

## A History of RTOERO and Teacher Pensions, Annemarie McKee



As a wrap-up to our 50<sup>th</sup> Anniversary in District 24 Scarborough & East York, we share this section on Teacher Pensions, RTOERO and District 24 Scarborough & East York History with thanks to RTOERO District 16 for some of the RTOERO content.

### **2023: The 50th Anniversary of District 24, RTOERO's District Structure, Teacher Pensions and District 24 History**



RTOERO was born out of a committee of the Ontario Teachers' Federation (OTF) when retired teachers had had stagnant pensions for several years during great economic growth. Some of those retirees were 'living in penury.'

The documented aims of the Superannuated Teachers of Ontario, as RTOERO was initially named in 1968 are three in number:

- Providing services often referred to as "fringe benefits."
- Having some influence in the matter of superannuation allowances
- Maintaining the contacts teachers made during their working lives.



To understand the origins of RTOERO, we summarize the historical development of teacher pensions in Ontario. This summary is based on the notated research of Robert L. Lamb (deceased, former General Secretary of the Ontario Public School Men's Teacher's Federation/Ontario Public School Teachers Federation and RTOERO Scarborough/East York member.) See below for more information.

[History-District-24-Scarborough-East-York.pdf \(rtoero.ca\)](https://www.rtoero.ca/history-district-24-scarborough-east-york.pdf)

Only major developments in the provision of teacher pensions are included. The complete document is available in the archives of the RTO Toronto District 24 website at:

Other resources include: the Archives of Ontario - <http://www.archives.gov.on.ca/>

OTPP –

<https://www.otpp.com/en-ca/about-us/our-story/our-history/>

## TEACHER PENSIONS IN ONTARIO

### 1853

The first teacher's pension fund in Ontario (Upper Canada - the Ryerson Pension Fund provides up to 500 pounds sterling per annum to support "superannuated or worn-out Common School Teachers of Upper Canada".



An eligible teacher had to contribute a pound per year to the fund and provide proof of inability to continue teaching due to age or loss of health. (Graphic: Egerton Ryerson, Archives of Ontario)

*1867: Upper Canada becomes the Province of Ontario*

### 1871

Every male teacher in a public school must pay \$4.00 annually to the Fund with females also eligible voluntarily. Allowances per annum are \$6.00 times the years of contribution and granted after reaching age 60 on proof of age, good moral character, and length of service.

### 1874

The Act is amended to:

- a) pay a pensioned survivor's spouse the pension only until the end of the year, and.
- b) if a working teacher dies, the surviving spouse would receive the contributed money with accumulated interest.

### 1881

A Minister of Education is quoted as saying he "was against making pensions compulsory, especially for women and was also against giving a higher pension to those who remained for more than twenty-five years of service, for fear that teachers who had outlived their usefulness would continue teaching to get a larger pension."

### 1884

Fund membership is extended to school inspectors.

### 1885

The Ryerson Fund is closed to new entries. Efforts continue to achieve a better scheme of superannuation.

### 1901

The Ontario Educational Association, a forerunner of the Ontario Teachers Federation, resolves: "That in the opinion of this Association, it would be in the interests of the teachers of Ontario to have established some scheme of superannuation under the control of the Education Department."

### 1917

The *Teachers' and Inspectors' Superannuation Commission* is established with two persons and an actuary appointed by the Minister, plus one teacher and an inspector elected by the Ontario Education Association.

The individual contribution is 2.5% of the salary (in 1936 raised to 3%) matched by the Treasurer of Ontario. Allowances are payable on retirement after 40 years of service calculated at 1/60 of the last ten years' average salary times the years of service. Reduced pensions are payable after 30 years of service and after 15 years in the case of disability.

*1917: World War I; war effort, conscription, some women vote*

### 1932

A dependent pension was introduced so that a teacher could elect to take a reduced pension three years before going on pension with the reduction applied to provide an allowance to any designated dependent - expanded in 1934 to be available within the three years subject to a medical examination.

### 1938

The Teachers' and Inspectors' Superannuation Commission is increased by the addition of one appointed by the Minister and one from the teachers and inspectors who are members of the Ontario Education Association.

### 1940

A full pension is reduced to 39 years and then reversed to 40. (World War II is well underway.)

