positive communication skills will be the long-term positive results for the involved youth at Touchstone.

RTO/ERO District 24 will not be forgotten at Touchstone because they are going to recognize them by placing a certificate in the gym facility. ☘

*~ Carol Nelson
Service to Others*

2010 Spring Senate

This year, Spring Senate will take place over a 2 day period, May 17 and 18; and will be held in the Marriott Hotel in the Eaton Centre. Attending Senate on your behalf will be:

SENATORS: Frank Saliani and Jerry Chadwick

OBSERVERS: Donna Hubel and Les Coombs

Costs for Senators are paid by Provincial RTO; costs for Observers are paid by the District.

A full report on Spring Senate will appear in the first issue of *Renaissance* following Senate. ☘



Welcome to District 24

To all our new members for 2010, we offer you a warm welcome! Whether you are a new retiree or have moved from another district, we hope that you find District 24 ~ Scarborough and East York a comfortable and happy fit.

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

Elizabeth Arkwright

Irene Beinarovics

Mary Ellen Blanch

Frank Burling

Marceline M. Cullis

Courtney Doldron

Pamela Erickson

Wendy Farquhar-Kaegi

Simon Gawn

Barbara Gibson

Susan Gordon

Gayle Harker

Prescott Harrison

M. Lynne Horvath

Carol Langstroth

Rosea Marie Lonsdale

Alyson McLelland

Edith F. Morgan

Joan Petit

Keith Pike

Brenda Shamash

Barbara Shaw

Ingrid Shouldice

Wayne Sproule

John Stephenson

Diane Stuart

Larry Tayler

Jeannie Tom

Andrew Tschalalinac

Donna Weston

Beverly Williams

Paul Zolis

As of December 31, 2009 District 24 had **2,343** members!

RTO 24 E-NEWS:

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

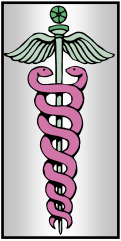
See page 24 for details on how to subscribe to this service.

Currently we have over 460 members receiving our Update.

TO: 31/12/09

2009 Year End Tax Tips!

If you do your own taxes, or if you want to be more fully informed... RTO/ERO has tax tips for 2009 available on its website in the Members Only section. You'll find it in .pdf format for easy download and printing.



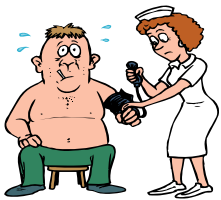
Health Report

Hello again!

I'm writing this in early January having overindulged, like many of us, in the festive meals and drinks offered over the holiday season. I know many folks made weight loss or a renewed effort towards a healthy lifestyle their resolution for the coming months, so hopefully this information received from the Heart and Stroke Foundation will be of interest.

Almost 60% of Canadian adults are overweight or obese! However, your weight is not the only indicator of your health risk. Where you carry your weight is just as important as how much weight you carry. A pear-shaped figure has a little extra weight around the hips and thighs. An apple-shaped figure carries extra pounds around the waist. Studies have shown that those with an apple-shaped body are at a higher risk than those with a pear-shaped body.

Waist circumference is a good predictor of your risk for heart disease, stroke, high blood pressure, high blood cholesterol and type-two diabetes. The general guidelines created by the Foundation are: for European/Caucasian, African and Middle East ethnicities, the waist circumference should not exceed 100cm (40 in.) for men and 90cm (35 in.) for women; for South Asian ethnicities it's 90cm (35 in.) for men and 81cm (32 in.) for women. If your waistline is at or greater than these limits, you should speak to your healthcare provider about how to achieve a healthy weight through physical activity and healthy eating. If your waist circumference is approaching these limits your risk is starting to increase and you should take some steps to reduce your waistline and your risk of developing health problems.



As you are probably aware, February is Heart Month, a time when the Heart and Stroke Foundation urges us all to take inventory of our personal risk for heart disease. District 24's 2005 Health Seminar featured a guest speaker on this topic, but I feel an

update is always good reading. It's estimated that eight out of ten Canadians have at least one risk factor for heart disease. These include advancing age, family history of early-onset heart disease, smoking, high blood cholesterol, hypertension, Type-two diabetes, abdominal obesity and physical inactivity. Research has determined that an overwhelmingly large proportion (90%) of first heart attacks can be attributed to these risk factors.

The following strategies can help you modify or prevent risk factors for heart disease that you can control:

→ Reduce your intake of saturated and trans fats which raise LDL cholesterol as well as decrease HDL (good) cholesterol. Choose lean cuts of meat, and low fat dairy products. Read the nutrition facts box on packaged foods. Choose unsaturated fats in vegetable

oils and monounsaturated fats in olive oil, avocado and almonds.

- Eat fatty fish such as salmon, trout, sardines and Arctic char to make blood less likely to form clots and to protect against irregular heartbeats that cause sudden cardiac death. Experts recommend two servings of fish weekly. If you don't like fish, take a fish oil supplement.
- Many studies have linked excess sodium with elevated blood pressure. Adults need no more than 1300 to 1500 mg a day. Read nutrition labels and choose items with a lower daily value (DV) of 5% or less.
- The mineral potassium is thought to help blood vessels relax and cause the kidneys to excrete sodium, preventing blood pressure from rising. Adults need 4700 mg of potassium daily. To get more, eat legumes, fruit and vegetables. (Half a cup of spinach equals 443 mg of potassium; one banana, 422 mg; and 3/4 cup chickpeas, 343 mg.)
- Studies have revealed that people who eat the most whole grains (about three servings a day) had a risk of heart disease or stroke 20 to 40% lower than those whose diets contain little or none. One serving equals one slice of 100% whole grain bread, 1/2 cup cooked oatmeal or 1/2 cup cooked brown rice or whole wheat pasta.)
- If your LDL cholesterol is high you'll need to consume at least 3 grams of soluble fibre each day to lower it. You'll find it in oats, oat bran, psyllium-enriched breakfast cereals, flaxseed, barley and legumes.
- Eating more legumes (e.g. chickpeas, kidney beans, lentils) and nuts can help lower blood pressure, reduce LDL cholesterol and keep blood sugar levels in check. Consume them at least four times a week by adding legumes to soups, salads, chili and tacos. Toss nuts into a stir-fry, sprinkle over hot cereal or enjoy them as a snack.
- The nutrient Vitamin D helps keep heart cells healthy, maintains normal blood pressure and reduces inflammation in the body. However, since Canadians don't produce enough vitamin D from sunlight in winter months, and very few foods contain it, you need to take a supplement. Adults over 50, people with dark skin, and those who don't go outdoors often should take the supplement year round.

Source: *Globe and Mail*, Jan. 2009. Author Leslie Beck (www.lesliebeck.com) is a registered dietician in private practice at the Medcan Clinic. Her latest book is *Heart Healthy Foods for Life: Preventing Heart Disease through Diet and Nutrition*.



And finally, a Provincial RTO reminder... In early December, 2009 you should have received your copy of "Update", noting the Extended Health Plan changes for 2010 as well as important information for travellers. If you have not already put this pamphlet in

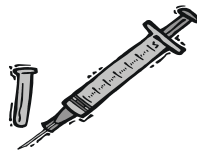
a safe, easily accessible place you may read its contents online at www.rto-ero.org. Simply click on 'Health and Insurance Plans' in the left side column and use the pull down menu to read 'What's New'.

The Health Services and Insurance Committee would like you to know of the availability of Ontario Med Visit www.medvisit.ca. MedVisit is a service that arranges for a qualified medical doctor to come to your home. If you, your child or any member of your family is sick and needs a house call, then MedVisit can help. MedVisit has been providing this important service to the community for more than 20 years. They have over 100 doctors who help provide this much needed care and attention to you and your family. MedVisit does not charge any fees. All services are covered by OHIP. It is a wonderful service, particularly for those RTO/ERO members with mobility issues or limited means of transportation. ☘

~ Marilyn Tregwin DHR

Diabetes Awareness

Let's review some of the things people need to know about preventing this disease. Although about 2.4 million Canadians actually have diabetes, another six million have what is known as pre-diabetes. This article is a primer on this condition that develops before full-blown diabetes.



BLOOD SUGAR 101:

Every time we eat something that contains carbohydrates our body breaks down the sugars they contain into individual units known as glucose, which then travel through the bloodstream to various destinations, including the brain, muscles, adipose (fat) tissue and liver. On reaching its destination, glucose serves as the main unit of fuel for each of these cells: this entire process is regulated by the hormone insulin, whose job it is to open the door to each cell, allowing the glucose to enter. Without glucose our bodies simply don't function properly. As a result, nature has provided us with sophisticated methods to make sure that our levels never run too low. First, any excess glucose not required for immediate use is stored in the liver, from where it can be released at a moment's notice if our blood sugar begins to drop. If the stored glucose eventually runs out (which it will if we exercise for a long time, don't eat, or don't eat any carbohydrates), our bodies can resort to converting fatty acids (the building blocks of fat) and amino acids (the building blocks of protein) into glucose, a less efficient process that keeps our blood sugar within safe limits if all else fails. If we lacked the ability to regulate our blood sugar as carefully as we do, our mental capacity and physical stamina would wane, eventually leading to confusion, coma and death.

On the opposite side of the coin we also have methods of ensuring our blood sugar doesn't get too high: If our muscles, brain, liver and other tissues run out of uses for the influx of glucose after a meal, then the remaining glucose is stored as body fat, bringing the sugar in the bloodstream back down to normal levels.

PRE-DIABETES:

While our body is well-suited to manage the fluctuations in blood sugar that come with both feast and famine, too much feasting (combined with too big a waistline and not enough exercise) can make our body less willing to "listen" to the insulin, a condition more formally known as insulin resistance. Think of the development of insulin resistance as a parallel to a lifetime of listening to a nagging partner: if we constantly 'nag' our body to use insulin to bring our blood sugar under control, eventually our cells stop listening. As we become more resistant to the effects of insulin, our blood sugar levels chronically drift higher and higher, and our ability to bring our sugar levels down after eating is impaired. This condition of impaired blood sugar control is known as pre-diabetes. Clinically defined, pre-diabetes means having a fasting blood glucose of 6.1mmol/L or higher (normal levels are usually around 5 mmol/L).

CONSEQUENCES OF PRE-DIABETES:

When our blood glucose levels are chronically elevated, even slightly, the excess glucose can start to damage our eyes, heart, kidneys and the nerve endings in our hands and feet. The higher your blood sugar drifts, and the longer it goes unchecked, the more severe these consequences can be. Unfortunately pre-diabetes is associated with very few physical symptoms, so your ability to guess whether or not your blood sugars are controlled is limited. The best bet is to visit your doctor for a blood test, which is especially important the older or heavier you are, if you are a smoker, or if there is a history of diabetes in your family.

CAN PRE-DIABETES BE REVERSED?:

Yes! The more fat stored around our waistline, the more our body produces hormone-like substances called adipokines that promote insulin resistance. So, any step to reduce abdominal weight, whether through diet, exercise or both can help prevent or reverse pre-diabetes. Exercise is particularly effective in battling diabetes and pre-diabetes, not only by helping with weight control, but also by burning off excess sugar in the bloodstream. Any diet plan that supports sustainable, healthy weight loss can help prevent or manage pre-diabetes simply by protecting against abdominal weight gain. ☘

Source: National Post Nov. 2008

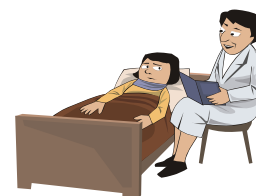
Jennifer Sygo is a dietician in private practice at Cleveland Clinic Canada which offers executive physicals, prevention and wellness counselling and personal health care management in Toronto.

RTO/ERO Fact Sheet: Community Care Access Centres

A. INTRODUCTION

Community Care Access Centres, or CCACs, are comprised of 14 organizations across the province to manage local health care. They are legislated by the Ontario Ministry of Health and Long-Term Care, and are funded by Local Health Integration Networks (LHINs).

CCACs serve as connectors to home care, long-term care destinations, and other services in the community. Each CCAC is staffed by health care professionals who will assess individual needs, determine best requirements for care, and develop customized care plans. CCACs arrange for appropriate health care professionals, including nurses, physiotherapists, social workers, registered dietitians, occupational therapists, speech therapists and personal support workers.



