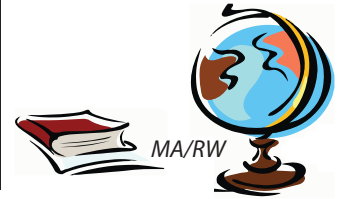


BEYOND THE BLACKBOARD



DISTRICT 24 – SCARBOROUGH AND EAST YORK



Volume 34 - Number 3

Winter 2015/2016

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

UPCOMING EVENTS

District 24 Spring Travelogue

2016 RTO Excursions

NORDIC POLE WALKING

Learn about District 24's latest Activity Club

WELCOME BACK

Gary Fick returns to the District 24 Executive

GRAND RIVER CRUISE
A Surprising and Entertaining Excursion



ANNUAL GENERAL MEETING AND SPRING LUNCHEON

Thursday, May 26, 2016 at Q-SSIS, 3474 Kingston Road, Scarborough

PROGRAM: We begin the day with our Annual General Meeting – on the second floor. There will be reports from our Committee Chairs followed by the election of the Table Officers for 2016 - 2017.

Doors open, 9:30 a.m.; Coffee, 10:00 a.m.; AGM, 10:30-11:30 a.m.; Bar opens, 11:30 a.m.; Luncheon, followed by entertainment, 12:15 p.m.

COST: \$25.00 [Members attending the full AGM meeting will have their \$25.00 cheque returned to them.]

[NOTE: If you are bringing a non-member, please remember to submit a separate cheque for their meal, as the luncheon cost cannot be refunded to non-RTO guests.]

CONTACT: Susan Watson – 18 Springbank Ave., Scarborough, ON M1N 1G3
PHONE: (416) 698-3030 E-MAIL: siwatson5@bell.net

MAKE CHEQUE PAYABLE TO: RTO — District 24

DEADLINE: Friday, May 13, 2016 *Please postdate your cheque(s) to this date.*

Coupon: *AGM / Spring Luncheon*

Thursday, May 26, 2016

Clip (or photocopy) this coupon and send it to Susan Watson (address above) with your cheque made payable to: **RTO – District 24**

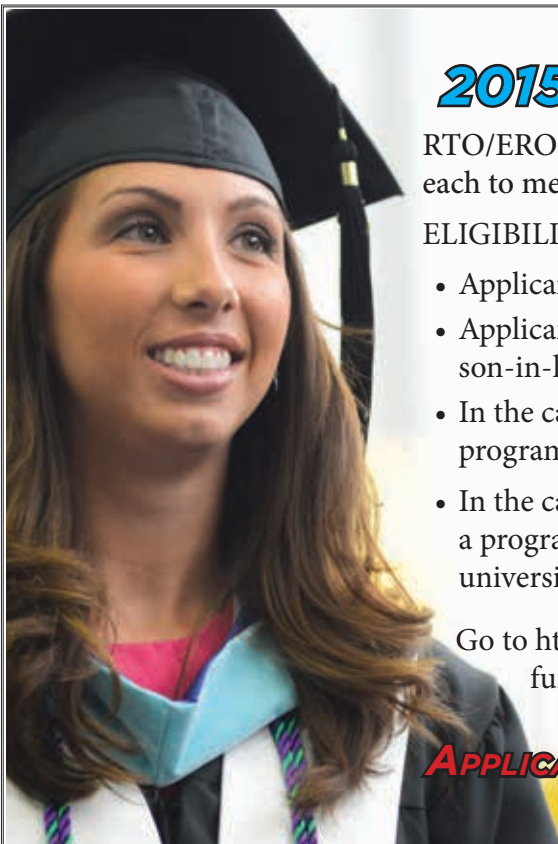
Name (Print): _____ Phone #: _____

E-Mail: _____ Spouse/Guest Name (Print): _____

No. of tickets: _____ @ \$25.00 = _____ (Please submit a separate cheque for non-RTO members.)

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

DEADLINE: MAY 13, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE



2015-2016 RTO/ERO SCHOLARSHIP

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

ELIGIBILITY:

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

Go to <http://www.rto-ero.org/programs-services/scholarship-program> for further information and to access the online application form.

APPLICATION DEADLINE: THURSDAY, FEBRUARY 15, 2016

Beyond the Blackboard

EDITOR-IN-CHIEF
Scott Baker

EDITORIAL BOARD
Bonnie Clarke
Donna Hubel
Annemarie McKee

CONTRIBUTING EDITOR
Marilyn Tregwin

Beyond the Blackboard is published as a members' newsletter by RTO/ERO District 24. The content of this newsletter may or may not reflect the position of RTO/ERO District 24 or the official position of RTO/ERO. Other RTO/ERO districts are welcome to use any material contained in this newsletter providing appropriate attribution is made regarding source.

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ON OUR COVER: *District 24 members and friends board the Grand River Princess for a cruise and roast beef luncheon on the Grand River.*

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

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

Deadline for submissions for the next edition of *Beyond the Blackboard* is April 25, 2016.

PRESIDENT'S MESSAGE

DISTRICT 24 HIGHLIGHTS

DONNA HUBEL - DISTRICT 24 PRESIDENT

Your District 24 executive members have been busy during the year, putting together programs that we hope our members will enjoy. These volunteers work very diligently and often help on more than one committee.

District 24 has had an exciting fall beginning with our Breakfast for Kids Golf Tournament at which \$10,000.00 was raised. Thanks to Les Coombs, Jerry Chadwick, Brian Hern and all their wonderful helpers for making this day so enjoyable and successful. Cheques for these programs have been delivered to Cornell P.S., Valley Park M.S., Cedar Drive P.S., Chief Dan George P.S., Bendale B.T.I., and Precious Blood C.S.

This fall District 24 featured the Breakfast for Kids Golf Tournament, the Health Seminar, the Craft Show and Fall Luncheon, the trip to see Pirates of Penzance, the Brunch for recent Retirees, the Bridge Club, the Book Club and the Woodworking Club. Our newest venture is Pole Walking and there has been a wonderful turn-out for this event. It is organized by Paula Chambers and Wendy Hooker. Thanks to all the organizers of these activities. The Christmas Luncheon, held at the Scarboro Golf and Country Club on December 2, was a huge success. Thanks to Les Coombs and his helpers for facilitating this wonderful day.

Our trips are being organized by Paula Chambers. On April 28, 2016, Anne Ellis-Taylor will be inviting members to a Travelogue luncheon. Details are found elsewhere in the newsletter.