### 1944:

*Teachers request that The Ontario Teachers' Federation (OTF) be set up by the Teaching Profession Act of 1944 as the professional organization for teachers in the province. All teachers are required to belong to the Federation as a condition of teaching in publicly funded schools. The four teacher Affiliates are: L'Association des enseignantes et des enseignants franco-Ontariens, the Elementary Teachers' Federation of Ontario (formerly two separate men's and women's federations merged by government legislation in 1997), the Ontario English Catholic Teachers' Association, and the Ontario Secondary School Teachers' Federation, are affiliated with OTF.*

*Most of the Affiliates had formed voluntary teacher organizations 20 years before the Teaching Profession Act was passed.*

### 1946

Pensions are adjusted as follows:

1. "A" Pension after 36 years of service at age 65 if male, and age 62 if female. After 40 years of service, all teachers qualified without age restriction. The minimum pension is \$500, and the maximum is \$1,500 based on the entire career average salary;
2. "B" Pension if having between 30 and 36 years of service;
3. "C" Pension if permanent and total disability after 15 years of service;
4. "CB" Pension if incapacity for further teaching after 15 years of service

5. Provision for refunds of contributions with interest.

### 1949

"The Teachers' Superannuation Act" is passed providing a \$600 minimum pension and:

1. "A" Pension changed to 35 years of service at age 62 for both sexes;
2. A new pension after 25-30 years of service at age 62;
3. Improved Disability Allowances.

### 1950

Recognizing the affiliates of OTF, a member is added to the commission with the Minister's appointees also increased to continue the overall control of the Minister's appointees.

### 1953

The maximum limit on pensions (\$3,000) is removed.

### 1954

The basis of pension calculation is changed to the best ten years. Pensions granted before 1954 were recalculated.

### 1960s

The economy flourished during this decade. Stock market growth outdistanced the booming market (or bull market) of the 1920s. Teacher salaries began to increase with the growth in the economy. Accelerated inflation deeply affects those on fixed pensions.

### 1962-1971:

*Bill Davis, Conservative Minister of Education significantly increased education funding during the 1960s.*

### 1964

The service minimum for pensions was fixed at 10 years. Contributions after 1964 were locked in for contributors 45 years old with 10 years of service.

## 1966

The Canada Pension Plan requires Fund benefits to be compatible with CPP benefits. Pensions become based on the best seven years. Payments for pregnancy leave are allowed.

## 1967

The minimum pension is increased to \$1200.00 from \$600.

**1968:** The Superannuated Teachers of Ontario begins as the voice for retired teachers. Toronto is one of eight Ontario Regions represented.



1<sup>st</sup> STO(RTOERO) Senate

## 1970

The minimum pension is raised to \$2,100.

## 1971

The “90 Factor” (age plus service) is introduced; sex discrimination is abolished; widowers of pensioners are eligible on the same basis as widows for a dependent allowance.

Original pensions are increased by 2% for each year the pension had been in force (up to 50%) for those who retired in 1950 or earlier. Widowers and widows become eligible for a dependent’s allowance as well as for an allowance in their own right.

## 1972

Pre-1971 pensions increased by 4% and those as of 1971 by 2%.

**Jim Wilkinson President 1972-73**

## 1973

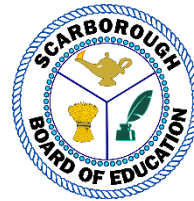
STO formally adopted its district structure with 29 Districts across Ontario. Four groups of Metropolitan Toronto STO members met to prepare for a new district structure and agreed to hold

separate executive meetings before the October Senate



STO Scarborough & East York District 24

was created to serve education retirees from the former Scarborough and East York Board of Education’s geographical area. We are officially known as District 24.



In 1971 Miss Marian Tyrell, Secretary of the Provincial S.T.O. and Norman McLeod, an S.T.O. executive member, asked Jim Wilkinson, a retired public school principal in

Scarborough, to organize a Scarborough-East York District. It was to be made up of retired men and women teachers from the Public, Separate and Secondary Schools.

**Jack Henderson President 1973-74**

**Foster Jeavons President 1974-75**

## 1975

The Superannuation Adjustment Fund is established to provide for escalation based on the cost of living with a cap of 8% but with any excess being accumulative for later payment. Teachers retiring before 1975 had pensions escalated with the full cost being carried by the government.

**Stan Seal President 1975-76**

**Josie Clement President 1976-77**

## 1977

Minutes first record the joint efforts of the Ontario Teachers’ Federation (OTF), STO and the 4 Toronto Districts (16, 22, 23, 24) working together to provide information to potential retirees.

**Art Cantrell President 1977-78**

## 1979

RTOERO Senate Report on Low Pensions Research on low pensions indicates that 80% are below \$9,000.