Anyone can call a CCAC - individuals and their family members, caregivers, friends, physicians, and other health care professionals.

B. SERVICES

Community Care Access Centres offer three levels of service: providing care at home; coordinating care in the community, including specialized services; and providing information about long-term care options when it becomes too difficult to live independently at home.

1. CARE AT HOME

For those having difficulty with day-to-day living at home or need the services of a professional but do not require moving into a Long-Term Care facility, CCACs provide support within one's home. CCAC staff will conduct a health care assessment, develop a customized care plan that meets an individual's specific needs, and communicate regularly with the individual and adjust the plan as necessary.

In-home services include: nursing, personal support (help with bathing, dressing, etc.), physiotherapy, occupational therapy, speech & language therapy, social work, nutritional counselling, and the provision of medical supplies and equipment.

2. CARE IN THE COMMUNITY

CCACs provide information about services available in the community including: support services, specialized services, school health support services, and community clinics. There is generally a fee associated with community services, but subsidies are available based on eligibility requirements.

Support services include:

- Meal delivery and dining programs
- Homemaking and home help
- Caregiver relief
- Transportation services
- Community dining
- Friendly visiting
- Supportive housing
- Adult day programs that provide a supervised, protective setting, including: recreational activities, exercise programs, and educational discussions about relevant health care topics.

Specialized services for those with specific health needs include:

- Acquired brain injury
- Mental health and addictions
- Convalescent care
- Alzheimer's disease and related dementias
- Stroke recovery

School Health Support services for children with health needs that impact their ability to learn at school include:

- Physiotherapy
- Occupational Therapy
- Speech Therapy
- Nursing

3. LONG-TERM CARE

When it becomes too much of a challenge to stay in one's own home, CCACs offer services on two choices related to Long-Term Care: Retirement Homes and Long-Term Care Facilities.

CCACs provide information about retirement homes in a geographical area and help decide if one needs the higher level of support offered by Long-Term Care Homes. Retirement homes are privately owned and operated, and do not receive funding or licensing from the Ministry of Health and Long-Term Care.

If one needs to consider a long-term care facility, CCACs will provide information and coordinate the admission process. One cannot apply directly for long-term care. CCACs will assist with information, carry out an assessment to determine eligibility, provide financial information, and offer a placement in a chosen Long-Term Home.

These homes have short-stay programs for up to 60 days at a time, to a maximum of 90 days during a calendar year, are funded by the Ministry of Health and Long-Term Care and governed by legislated standards.

C. CONTACT INFORMATION

Erie St. Clair	1.519.436.2222	Central	1.905.895.1240
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Hamilton Niagara Haldimand Brant	1.519.759.7752	Champlain	1.613.745.5525
Central West	1.905.796.0040	North Simcoe Muskoka	1.705.721.8010
Mississauga Halton	1.905.855.9090	North East	1.705.522.3461
Toronto Central	1.416.506.9888	North West	1.807.345.7339

For further information on Ontario Community Care Access Centres call 310-CCAC (310-2222) or visit www.ccac-ont.ca ☞

RTO/ERO Fact Sheet: Reverse Mortgages

A. INTRODUCTION

Members' individual financial considerations are quite complex. If you have questions regarding your personal situation, you should speak with a tax/financial advisor.

RTO/ERO's Fact Sheets are not substitutes for seeking professional advice.

This Fact Sheet is provided for information only. RTO/ERO NEITHER ENDORSES NOR SUPPORTS THE CONCEPT OF REVERSE MORTGAGES.

B. PREAMBLE

Average Canadian seniors have 80% of their assets tied up in their houses. With a reverse mortgage you get a lump sum and make no monthly payments. It is a way to tap into the equity you've accumulated in your home and have cash in a lump sum, or a stream of income, and still be the owner of your home. The principal remains unpaid and interest accumulates. The debt is repaid only when you sell your house or you die.

C. OVERVIEW

Reverse mortgages for Canadians are offered by The Canadian Home Income Plan (CHIP); 1.866.518.2447 or visit www.chipmoney.ca.

Reverse mortgages are based on the following elements:

- You can borrow up to 40% of the value of your home.
- The money you receive is tax-free.
- You can take the money in a lump sum or convenient monthly amounts.
- You must be 60 years or over to qualify.
- You cannot be forced to move or give up your home.
- Your estate will never have to pay back more than your home's value.
- If you decide to move for any reason, then the full amount of the loan plus years of interest becomes due.



D. CAUTIONS

CHIP charges a very high interest rate on the loan, and it is compounded semi-annually with the interest payments rolled into the amount you owe. At current rates, your debt balloons quickly and doubles approximately every eight to nine years. As an example, the debt for a \$200,000 reverse mortgage would become more than \$650,000 in 15 years. This could easily match or exceed the value of your home.

Reverse mortgages are a permanent commitment. If after 15 years your health deteriorates and you have to sell your house and move into a nursing home, you may find yourself faced with a staggering debt and little left over to pay for health care.

Annual health care costs for some cancer drugs can reach \$30,000, while long-term care in a nursing home may be between \$18,000 and \$24,000 annually.

E. ALTERNATIVES

- A home equity loan from your bank may be a better solution. It is true that payment of interest every month would be required, but you can just borrow a bit more than you need and pay the interest with borrowed money as you go.
- Another alternative source of income may be to downsize your residence.
- A professional financial advisor may offer other alternatives.

F. SUMMARY

- A reverse mortgage can allow you to stay in the home you love, but it can rapidly eat up the home equity you invested years building.
- Since each reverse mortgage has different terms and conditions, make sure you check out all details before you sign, even if you are arranging a private reverse mortgage. ☞

OTHER RTO/ERO FACT SHEETS ARE AVAILABLE TO YOU IN THE MEMBERS ONLY SECTION OF THE WEBSITE: www.rto-ero.org
COMMUNITY CARE ACCESS CENTRES AND REVERSE MORTGAGES ARE REPRINTED WITH PERMISSION.

Provincial Executive Goals and Priorities for 2010

GOAL 1: MAINTAIN QUALITY SERVICE TO MEMBERS

OBJECTIVE 1: TO ENHANCE COMMUNICATIONS WITH MEMBERS

- ☺ address Francophone members' needs as identified
- ☺ continue to revise the content and appearance of the RTO/ERO website, and *Renaissance*, as necessary
- ☺ continue to implement appropriate methodologies of communication with Districts/ members at large
- ☺ continue to promote intra-District communications
- ☺ develop, organize and present the Annual District Presidents' Workshop, April 14-15
- ☺ promote the use of RE-Net following its re-structuring and its becoming web-based

OBJECTIVE 2: TO STRENGTHEN GOODWILL SERVICES

- ☺ assist and promote a dynamic March 7-8 Provincial Workshop for Goodwill representatives, in conjunction with the Member Services Committee and enrich/enhance the District Goodwill Programs

OBJECTIVE 3: TO SUPPORT THE TECHNOLOGY PLAN

- ☺ support the Manager, Information Technology in the implementation of new technologies for the Provincial Office and Districts, including the development of a new website
- ☺ upgrade the Membership Database to ensure it continues to meet the needs of our Districts and membership
- ☺ continue to refine and test RTO/ERO's Business Continuity Plan

OBJECTIVE 4: TO REVIEW SERVICES TO MEMBERS

- ☺ review RTO/ERO's Travel Program as part of the renewal process of the agreement with Merit Travel and assess the results to determine the quality of service provided by Merit to members
- ☺ assess the merit and ramifications of re-instituting RTO/ERO's Affinity Program
- ☺ Review the success of 2010 District Presidents', Webmasters', Treasurers', Health Representatives', and Goodwill Workshops
- ☺ support initiatives/strategies related to:
 - ensuring the RTO/ERO health plans are the best in the market
 - support initiatives and strategies, such as caregiving, long term care, wellness
 - ensuring RTO/ERO's fiduciary responsibilities and governance policies continue to protect RTO/ERO from liability, particularly related to Out of province/country claims

GOAL 2: RAISE THE PROFILE OF RTO/ERO

OBJECTIVE 1: TO MARKET RTO/ERO

- ☺ Assist with the review and implementation of the Marketing Plan, including utilizing the marketing expertise of Johnson Inc.

- ☺ provide RPWs as requested and encourage Districts that currently do not offer them, to do so. Continue to offer RPWs to educational organizations, as feasible
- ☺ encourage Districts, in conjunction with the Member Services Committee, to focus on recruitment of associate members, in addition to full members, through the implementation of the new Recruitment Toolkit
- ☺ support the implementation of a dynamic advertising strategy for Renaissance, through the distribution of RTO/ERO's media kit, and with a focus on "member-worthy advertising"

OBJECTIVE 2: TO UNDERTAKE POLITICAL ADVOCACY, AS WARRANTED

- ☺ assist the Political Advocacy Committee with the attainment of its priorities, including advocacy related to the implementation of the HST, and election readiness initiatives, if necessary
- ☺ continue to dialogue with the Government to mitigate the financial impact of HST
- ☺ support the Political Advocacy Committee in its efforts to assist District PAC representatives in becoming more effective at the local level
- ☺ continue to consult with Len Domino and Associates regarding advocacy, on a per project basis
- ☺ support and pursue initiatives in the area of health care with the Political Advocacy and Health Services & Insurance Committees, as appropriate, that may benefit RTO/ERO members and all seniors

OBJECTIVE 3: TO IMPLEMENT AND SUPPORT A MAJOR PROJECT FOR RTO/ERO

- ☺ continue to research the concept of establishing an endowed Chair in Geriatrics at the University of Toronto and the methods to raise funds for such a Chair
- ☺ continue to research the process of establishing a charitable foundation
- ☺ provide the relevant information to Districts and seek their input

GOAL 3: MAINTAIN, STRENGTHEN AND EXPAND RELATIONSHIPS

OBJECTIVE 1: TO STRENGTHEN EXTERNAL RELATIONSHIPS

- ☺ partner with Ontario based groups such as:
 - OTF and Affiliates
 - Principals and Supervisory Officers
 - Continue to encourage Districts to include Principals, Supervisory Officers and Affiliates in appropriate outreach activities
 - Encourage Districts to include in its appropriate outreach activities: Colleges/Universities/Provincial Schools, District School Boards, and educational Support Staff in schools and school boards
- ☺ review and support ACER-CART in its advocacy at the Federal level
- ☺ engage with other Ontario-based like-minded groups including:

- Educators' Financial Group
- CARP
- Seniors' Groups
- District School Boards
- Ontario Teachers' Pension Plan (OTPP)
- University of Toronto
- Ontario Medical Association (OMA)
- Ontario Gerontological Association (OGA)
- Advocacy Centre for the Elderly (ACE)
- ☺ foster a relationship with the media
- ☺ by distributing Renaissance to a wide audience
- ☺ by use of the media and advertising kits
- ☺ by sharing information such as position papers
- ☺ through media releases at appropriate times

GOAL 4: ENSURE EFFECTIVE GOVERNANCE STRUCTURE

OBJECTIVE 1: TO ENSURE THE PRINCIPLES OF TRANSPARENCY, ACCOUNTABILITY AND DUE DILIGENCE ARE UPHELD IN ALL FACETS OF THE OPERATION OF RTO/ERO

- ☺ review Provincial Constitution/Bylaws/Policies
- ☺ act upon motions referred from Senate and Standing Committees

OBJECTIVE 2: STRENGTHEN OVERALL STRUCTURE AND EFFECTIVENESS

- ☺ promote leadership at the District level through a variety of workshops
- ☺ support the initiatives and work of the Committees

OBJECTIVE 3: LEADERSHIP AND ORGANIZATIONAL DEVELOPMENT

- ☺ review structures and related policies of Provincial Executive and Standing Committees

GOAL 5: ENSURE FINANCIAL ACCOUNTABILITY

OBJECTIVE 1: TO OVERSEE THE BUDGET PROCESS

- ☺ review implementation costs: Committees, projects, technology, special events
- ☺ review financial priorities and finalize budget for Senate
- ☺ investigate possible efficiencies and cost savings

OBJECTIVE 2: TO OVERSEE FINANCES AND INVESTMENTS OF RTO/ERO AND 1316342 ONTARIO INC.