The Provincial Service to Others Committee provided District 24 with \$2,000.00 for the Bluffers Music Program, which was presented to their representatives, Phyllis Coulter and Rosemary Galloway, at the District 24 Fall Luncheon.

The projected January 2016 inflationary rate for our pensions, which was announced at Senate, will be 1.2%. District 24 now has 2,896 members. Teachers, school and board administrators, educational assistants, administrative professionals and support staff, custodians, university and college faculty and support staff are all welcome to join RTO/ERO. If you know anyone who might be interested, contact Les Coombs, and he will send an information kit.

Merry Christmas and Happy New Year to Everyone!

OBTAINING PERMISSION FROM MEMBERS WHEN SHARING PERSONAL INFORMATION

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

Welcome Back **Gary Fick**

Gary retired in June 2000 after a 32 year career in Elementary Education. He retired from the position of Treasurer of ETT, a branch of ETFO. Previously, he served as President of OPSTF Scarborough for a period of seven years prior to amalgamation. He was a member of the Union negotiating team for the first collective agreement between the TDSB and ETT.

Gary joined RTO/ERO immediately after his retirement and has served on the District 24 Scarborough and East York, local executive in several roles including President.

As a volunteer, he has presented Retirement Planning Workshops first for the Elementary Teachers of Toronto (ETT), a Local of ETFO, followed by The Toronto Districts, an amalgam of Districts 16, 22, 23, &24. Lately he has been presenting for RTO/ERO around the southern part of Ontario. He joined the RTO/ERO Provincial Pensions and Retirement Concerns Committee in 2008, and was elected to the RTO/ERO Provincial Executive in October 2009 for one year.

He has recently returned to the District 24 Executive in the role of Second Vice-President.



DISTRICT 24 EXECUTIVE 2015 – 2016

TABLE OFFICERS:

PAST PRESIDENT: George Denny
havendayle@rogers.com (905) 420-1435

PRESIDENT Donna Hubel
dhub@sympatico.ca (416) 490-1861

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

SECOND VICE-PRESIDENT: Gary Fick
gfick1@rogers.com (905) 683-9676

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

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

COMMITTEE CHAIRS:

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

BOOK CLUB: Lee MacLeod
macleodfam@sympatico.ca (416) 284-6626

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

GOODWILL PHONES: Lynne Horvath
lynneh@i-zoom.net (705) 738-4557

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

POLITICAL ADVOCACY: George Denny
havendayle@rogers.com (905) 420-1435

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

SERVICE TO OTHERS: Gary Fick
gfick1@rogers.com (905) 683-9676
Pat Westcott
alicwest@rogers.com (416) 269-1145

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

FOUNDATION LIASON: Gary Fick
gfick1@rogers.com (905) 683-9676

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

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

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

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

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

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

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

MEMBERS-AT-LARGE:

Elaine Aprile	elaineapril6@gmail.com	(416) 267-2670
Sharon Galiffi	sharon.galiffi@gmail.com	(416) 493-5928
Phyllis Hill	hillphyllis@hotmail.com	(647) 374-7976
Wendy Hooker	wendyhooker@rogers.com	(416) 266-4682
Pat Westcott	alicwest@rogers.com	(416) 269-1145

MEMBER-AT-LARGE EMERITUS:

Margaret Nicolson (416) 759-5560

NEW MEMBERS

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

Saveria Apostoli	Valerie Gunn	Bela Matyas	Margaret Sie
Christine Austen	Evelyn Heath	James C. McGee	Jennifer L. Smith
Ellen Bear	Reginald Hawes	Michael T. McManus	Agatha Spanjaard
Pauline Baker	Robert William Hitchin	Johanne Messner	Luisa Steinsky
P. Lynne Ballantine	Susan Dianne House	Stephen Messner	Yvonne Stephens
Margaret Baranski	Rosalia Ientile	Levine Montagnes	Mark Sutton
Nora Friesen Bradley	Richard Irvine	Stacey Michener	Glenn Svarich
Janet Hughes	Richard Jatiouk	Deborah Mojsiuk	Beverley Tenenbaum
Cecilia Bruni	Diane King	Helen Jeannette Murphy	Michael Toole
Jennifer Pearl Burford	Lucie Kipp	Catherine Nealon	Barbara Tooth
Elvira Burry	Teresa Koch	Vera Nijmeh	Alan Turnbull
Howard Bury	Josee Konstantinou	Juan Antonio Osegueda	Mohini Vijan
Mary Y. Charles	Linda Lake	Joanne Panozzo	Sally Villeneuve
Lilli Chu	Andre Larose	Ennio Paola	Daniel Vincent
Elaine Crabtree	Rina Lenzo	Judy L. Pascoe	Rose Vine
Felicia Di Ciero	Lesley Lipinski	Ann Pascucci	Sheila Brown Vitullo
Nancy Dickson	Lois Jane Lorimer-Nunn	Peter Paulseth	Joan Voyame
Catherine Donald	Patricia Mabson	Beverley Phelan	Janet Warren
Donna Dubeau	Concetta Macdonald	Catharine Phillips	Josette Weber
Terralyn Gale Durocher	Peggy MacInnis	Lorraine Pinto	Angela M Williams
Rosemary Enright	John MacLennan	Kenneth Ponzo	Kathy Winnett
Donald Fawthrop	Maureen Mahoney	Maureen A. Prior	Alison L. Winter
Martha Fitzpatrick	Rosemary Mannone-Toogood	Vivienne Putt	Sareh Susan Wodlinger
Marilyn Fox	Edith Mardrossian	Beatrice G. H. Roliff	Elsie Wright
Sheryl Freeman	Anna M. Maropakis	Robin Rushton	Robert Ziskos
Helen Frenette	Susan Alice Martin	Beverly Saarvala	
Susan Gross	Mary Martino	Marie G. Scott	
Dianne Goldsmith		Wendy Sharpe	

E-NEWS

During the first week of each month RTO/ERO District 24 sends out a monthly E-News by e-mail. It is another way of communicating with our members.

These e-mails are in addition to our Spring, Summer and Fall District 24 Newsletters and provide reminders about district events and programs, as well as news from district and provincial meetings. The communication e-mails are sent out by our webmaster, Annemarie McKee. To register for E-News contact Annemarie at: amckee.rto@gmail.com.