**Gordon Brown President 1978-80**

## 1980

Toronto Seeks Pension Improvements Executive requests OTF to consider a Dependents Pension being raised to 75% from 50%.

**Ken Hall President 1980-81**

## 1981

Co-Op Health Plan Benefits The original insurer for RTOERO benefits was declared bankrupt by the Ontario Government - replaced by Confederation Life.

**Howard Eubank President 1981-82**

## 1982

Pension Report Concerns arise over a report that the average pension is about \$21,000 and that 6,000 pensions receive just over \$4,000. A motion is passed that action be taken to improve low pensions.

**Mel Holmes President 1982-83**

## 1983

Survivor benefits cease when the recipient remarried is abolished.

# STO/Newsletter

Volume 2 - SCARBOROUGH-EAST YORK DISTRICT 24 NEWSLETTER - August 1983

Our Newsletter for 1983 included our Annual meeting would be held at the Renaissance Hotel and an excursion to Daytona Beach. We had a membership of 515 members!

**Mary Mitchell President 1983-84**

## 1984

The best five-year calculation is implemented for those retiring in 1982 and later. Ken Hall has formed a committee for Retirement Counselling. Our executive meetings were held at the East York or Scarborough Board offices. The Goodwill Phoning Committee was proving to be a very positive outreach program.

**Herb Stevenson President 1984-85**

## 1985



We now had a new newsletter heading. At the Senate,

we supported the new dental plan coverage and are continuing to pursue the problems of low pensions and the recalculation of all pensions based on the best 5 years.

**Margaret Huckins President 1985-86**

## 1986

*STO became STO/ERO and recognized this*



*with a new logo. 39 Districts across Ontario.*

Political Advocacy President Mary Thomas introduced a Senate motion that all pensions be based on the best 5 years. OTF supports but government representatives oppose. RTOERO members participate in a letter-writing campaign to the Premier and their local MPP. RTOERO has begun benefits coverage through Johnson Insurance with premiums paid by retirees. Toronto seeks the convenience of premiums deducted from pension payments

## 1987

The letter-writing campaign continues to make the Best 5 Years viable. Our first Travelogue on Portugal was hosted at the Guild Inn. Our Goodwill phone committee states that the calls are enjoyed by all.

**Frank Gould President 1986-88**

## 1988

Dr. Robert Lamb completed his "History of STO". New retirees are now posted in the newsletter. A record 217 teachers. An in Memoriam section will be added as well.

## Bill Parish President 1988-90

## 1989

The Teachers' Superannuation Commission is abolished and the fund becomes the *Ontario Teacher's Pension Plan (OTPP)* with the assets administered by an independent board for the pension sponsors: the Ontario Teachers' Federation and the Ontario government. The sponsors ensure the plan remains appropriately funded, and decide:

- the contribution rate paid;
- member benefits, including inflation protection; and
- how to address any funding shortfall or surplus.

Before 1990, assets had only been invested in government bonds with pensions guaranteed by the Ontario Government.

[It is noted that governments can amend pension legislation. Recently, the Alberta and New Brunswick conservative governments have made changes to teacher pension investment processes.]

The Ontario Government wants a pension premium from 7.9% to 8.7% with no improvement in pensions. OTF and RTOERO organized a rally at the annual meeting of the Liberal Party in Hamilton. District 16 executive encourages members to attend Scarborough Principals tour China. The Goodwill team would share news from the members that they had called. The Century Schoolhouse in East York is a wonderful excursion for students as they dress in period costumes to experience a one-room schoolhouse at the end of the Nineteenth century. It was officially opened in 1986.

## George Cridland President 1990-91

## Ellen McCormick President 1991-92

## 1993



## RTOERO 25th Anniversary

## Ken Webster President 1992-94

## 1994

Fee rebates from RTOERO are limiting district services and a district fee is proposed but not implemented

## Gladys Heintz President 1994 – 95

À votre service...pour le soin de votre avenir. Depuis 1968.



Here for you now ... Here for your future. Since 1968.

## 1996

The executive discusses the lack of representation on the Teachers' Pension Plan Board to help those with low pensions. Members are encouraged to write to their MPPs to garner support for this involvement. OTF is negotiating pension revisions.

## Allan Mawson President 1995-96

## Bernie Chalmers Acting President 1996-97

## 1997

Ontario amalgamates Public Boards of Education in Metropolitan Toronto to create the Toronto District School Board.