- ☺ review monthly statements of revenue and expenses for RTO/ERO and 1316342 Ontario Inc.
- ☺ receive and review presentations from Investment Portfolio managers (TD and RBC)
- ☺ seek professional advice to evaluate the effectiveness of investment managers
- ☺ review guidelines for reserve funds
- ☺ review summary report on District Financial Statements.
- ☺ Investigate other investment opportunities (particularly in real estate)

OBJECTIVE 3: TO ENHANCE INTERNAL EXPERTISE

- ☺ receive Professional Development, through presentations from staff and external guests, related to the establishment of the RTO/ERO Budget, financial management and investing, and charitable foundations
- ☺ support and participate in the Treasurers' Workshop ☘

Workshops for Executive Members

A number of workshops, sponsored by Provincial RTO, will be attended by District 24 Executive members this Spring:

- ★ Goodwill (Marilyn Hodge & Brenda Fick) March 8
- ★ Treasurer (Ron Smith) April 13
- ★ President (Jerry Chadwick) April 15
- ★ Webmaster (Hal McCullough) June 8
- ★ Health (Marilyn Tregwin) June 15

The Provincial Office pays for one person representing a District at a Provincial workshop. The expenses of additional attendees are covered by the District.

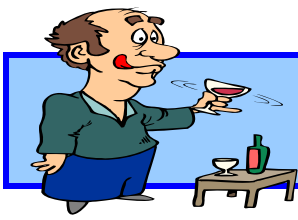
2 Items from the Provincial Executive Meeting in January

- By unanimous decision, \$10,000 has been donated to the International Development Relief Foundation in aid of the Haiti earthquake. These funds will be matched dollar for dollar by CIDA. Some RTO/ERO Districts have also made donations.
- The Provincial Executive discussed the concept of one Senate meeting per year and the Notice of Motion that will be presented at the Spring Senate. The Executive decided to adopt a position not to support the motion.

Take the Sudoku Challenge

- EVERY ROW MUST CONTAIN THE NUMBERS FROM 1 THRU' 9.
- EVERY COLUMN MUST CONTAIN THE NUMBERS FROM 1 THRU' 9.
- EVERY 3X3 SQUARE MUST CONTAIN THE NUMBERS FROM 1 THRU' 9.
- ANSWER ELSEWHERE IN THIS ISSUE...

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



Programme Schedule: 2010 Year at a Glance



SPRING ACTIVITIES: DESCRIPTIONS AND COUPONS FOR THESE BEGIN ON PAGE 12.
INFORMATION ABOUT OUR "FRONT OF THE LINE" SERVICE WILL BE FOUND ON PAGE 11.

♥ BRIDGE & EUCHRE CLUB	EVERY TUESDAY @ 12:30 P.M. ELLESMERE RECREATION COMMUNITY CENTRE	DALE & TERRY SMITH 416.438.0430
♥ CASINO RAMA	WEDNESDAY, MARCH 24, 2010 ORILLIA, ONTARIO	GAIL CLELAND 416.267.3902
♥ 'HEAVENLY' TOUR	TUESDAY, APRIL 13, 2010 TORONTO AREA TOUR	HAROLYN PANETTA 416.445.0885
♥ LUNCHEON & TRAVELOGUE <i>Southern Africa</i>	THURSDAY, APRIL 15, 2010 SISTERS RESTAURANT, SCARBOROUGH	ANNE-MARIE ELLIS-TAYLOR 416.261.5190
♥ WINE TASTING AND GUIDED TOUR	TUESDAY, MAY 11, 2010 PRINCE EDWARD COUNTY, ONTARIO	HAL MCCULLOUGH 905.985.8760
♥ MENNONITE COUNTRY <i>With a Difference!</i>	THURSDAY, MAY 20, 2010 ST. JACOBS, ONTARIO	HAROLYN PANETTA 416.445.0885
♥ AGM AND SPRING LUNCHEON	THURSDAY, MAY 27, 2010 Q-SSIS RESTAURANT, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016
♥ ON GOLDEN POND	THURSDAY, JUNE 10, 2010 DRAYTON, ONTARIO	HAROLYN PANETTA 416.445.0885
♥ KISS ME KATE	TUESDAY, JUNE 29, 2010 STRATFORD FESTIVAL	MARILYN TREGWIN 416.493.3757
♥ BLUE JAYS BASEBALL <i>vs. Detroit Tigers</i>	SATURDAY, AUGUST 28, 2010 ROGERS CENTRE, TORONTO	LES COOMBS 416.261.0568



FALL ACTIVITIES: DESCRIPTIONS AND COUPONS WILL APPEAR IN OUR SUMMER NEWSLETTER.

♥ THE TEMPEST	WEDNESDAY, SEPTEMBER 8, 2010 STRATFORD FESTIVAL	JUDY-ANNE TUMBER 416.264.6016
♥ NEW RETIREES CHAMPAGNE BRUNCH	SEPTEMBER, 2010 CATHEDRAL BLUFFS YACHT CLUB	ELAINE APRILE 416.267.2670
NEW RETIREES ONLY! KNOW SOMEONE WHO IS RETIRING THIS YEAR? HAVE HIM/HER CONTACT ELAINE APRILE IN ORDER TO BE ABLE TO COME OUT AND ENJOY OUR BRUNCH.		
♥ BREAKFAST FOR KIDS GOLF TOURNAMENT	TUESDAY, SEPTEMBER 14, 2010 MILL RUN, SILOAM	KEN DROPE 416.485.9538
♥ EVITA	THURSDAY, SEPTEMBER 30, 2010 STRATFORD FESTIVAL	HAL MCCULLOUGH 905.985.8760
♥ HARVEY	THURSDAY, OCTOBER 21, 2010 SHAW FESTIVAL	ELLEN MCCORMICK 416.284.7795
♥ HEALTH SEMINAR <i>Topic: T.B.A.</i>	THURSDAY, OCTOBER 7, 2010 BOND ACADEMY (MIDLAND COLLEGIATE)	MARILYN TREGWIN 416.493.3757
♥ FALL LUNCHEON	THURSDAY, OCTOBER 28, 2010 Q-SSIS RESTAURANT, SCARBOROUGH	JUDY-ANNE TUMBER 416.264.6016
♥ DINNER THEATRE <i>Mysteriously Yours</i>	WEDNESDAY, NOVEMBER 24, 2010 OLD MILL RESTAURANT	HAROLYN PANETTA 416.445.0885
♥ CHRISTMAS LUNCHEON	WEDNESDAY, DECEMBER 1, 2010 SCARBORO GOLF & COUNTRY CLUB	MARILYN HODGE 416.284.9984
♥ CHRISTMAS IN THE COUNTRY	FRIDAY DECEMBER 10, 2010 COBOURG, ONTARIO	HAROLYN PANETTA 416.445.0885



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

Please read the information on this page very carefully. This deals with "changes" in how our RTO activities must now operate.

Trip Waiver Forms

CONTEXT AND RATIONALE

The trip waiver form was developed in response to a District's request for guidance re: liability arising for District organized trips. There is no requirement for those attending a District meeting including breakfast, lunch or dinner, or District Executive and/or Committee meeting to sign a waiver. Nor is a waiver required for District group activities such as playing Bridge where no extraordinary physical exertion is required.

The waiver serves a number of purposes. It is a reminder to all Districts and members who organize trips and events involving physical effort beyond regular daily routine that care and diligence are required in the planning and preparation of such events. It also protects RTO/ERO, Districts and members who organize District events in case of a mishap which leads to a claim against any of the above, and a court determines negligence on the part of RTO/ERO, its District(s) or members.

The waiver also serves to remind participants in any event, be they members or non-members, of their responsibility re: coverage and that they should consider their level of fitness and readiness before participating in an RTO/ERO District sponsored event.

Some individuals have suggested that the waiver is meaningless and the people will sue anyway should something go wrong. The waiver does not prevent individuals from suing, but it demonstrates that RTO/ERO and its Districts have an established practice of due diligence in organizing such events, and therefore negligence would be the only legitimate basis for a lawsuit.

IMPLEMENTATION PROCESSES

Districts are advised that the waiver and/or reference to the waiver should accompany all advertisements for trips and special events.

It is acceptable to publish the waiver in a newsletter or on the District website and to have each participant sign on the registration form that he or she has read and agree to the statements in the waiver. The signature cannot be on a blanket form - i.e. - for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event in which he or she plans to participate and must sign off on having seen and agreed to the waiver.

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert.

Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained. ☘

~ Provincial Executive, January 2010

Acknowledgement, Waiver and Release

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

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

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

.....
Printed Name of Participant

.....
Signature

~ Provincial Executive, January 2010

NOTE: PLEASE... PRINT YOUR NAME AND THAT OF YOUR SPOUSE/GUEST (IF APPLICABLE) ON THE COUPON. YOU MUST THEN SIGN THE COUPON TO INDICATE THAT YOU HAVE READ, AND UNDERSTOOD, THE WAIVER SHOWN ABOVE. EACH NAME THAT APPEARS ON THE COUPON WITH YOURS MUST ALSO SIGN THAT THEY HAVE READ AND UNDERSTOOD THIS WAIVER. YOUR COUPON AND REGISTRATION FOR THE ACTIVITY IS NOT COMPLETE WITHOUT THE NECESSARY SIGNATURE(S).

Some Trip Tips:

- ★ UNLESS INDICATED OTHERWISE, ALL OF OUR BUS TRIPS NOW DEPART FROM **KENNEDY COMMONS**. THE MALL IS LOCATED ON THE EAST SIDE OF KENNEDY ROAD JUST SOUTH OF THE 401.
- ★ PLEASE PARK NEAR THE AMC THEATRES. LOOK FOR A PACIFIC WESTERN OR MARY MORTON BUS. THE RAMA AND MENNONITE TRIPS USE DIFFERENT BUSES.
- ★ **WINE TASTING AND GUIDED TOUR** HAS AN ADDITIONAL PICKUP AT THE: MILESTONE CHRISTIAN MINISTRIES, 610 MONARCH AVE. IN THE WESTNEY AND BAYLY AREA OF AJAX.
- ★ PLEASE... PLAN TO ARRIVE 10-15 MINUTES AHEAD OF THE INDICATED DEPARTURE TIME. TRAFFIC CAN BE UNPREDICTABLE, AND WE NEED TO LEAVE ON TIME.
- ★ FOR RESERVATIONS, PLEASE SEND THE PROGRAMME COUPON WITH YOUR CHEQUE MADE PAYABLE TO: **RETIRED TEACHERS OF ONTARIO — DISTRICT 24**.
- ★ BE SURE YOU HAVE READ AND UNDERSTAND THE **WAIVER AGREEMENT** ON PAGE 13 AND THAT YOU (AND YOUR SPOUSE/GUEST) HAVE SIGNED THE ACTIVITY COUPON.
- ★ CHEQUES FOR OUR EVENTS ARE NOT USUALLY DEPOSITED UNTIL THE TRIP IS CONFIRMED. DON'T DESPAIR WHEN WE HOLD YOUR CHEQUE.
- ★ **SUGGESTION:** POST-DATE YOUR CHEQUE TO THE DEADLINE DATE OF THE ACTIVITY.
- ★ IF BOTH YOU AND THE FACILITATOR HAVE E-MAIL, YOU 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 (SIGNED WHERE NECESSARY) 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

GAIL CLELAND:
66 CLAPPERTON AVE.
TORONTO, ON M1L 4K9
TELEPHONE: 416.267.3902
E-MAIL: gamacle@bell.net



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

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



HAL McCULLOUGH:
62 CHESTER CRES.
PORT PERRY, ON M1T 2Z3
TELEPHONE: 905.985.8760
E-MAIL: hal@powergate.ca

HAROLYN PANETTA:
38 CASTLEGROVE BLVD.
TORONTO ON M3A 1L2
TELEPHONE: 416.445.0885
E-MAIL: h_panetta@hotmail.com



MARILYN TREGWIN:
41 RAVENCLIFF CRES.
SCARBOROUGH ON M1T 1R7
TELEPHONE: 416.493.3757
E-MAIL: m.tregwin@rogers.com

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 for any of our RTO trips and activities. If someone is joining you, they must also read and understand the Waiver Agreement found on page 13 AND they must sign the activity coupon.