IN MEMORIAM

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

M. Jean Anderson	Carol Fyfle	Margaret I. Nidderly	Mary Eleanor Sinclair
Donald C. Bell	Alexander Maropakis	Ida Ross	Dorothy M. Slack
Elizabeth Bream	Angela McCaw	John N. Ryckman	Leonard H. Stidolph
Garner Noble Charles	Elizabeth J. McGuire	Mary S. Sarker	Alice Ruth Watt
Brenda Fick	Joyce E. Morfitt	Ronald R. Scott	Bert N. Williams

HEALTH REPORT

HEALTH MATTERS

MARILYN TREGWIN – DISTRICT 24 HEALTH REPRESENTATIVE

Sign up to receive District 24's monthly E-News for timely health-related information and resources not available in our printed newsletters (see page 7).

HEALTH SEMINAR 2015

On October 15, 85 members arrived at the Agincourt Recreation Center to listen to and to query RTO's Benefits Officer, Lori MacDonald-Blundon, as she explained many aspects of our Extended Health Plan. Following are some of the participants' (often repeated) comments:

"The audience was very attentive and gleaned valuable information on the inclusions and exclusions within the plan. As always, the details of the Out of Province/Out of Canada travel coverage were highlights. The definition of "stability" for the travel insurance can be tricky, but Lori explained it very clearly to all. This was a most worthwhile primer or refresher on this very important program for our members." Gary Fick

"When I first retired I felt like there was an abundance of information to go through and it was overwhelming and a little confusing. I found attending this seminar presented by RTO very helpful. Being retired for three years and a member of the RTO Health Plan, I have now taken advantage of various benefits. Today's seminar was extremely interesting and useful. By reviewing the information in the plan booklet and by giving various scenarios and examples, the presenter helped me feel more confident in my understanding of the benefits within the RTO Extended Health Plan." Karen Engelmann

"I found Lori's presentation to be clearly and thoroughly explained. I also found it helpful to hear the process by which the costs and benefits of the plan are decided and why certain expenses are not covered. Having an elderly parent myself, I liked that she brought to our attention the Eldercare benefit and how it can offer consultation, guidance and support. Lori also made me feel reassured that the RTO plan does consider the best interests of its members. She spoke very positively about Allianz Global Assistance as our contact if we encounter medical or other issues when travelling. At the same time she impressed on us that is a good practice to check with the provincial office or Johnson for specific situations, such as to find out if certain assistive devices are covered. Lastly, it is always helpful to hear the range of questions asked by those in attendance as they often address situations that are possibilities that had not been in my own mind. It was a worthwhile presentation and it reminded me to look at the Insurance Plan booklet from time to time. The snacks were good too!"

Bonnie Ashby

"I was glad I had an opportunity to attend the seminar. The information was informative, and I hope it will be possible to have similar seminars in the near future." Diane King

"Makes me realize what a good Health plan we have with the RTO. Excellent information. We could almost use a workshop just on the travel aspect of our plans. Well worth the morning. Thank you again." Bob Bray

OUT OF PROVINCE/CANADA TRAVEL INSURANCE

As Canadian winters are upon us, many of our members get the travel bug. With that in mind, Johnson Inc. has provided some reminders and aspects for you to consider while reviewing your RTO Out-of-Province/Canada Travel Insurance booklet prior to your vacation.

PROOF OF DEPARTURE

- All insured participants must have their own proof
- Must prove when last in province of residence (not Canada):
 - Examples: boarding pass, credit card receipt & statement, signed paramedical receipt.

BASE PLAN - 93 DAYS

- 61% of snowbird trips are between 31 to 60 days;
- If you plan to travel longer than 93 days, you may purchase additional coverage in blocks of 15 days under the Supplemental Travel Plan.
 - For example, Supplemental travel rates for one block of 15 days: single age 55-59 \$47; 60-64 \$77; 65-69 \$103; 70-74 \$134;
- Maximum allowable supply for medications is 100 days. Complete a 'Vacation Supply' form from Johnson Insurance for more.
- Generic drug names may not be familiar in other countries: carry your medicine in the original bottles.

SUPPLEMENTAL TRAVEL PLAN

- No medical questionnaire; guaranteed approval;
- Rates are not based on medical history;
- Are you and your spouse in different age bands?
 - Member younger: purchase couple coverage based on member's younger age;
 - Spouse younger: purchase 2 single plans;
- May apply for coverage while travelling.

LIMITATION OF BENEFITS

- Following emergency treatment, Allianz will determine if you must return to Canada for continued treatment.
- If you choose not to return, Allianz will issue a Limitation of Benefits (LOB).
- No further payments will be made for continued treatment, recurrence or complications due to this condition.
- Coverage remains in effect for unrelated emergencies.

ALLIANZ GLOBAL ASSISTANCE

- Pre-trip planning assistance: travel advisories, required inoculations, currencies, visa requirements;
- Have Allianz's emergency contact phone number(s) & how to call out of the country you are visiting (requires country codes);
- In the event of a medical emergency, Allianz Global Assistance must be contacted within 48 hours of the emergency or payments will be limited to \$2,000 per insured person per trip. You, a family member, or a travelling companion may contact Allianz. They are available 24 hours a day, 365 days a year.
- Allianz will advise where to go for treatment – quality of care, no up-front payments.

Keep in mind that Allianz is not an insurance company, but is the administrator responsible for paying your travel claims. If you feel the need to appeal a claim it is reviewed by the Johnson Inc. team via RTO's Benefit Entitlement Review Process.

STABILITY CLAUSE

- Effective January 1, 2014 the Stability Clause expanded from cancer, heart or lung condition to any condition needing treatment in the 90 days prior to departure, booking or payment.
- Why was this changed?
 - Members should travel when they are healthy.
 - Members with unstable, serious health conditions other than cancer, heart or lung were able to travel, while someone that had cancer and was not stable did not have the same opportunity.
 - Claims affect the plan rates for everyone.

By now you should have received your package from RTO including your renewal letter, 'Going Places', a brochure about our travel insurance, 'Update' concerning our Group Benefits, and a summary of Plan changes effective January 1, 2016.

If you are not yet receiving District 24's E-news reporting the latest information from your executive, contact Annemarie at amckee.rto@gmail.com to be added to her list.

PENSION AND RETIREMENT

A CONFERENCE TO REMEMBER

TERRY SMITH – DISTRICT 24 PENSION AND RETIREMENT REPRESENTATIVE

On Sunday, September 27th, and Monday, September 28th, I attended a conference for Pension and Retirement Representatives from across Canada and specifically from Ontario on behalf of District 24 Scarborough and East York.