Bill 160 (new College of Teachers, Pension Entitlement Review and Pension Negotiations), to trim the deficit, is passed by the Harris government making major changes to the education system. Viewed as a step toward education privatization, Ontario's teachers strike ("Days of Protest") for two weeks.

The Ontario government amalgamates school boards across the province. Toronto's six boards form the Toronto District School Board. The Ontario

Public School Teachers Federation and the Federation of Women Teachers Associations of Ontario become one: The Elementary Teachers Federation of Ontario (ETFO)

**Bob Duncan President 1996-2000**

### 1998

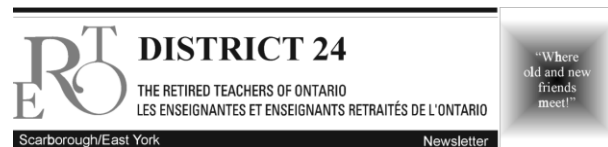
STO/RTO becomes RTOERO - new name and colours. 42 Districts in Ontario and British Columbia.

RTOERO head office moves from rented space at Federation House (1260 Bay St. at Yorkville) to owned property at 18 Spadina Rd. A more professional 'appearance' is developed with new colours and logo

The '85 factor' and the education changes precipitate a sudden increase in membership. The executive sends Newsletters to retirees to encourage their joining RTOERO.

### 2000

A web presence is established at [www.rtoero24.org](http://www.rtoero24.org) (now <https://district24.rtoero.ca>). An email service informs members when the site has been updated. New Newsletter Format and Editor - K. Turkington. The golf tournament donated \$300 to Breakfast for



Kids.

**Harolyn Panetta President 2000-02**

### 2001

The four districts in Metro Toronto (16, 22, 23, 24) formed a joint group to initiate contact with potential members retiring from the new Toronto District School Board. The Massey Centre received the Service to Others grant money from District 24. The digitalization of corporate graphics and membership lists permits an updated Newsletter and shortened mailing procedure. Copies are available for non-members for a \$10/year

subscription. "Where old and new friends meet." is the logo. We have 1500 members in District 24.

### 2002

The RTOERO Newsletter will now be named "Renaissance".

### 2003

District 24 Executive has joined forces with three other districts to form a Joint Executive Council. Its primary purpose is to share talents, ideas and money and coordinate efforts for our collective membership. For the first time, District 24 will host a complimentary Champagne Brunch for new retirees from Scarborough and East York regions of TCDSB and TDSB.

**Gloria Konziolka President 2002-04**

### 2004

17 members celebrated their 90th birthday in 2004. As of January 1, 2005, District 43, Nipissing, will become two distinct districts. District 43 will retain the name of Nipissing; and the new district, District 44, will be known as *Region du ciel bleu*. It will be a francophone district, and be situated within the same boundaries as District 43. The new district was formerly a unit within District 43. District 24 is the first district among the 4 Toronto Districts to purchase a computer for the use of the newsletter editor.

**Gord Reid President 2004-05**

### 2005



Welcome to *Beyond the Blackboard*. Our newsletter name contest was won by Marion Axford. The banner for *Beyond the Blackboard* was designed by our webmaster, Reg Walker. The criteria for the

Award of Scholarships are approved. Twenty-five scholarships of \$1,000 each are to be awarded every year. Currently, there are 2064 members in District 24. This year RTO District 24 commenced a new initiative to offer members a bi-weekly Bridge Club. The first annual RTO District 24 Spring Luncheon was held on May 5<sup>th</sup>.

## 2006

Over 450 RTO/ERO members, family, and friends attended the August 27 Blue Jays game against Kansas City, which the Blue Jays won 10-6, backed by Molitar's grand slam! District 46 – Muskoka Has been created from District 6 Parry Sound/Muskoka. District 6 will now be known as Parry Sound.

District 47 –Vancouver Island Has been created from District 42 –British Columbia. District 42 will now be known as District 42 – Vancouver -Mainland. All members of District 24 are welcome to attend a **Photo Club Meeting** at Guildwood Park on Monday, November 27, 2006 at 10:30 a.m.

On behalf of the school community of Epiphany of Our Lord Catholic Academy, I would like to thank the Retired Teachers of Ontario, District 24, for their generous donation of \$500.00 to our Student Nutrition Program. This extraordinary financial donation has contributed to supporting and improving the nutritional health of our students. RTO District 24 is excited to announce our next Health Seminar to be presented by the Liver Foundation of Canada! Here is your special opportunity to learn all about liver disease. At the 2006 RTO Senate, Sandra McNabney, a member of District 24, presented RTO/ERO President Arnold Hull with a plaque to acknowledge the contributions of RTO/ERO to Habitat for Humanity.