☺ If work is so terrific, why do they have to pay you to do it?



About Our Front of the Line Service...

FOR 2010, WE ARE CONTINUING OUR **FRONT OF THE LINE** PROGRAMME.

IF YOU ARE INTERESTED IN

RESERVING A PLACE FOR ANY EVENT YOU SHOULD E-MAIL OR PHONE JUDY-ANNE. IF THE EVENT IS MARKED 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.

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

PHONE: 416.264.6016

E-MAIL: jatumber@rogers.com

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

Messages without this subject will not be opened. ☘

~ Judy-Anne Tumber, Programme Chair

About Food Choices

Most of our trips include lunch at a fine dining establishment. Some restaurants offer choices when we arrive and others ask us to choose two main entrees to offer you and these are mentioned on your coupon. Sometimes we choose a buffet but when we choose a banquet style, one main dish is all I may choose.



If you would prefer a vegetarian meal, please indicate so on your coupon. You could also let me know if you do not eat red meat or have a specific food allergy.

At Q-SSIS, I am able to choose an alternate vegetarian entree and I will do my best to accommodate you. ☘

~ Judy-Anne Tumber, Programme Chair

Casino Rama

DATE: WEDNESDAY, MARCH 24, 2010
 DEPARTURE: 9:00 AM (PLEASE BE PROMPT!)
 DEPART RAMA: 3:30 PM
 RETURN: 5:30 PM
 COST: **\$10.00**
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, P14
 PROGRAMME: EACH PERSON WILL RECEIVE A \$10.00 CREDIT FROM CASINO RAMA TO BE USED FOR SLOTS, TABLES OR RESTAURANTS. THIS CREDIT WILL BE APPLIED TO A COMPLIMENTARY PLAYER'S CLUB CARD WHICH IS ISSUED WITH GOVERNMENT PHOTO ID. YOUR CHEQUE WILL NOT BE REFUNDED IF YOU FAIL TO SHOW BECAUSE THE BUS COMPANY WILL CHARGE FOR YOUR EMPTY SEAT.
 LUNCH: NOT PROVIDED, BUT THERE ARE SEVERAL "EATERIES" IN THE CASINO.
 FACILITATOR: **GAIL CLELAND** — CONTACT INFO PAGE 14



✓ **DEADLINE: FRIDAY, MARCH 19, 2010**

'Heavenly' Tour

DATE: TUESDAY, APRIL 13, 2010
 DEPARTURE: 9:00 AM
 RETURN: 6:30 PM
 COST: MEMBERS: **\$116.00**
 NON-MEMBERS: **\$126.00**
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, P14
 PROGRAMME: THIS TOUR TAKES US TO ONE THE GTA'S GRANDEST PLACES OF WORSHIP, THE MANDIR HINDU TEMPLE, HAND-CARVED FROM MARBLE BY INDIA'S FINEST ARTISANS. SHOES MUST BE REMOVED (OR BOOTIES WILL BE PROVIDED TO COVER YOUR SHOES) AND CLOTHING MUST COVER KNEES AND SHOULDERS (WRAPS PROVIDED IF NECESSARY). PLEASE: NO PHOTOS, CELLPHONES, OR TOUCHING THE DELICATE CARVINGS. AFTER LUNCH WE VISIT THE McMICHAEL GALLERY. THE 'HEAVENLY' TOUR THEN LEADS US TO THE PHYSICAL HEAVENS WITH A VISIT TO THE AEROSPACE MUSEUM AT DOWNSVIEW WITH ITS FULL-SIZED REPLICA OF THE LATE, LAMENTED AVRO ARROW, AND FLIGHT TRAINING SIMULATORS OF THE 1940s AND 1950s. OUR TOUR IS LED BY HISTORIAN, RON BROWN.
 LUNCH: DOCTOR'S HOUSE, KLEINBURG. ENTRÉE: CHOOSE FROM SEAFOOD RISOTTO OR VEAL SCALOPPINI.
 FACILITATOR: **HAROLYN PANETTA** — CONTACT INFO PAGE 14



✓ **DEADLINE: FRIDAY, MARCH 12, 2010**

Buffet Lunch and Travelogue
Guest Speaker: Dorothy Parr

DATE: THURSDAY, APRIL 15, 2010
 TIME: 12:00 NOON
 COST: **\$19.50**
 LOCATION: SISTERS RESTAURANT, KINGSTON ROAD
 PROGRAMME: BOTSWANA AND NAMIBIA IN SOUTHERN AFRICA
 NOTE: YOU ARE ASKED TO PARK AT THE LUTHERAN CHURCH - 3 DRIVEWAYS EAST OF SISTERS.
 FACILITATOR: **ANNE-MARIE ELLIS-TAYLOR** — INFO ON P14



✓ **DEADLINE: FRIDAY, MARCH 26, 2010**

COUPON: CASINO RAMA
WEDNESDAY, MARCH 24, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: @ **\$10.00** EA =
 E-MAIL:

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

★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE **RTO**
 WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

COUPON: 'HEAVENLY' TOUR WITH RON BROWN
TUESDAY, APRIL 13, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: MEMBERS @ **\$116.00** EA =
 NON-MEMBERS @ **\$126.00** EA =

E-MAIL:

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

CHECK ENTRÉE: SEAFOOD RISOTTO: _____ OR VEAL SCALOPPINI _____

★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE **RTO**
 WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

COUPON: BUFFET LUNCH & TRAVELOGUE
THURSDAY, APRIL 15, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: @ **\$19.50** EA =

A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED FOR THIS ACTIVITY!

☹ NOTE: **GLORIOUS**, A TRIP SCHEDULED FOR MARCH 24, 2010, HAD TO BE CANCELLED DUE TO INSUFFICIENT NUMBERS.

**Prince Edward County
Wine Tasting and Guided Tour**



DATE: TUESDAY, MAY 11, 2010
 DEPARTURE: 8:45 AM - KENNEDY COMMONS - PAGE 14
 9:15 AM - MILESTONE CHRISTIAN MINISTRIES (AJAX) - FOR THIS TRIP ONLY - PAGE 14
 RETURN: 6:30 PM AJAX ; 7:00 PM KENNEDY COMMONS
 COST: MEMBERS: \$85.00
 NON-MEMBERS: \$95.00
 PROGRAMME: WITH LOCAL GUIDE AND RETIRED TEACHER, PETER BROTHERHOOD, WE WILL HAVE A BACKROADS TOUR OF PRINCE EDWARD COUNTY, INCLUDING LAKE ON THE MOUNTAIN OVERLOOKING PICTON BAY AS WELL AS 3 WINERIES: BLACK PRINCE, CASADAYA, AND HUFF. PLUS A STOP AT A LAVENDER FARM.
 LUNCH: WARING HOUSE (ENTRÉE IS CHICKEN)
 FACILITATOR: HAL McCULLOUGH - CONTACT INFO ON PAGE 14
 ✓ DEADLINE: FRIDAY, APRIL 9, 2010

**COUPON: WINE TASTING AND GUIDED TOUR
TUESDAY, MAY 11, 2010**

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

NAME (PRINT):

PHONE #:

SPOUSE/GUEST NAME (PRINT):

OF TICKETS: MEMBERS @ \$85.00 EA =
 NON-MEMBERS @ \$95.00 EA =

E-MAIL:

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

PICK-UP POINT: AGINCOURT: _____ OR MILESTONE: _____

★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO

WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

**Mennonite Country
With a Difference**



DATE: THURSDAY, MAY 20, 2008
 DEPARTURE: 8:00 AM FROM KENNEDY COMMONS
 8:30 AM FROM YORK MILLS/YONGE ON THE SOUTH-EAST CORNER
 RETURN: 7:00 PM
 COST: \$55.00
 TRAVEL: NOTE: TRANSPORTATION IS BY SCHOOL BUS.
 PROGRAMME: HIGHLIGHTS INCLUDES A VISIT TO A MENNONITE SCHOOL WHILE IT IS IN SESSION. CONVERSE WITH STUDENTS AND TEACHERS. WOMEN WEARING SLACKS ARE REQUESTED TO BRING ALONG A SKIRT THEY CAN SLIP ON OVER THEIR SLACKS WHEN VISITING THE SCHOOL. VISIT A MENNONITE MUSEUM AND ASK THE CURATOR ANY QUESTIONS ABOUT THEIR CUSTOMS AND BELIEFS.
 LUNCH: FULL COURSE MEAL AT A MENNONITE RESTAURANT.
 FACILITATOR: HAROLYN PANETTA - CONTACT INFO ON p14
 ✓ DEADLINE: FRIDAY, APRIL 30, 2010

**COUPON: MENNONITE COUNTRY
THURSDAY, MAY 20, 2010**

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

NAME (PRINT):

PHONE #:

SPOUSE/GUEST NAME (PRINT):

OF TICKETS: @ \$55.00 EA. =

E-MAIL:

WOULD YOU LIKE AN E-MAIL CONFIRMATION? YES NO
 NO STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!

★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO

WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

AGM & Spring Luncheon



DATE: THURSDAY, MAY 27, 2010
 TIME: 10:30 AM - COFFEE AT 10:00AM
 COST: \$20.00
 NOTE: MEMBERS WILL HAVE THEIR CHEQUE REFUNDED AT THE DOOR. NON-MEMBERS WILL NOT.
 LOCATION: Q-SSIS RESTAURANT, KINGSTON & MARKHAM ROAD
 PROGRAMME: * REPORTS FROM COMMITTEES FOR 2009
 * VOTING ON SOME CONSTITUTIONAL CHANGES
 * ELECTION OF EXECUTIVE FOR 2010-2011
 CASH BAR OPENS AT 11:30AM
 LUNCH AT 12:15PM
 ENTERTAINMENT: CRUISIN'
 FACILITATOR: JUDY-ANNE TUMBER - CONTACT INFO ON P14
 ✓ DEADLINE: MONDAY, MAY 17, 2010

**COUPON: AGM & SPRING LUNCHEON
THURSDAY, MAY 27, 2010**

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

NAME (PRINT):

PHONE #:

SPOUSE/GUEST NAME (PRINT):

OF TICKETS: MEMBERS @ \$20.00 EA =
 NON-MEMBERS @ \$20.00 EA =

NOTE: MEMBERS' CHEQUES WILL BE RETURNED AT THE DOOR.

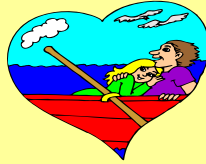
E-MAIL:

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

CHECK HERE FOR A VEGETARIAN MEAL CHECK HERE FOR NO RED MEAT

FOOD ALLERGY:

Drayton Theatre
On Golden Pond



DATE: THURSDAY, JUNE 10, 2010
 DEPARTURE: 8:00 AM
 RETURN: 6:30 PM
 COST: MEMBERS: \$100.00
 NON-MEMBERS: \$110.00
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, p14
 PROGRAMME: THIS ENDEARING PLAY IS ABOUT A LOVE STORY THAT SPANS THE AGES. YOU'LL ALSO VISIT THE MARKET, THE OUTLET MALL OR THE 20 000 SQ. FT. ANTIQUE WAREHOUSE IN ST. JACOB'S.
 LUNCH: BENJAMIN'S INN
 FACILITATOR: HAROLYN PANETTA — CONTACT INFO ON P14
 ✓ **DEADLINE: FRIDAY, MAY 7, 2010**

Stratford Festival
Kiss Me, Kate



DATE: TUESDAY, JUNE 29, 2010
 DEPARTURE: 10:00 AM
 RETURN: 7:00 PM
 COST: MEMBERS: \$137.00
 NON-MEMBERS: \$147.00
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, p14
 PROGRAMME: AS BACKSTAGE BICKERING BETWEEN THE CO-STARS OF TAMING OF THE SHREW THREATENS TO SABOTAGE OPENING NIGHT, ALONG COME A COUPLE OF GANGSTERS WITH A DEBT TO COLLECT. THE RESULT IS HILARITY ON AND OFF STAGE. MUSIC BY COLE PORTER.
 LUNCH: VERSES RESTAURANT. ENTRÉE: CHOOSE FROM ROAST STRIP LOIN OF BEEF OR ROAST PORK LOIN.
 FACILITATOR: MARILYN TREGWIN — CONTACT INFO ON P14
 ✓ **DEADLINE: FRIDAY, MAY 28, 2010**

Blue Jays Baseball
vs. Detroit Tigers



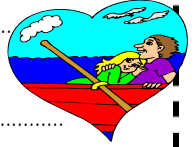
DATE: SATURDAY, AUGUST 28, 2010
 GAME TIME: 1:05 P.M.
 COST: PRICE NOT KNOWN AT TIME OF PRINTING! A SPECIAL PRICE, DISCOUNTED BY \$5-\$10, WILL BE AVAILABLE TO RTO MEMBERS, FAMILY AND FRIENDS. OUR EXCELLENT SEATS ARE IN THE 100 LEVEL ALONG THE 3RD BASE LINE. TICKET SALES WILL GENERATE A BENEFIT FOR AN AS YET UNDETERMINED CHARITY.
 TRAVEL: NOTE: TRANSPORTATION IS NOT INCLUDED.
 SEATS: FIELD LEVEL, 3RD BASE SIDE
 FACILITATOR: LES COOMBS — CONTACT INFO IS ON P 14
 ✓ **DEADLINE: FRIDAY, JULY 30, 2010**

- ☺ If all the world is a stage, where is the audience sitting?
- ☺ How come abbreviated is such a long word?