While it was not the first conference that I have attended of this nature, it was definitely one of the best. Each of the workshops was unique and touched on various aspects of our particular pension system as well as other models. The roles of OAS and CPP were discussed, as well as individual methods of fortifying one's own retirement living such as RRSPs, investments, real estate, TFSA's etc. We were also made aware of the similarities and differences between our two pension plans, namely OTPP and OMERS. Finally, we explored the multi-faceted RTO website dealing with Group Insurance Plans, Programs and Services, Publications, and the Members Centre which ultimately led us into discussions on pensions and concerns and the Fact Sheets. It certainly is an informative tool and can be accessed by typing: www.rto-ero.org into your browser.

During the next few publications of "Beyond the Blackboard" I am going to provide some insightful articles focusing on the new ORPP (Ontario Retirement Pension Plan) as well as some interesting articles related to our Defined Benefits type of pension plan comparing it to other models. To begin with, our Defined-Benefit Plan is a traditional plan often offered in government and unionized workplaces which guarantees a set benefit based on earnings and years of service. The employer manages the plan and is responsible for any shortfall needed to pay benefits, although in some rare cases, employees will be



Get Published!

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RTO/ERO District 24 – Scarborough and East York

asked to pool funds to make up the difference. Early retirement is often possible, although with reduced benefits depending on circumstances. The Defined Contribution Plan, on the other hand, is a plan in which employees and employers alike make contributions to the plan, but the size of the benefit is determined by investment returns. The employer will generally oversee and contribute to the plan, but employees are in charge of deciding how to invest the funds. Funds can be taken out any time prior to retirement. A more in depth comparison can be made by referring to the following chart.

DEFINED BENEFIT VS DEFINED CONTRIBUTION: A COMPARISON

	Defined Benefit	Defined Contribution	The DB Advantage
Philosophy	To reward members for long service with a lifetime retirement income.	To help members accumulate retirement savings during their active career.	The security of income rather than savings.
Contributions	Typically, members and employers contribute a set percentage of the member's salary. Funds are deposited in a pension fund for the benefit of all Plan members.	Typically, members and employers contribute a set percentage of the member's salary. Funds are deposited in a personal account set up in the member's name.	In most DB plans, employers shoulder the investment risk. Under a DC plan, members take on all the investment risk.
Investment Decisions	Professional money managers make the investment decisions based on strict guidelines established for the Plan as a whole.	Members have to decide how their money is invested, usually based on a range of available investment options.	With a DB plan, members don't have to worry about making investment decisions or tracking investments because a highly qualified investment professional is doing it for them.
Income at Retirement	Retirement income is a percentage of the member's pre-retirement earnings, so the more service the member has, the bigger that percentage will be. Once members start receiving their pension, they receive it for life.	The money in the member's account is used to buy a lifetime annuity (an income stream). The size of that income will depend on various factors such as how much the member has contributed, the success of the investment strategy, and interest rates when the member buys an annuity.	With a DB plan, members can estimate, in advance, what their pension will be. Benefits are pre-defined - members know what they are going to receive.
Ancillary Benefits	Many DB plans, offer ancillary benefits such as: <ul style="list-style-type: none"> - inflation protection - enhanced early retirement benefits - disability benefits - survivor benefits 	At retirement, members may be able to buy a lifetime annuity that includes some ancillary benefits such as inflation protection, but these extras tend to be expensive, thus reducing the amount they'll have available to provide an income stream.	With a DB plan, the ancillary benefits are built in, and members don't have to worry about the additional cost of shopping around for an annuity that includes them.

RTO/ERO DISTRICT 24

BRIDGE

CLUB

Our district's Bridge Club meets every Tuesday, 12:30 - 3:30 p.m., at Ellesmere Community Centre, 20 Canadian Rd., just opposite Costco near Warden and Ellesmere, for bridge and friendship. For more information, phone Terry or Dale Smith, (416) 438-0430 or Brian Dorward, (416) 291-1514.

Several new members have joined us this fall, and it is great to see our numbers growing. It's also great that our District supports this activity. We began this year on September 8, which also coincided with the first day of school, with "the ringing of the bells". Those who felt like it rang our school bells, or any other bell that we could get our hands on, as we thought of our colleagues that were in school that day. That gave us a good laugh, and then we dealt the cards!

Our Christmas potluck luncheon is Tuesday, December 15, with cards to follow. We do not play after this date until Tuesday, January 5.

These past few weeks we have been missing Marg and Jim Long, as Marg recovers from pneumonia (at least she says that is what they are calling it now!); we look forward to seeing them again as soon as they are able.

We also had sad news over the summer; Carol Fyfle, a retired teacher from the Catholic School Board who played with us when she was free, passed away from cancer. We miss Carol's friendly presence; she was always giving us something to laugh about.

Did you know that the chance of being dealt all 4 aces is 1 in 378 hands? (according to "Bridge Odds for Practical Players" by Kelsey and Glauert). Actually, that is also the odds of being dealt all 4 2's, or 3's, etc., except we may not notice that as much. Did you know that chances of reaching the age of 100 improve with both age and playing bridge on Tuesdays with the RTO group? [Someone made that one up! - Ed.]

New players who have a working knowledge of the game are always welcome; come on a regular basis, or when you can. If "learn to play bridge" is on your retirement bucket list, we can refer you to several lesson options so that you can join us in the near future. Contact Dale or Terry Smith at 416 438-0430.



RTO District 24 Bridge Club

Bridge Club resumes in the new year on Tuesday, January 5, 2016

Volunteers for Grade 1 Reading Program

Secord School in the Main/Danforth area is in need of retired teachers to volunteer one morning a week to read with struggling grade one students. If you are interested please contact Denise Conway by e-mail at: deniseconway@rogers.com or denise.conway@tdsb.on.ca

Support Group for the Visually Impaired

Held at the Birkdale Community Centre, 1299 Ellesmere Rd, Toronto M1P 2Y2 (near Brimley Road).
For further information, contact Elaine Aprile at (416) 267-2670.

BOOK CLUB

NEW READS FOR 2016

LEE MACLEOD – BOOK CLUB CONVENOR

The RTO Book Club typically meets in the Craft Room at the Agincourt Recreation Centre, 30 Glen Watford Road, on the last Wednesday of the month from 2:30 - 4:00 p.m. There is plenty of free parking, coffee or tea, and an entertaining afternoon of thoughtful and often funny commentary on the book and life in general.