**Ken Turton President 2005-06**

## 2007

Following Bob's last visit to Keve in July, he returned home with photographs of happy children in the school library in Keve enjoying the gifts of literacy brought to them through RTO/ERO's

Service to Others Funding. We will change our term of office from the current November–October to June–May. This change will allow us to have our new executive in place for the summer and to have the various committee chairs ready to commence work in conjunction with the Provincial Committees. We are pleased to announce that the following RTO District 24 members have been recognized by the Provincial Government, receiving a Voluntary Service Award: Harolyn Panetta, 20 years; Ellen McCormick, 15 years; Bob Cook, 10 years; Gloria Kondziolka, 10 years; and Eileen Higgins, 10 years.

**Gary Fick President 2006-08**

## 2008:

Market manipulation has caused the largest single-day loss in Dow Jones history up to this point. The Ontario Teachers' Pension Plan ended 2008 with an investment return of -18%. January 1, 2008, begins the 40<sup>th</sup> Anniversary of RTO/ERO or, as it was known in 1968, The Superannuated Teachers of Ontario STO/ERO. When Anne-Marie Ellis-Taylor retired, she had an idea that a luncheon travelogue would be a great way for retirees to meet and renew friendships. It would also be an opportunity to view slides from other countries and hear about the adventures of many travellers.



The festivities for the 40th anniversary of RTO began in style when we entered the banquet hall and saw the tables decorated in blue and gold linen (RTO's colours), crystal centerpieces with candles, balloons and two splendid *Cakes by Dori*. Each member received a 40th-anniversary pin and soon most members were wearing them. For over 10 years, RTO/ERO District 24 has been a supporter of the TDSB and TCDSB breakfast, snack and lunch programs. These Student Nutrition Programmes provide healthy food for 18,000 students in Scarborough and East York schools every school day.





This year required that our Constitution be reviewed by the Province. I served on a sub-committee composed of Gary Fick, Bill Sparks and Gloria Kondziolka. We have a great constitution which merely needed some tidying up of grammar and punctuation to bring it up-to-date on current practices.

**Bill Sparks President 2008-09**

## **2009**

Our inflation increase in a teacher pension was 2.5%. In October, Gloria Courtney and Marilyn Tregwin planned a Health Seminar entitled Re-inventing Aging. The 50th-anniversary celebration of Scarborough's David and Mary Thomson Collegiate was celebrated On May 2, 2009, by hundreds of former staff and students of the school. Dr. Robert (Bob) Lamb has passed away. He was in his 92nd year. Bob was a lifelong educator with the East York Board of Education, Secretary-Treasurer of OPSMTF, and for several years was the Pension and Retirement Concerns Chair on our D24 Executive. Touchstone Youth Centre on Pape Avenue in East York received an annual Project - Service to Others award (STO) from RTO/ERO of \$3825.00 as the candidate for District 24. 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. Our District Executive nominated Gary for Provincial Executive Member and he was elected. The Political Action Committee has been renamed the Political Advocacy Committee.

**Frank Saliani President 2009-11**

## **2010**

Conditional inflation protection is introduced whereby retirees' annual increase is dependent on the fund's financial status. Retirees as of December 31, 2009, retain full inflation protection. Our District motto was: "Where Old and New Friends Meet". The trip waiver form was developed in response to a District's request for guidance regarding liability arising from district-organized

trips. At the Provincial level, we are now embarking on establishing a Chair of Gerontology at the University of Toronto and becoming a charitable foundation. On Tuesday, May 17, 2010, the Senate of RTO/ERO at its spring session made two significant decisions. The first was to approve the setting up of the **RTO/ERO Charitable Foundation**. The other purpose of the Foundation is to establish, maintain and support *The RTO/ERO Endowed Chair in Geriatrics at the University of Toronto*.