COUPON: ON GOLDEN POND
THURSDAY, JUNE 10, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: MEMBERS @ \$100.00 EA =
 NON-MEMBERS @ \$110.00 EA =

E-MAIL:

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

★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO
 WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

COUPON: KISS ME, KATE
TUESDAY, JUNE 29, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: MEMBERS @ \$137.00 EA =
 NON-MEMBERS @ \$147.00 EA =

E-MAIL:

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

CHECK ENTRÉE: ROAST STRIP LOIN OF BEEF _____ OR ROAST PORK LOIN _____
 ★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE RTO

WAIVER ON PAGE 13:

SIGNATURE

SIGNATURE

COUPON: BLUE JAYS BASEBALL
VS. DETROIT TIGERS
SATURDAY, AUGUST 28, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):



OF TICKETS: @ \$??_00 EA. =

E-MAIL:

WOULD YOU LIKE AN E-MAIL CONFIRMATION? YES NO
 IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!
 → CALL LES FOR THE TICKET PRICE BEFORE SENDING IN YOUR COUPON.

Stratford Festival
The Tempest

DATE: WEDNESDAY, SEPTEMBER 8, 2010
 DEPARTURE: 9:30 AM
 RETURN: 7:30 PM
 COST: MEMBERS: **\$157.00**
 NON-MEMBERS: **\$167.00**
 TRAVEL: DEPART KENNEDY COMMONS. SEE TRIP TIPS, p14
 PROGRAMME: MAROONED ON A DISTANT ISLAND WITH HIS DAUGHTER MIRANDA, PROSPERO HAS SPENT TWELVE YEARS PERFECTING HIS MAGIC ARTS. NOW, WITH THE HELP OF THE SPIRIT ARIEL, HE RAISES A STORM AT SEA, BRINGING WITHIN HIS GRASP THE ENEMIES WHO ROBBED HIM OF HIS DUKEDOM. BUT WHAT VENGEANCE DOES HE PROPOSE TO TAKE? STARRING CHRISTOPHER PLUMMER.
 LUNCH: WATERLOT RESTAURANT. ENTRÉE: CHOOSE FROM BAKED ATLANTIC SALMON OR ROASTED SIRLOIN.
 FACILITATOR: JUDY-ANNE TUMBER — CONTACT INFO ON P14
 ✓ **DEADLINE: FRIDAY, AUGUST 6, 2010**



COUPON: THE TEMPEST
WEDNESDAY, SEPTEMBER 8, 2010

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

NAME (PRINT):
 PHONE #:
 SPOUSE/GUEST NAME (PRINT):
 # OF TICKETS: MEMBERS @ **\$157.00** EA =
 NON-MEMBERS @ **\$167.00** EA =
 E-MAIL:
 WOULD YOU LIKE AN E-MAIL CONFIRMATION PRIOR TO TRIP? YES NO
 IF NO, A STAMPED, SELF-ADDRESSED ENVELOPE IS REQUIRED!
 CHECK ENTRÉE: BAKED ATLANTIC SALMON: _____ OR ROASTED SIRLOIN _____
 ★ I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THE **RTO**
 WAIVER ON PAGE 13:
 SIGNATURE
 SIGNATURE

Memories from one of our Seniors... Dorothy Brignall



As a young child, my family lived in a big farm house with my Grandmother, my aunt and a young cousin. My aunt was a kindergarten teacher at Norway Public School in Toronto. She was a great lady and often had special days when she invited my younger sister and me into the living room for games, songs and stories. I knew, then, that I wanted to be a kindergarten teacher.

To be a kindergarten teacher, at that time, one had to have a BA or the regular teacher's certificate from Normal School. While I was attending Grade 13 at Scarborough Collegiate Institute, my mother met with the principal of the Toronto Normal School. He thought it was best I take the Normal School courses.

The Ottawa Normal School master visited the Toronto Normal School while I was teaching a song to my class. I was very nervous and didn't do very well. The principal, Mr. Elborn, called me into his office and was very sympathetic. I had been ill with a cold for several weeks. He excused me from my regular teaching schedule for the rest of the week.

One week I was teaching for my aunt at Norway Public School. I wore a tartan skirt and blazer that my mother had made for me. The master from the Normal School remarked about my outfit; I did appreciate that. By this time I had six honour lessons so I was able to take the Primary School Specialist Course. During that time I spent a week in a model school for nursery schools. They tried to convince me to become a nursery school teacher, but I wanted to be a kindergarten teacher and turned down the offer.



I was sent to Balmy Beach P.S. One of my pupils was the daughter of one of my childhood friends. (My friend turned 90 this year and her 'young' daughter turned 65!) I taught at Duke of Connaught for many years with Anne Robinson. We had many happy years together. My father had a friend who worked for a cookie company and he supplied Ann and me with cookies for our snacks. However, the dentist was not happy because we didn't have tooth brushes at school.

I married my husband in 1951. After his death in 1972, I moved back to Scarborough and taught at Ionview P.S. and Gooderham P.S. During this time George Farrell was my principal. I retired, after teaching kindergarten for another 11½ years, at the age of 65 from Scarborough Board. I applied to be an occasional teacher but received letter telling me they no longer hired anyone over 65! I then applied to both Durham and York Region and was hired by both of them. They didn't care how old I was! They even had supply teachers who were wives of the local farmers and had no formal education. I was really needed. When it came to teaching Grade 7/8 math I would show my picture and carvings from my trip to Alaska because I didn't know the "New Math". I had a good time.

At the age of 70, I decided to retire again and travel more. I stayed in the Sunderland area where I was able to see my son, his wife, three grandsons and three great-granddaughters. In 2006/2007 I moved to York Harbour in Newfoundland. I now live with my daughter and son-in-law. My daughter is an RN in Cornerbrook and my son-in-law is the Fire Chief for York/Lark Harbour and a security guard in Cornerbrook.

York Harbour is a small outport on the west coast of Newfoundland. It is beautiful here. The people are friendly and have made me feel right at home. I keep busy with church and community affairs. I turned 90 on November 19, 2009 and received many beautiful cards and phone calls. I made a special trip to the local library where the Grade 3/4 class sang Happy Birthday to me and presented me with a card they had made. My family and neighbours made dinner for me — it was a special day.

Come and visit me in York Harbour if you are ever in the Cornerbrook area. I would love to see you. ☘

Mark Your Calendar...
Tuesday, September 14, 2010
13th Annual Breakfast for Kids
Golf Tournament



COURSE: MILL RUN GOLF CLUB - HIGHLAND EXECUTIVE COURSE
LOCATION: SILOAM (DURHAM RD 8, WEST OF UXBRIDGE)
START TIME: 9:00 AM
START: SHOTGUN - BEST BALL FORMAT
COST: \$85.00—INCLUDES GREENS FEES, POWER CART, LUNCH AND PRIZES
EQUIPMENT: BRING YOUR OWN OR RENT FROM THE PRO SHOP

PROCEEDS WILL BE DONATED TO SCARBOROUGH AND EAST YORK SCHOOLS FOR THEIR BREAKFAST CLUBS, NUTRITIOUS SNACKS AND LUNCH PROGRAMMES.



Wanted...
A new convener (or a team) to organize our 2011 Golf Tournament

At the end of the Breakfast for Kids golf tournament last year I announced that the 2010 tournament would be my last as convener. At the time I asked if there was an individual or group willing to take on this project. So far there has been no contact.

I am willing to work with the new convener(s) of the 2011 tournament as I prepare for the 2010 tournament to whatever level of involvement you wish. I am prepared to work with you during the 2010/11 organization period. There are extensive computer records of the past two tournaments that can be "mined" for assistance.

Please contact me at kendrope@rogers.com or at 416.485.9538 if you would be interested.

RTO/ERO Donations Help Kids in Need

In a recent article in the Toronto Star we learned that one in nine Ontario children lives in poverty. In the article Premier Dalton McGuinty stated, "Experts on poverty will tell you one of the most important things we can do to address poverty over the long term is to ensure kids get the best possible start in education. A good start makes for a strong finish."

Children who come to school hungry each day don't get a strong start. RTO District 24 wants to help kids get a better start at school each day. Our Annual Breakfast for Kids Golf Tournament fulfills this goal.


Eastview Junior Public School in Scarborough is one of

three schools to receive a \$1,200.00 donation from District 24. Faye Wheeler, the nutrition coordinator at Eastview witnesses first hand the benefits of a nutritional breakfast program. Some of the students quite often come to school hungry. Breakfast is sometimes their biggest meal of the day. They really look forward to having it.

The breakfast program started January 18, 2010. The kids arrive at 8:00AM. Faye states breakfast menus are fantastic. Each morning meal consists of cereal (variety) with milk, apple or orange juice, yogurt and fresh fruit. Along with this, the students will also be served one of the following each day: scrambled eggs, a grilled cheese sandwich, a bagel with cream cheese, pancakes or a mini pizza made from a half English muffin with tomato sauce and cheese. After breakfast, the students also benefit from a snack programme. The snack, given to them just before morning recess, includes three food groups. An example of a snack could be a serving of cantaloupe, wheat crackers and milk.

Faye Wheeler, also a full time educational assistant at the school is able to witness firsthand the change in students who are well fed in the mornings. The children seem to be happier, and are able to concentrate better on their lessons rather than thinking about their empty stomachs. In other words, a good nutritional breakfast leads to a better start of each school day. District 24's donations help kids! ❀

~ Bonnie Clarke,
 Political Advocacy



Oakridge Community
Breakfast Club

63 Pharmacy Avenue
Toronto, Ontario
M1L 4S9
Tel: (416) 338-1986
Fax: (416) 338-1988

Retired Teachers of Ontario
 District 24
 Attention: Ken Drope

November 18, 2009


To the Retired Teachers of Ontario:

I am writing on behalf of Oakridge Community Breakfast & Snack Club to thank the Retired Teachers Association for your very generous support.

As you are aware, the Oakridge Breakfast Club is a community based organization in a high-needs area. Funding is limited and the Club relies on donations from the community to be able to continue to provide well-rounded nutritious breakfasts to children. This support is especially important in these times of funding reductions, as we have faced many obstacles getting the club up and running this year.

The Breakfast Club is now operating and serving over 30 community children every day, and numbers are expected to increase as the neighbourhood families become aware that we are again operational.

Once again, thank you for your generosity and commitment to Breakfast Club programs like ours.