Our book for November was “WILD” by Cheryl Strayed, an autobiographical novel based on her 1,000 mile trek along the Pacific Crest Trail. Her backpack “Monster” becomes famous among fellow trekkers, as well as her indomitable spirit. She’s a young woman who chooses to walk alone through the wilderness. The novel attempts to explain her motivation in leaving family, friends and a marriage to the man she loves. The reasons for this made for an interesting discussion. The script for the film “Wild” with Reese Witherspoon was written by the author. Cheryl’s backpack on the trail weighed 80 pounds but Reese’s weighed only 60 pounds – that was all she could carry.

I thought it might be a good idea to re-issue our 2016 list until the end of June. Before the end of June we will vote on a new roster of books, so make a list of books you want to read or have read, and bring them to the May meeting.

Our Book for January 27, 2016 — *The Painted Girls*: Cathy M. Buchanan (2013)



A gripping novel set in Belle Époque Paris and inspired by the real-life model for Degas's Little Dancer Aged Fourteen and a notorious criminal trial of the era.

Paris. 1878. Following their father's sudden death, the van Goethem sisters find their lives upended. Without his wages, and with the small amount their laundress mother earns disappearing into the absinthe bottle, eviction from their lodgings seems imminent. With few options for work, Marie is dispatched to the Paris Opéra, where for a scant seventy francs a month, she will be trained to enter the famous ballet. Her older sister, Antoinette, finds work— and the love of a dangerous young man – as an extra in a stage adaptation of Émile Zola's naturalist masterpiece *L'Assommoir*.

Marie throws herself into dance and is soon modelling in the studio of Edgar Degas, where her image will forever be immortalized as Little Dancer Aged Fourteen. Antoinette, meanwhile, descends lower and lower in society, and must make the choice between a life of honest labor and the more profitable avenues open to a young woman of the Parisian demimonde — that is, unless her love affair derails her completely.

Set at a moment of profound artistic, cultural, and societal change, *The Painted Girls* is a tale of two remarkable sisters rendered uniquely vulnerable to the darker impulses of “civilized society.”

Upcoming Reads:



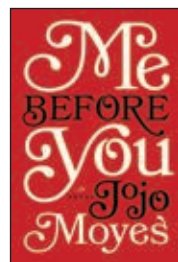
Somewhere in France:
Jennifer Robson (2010)

February 24, 1016



Big Little Lies:
Liane Moriarty (2015)

March 30, 2016



Me Before You:
Jojo Moyes (2013)

April 27, 2016



*The Light Between
Oceans:*
M. L. Stedman (2013)

May 25, 2016



The Girl on the Train:
Paula Hawkins (2015)

February 24, 1016

No meetings in December — We meet next on January 27, 2016!

FOUNDATION

NEWS

GARY FICK – DISTRICT 24 FOUNDATION LIAISON

It will soon be possible to request donations to the RTO/ERO Foundation at the time of a family member's passing.

Like many other worthy charities which are seen listed in Obituaries, the RTO/ERO Foundation is placing donation cards in funeral parlours across Ontario.

The Mission Statement of the RTO/ERO Foundation is:

The RTO/ERO Foundation aims to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care, as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada.

The Foundation is a registered Canadian Charity.

If you choose to suggest a charity in lieu of flowers, or as a memorial for your loved one, please consider the RTO/ERO Foundation as an option.

Habitat for Humanity

Volunteers are needed in the Scarborough area for Habitat for Humanity's projects/store/phones. Contact Natasha Varway, Director, Volunteer Services at (416) 802-2456 or visit <http://habitatgta.ca>

ACKNOWLEDGEMENT, WAIVER AND RELEASE

Provincial Executive, January 2010

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

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

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

PROGRAM

RTO 2016 TRIPS AND EVENTS

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

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

WHEN FILLING OUT EVENT COUPONS PLEASE FOLLOW THE GUIDELINES BELOW:

1. A separate cheque postdated to the Cut-Off date is required for each event. Be sure to carefully follow the “*Make Cheques Payable to*” portion of the event coupon.
2. The name of each person participating in the event must be included on the coupon.
3. When applicable, an RTO/ERO member may bring guests.
4. All participants must sign the event coupon to indicate that they have read and understood the *RTO/ERO Acknowledgement, Waiver and Release*.
5. Ensure that an e-mail address or stamped, self-addressed envelope is provided with your cheque and event coupon, and that “*Release of Contact Information*” box is checked in order to receive a receipt.
6. Ensure that your postdated cheque and event coupon are sent to the contact/facilitator indicated in the event description.

All in your party must sign the trip coupon to acknowledge that they have read and understood the waiver on page 14. All attending must agree to provide contact information to Mary Morton Tours. They will be issuing receipts directly to participants as per new TICO regulations.

The Aga Khan Museum and Ripley’s Aquarium

Wednesday, March 23, 2016 – Toronto

DEPART: 9:15 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$135.00

LUNCH: At *Diwan (Aga Khan Dining Room)*; choose chicken or salmon entrée on the coupon)

PROGRAM: This is an opportunity to visit two local venues which may be new for RTO Members. In the morning a docent at the *Aga Khan Museum* will guide our group through the cultural displays of Muslim history. Come and see the contributions to mathematics, astronomy and medicine that have their origins in the Middle East. For lunch we will have the opportunity to experience Persian cuisine in the *Aga Khan Dining Room*. Our bus will then take us to the foot of the *CN Tower* where we will visit *Ripley’s Aquarium*. This two hour journey through the oceans of the world amid swimming sharks, and “sea forests” has to be experienced to be believed.

FACILITATOR: Paula Chambers – 6 Colinroy Street, Scarborough, ON M1C 5G6

Phone: (416) 208-0202 E-Mail: paula.chambers@rogers.com

MAKE CHEQUE PAYABLE TO: MARY MORTON TOURS. Send cheque and coupon to Paula Chambers.

DEADLINE: February 23, 2016. Please postdate your cheque to this date.

 AGA KHAN MUSEUM

 Ripley's
AQUARIUM
of CANADA

Alice in Wonderland

Wednesday, April 27, 2016 – Shaw Festival Theatre, Niagara-on-the-Lake

DEPARTURE: 9:00 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$147.00

LUNCH: At the *Prince of Wales Hotel*

PROGRAM: For the first time in Shaw Festival history, a commissioned work will premiere on the Festival Theatre Stage. In a compelling new version of Lewis Carroll's classic and beloved tale of a young woman's journey to adulthood, the ever-curious and ever-questioning Alice goes down the rabbit hole to a land of wonder, where logic is illogical and absurd makes sense. Written specifically for the Shaw Festival's Ensemble, *Alice in Wonderland* will be set in the Victorian world of Oxford and use a dazzling combination of contemporary technology and old-fashioned magic.