**Frank Saliani President 2009-11**

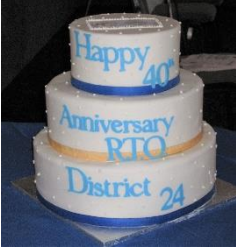
## **2011**

RTO/ERO was established in 1968 — 44 years ago this September. The first Scarborough/East York President, Jim Wilkinson, held office from 1972 to 1973 which makes next year our 40th Year! We can be thankful the teachers forty years ago had the foresight to form a strong Provincial group and strong District groups to provide teachers with good pensions, advocate for their members in the areas of health plans, insurance, political issues and support of teachers and others in education. We are indeed fortunate. At the moment, we have purchased a beautiful book that everyone can be proud of; the minutes over the years have been scrutinized and we have compiled a list of the 12 people who have served as our presidents; and, from the minutes of the very first meetings which have been preserved, we have been able to write up a fairly detailed description of those early sessions." And "The History of the EARLY YEARS of District 24 was to be included in our special book of memories." If you have this book or know where it might be please contact our President. The project chosen to receive our District's 'Service to Others' donation of \$1675.00 is **The Memory Project**, one of The Historica-Dominion Institute's most successful educational programs. The Memory Project connects veterans and Canadian Forces personnel with students online and in classrooms around the country.

**Donna Hubel President 2011-12**

## 2012

Government equalization legislation changes how the plan accommodates separation agreements. This year our District is celebrating its 40th year in RTO/ERO. Bob Lamb wrote, "The first meeting of the Scarborough/East York District was held on February 16, 1972." On February 16th, we celebrate



the first RTO meeting that was held in our district forty years ago. Our project **BLESSINGS IN A BACKPACK** was one of 33 successful applications for the 2012 Grant from the Provincial Executive. **May 14-16, 2012.** The

Provincial Executive, Standing Committee Chairs, Senators and Observers from the 48 districts (46 across Ontario and 2 in British Columbia) joined together in the Marriott Eaton Centre for the 82nd Senate meeting of RTO/ERO. The B4K 15th annual golf tournament was very successful on September 11th. Many thanks to Lothar Maier and his team for organizing this worthwhile day. Thanks are due as well to the numerous sponsors and contributors of money and gifts. A total of \$7500.00 was distributed among four schools.

**George Denny President 2012-14**

## 2013

District 24 has donated **\$2,175.00** to the RTO/ERO Charitable Foundation during our Gold Fundraiser. The Constitution of District 24 Scarborough and East York approved June 12, 2012, was revised December 18, 2012. D24 has once again been awarded STO money for our 2013 submission. The amount of \$3000.00 is to go towards a breakfast programme called "Yummy Tummys". Our pension increase this year was 0.9%. Congratulations are extended to our Past President and 1st Vice-President, Donna Hubel, for her appointment to the RTO/ERO Provincial Service to Others Committee. Annemarie McKee is our E-News Editor and Webmaster. Hal McCullough continues as our Newsletter Editor. The District Awards Chair Peter Vanderyagt has recommended a new award. The

District 24 Outstanding Community Service Award will be presented at our AGM.

## 2014

We were hit with freezing rain just before Christmas which resulted in massive blackouts. Many of us had neither heat nor hydro for six or more days. We were so appreciative when the hydro teams arrived. We are now 2735 members of District 24. We thanked Hal for his many years as Newsletter Editor. Marilyn Hodge, Stan Farrow and his sister, Gwen Farrow, were the first recipients of the District 24 Community Service Award. Given how much teachers love to read, we propose to host a monthly book club for retired Scarborough and East York teachers and their guests. Once again, we will be honouring our 90-year-olds and those 100 and over. Of those celebrating birthdays in 2015, one person will be 104.

## 2015

If you would like to learn how to create a unique portrait of a loved one and integrate personalized annotations celebrating their life contributions then this Creative Portrait Abstract Class could be for you. Wendy Hooker has volunteered to instruct this class. After 14 years of organizing the Christmas Luncheon, Marilyn Hodge is stepping away. Many thanks are extended for her years of service. Scott Baker has assumed the role of Newsletter Editor. At the Provincial Level, RTO-ERO has appointed a new Executive Director, Jim Grieve. He succeeds Harold Braithwaite who is retiring after 11 years leading our organization of over 72,000 members. Nordic Pole Walking has begun. The Provincial Service to Others Committee provided District 24 with \$2,000.00 for the Bluffers Music Program. 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 RTOERO.

**Donna Hubel President 2014-2016**

## 2016

OTPP investment strategy produces a surplus and plan sponsors (the Ontario Teachers' Federation (OTF) and the Ontario Government) restore partial inflation protection for those retired since January 1, 2010. The Provincial Executive is working on a paper/policy on Strategic Planning and Governance for our future called Vision 2020. The Code of Conduct will be given to the Districts to study and dialogue about any further changes. Dr. Paula Rochon who is the Chair of Geriatric Medicine and the holder of the RTO-ERO endowed chair at U of T has recently published her first work with attribution to RTO. Mary Ellis-Taylor transferred the "Travelogue" into the capable hands of Gloria Wilson-Forbes. We are hosting a new Event at Calabria Bakery, hoping to provide an opportunity for District 24 members to meet, socialize, and renew past friendships, as well as network with members and convenors of various.