Sincerely,

 Suzanne Gauthier
 Advisory Board Member at Large
 Oakridge Community Breakfast and Snack Club

Executive Meetings



We meet on Thursdays 5 times a year. The dates of our next two meetings are:

APRIL 8, 2010

JUNE 3, 2010

Currently, we are meeting at the Kingsway Arms Retirement Residence which is located at McCowan and Eglinton (on the south-west corner directly across from McDonald's). The parking lot and entrance are behind the building. Enter off McCowan, south of Eglinton. Turn in the first driveway on the right and go straight ahead to the Kingsway Arms parking lot.

All District 24 members are welcome to attend!

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

NOTE: ALL VISITORS MUST SIGN IN AND OUT. THIS IS A SAFETY ISSUE, AND IT IS A REQUIREMENT OF THE KINGSWAY ARMS RESIDENCE.

RTO/ERO...

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

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

RTO/ERO has maintained this unwavering commitment for over 40 years.



www.rto-ero.org

- ☺ If a word is misspelled in the dictionary, how would we ever know?
- ☺ Why is "phonics" not spelled the way it sounds?
- ☺ Why do we wash bath towels? Aren't we clean when we use them?

From Your Editor



For those of us who are not "winter enthusiasts" this really has been a great winter! As I write this the sun is shining, the hours of daylight are getting noticeably longer, and there is very little snow on the ground... but it's darn cold out there.

You will notice there are two big changes in our newsletter beginning with this issue:

- we have put the coupon for the Programme activity beside its write-up so there's no more flipping pages trying to find the matching coupon ;
- your printed name and your signature (as well as those of your spouse or guest[s] where applicable) are now required on the coupon to indicate that you have read and understood the message contained in the Waiver/Release on page 13.

Please read this Rationale and Waiver/Release material carefully.

We hope that this extra step will not be a deterrent to you taking part in our activities. However your signature, and those of the people who may be taking part in these activities with you, are only required on bus trips. If you are attending activities in which you drive yourself (to our luncheons, to play bridge, to go to the ball game...), then no signatures are required.

It's been great to see members coming to our Executive meetings to see what it is we do on your behalf. As a member, you are more than welcome to join us! (*see box at left*). Who knows, it just might give you the incentive to join us on the Executive! If you looked at our Executive "Rogues' Gallery" on page 2 you will notice we are in need of a 2nd Vice President. When we have our next Annual General Meeting (AGM) in May, our current 1st Vice President will likely move up, and then we'll have two positions open... Perhaps your name could go in one of those spots?... (*see Self-Nomination on page 22.*) Speaking of our AGM/Spring Luncheon, I hope we'll see you there as this is the meeting at which your Executive is voted in. This year there are some changes and additions we would like to make to our Constitution – changes that require your approval. (*see next page*) Come out and make your vote heard! And you know I'll be there... taking pictures for our newsletter and our website.

If you would like to contribute an item to our newsletter, please send your submission to hal@powergate.ca. Use the Subject: **RTO – Newsletter Submission**. E-mail is preferred - in MSWord, WordPerfect, AppleWorks, or txt (unformatted please!). The deadline is shown on the back cover.

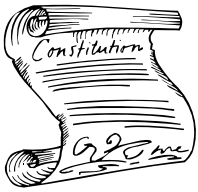
If typed or hand-written and mailed, please make sure I receive it at least a week before the deadline date shown. Any and all submissions are subject to editing for content and space limitations.

Our Spring issue is the one that goes out to the schools in the legacy boards of Scarborough and East York. If you are one of the teachers reading this in the Staff Room, then welcome! This is what you have to look forward to when you are retired and, we hope, become a member of RTO/ERO District 24.

In the months when this newsletter is not published we send out our e-mail update: **RTO 24 E-NEWS**. The number of recipients continues to grow and now exceeds 460! If you are not receiving this update and would like to do so, please check page 24 to find out how. ☺

~ Hal McCullough, Communications Chair

Proposed Constitutional Changes



The District 24 Constitution Committee met several times in the fall to study Executive function and recruitment. As well as reporting to the Executive, they recommended the following resolutions for Executive approval and presentation at our Annual General Meeting on May

27, 2010. Interested readers may access the current constitution on our website to put the proposed changes into context:

www.rtoerotorontodistricts.org

NEW:

2.02 A Member of the District who is a member of the RTO/ERO Provincial Executive or an RTO/ERO Provincial Committee, and not holding a position in 2.01, shall be an ex-officio member of the District Executive. ('Ex-officio' means he/she has all the rights and privileges, including voting.)

3.02 d iii To prepare and distribute an electronic newsletter (**RTO 24 E-NEWS**) between print newsletters.

CHANGE:

2.14 c) Any member of the Executive may be removed from office **only** by resolution passed by at least two-thirds of the members **present** at a general meeting, providing that notice specifying the intention to pass such a motion has been given at least thirty (30) days in advance to the District.

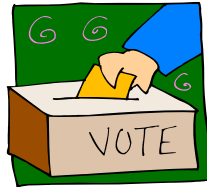
3.02 b) Health Services and Insurance Committee
i. delete: "and advice"
ii. substitute: "to serve as liaison between the District and the Provincial Committee"

3.02 d) to read Communications Chair

3.02 e) to read Political Advocacy Committee ☘

~ Bill Sparks,

Past President and Nominating Committee Chair



When Insults Had Class

These glorious insults are from an era before the English language got boiled down to 4-letter words...

- ☺ The exchange between Churchill and Lady Astor:
She said, "If you were my husband I'd give you poison."
He said, "If you were my wife, I'd drink it."
- ☺ "He has all the virtues I dislike and none of the vices I admire." *Winston Churchill*
- ☺ "He has no enemies, but is intensely disliked by his friends." *Oscar Wilde*
- ☺ "He is a self-made man and worships his creator."
John Bright

Volunteering in a school... Confusion reigns supreme!



As you are all aware, there are rules which affect your ability to work "in education" after retirement. Recently the OTPP published an article about Volunteering. This article and its interpretation by counsellors at OTPP and School

administrators including school principals have made for an interesting fall.

The actual wording of the rule is printed here for you:
... work as a volunteer and the position or duty is normally considered employment in education (applies even if you don't accept payment to which you are entitled)

What it means is that if you are doing a job for which you would expect to be paid if you were not retired, then it counts towards the limits each year - i.e. - (20/95 day rule) after which your pension will be suspended – even if you refuse payment.

For example: You are working in a school and being paid for your services and as you approach the end of your allowable term for the year, "you volunteer to work for free for a few days" so as to allow you to hit your limit day in a new month and thus continue until the end of that month for pay. This is not allowed. Those "volunteer days" would count towards your limit.



If you go to a school and voluntarily assist in a classroom, library or other position but not in the capacity of a Teacher, Teacher-Librarian, Educational Assistant, etc. and thus are not doing a paid position, this form of

volunteering does not count towards your yearly limit. However, if you are mixing paid work and volunteer assistance in the same year, be certain that you do not enter into a conflict position which might affect your Pension entitlement.

Always check with OTPP before you enter into a situation which might adversely affect your Pension. ☘

~ Gary Fick,

Member-at-Large and Provincial Executive Member

- ☺ "I have never killed a man, but I have read many obituaries with great pleasure." *Clarence Darrow*
- ☺ "I didn't attend the funeral, but I sent a nice letter saying I approved of it." *Mark Twain*
- ☺ "I've had a perfectly wonderful evening, but this wasn't it." *Groucho Marx*
- ☺ "His mother should have thrown him away and kept the stork." *Mae West*
- ☺ "He has Van Gogh's ear for music." *Billy Wilder*



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.

**Trevor Cullis
Marion R. Doherty
Patricia M. Evenson
Lena R. Glendinning
A. C. Good
Evelyn Laverne
Jean M. McPhedran
Russell Thomas Morgan
Helen Mary Nolan
Kathleen M. Tarlton
Pauline Wright**

TO: 31/12/09

Self Nomination for 2010 - 2011 Executive

I would like to let my name stand for the following elected position (choose one):

President: _____
1st Vice President: _____
2nd Vice President: _____
Secretary: _____
Treasurer: _____



I would like to let my name stand for the following appointed position (choose one):

Member-at-Large _____

OR

Chair of the " _____ " Committee

Name: _____

E-Mail: _____

If you wish to nominate yourself, send an e-mail stating the position you would like to hold, along with your name and e-mail address to Bill Sparks, Past President, and Nominating Committee Chair at: wgasparks@sympatico.ca. In lieu of signing, we will use your return e-mail address to act as your 'signature'.

Use the Subject: **RTO – Self-Nomination**

Messages without this Subject will not be opened.



Financial Statement As at 31/12/2009

	BUDGET 2009	ACTUAL 31/12/09
BANK BALANCE	\$9,904.63	\$11,967.44
INVESTMENTS		
GIC Face Value - matures 16/01/10	\$8,096.49	\$8,096.49
GIC Face Value - matures 17/10/09	\$7,189.12	\$7,189.12
GIC Face Value - matures 17/12/08	\$5,131.72	\$5,131.72
TOTAL ASSETS	\$30,321.96	\$32,384.77
ANTICIPATED RECEIPTS		
Provincial Grant	\$29,000.00	\$30,446.56
Bank Interest/Charges	\$10.00	-\$26.71
Golf Tournament	\$1,200.00	\$4,065.82
Interest Income (GIC)	\$644.00	\$659.72
Provincial Grant - Service to Others		\$3,825.00
Retail Sales Tax Refund		\$1,935.55
Miscellaneous		\$245.00
TOTAL RECEIPTS	\$30,854.00	\$41,150.94
DISBURSEMENTS		
ADMINISTRATION		
Executive Expenses	\$2,500.00	\$2,133.88
District AGM	\$300.00	\$249.88
Office Expenses	\$600.00	\$421.97
Senate Meeting	\$2,400.00	\$3,218.77
Archives	\$50.00	\$0.00
MEMBER SERVICES - COMMUNICATIONS		
Goodwill, District	\$1,700.00	\$1,017.99
Membership	\$200.00	\$427.02
Recruitment, District	\$2,500.00	\$2,069.08
Newsletter (mailing, printing, postage)	\$13,500.00	\$13,622.67
Toronto District Assessment	\$100.00	\$0.00
Political Advocacy	\$250.00	\$0.00
MEMBER SERVICES - PROGRAMME		
Day Trips	\$2,000.00	\$1,440.21
Spring Luncheon	\$2,700.00	\$2,826.30
Fall Luncheon	\$300.00	\$133.00
Christmas Luncheon	\$1,250.00	\$1,159.91
Health Seminar	\$400.00	\$270.93
Bridge Club	\$350.00	\$332.33
Blue Jay Game	\$50.00	\$0.00
SERVICE TO OTHERS		
Breakfast for Kids	\$2,400.00	\$4,066.00
Provincial Approved Project		\$3,825.00
District 24 Projects	\$4,000.00	\$1,175.00
EXTRA-ORDINARY EXPENDITURE		\$658.79
TOTAL DISBURSEMENTS	\$37,750.00	\$39,088.13
RECEIPTS OVER DISBURSEMENTS	-\$6,896.00	\$2,062.81
ANTICIPATED/CURRENT BANK BALANCE	\$3,008.63	\$11,967.44

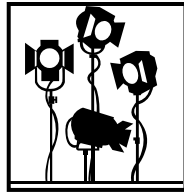


Please direct any questions or concerns to our treasurer.

Contact information for Ron can be found on page 2.

~ Ron Smith, Treasurer

**THIS ISSUE TURNS
THE SPOTLIGHT ON:**



Jerry Chadwick
1ST Vice President

Jerry retired from the TDSB on January 31, 2009, in his 33rd year with the legacy board, Scarborough. On his retirement he was the principal of Highcastle P.S. Prior to that posting he had been principal of St. Margaret's and Blantyre. Before that he had been Vice-Principal of Silver Springs.

During his teaching career, Jerry taught Grade 4 at Bellmere, Grade 6 at Cornell, Special Ed and Grade 8 at Tecumseh, and Grade 2 at Ellesmere-Statton. He then moved to Buchanan to teach Special Ed, Grade 6 and Grade 8, followed by Bliss Carman Sr. for Chair/Grade 7 and ending his role as classroom teacher at Courcelette where he was Chair and Grade 8 teacher.