FACILITATOR: Marilyn Tregwin – 41 Ravenscliff Cres., Scarborough, ON M1T 1R7

Phone: (416) 493-3757 E-Mail: m.tregwin@rogers.com

MAKE CHEQUE PAYABLE TO: MARY MORTON TOURS. Send cheque and coupon to Marilyn Tregwin.

DEADLINE: March 27, 2016 Please postdate your cheque to this date.



DISTRICT 24 SPRING TRAVELOGUE

PROGRAM: Anne Ellis-Taylor invites you on a photo visit to Portugal on Thursday, April 28, 2016 at the Scarboro Golf and Country Club. Following lunch, Keith Lilley will show his beautiful photographs and lead us on a visual trip to the Iberian Peninsula. Participants will be treated to a sit down lunch of chicken, mashed potatoes and vegetables with chocolate cake for dessert. *Please note that seating is limited to the first 60 participants.*

WHEN: Thursday, April 28, 2016, 12:00 - 2:00 p.m.

WHERE: Scarboro Golf and Country Club, 321 Scarborough Golf Club Road, Scarborough

COST: \$27.50

FACILITATOR: Gloria Wilson-Forbes – 558 Perth Ave., Toronto, ON M6N 2W7

Phone: (416) 721-1530 E-Mail: orpahwilson@gmail.com

MAKE CHEQUE PAYABLE TO: DISTRICT 24. Send cheque and coupon to Gloria Wilson-Forbes

DEADLINE: April 7, 2016. Please postdate your cheque to this date



Anything Goes

Thursday, May 12, 2016 – St. Jacobs Country Playhouse, St. Jacobs

DEPARTURE: 8:30 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$131.00

LUNCH: At *The Stone Crock*

PROGRAM: Enjoy Cole Porter's music in this toe-tapping adventure on the high seas. Etiquette and convention get tossed out of the porthole as two unlikely couples navigate their way to love...proving that sometimes destiny needs a little help from a crew of singing sailors, an exotic disguise, and some good old-fashioned blackmail! *Anything Goes* is filled with spectacular dance numbers and a boatload of timeless tunes.

FACILITATOR: Paula Chambers – 6 Colinroy Street, Scarborough, ON M1C 5G6

Phone: (416) 208-0202 E-Mail: paula.chambers@rogers.com

MAKE CHEQUE PAYABLE TO: MARY MORTON TOURS. Send cheque and coupon to Paula Chambers.

DEADLINE: April 12, 2016. Please postdate your cheque to this date.



A Chorus Line

Wednesday, June 15, 2016 – Festival Theatre, Stratford

DEPARTURE: 9:30 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$150.00

LUNCH: At the *Festival Inn Buffet*

PROGRAM: If you love music and dance, *A Chorus Line* is the play for you. Directed and choreographed by Donna Feore, this exhilarating Pulitzer Prize-winning musical traces the diverse journey of hearts captivated by the allure of show business, as seventeen dancers audition for a chorus line.

FACILITATOR: Marilyn Tregwin – 41 Ravenscliff Cres., Scarborough, ON M1T 1R7
Phone: (416) 493-3747 E-Mail: m.tregwin@rogers.com

MAKE CHEQUE PAYABLE TO: *MARY MORTON TOURS*. Send cheque and coupon to Marilyn Tregwin.

DEADLINE: May 15, 2016. *Please postdate your cheque to this date.*



Prince Edward County Wine and Cheese Tour

Wednesday, September 7, 2016 – Bay of Quinte Region, Ontario

DEPART: 9:00 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$114.00

LUNCH: At the *Huff Estate Winery Buffet*

PROGRAM: Journey east to the Bay of Quinte where we will visit *Huff Estate Winery, Sandbanks Winery, Oeno Art Gallery, Black River Cheese, and Prince Edward County Lavender Farm*. We will have the opportunity to participate in wine tastings and purchase both wine and cheese. Lunch will be a gourmet experience of locally grown ingredients. Come and see why this unique location is producing award-winning wines and restaurants. We will also be stopping at *The Big Apple* en route for a coffee and washroom break, providing an opportunity to purchase apple pies as well.

FACILITATOR: Paula Chambers – 6 Colinroy Street, Scarborough, ON M1C 5G6
Phone: (416) 208-0202 E-Mail: paula.chambers@rogers.com

MAKE CHEQUE PAYABLE TO: *MARY MORTON TOURS*. Send cheque and coupon to Paula Chambers.

DEADLINE: August 7, 2016. *Please postdate your cheque to this date.*



NORDIC POLE WALKING CLUB

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

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

If you would like to participate in this activity, or would like additional information, please contact Paula Chambers:
[phone: (416) 208-0202, e-mail: paula.chambers@rogers.com]

READ ABOUT THE NORDIC POLE WALKING CLUB ON PAGE 23



Shakespeare in Love

Thursday, September 22, 2016 – Avon Theatre, Stratford

DEPART: 9:45 a.m. Kennedy Commons, in front of LA FITNESS **RETURN:** 6:45 p.m.

COST: \$150.00

LUNCH: At the *Festival Inn Buffet*

PROGRAM: This North American premiere of the romantic comedy, *Shakespeare in Love*, will be directed by four-time Olivier Award winner, Declan Donnellan. Donnellan directed the play's premiere in London's West End. Based on the story-line of the film, in this imagined biography, young Will Shakespeare, tormented by writer's block and in desperate need of a new hit, finds inspiration in the guise of passionate noblewoman Viola, who moves him to write the greatest love story of all time.

FACILITATOR: Paula Chambers – 6 Colinroy Street, Scarborough, ON M1C 5G6

Phone: (416) 208-0202 E-Mail: paula.chambers@rogers.com

MAKE CHEQUE PAYABLE TO: MARY MORTON TOURS. Send cheque and coupon to Paula Chambers.

DEADLINE: August 22, 2016. Please postdate your cheque to this date.