### Bill Sparks President 2016-17

## 2017

At the Senate, your Senators will be voting on the changes necessary to bring us into compliance as a Not-for-Profit Corporation. The bridge club is a social group that meets for friendship, cards, coffee, and cookies. We are not a serious bridge group; it is a friendly company in pleasant surroundings with an opportunity to play bridge. District 24 is forming a knitting and crocheting group which would meet once a month. We would be delighted if our group could knit, crochet, and decorate "twiddlemuffs" for donation to an eldercare home where people with Alzheimer's, autism and dementia live. We have begun to plan our celebration of the 50th Anniversary of RTOERO in 2018. **Some quick facts about retirees at Teachers' Pension Plan:** 2017 marks the 100th anniversary of the Ontario Teachers' Pension Plan and its predecessors.

Member Services administered one of Canada's largest pensions and benefit payments of 5.7 billion in 2016. There are 318,000 active and retired members. Pensioners range from ages 7 to 109. The

average age of a pensioner is 71. 142 pensioners are aged 100+. In 2016, there were 4,819 pensions added to the payroll. 12 pensions are in pay for more than 50 years. The service cost per member is \$169. We are pleased to report that the golf committee has completed its work for the *2017 Breakfast for Kids Golf Tournament*. After all the bills were paid, we were able to donate \$8,100 to our charity partners: the *Toronto Foundation for Student Success* and the *Angel Foundation for Learning* for distribution to eight schools in the former Scarborough and East York Boards of Education.

### Gary Fick President 2017-18

## 2018



RTOERO 50th Anniversary

A major celebration event included a Harbour Cruise. Photos are in our

Archives. Plan sponsors agree to a portion of the 2017 surplus being used to fully restore inflation protection for teachers who retired after 2009. The contribution rate for the Plan's active members is reduced by 1.1%. After many, many years, Marilyn Hodge has stepped down from the position of Chair, Goodwill Cards. During her tenure, Marilyn has mailed literally thousands and thousands of cards to RTO District 24 members. Our final event for the 50th Anniversary Celebration will be a Trivia Afternoon. We now have 2 Book Clubs thanks to Gloria Courtney and Danielle Desmarais. The RTO/ERO 50th Anniversary Committee is pleased to announce the recipients of the RTO/ERO June Szeman 50th Anniversary District Award for District 24. Anne Marie Ellis-Taylor, Donna Hubel and Hal McCullough were recognized as district members who have provided outstanding leadership in furthering the goals of the district. We were the recipient of a \$4000.00 grant to support a Service to Others Project. The RTO Grant supports

Eppleworth's Living Skills program by funding the purchase of cookware and aprons.

**Paula Chambers President 2018-2020**

**2019**



RTOERO becomes a Federal corporation and introduces new ID; corporate graphics; and district signage. The Retired Teachers of Ontario/Les enseignants et Enseignantes Retraités simply becomes the federally-incorporated, not-for-profit RTOERO with a new logo.

51 Districts across Canada including The Prairies, Atlantic, and Echo (Quebec). The current focus of the RTO/ERO Foundation is exploring and seeking methods to identify and reduce the effects of Social Isolation on our aging seniors. Gloria Wilson-Forbes and Anne Ellis-Taylor invited us on a photo visit to *Morocco and Gibraltar*. Scott Baker is stepping down as our Newsletter Editor. He developed a professional-looking and reader-friendly newsletter. On October 17, 2018, Canada legalized recreational cannabis. RTOERO concluded that for the time being we will not include medical cannabis in our health plans. Harolyn Panneta, our former past president, was recently honoured by the Canadian Federation of University Women (CFUW) at their Annual General Meeting and conference that was held on August 15 - 17, 2019, in Winnipeg. In October, representatives from District 24 attended the Fall Forum of RTO. We were part of major changes in our organization. We are no longer Senators and Observers. We are now Corporate Members attending a Fall Forum rather than a Senate Meeting. Combined with the districts in Ontario and those already established in British Columbia, this makes us a coast-to-coast national organization. Bob Cook and Marilyn Hodge were the recipients of the Outstanding Member Award for 2019. Membership in RTO has expanded to include all education employees from elementary,

secondary, college and university embracing not only teachers and school administrators but also all support staff such as secretaries, caretakers and EAs. At our luncheon, we had the opportunity to present a cheque from RTO's Service to Others Grant to the Tony Stacey Centre for Veterans Care. Carol Nelson, the Chair of the committee who wrote the proposal, was proud to present a cheque for a \$3,000 for the residents' crafts and excursions. This is one way that RTO gives back to the community.