He was part of the OPSTF Scarborough Executive for 11 years until the Harris government removed the Principals and Vice-Principals from the Federations. Jerry was a member at large, dinner convener, Negotiator and First Vice-President in the Federation as well as a delegate at the Annual General Meetings. He chose not to run for President of the District as he wanted to return to the classroom.

As an Administrator, Jerry got involved in Scarborough Elementary Schools Principals' Association and later in TSAA as the Member-at-Large for SE elementary schools. With all his involvement in associations, joining RTO was a logical step. Of course, a week-long golfing trip with Gary Fick, Bill Sparks and Bill Hindle, all RTO District 24 executive members, ensured that Jerry would get involved in District 24. He was convinced to run for Second VP but since there was no candidate for 1st VP, he assumed that role. After attending his first Senate in the fall of 2009, Jerry became very interested in the provincial organization and may apply for a committee next year. However, he also has been considering running for election as a school trustee in Toronto.

Jerry served on Project Overseas in 1993 and 1994, leaving his family to travel to Lesotho for the summers to run PD sessions for the teachers of this tiny, poverty-stricken nation. It was a wonderful experience that allowed Jerry to develop his teaching skills and to greatly appreciate how good life is in Canada.

Jerry grew up in Scarborough, attending Knob Hill P.S., Peter Secor and Heron Park before going to Birchmount Park Collegiate for high school. It was during Grade 8 that

Jerry and a friend went to see the movie *To Sir with Love*. From that moment on, the only career he seriously considered was teaching.

Jerry's university education began at Brock University where he majored in Theatre and Drama with a minor in English. He got his B.Ed. from the Ontario Teacher Education College in Toronto, and then later completed a second B.Ed. from York University.

Jerry has been involved in community theatre for about 40 years, performing, directing, producing, stage managing, and doing any other roles when and where someone is needed. Currently he is a Life Member of Scarborough Music Theatre and also acts as the Treasurer of that group.

His love of theatre, and particularly musicals, has led to regular trips (2 or 3 a year) to New York City for Jerry and his beautiful wife of almost 32 years, Sandy. They have travelled a great deal including a 3 ½ week trip to South Africa the week after Jerry retired. They plan to travel a great deal more.

He has two children. Timothy, 25, graduated from Seneca College in Police Foundations and is trying to start his career as a police officer. His daughter Stephanie, 28, works in Health and Safety and Security at the Four Seasons Hotel, and interacts daily with many celebrities.

As a committed life long learner, Jerry has recently been very inspired by his 90 year old Mother, Mary. She lives at the Tony Stacy Veteran's home. Recently, after learning to text message on her cell phone, she has decided to learn how to use a computer. She works at it daily, getting lessons from family members and staff and anyone one else who will sit with her. She plans to purchase a laptop computer in the very near future. You're never too old to learn something new. ☘

Answer to the Sudoku Puzzle on Page 11

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

- ☺ Why do "tug" boats push their barges?
- ☺ Is it good if a vacuum really sucks?
- ☺ Why do you press harder on the buttons of a remote control when you know the batteries are dead?
- ☺ Why do they call it a TV set when you only have one?

FOR YOUR INFORMATION

Breast Cancer Support Group Meeting

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

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

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

For more information, please call:

Marilyn: 416.284.9984

Peggy: 416.269.7575



Does this apply to you?:

☺ Moving?

☺ Address information incorrect?



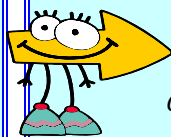
CONTACT DIANNE VEZEAU AT RTO:

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

BY PHONE: 416.962.9463 OR 1.800.361.9888 (EXT 223)

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

PLEASE DO NOT CONTACT YOUR COMMUNICATIONS OR MEMBERSHIP CHAIR



SCARBOROUGH CHORAL SOCIETY'S
Onstage Productions

Guys AND DOLLS

A Musical Fable of Broadway

based on a story and characters by Damon Runyon
Book by Joe Swertlow and Abe Burrows
Music and Lyrics by Frank Loesser

March 19, 20, 26 & 27 at 8 P.M.
March 20, 27 & 28 at 2 P.M.

Featuring: Luck Be a Lady, If I Were a Bell
Sit Down You're Rockin' the Boat
A Bushel and a Peck

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

Tickets go on sale February 2, 2010
ScarboroughChoral.org
Visa or Mastercard ticket sales call
905.717.5808

DATES:
March 19, 20, 26 & 27
8:00PM
March 20, 27 & 28
at 2:00PM

TICKETS:
Adults: \$25.00
March 19th only \$20.00
Youth: \$19.00

Order tickets by phone:
905.717.5808

Order tickets by mail:
c/o Sylvia MacMillan
44 Glen Watford Dr
Toronto, ON M1S 2C3

Make cheques payable to
Scarborough Choral
Society and enclose a
stamped self-addressed
envelope if you wish your
tickets mailed to you.

~ Bob Cook
Member-at-Large

Districts 24's E-Mail Update: RTO 24 E-NEWS

We publish only three newsletters a year. Give us your e-mail address and we will send you our E-Mail Update, **RTO 24 E-NEWS**, in the months when there is no newsletter. It contains topics such as current District 24 events and happenings, information in the health field, new information that has been posted to the Toronto Districts' website, items of interest from Provincial RTO, major school events like anniversaries, or reminders about upcoming day trips and activities in our District.



PLEASE NOTE:

- Providing your e-mail address is voluntary. We could, but do not, take it from the RTO membership lists.
- Your e-mail information is held in confidence and *is not shared* with anyone or any organization.
- E-mails are sent to you Bcc (Blind carbon copies). No one gets to see anyone else's e-mail address.
- 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 out special mailings.
- Our E-Mails are *sent only as .pdf attachments*. There are no hard copies that can be mailed to you.
- Updates that are returned to the Webmaster because your in-box is full, or classed as "spam" by your server, are not re-sent.
- If you 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

Communications Chair: hal@powergate.ca

Use subject: **RTO – E-Mail Address**

Messages without this subject will not be opened!



Club 48 is an association of retired teachers who meet socially nine times a year from October to June, usually the afternoon of the second Wednesday of the month. It was named "Club 48" because it was founded in 1948 and two years ago celebrated its 60th anniversary.

We attend plays, have lunch, take out-of-town trips, and hear most interesting speakers. Our membership fee is a reasonable \$20 for the year. For some events a member can attend a lecture and enjoy coffee and cookies at no charge; for others you may wish to join us for lunch as well as the entertainment. You are always welcome to bring a guest to any of our meetings.

For further information, please contact
Christine Newhouse at 416.924.5226.

~ Harolyn Panetta, Member-at-Large



Joint Executives Meeting

Every two years the Executives of the four Toronto Districts (Scarborough and East York, D24; Toronto, D16; Etobicoke and York, D22; and North York, D23 meet to discuss problems common to all.

On November 25, 2009, District 24 acted as host, and we gathered at Q-SSIS. The morning was spent listening to guests from the Provincial Office, and then breaking off into smaller groups for discussions on those common problems.



< D24 President Frank Saliani welcoming everyone to the meeting



< Past Presidents: Gary Fick and Bill Sparks



~ some of the Executive members who came out to the meeting



< Provincial President, Marg Couture



Tony Sawinski >



< Communications, Simon Liebovitz



presenting some findings after small group discussions: D24's Bob Cook on left and Marilyn Hodge on right >



Esperanza en Accion... Hope through Action

The newly painted sign on the wall announced that we were entering Esperanza en Accion. The iron grillwork, warm wooden window frames and sparkling glass welcomed us into this clean and cozy shop displaying artisans' work from around Nicaragua. No less welcoming was the smile which sparkled on Yamileth's face.

Yamileth Perez, the Director of the Artisan Programme, told us the story of Esperanza en Accion as Emily Hewes, the Executive Director, translated into English for us. Yamileth spoke of "accompanying" her artisans, visiting them in their workplaces and communities, teaching them how to calculate the worth of their product by tracking the amount of time it takes to produce each article and by including the cost of the raw materials and other production costs. The minimum wage is 25 Cordobas (\$1.25 US) per hour. Over the years, Yamileth has noticed a dramatic increase in the quality of the work produced by each cooperative or family and asks each artist to inscribe her signature (the majority are women) on her work thus reducing the threat of intermediaries paying little for the products, and then selling them in markets elsewhere as their own. In some cases, the artisans sell their best quality work to Esperanza en Accion and their lesser quality work to intermediaries.

Founded in 2002, Esperanza en Accion now works with about 30 groups of artisans from around the country, positively affecting more than 1,000 people. When Esperanza en Accion places an order with an artisan, they pay 50% "up front" so the artisan can afford to purchase the necessary materials. Esperanza en Accion also pays the transportation costs for the artisans to bring their work to the shop in Managua.

Committed to working with artisans living in poverty, this organization responds to the needs that are expressed by the artists themselves. It offers the artisans assistance in:

- Calculating Fair Wages
- Small Business Training
- Small loans
- Creating connections to Fair Trade markets, of which Europe is the biggest and fastest growing (60%-70% of Fair Trade products are sold in Europe)
- They also offer social and economic justice education to the artisans, who receive ¼ to 1/3 more wages than artisans who are not working through Fair Trade.

After a brief time for shopping, we bid farewell to Yamileth and Emily at the front door of the shop. Later in the week, we visited two of the co-operatives that are a part of Esperanza en Accion, and saw for ourselves the positive effects that the accompaniment model of Fair Trade and Esperanza en Accion are having in impoverished communities of Nicaragua.

What a wonderful way to begin our Fair Trade trip to Nicaragua!

To learn more about the work of Esperanza en Accion, visit their website at:

www.esperanzaenaccion.org

~ Cathy Finlay, RTO District 24

Cathy was on this tour with eight lay people and clergy from across Canada. The leaders (and patient translators) were a Nicaraguan who works for an ecumenical church association in Nicaragua and a Canadian missionary who works with the Presbyterian Church in Canada, sponsors of the trip. ☘

- ☺ **LAW OF PROBABILITY** - The probability of being watched is directly proportional to the stupidity of your act.
- ☺ **LAW OF RANDOM NUMBERS** - If you dial a wrong number, you never get a busy signal and someone always answers.
- ☺ **VARIATION LAW** - If you change lines (or traffic lanes), the one you were in will always move faster than the one you are in now.
- ☺ **LAW OF CLOSE ENCOUNTERS** - The probability of meeting someone you know increases dramatically when you are with someone you don't want to be seen with.
- ☺ **LAW OF THE BATH** - When the body is fully immersed in water, the phone rings.



The Chelsea Flower Show... A Bloomin' Delight!

I'd always wanted to go. So I booked a ticket online, traded Air Miles for a flight, informed friends and relatives I was coming, tidied details and was off.

The Chelsea Flower show, usually the end of May, is ancient, sponsored by the Royal Horticultural Society which celebrated its 200th anniversary in 2004. On the Chelsea Hospital grounds, it's an outdoor festival with a few marquees, temporary tents and booths arranged around a fairly large road system.

As advised, I arrived early, carrying my tote, camera, packed lunch and accessories. I hurried past small commercial booths to the main displays which are hard to view or photograph when crowded. The first designs were 'show gardens', the biggest display area. 'Garden' here means not only flower beds but the whole yard, trees, lawn, pathways, ornaments, furniture, ponds etc. There is a high level of expectation, and potential entrants line up designers, sponsors, suppliers and all the necessary personnel to achieve remarkable settings. If chosen, groups have 4 days to work on the actual site. It was mind-boggling to contemplate how such beauty could be pulled together so quickly. The displays were exquisite, unlike anything I'd ever in seen in size, scope, design and variety - far superior to any posh garden tour.

Judges assess displays and declare awards in a wide range; these entries display a level-achieved certificate. Although there is only one best show garden, other categories such as chic, city and courtyard gardens, plus specialized displays, floral arrangements and floristry had multiple awards.