Footloose

Thursday, October 13, 2016 – Dunfield Theatre, Cambridge

DEPARTURE: 8:30 a.m. Kennedy Commons, in front of LA FITNESS

COST: \$135.00

LUNCH: At *The Black Shop* (choose pork schnitzel or baked salmon on the coupon)

PROGRAM: Based on the original screenplay by Dean Pitchford and music of Tom Shaw, you can cut loose with the music that has earned the adulation of theatregoers everywhere. A young rebel moves to a small middle-American town where dancing is forbidden. He encourages all the young people to defy the edict of the local pastor against rock and roll music. In doing so, he brings healing to the heart of a town held back by the memory of a tragedy.

FACILITATOR: Paula Chambers – 6 Colinroy Street, Scarborough, ON M1C 5G6

Phone: (416) 208-0202 E-Mail: paula.chambers@rogers.com

MAKE CHEQUE PAYABLE TO: MARY MORTON TOURS. Send cheque and coupon to Paula Chambers.

DEADLINE: September 13, 2016. Please postdate your cheque to this date.



Coupon: *Aga Khan Museum and Ripley's Aquarium*

Wednesday, March 23, 2016

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

Name (Print): _____

Phone #: _____

E-Mail: _____

Spouse/Guest Name (Print): _____

Lunch: _____ Chicken or _____ Salmon

No. of tickets: _____ @ \$135.00 = _____

Would you like an e-mail confirmation: YES NO

If **NO**, a stamped, self-addressed envelope is required for confirmation.

Please check the space following to give permission to share your contact information.

I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: FEBRUARY 23, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: *Alice in Wonderland*

Wednesday, April 27, 2016

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

Name (Print): _____

Phone #: _____

E-Mail: _____

Spouse/Guest Name (Print): _____

No. of tickets: _____ @ \$147.00 = _____

Would you like an e-mail confirmation: YES NO

If **NO**, a stamped, self-addressed envelope is required for confirmation.

Please check the space following to give permission to share your contact information.

I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: MARCH 27, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE



Coupon:

DISTRICT 24 SPRING TRAVELOGUE

Thursday, April 28, 2016

Clip (or photocopy) this coupon and send it with your cheque made payable to:
RTO – District 24

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
No. of tickets: _____ @ \$27.50 = _____

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

DEADLINE: APRIL 7, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: **Anything Goes**

Thursday, May 12, 2016

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

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
No. of tickets: _____ @ \$131.00 = _____

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

Please check the space following to give permission to share your contact information.
 I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: APRIL 12, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: **A Chorus Line**

Wednesday, June 15, 2016

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

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
No. of tickets: _____ @ \$150.00 = _____

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

Please check the space following to give permission to share your contact information.
 I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: MAY 15, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: **Prince Edward County
Wine and Cheese Tour**

Wednesday, September 7, 2016

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

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
No. of tickets: _____ @ \$114.00 = _____

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

Please check the space following to give permission to share your contact information.
 I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: AUGUST 7, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: **Shakespeare in Love**

Thursday, September 22, 2016

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

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
No. of tickets: _____ @ \$150.00 = _____

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

Please check the space following to give permission to share your contact information.
 I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: AUGUST 22, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

Coupon: **Footloose**

Thursday, October 13, 2016

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

Name (Print): _____
Phone #: _____
E-Mail: _____
Spouse/Guest Name (Print): _____
Lunch: _____ Pork Schnitzel or _____ Baked Salmon
No. of tickets: _____ @ \$135.00 = _____

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

Please check the space following to give permission to share your contact information.
 I (we) give permission to share contact information with the travel agency organizing this trip.

I acknowledge that I have read and understood the RTO waiver on page 14.

Signature(s): _____
Member Spouse/Guest

DEADLINE: SEPTEMBER 13, 2016. PLEASE USE THIS DATE ON YOUR CHEQUE

RTO/ERO DISTRICT 24

FALL LUNCHEON AND CRAFT SALE

SUSAN WATSON – SOCIAL CONVENOR

Congratulations to everyone who worked hard to organize the RTO/ERO District 24 Fall Luncheon and Craft Sale that was held on October 22, 2015, at the Q-SSIS Banquet Hall.

Particular thanks go out to Elaine, Allison, Bev, Carol, Carmela, Wendy, Steve, Donna and Allen, who worked diligently, prior to, during, and after the luncheon.

Thanks to our vendors for providing us with very high quality goods from which to choose. Beautiful selections could be made from a wide choice of Native and African crafts, handmade and unique cards, jewellery, soaps, hats, bags, scarves, Christmas ornaments, paintings, pottery etc.

Four of our vendors donated the proceeds from their sales to various charities (Sleeping Children around the World [www.scaw.org], Grandmothers to Grandmothers [<http://www.grandmotherscampaign.org/>], License to Learn [<http://l2l.ca/>], and a church charity that built and supports a school in Kenya.

As teachers tend to continue giving and sharing their talents long after their teaching careers are officially at an end, RTO District 24 was pleased to present the Scarborough Bluffs Music Program with the \$2,000 Service to Others Award, which was accepted on their behalf by Phyllis Coulter and Rosemary Galloway.

District 24 President, Donna Hubel, introduced our guest speaker, Jim Grieve, RTO Executive Director. Using video, personal experience and comedy, he encouraged us to be present to, and to work with “The Child Within”. He reminded us that awareness of, and attention to all of our health needs will enable us to live our lives in the best way possible.

Overall, it was a creative, busy, informative and full luncheon.

PHOTOS ON BACK COVER

PIRATES^{OF}PENZANCE

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

What a fun day we had on October 14! We boarded our bus at 8:30 a.m. and set out to the Kitchener-Waterloo area to St. Jacobs. En route, we were treated to nature’s fashion show of gold, orange and red leaves. Our first stop was an outlet mall in Waterloo. Many people bought Christmas stocking stuffers at the kitchenware outlet and stocked up on boot grips for the coming ice. Lunch was at *D & H Foods*, where we had a choice of soup or a salad and four choices for the main course. Lunch got two thumbs way up! After lunch, we strolled the main street of St. Jacobs and did a little more shopping. We were at the theatre in time for our 2:00 p.m. curtain call.

The performers had wonderful voices and did a great job in portraying the story of a young man with a strong sense of duty – even if it would take him four times as long as expected to fulfil his promise. His hearing-challenged nanny thought she was placing him with pilots instead of pirates for his apprenticeship. In true Gilbert and Sullivan style, with lots of humour and music, we saw the story unfold.