**2020**

The OTF, representing OTPP contributors, and RTOERO, representing OTPP beneficiaries, continue to closely audit the governance of the Plan and financial/political developments that may influence teacher pensions' security. In response to the current COVID-19 pandemic, RTO's National Office has advised that all district events occurring on or before June 30 must be cancelled or postponed. Many of us have discovered *Zoom*. This interactive online app allows us to connect to family and friends in a way that we can see them as well as hear them. A special thank you goes out to all the teachers learning the intricacies of online instruction. We welcome Paula Chambers as our Newsletter Editor.

**District 24**

Scarborough &  
East York



**Annemarie McKee President 2020-23**

**2021**

The Holidays were different for all of us. I am amazed at the innovative ways people are dealing with the personal and social restrictions amid the pandemic lockdown. COVID-19 has cancelled travel plans for people all around the world. The good news is that the Covid-19 vaccines have been delivered to Canada. The Cards and Notes written by Lynne and her team were very much appreciated. There are 13 young retirees and five over the age of 100!!! The past year has been a year of special challenges and isolation for so many members. District 24 has donated \$2000 to the Scarborough

Foundation Health Networks' Community Mental Health project with a focus on seniors' mental health services. Isolation and the onset of chronic or age-related disease puts seniors at higher risk for developing mental illness, especially during the COVID-19 pandemic. The weekly online chat "Chime in" was hosted by RTOERO Foundation volunteers to support members who felt isolated, alone, or cut off from social activity. The program offered an opportunity for RTO-ERO members to engage in open discussion and social connection with one another. We had 30 members sign up to attend a Zoom presentation on the Medical Uses of Cannabis. Your Executive has been meeting via Zoom while in-person gatherings were suspended due to lockdowns. We launched a new Website with links to publications, activities and photos.



**2022**

While the pandemic has been challenging in so many ways, there have been positive outcomes to celebrate. We found new ways to connect with friends and family. Some of us learned new skills on the computer to enhance those connections through Zoom, Skype, and Facetime. The Toronto District Webmasters have connected to collaborate as we revise our websites. We are hoping that the new website will be easier to navigate and you will be able to find information to help you. Bill Sparks has been honoured this year with the Distinguished Member Award. The District Bridge Club resumed playing. Even though we still wore masks, you could tell everyone was smiling. We welcomed our new Members at the historic Guild Inn Estate. Golf became a Social Event again. We remember with fondness Queen Elizabeth. Congratulations to each

of our Members who received a certificate of membership for being valued RTOERO members of our District and community. The District 24 Governance Committee met to review and revise our District 24 Governance document (formerly the constitution). The last Constitution was completed in 2017. The committee updated the language to reflect the new wording. This year, Geneva Mariotti, nominated by her grandmother District 24 member Nona Mariotti, was awarded a \$3,000 post-secondary scholarship in the field of Cognitive Science.

**2023**



Scarborough & East York's 50th Anniversary Our February Newsletter was a Special 50<sup>th</sup> Anniversary Edition. It contained memoirs of Past Presidents. We celebrated RTO District 24's 50th Anniversary with a scenic Toronto Harbour cruise on the *Yankee Lady* while enjoying a delicious buffet lunch. Our outreach to our seniors through cards and telephone calls lets those



members know they are not forgotten. Some of our walkers participated in a 50 km for our 50<sup>th</sup> Anniversary. The number of Crafters continues to grow as does

the work they complete. We have received thanks and compliments from some of the Long-Term Care homes to which we donate. Retirement Planning Workshops are once again being held in person. We have begun to offer trips to different venues. Robin Bethke has assumed the role of Newsletter Editor. We introduced paying by Credit Card. Danielle Desmarais has accepted the position of Co-President. We continue to mail membership certificates to our 25, 30, 35, 40 and 45-year members.

**Annemarie McKee Co-President 2023-24**  
**Danielle Desmarais Co-President 2023-24**

**2073**

Looking forward to our 100<sup>th</sup> Anniversary!