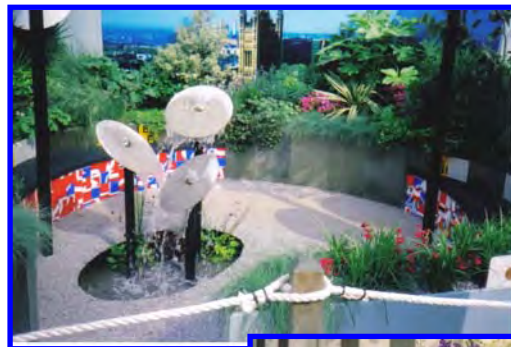
I could have used far more film, and realized the impossibility of recording photo details on my pad; however, each display offered a comprehensive booklet listing plants, design, theme interpretation and masses of information. I was able to identify most of my photos later via these attractive brochures.

Next I queued up to file past a row of smaller sites viewed via raised platforms. The New Zealand entry, with 'crystallized geothermal terraces' garnered much interest. Countries such as China, Russia, and South Africa also had displays. I was taken with the Japanese 'stream', created entirely of thin flat pebbles arranged in waves, but those with real water were also enchanting. One theme was the Oxford Cambridge boat race; one of my shots here, complete with rainbow reflection, ended up gracing my Christmas letter. Among touching displays were "Hope" constructed by prison members, a school entry with children's efforts shown proudly beside big names, and a garden designed for the blind.

After wandering the roads to see as many of the large displays as possible, I enjoyed my picnic lunch in shady area of smaller settings before tackling the marquees. In the arranged flower area, the entries were well over 6 feet with themes cleverly interpreted. One, depicting the

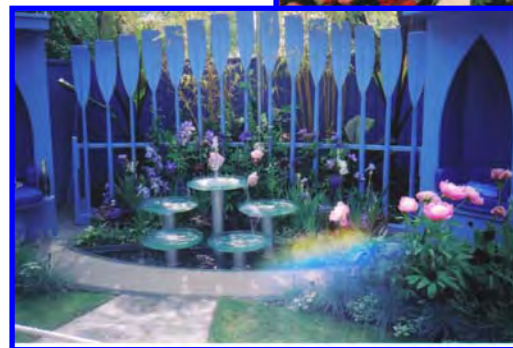
periodic tables, had me scrambling to recall high school chemistry. Live arrangements were being given away in draws and masters were there to answer questions. The grand pavilion held sections from nurseries specializing in particular flowers. Masses of ferns, lilies, roses, cacti, and mums covered the floor and climbing mountains of glads, delphiniums, strawberries foxglove etc. banked every wall to the ceiling. A platform took you above for viewing and a Chelsea pensioner posed for photos. There was a music lovers' garden, a bonsai depiction of Blenheim Palace, a garden for people with allergies, and other interesting sites.

After a quick second turn around the grounds, I browsed the stalls, but unable to fit the enticing wares in my suitcase, settled for a few seed packets. I decided not to stay for the frantic selling off of plants. To see the fabulous displays dismantled would have been some spectacle and no doubt, were I a local, I'd have been toting off some prize. Thus I left before the crush, tired but fulfilled. God's world is indeed a garden and I was privileged to catch a memorable glimpse of beauty and skill intertwined. ☘



< *reflective garden: shows the concept of "green roofs" - blue and white for tranquility—and plants are chosen for "robustness" in the city*

Foxglove plants >



< *"Blades" – refers to rowing and the success of British rowers in the Olympics*

Gwen's article also included some practical advice for travelling in London and England (flights, trains, accommodations, etc.). These tips are included in her article in our newsletter [on our website](#), along with some additional photos.

~ Gwen Farrow, D24 Member

Some practical information if you're London-bound

Consider the Air Canada day flight...it costs no more Air Miles than a night charter. You need accommodation for the night when you arrive, but jet lag is virtually nil. Trading a night in a hotel for a wasted jetlagged day might be worth it.

The Heathrow Express train brings you quickly and safely from airport to Paddington Station where several small hotels stay open for after-midnight arrivals. The bonus comes on the return when you check your bags at the station, take the Express and do your airport thing with only hand luggage. Heaven!

Check out concerts, special events and view accommodations on-line. Stay in zone one (or two) as London transport is pricey to cross zones. Get passes, day, week, or something in between. It's far cheaper and you can buy them on the spot.

Keep a pocket handy. (Cargo pants are great.) You must show the ticket when leaving as well as when boarding. For train trips, 'saver fares' are available at time of purchase.

If interested, consider a self-catering place. There are few in London but I got a little studio complete with kitchenette, full bath, Murphy bed and lots of extras. Couples and families were using the bigger suites and being near subway and 24 hour supermarket made it ideal. Not all small hotels have private bath or elevators, but they usually offer a generous free breakfast.

Churches, museums and parks offer good, inexpensive sightseeing; some have food services and shops with unique gift possibilities. St. Martins-in-the Fields and the Science Museum served me well. The newer Millennium Trail is an interesting path by historic sites. A little-known gem is the observation deck in the Oxo building on the south bank of the Thames just a bit east of the London Eye. It's a good spot for photography as is the pedestrian Millennium bridge - great night shot possibilities.

London can be pricey! Accept it and enjoy, but with a bit of preplanning, you can tailor your holiday and, like me, have a bloomin' good time!

~ Gwen Farrow



~ view from the Millennium Bridge around 9:00 pm

North to Alaska...

2009 was our 40th anniversary and we decided to go to Alaska - a place we had wanted to travel to for many years. Since it was also the 25th anniversary of my brother-in-law and his wife, we decided to all go together.

Think back to the summer of 2009... it was cool and it was wet! Out west, on the other hand, it was hot and it was dry! We thought we had it made! But little did we know that Mother Nature had other plans - we took the rainy, cool weather with us - three days exploring Vancouver and environs in the rain and fog. We thought our luck had changed when we boarded the Holland America ship, the Voldendam, because it was finally bright and sunny and warm. As this was our first time on a cruise ship, we didn't know what to expect - but what we didn't expect was to travel for 3 days in... rain and/or fog. Fortunately it let up enough for us to see the Sawyer Glacier in Tracy Arm. But when we docked in Juneau, we saw its 'downtown' in the rain! And it was the same in Skagway.

Leaving Skagway behind, we travelled inland on the White Pass and Yukon Route railway through what we were told was magnificent scenery - we even bought a DVD of our trip to watch we got home. And you know - it was magnificent scenery, although I'm sure the Klondike Gold Rush men likely didn't think so when they travelled through it back in the late 1890s.

At Carcross, we switched to travelling by bus. Scenery in Yukon was incredible, as was the feeling of isolation. At Whitehorse we had the opportunity to go to Kluane National Park but declined because of the torrential rain. Then it was on to Dawson City - site of 1898 Gold Rush. We spent two days there soaking up the atmosphere, history, and some sunshine! We visited the homes of Robert Service and Jack London and saw the birthplace of Pierre Berton. All three homes are within a block of each other and the area is known locally as "Writers' Block". We were told that all homes and buildings in Dawson City must be "jacked up" and levelled every 5 years or so as they sink in the permafrost - paid for with their tax dollars. Buildings can only be painted from one of the 25 "approved" paint colours - the only colours that were available to people at the time of the Gold Rush. And we learned to walk carefully on those wet wooden sidewalks and to watch out for the mud on the unpaved roads!

The highlight of our trip had to be Denali National Park - home of North America's tallest mountain - Mt. Denali (McKinley). We were fortunate enough to have a break in the weather and were able to take an 8-seater plane ride to Mt. Denali. Flying around the mountain at its 12,000 foot level (the summit still being 9,000 feet above our heads and its base 10,000 feet below us) was a totally indescribable experience. The next day we took the Tundra Tour (in the rain, of course) and travelled some 30 miles into the 9,000,000 acre park by bus on many roads that were barely wider than the bus itself seeing such wildlife as mountain goats, caribou, bear, fox, ptarmigan and moose. They were at home in their habitat - we were the intruders.

We travelled on the Yukon River, visited *Husky Homestead* where 4-time Iditarod winner Jeff King raises his huskies, saw the Alaska Pipeline, panned for gold, and passed through numerous tiny communities such as Eagle, Chicken and Tok, each of which sat, literally, in the middle of nowhere surrounded by mile after mile of wilderness, and unbelievably rugged beauty.

Our trip ended with our arrival in Anchorage and those two weeks had to have been among the fastest two weeks of our lives. But we had a "parting gift": from our hotel room we could see Mt. Denali, some 200 miles away to the north-east - pink in the setting sun. We saw Yukon and Alaska through the rain and fog, and not everyone can make that claim! This is one trip we would highly recommend to everyone. ❀

*~ article and photos by Hal McCullough
~ additional photos on our website*



~ getting ready to leave Vancouver - the Volendam is in the background



~ Dawson City with its unpaved streets and wooden sidewalks



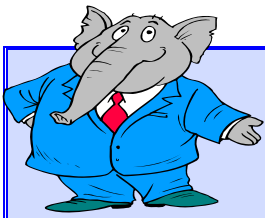
~ panning for gold



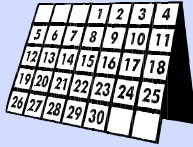
~ Are we keeping you awake? We were no more than 20 feet from him!



~ Mt. Denali from the 12,000 foot level



Dates to Remember



EVERY TUESDAY
 MARCH 24, 2010
 APRIL 8, 2010
 APRIL 13, 2010
 APRIL 15, 2010
 MAY 11, 2010
 MAY 17/18, 2010
 MAY 20, 2010
 MAY 27, 2010
 MAY 28, 2010
 JUNE 3, 2010
 JUNE 10, 2010
 JUNE 29, 2010
 JUNE 30, 2010
 AUGUST 28, 2010
 SEPTEMBER 8, 2010
 SEPTEMBER 14, 2010
 SEPTEMBER 2010
 SEPTEMBER 20, 2010
 OCTOBER 7, 2010
 OCTOBER 21, 2010
 OCTOBER 26/27, 2010
 OCTOBER 28, 2010
 NOVEMBER 24, 2010
 DECEMBER 1, 2010
 DECEMBER 1, 2010
 DECEMBER 10, 2010

BRIDGE CLUB (12:30 P.M.)
 STAGEWEST: *GLORIOUS*
 EXECUTIVE MEETING - *KINGSWAY ARMS*
 'HEAVENLY' TOUR - *WITH RON BROWN*
 LUNCHEON & TRAVELOGUE
 WINE TASTING & GUIDED TOUR
 SPRING SENATE
 MENNONITE COUNTRY WITH A DIFFERENCE!
 AGM & SPRING LUNCHEON
 DEADLINE: *SUMMER 2010 NEWSLETTER*
 EXECUTIVE MEETING - *KINGSWAY ARMS*
 DRAYTON: *ON GOLDEN POND*
 STRATFORD: *KISS ME KATE*
 SUMMER NEWSLETTER DELIVERY (APPROX.)
 BLUE JAYS BASEBALL vs DETROIT TIGERS
 STRATFORD: *THE TEMPEST*
 B4K GOLF TOURNAMENT - MILL RUN
 CHAMPAGNE BRUNCH FOR NEW RETIREES
 STRATFORD: *EVITA*
 HEALTH SEMINAR: TOPIC: T.B.A.
 SHAW: *HARVEY*
 FALL SENATE
 FALL LUNCHEON
 OLD MILL: *MYSTERIOUSLY YOURS*
 FALL NEWSLETTER DELIVERY (APPROX.)
 CHRISTMAS LUNCHEON AT S.G.&C.C.
 CHRISTMAS IN THE COUNTRY

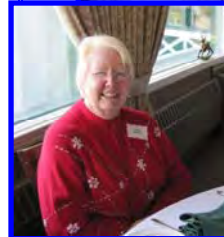
LAST FRIDAY OF THE MONTH
 1ST DAY OF THE MONTH

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

SEASONS CHANGE ON: Mar 20; June 21; Sept 23; Dec 21
 DAYLIGHT SAVING TIME: begins Mar 14, '10; ends Nov 7, '10

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

Christmas Luncheon December 2, 2009



~ article on page 4
~ photos by Hal McCullough
~ many more photos on our website

THE CONTENT OF THIS NEWSLETTER MAY OR MAY NOT REFLECT THE POSITION OF RTO/ERO DISTRICT 24 OR THE OFFICIAL POSITION OF RTO/ERO.
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ARE YOU MOVING? - PLEASE SEE PAGE 24

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 28, 2010.**