One novel twist was the inclusion of characters from many other musicals. In between scenes, characters such as the Mother Superior from *Sound of Music*, Mary Poppins with chimney sweeps, or Dorothy and the Lion from the *Wizard of Oz* appeared, started to perform, and then made a rapid exit as they realized they were in the wrong production. The crocodile from *Peter Pan* even chased one of the pirates off the stage. This certainly kept us on our toes. As it happens in most musicals, our hero won the young woman of his heart. A tired, but happy group returned on the 407 and made it back before 6:30 p.m.

RTO/ERO DISTRICT 24 EXCURSIONS

CAROUSEL

AVON THEATRE

RUTH MORI – DISTRICT 24 MEMBER

The beautiful sunny weather and lush scenery combined to make “June Is Bustin’ Out All Over,” a fitting tune for the drive to Stratford on June 25th.

There has not been a production of Carousel in recent years. In eager anticipation of seeing this somewhat less known musical by Richard Rodgers and Oscar Hammerstein II, a large number of RTO members and their friends boarded the motor coach at Kennedy Commons.

Following a substantial buffet luncheon at The Queen’s Inn, we arrived in good time at the Avon Theatre. When the curtain rose, we witnessed once again what Stratford does so well. The acting, singing, choreography, music, set design, costumes etc. were all of their usual high caliber. The carousel scene was especially magical. Musical numbers such as “If I Loved You”, June Is Bustin’ Out All Over” and “You’ll Never Walk Alone,” were highlights that stayed with the audience long after the curtain went down.

Primarily, Carousel is the story of two young people, Billy Bigelow and Julie Jordan, who meet, fall in love, marry and do not live happily ever after. Marital problems with abuse, unemployment and Billy’s personal problems eventually lead to a tragic ending. There is not the usual happy ending to this play, but when the final curtain goes down there is a feeling of hope for those left behind.

Sincere thanks go to Marilyn Tregwin, our facilitator, for making our day so enjoyable, and to the people who participated in this outing and contributed to the happy environment on the coach.



RTO/ERO DISTRICT 24 EXCURSIONS

GRAND RIVER BOAT CRUISE

DIADRE NAWROKI – DISTRICT 24 MEMBER

Despite starting out with less than ideal weather, we set out on September 9th to enjoy a day on the Grand River.



You had to be there! Starting our day in the pouring rain was not a good sign. However, our great driver got us to our destination in record time. After a brief stop in Caledonia to visit the local craft shop and meet with our tour guide, Edie, we headed off to the Six Nations of the Grand River Indian Reserve. On the way, Edie taught us to say hello (squee-no) and good-bye (oh-neh) in her language, and explained some of their Indian customs. The reserve is self-governed and the women of the tribe choose the next Chief (too bad we can't select our Prime Minister that way!!!) In Ohsweken they have their own police, fire department etc., all funded by the federal government.

Our next stop was the reserve's gift and craft shop, where we bought lovely gifts and collectibles, and then we were back on the bus to hear more history of how the Six Nations were formed, and to continue our tour of the Reserve. We said good-bye to Edie at the area Tourist Centre and proceeded to the Grand River Dinner Cruise's Visitors' Centre where we were treated to muffins, coffee, and a video explaining the history of the Grand River and the surrounding area.



What followed next was simply amazing! A group of four musicians called Blazing Fiddles entertained us with Celtic music, a medley of songs from West Side Story, and Hungarian and Ukrainian tunes. They had us all singing Country Road, and concluded with duelling fiddles. We loved it!!!!

Heading outside under clear skies, we boarded the Grand River Princess for our cruise of the Grand River and a hot roast beef lunch with salad and home-made bread, followed by home-made apple pie and coffee. The fare was excellent! With the sun out, we were able to enjoy the sights along the river and hear the commentary by our able captain. Everyone on board had a great day!

RTO/ERO DISTRICT 24

NORDIC POLE WALKING CLUB

PAULA CHAMBERS – PROGRAM COMMITTEE CHAIR

On September 29, 2015 Marianne Ford from Nordic Traxx demonstrated the benefits of Nordic pole walking at the Agincourt Recreation Centre.

The turn-out was great. We now have an e-mail list of over 30 people and meet on Wednesdays at 10:00 a.m. in various parks throughout Scarborough. Wendy Hooker and I share the planning and leading. Each outing so far has brought out 12 to 15 participants.

Why pole walking? Well, in addition to the benefits of a walk, walking with poles exercises the upper body as well. Over 90% of the body's muscles are in use. Some participants have expressed their surprise when they feel muscles in their arms or shoulders telling them that they have been working. As with any new exercise, this is something that should be



gradually built up. One walker developed pain in her heels from the daily and vigorous exercise. Make sure that you have proper footwear and ease into longer or more frequent walks.

So far, the group walks have been for about one hour and at people's individual paces. Some people have had knee replacements; some have stability issues. Walking with poles has helped them get out to enjoy the outdoors. Walking outdoors has brought the beauty of our parks and the additional health benefits of connecting to nature. Send me your e-mail address if you wish to join us or get poles.



EXECUTIVE MEETINGS

All District 24 members are welcome to attend Executive Meetings. We will be meeting on Thursdays; January 7, March 3 and April 14, 2016, at the Cedarbrook Lodge Retirement Residence, 520 Markham Road, Scarborough. Refreshments are at 9:00 a.m., with the meeting beginning at 9:30 a.m. and ending around 12 noon.

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

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

2015 DISTRICT 24 FALL LUNCHEON AND CRAFT SALE – SEE PAGE 20



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

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

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

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

By e-mail: dvezeau@rto-ero.org

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

***Upcoming Events
- Dates to Remember***

- | | |
|--------------|--|
| January 7 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| March 3 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| March 23 | The Aga Khan Museum and Ripley's Aquarium |
| April 14 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| April 27 | Alice in Wonderland, Shaw Festival |
| April 28 | District 24 Spring Travelogue
– Scarboro Golf and Country Club |
| May 12 | Anything Goes, St. Jacobs Country Playhouse |
| May 17-18 | RTO Senate |
| May 26 | District 24 Annual General Meeting and Luncheon
– Qssis Banquet Hall |
| June 9 | District 24 Executive Meeting – All are invited
– Cedarbrook Lodge Retirement Residence |
| June 15 | A Chorus Line, Stratford Festival |
| September 7 | Prince Edward County Wine and Cheese Tour |
| September 13 | Breakfast for Kids Golf Tournament
– Mill Run Golf Course |
| September 22 | Shakespeare in Love, Stratford Festival |
| October 13 | Footloose, Dunfield Theatre, Cambridge |