

In the New Year, may your right hand always be stretched out in friendship,
but never in want. *Traditional Irish toast*



Co-President's Message, Annemarie McKee

January 2025

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The Executive of RTOERO District 24 Scarborough and East York wishes you a Healthy and Prosperous New Year.

If you have never attended any RTOERO function, please try something new and choose to go to one this coming year. You will enjoy yourself as we are a very friendly group.

Danielle and I would like to extend a 'special thanks' to our hard-working executive members for working diligently during the past year to provide us with great programs, trips and activities.

Each committee is planning wonderful things for 2025 so please check the website and the newsletter for dates and information. Most of our planned activities can be found on our District Calendar. Our events are in blue.

<https://district24.rtoero.ca/events/>

We have vacancies on our executive for a Political Advocacy Chairperson and a Golf Social Chair. For more information Click on the link below.

<https://district24.rtoero.ca/executive-roles-and-responsibilities/>

***Warmest thoughts and best wishes for a Happy
New Year. May peace, love, and prosperity follow you always.***



Executive meeting by Zoom!!

Our next Executive Meeting on **Thursday, January 9, 2025, will be HELD BY ZOOM**. We have a social time from 9:00 – 9:30. You might have to update Zoom before logging on. The business meeting begins at 9:30 a.m. and we should be finished before noon. All District 24 members are invited to attend Executive Meetings.

Make yourself a coffee, dress casually and join us for the morning. If you are interested in participating, please send me your name and email address and you will be included in the invitation. Send your request to President24@districts.rtoero.ca

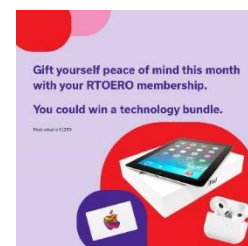


Our Meeting dates for 2025 are **March 27, May 1, Annual Meeting May 8 and June 5**

Congratulations to Carol Richards-Sauer!



Carol transferred from an 'Active Member' to a newly 'Retired Member' of Scarborough and East York RTOERO District 24 on November 18, 2024. On December 4th, Carol was one of the 3 winners of the draw from among all the New Members who joined RTOERO in November. Carol received her prize, a pair of AirPods, the week of December 9th. As you may know, RTOERO has a monthly draw of new winners joining a particular month. The prize varies from month to month. Last month's prize was 3 pairs of AirPods.



Carol mentioned that she has already attended one of our Hava*Java events and connected with other members of District 24. Carol hopes to check out one of the district book clubs.

To All Our Actively Employed and Retired Members, Wendy Hooker

Encourage your networks about the unique 'community' of RTOERO with its group insurance coverage "Entente" (extended health, dental, travel, home and car insurance). It is non-profit. We design all coverage to benefit our members. RTOERO is not restricted to insurance coverage. Every district across Canada is a community of volunteers which engages its members with weekly, monthly, seasonal and annual activities and events. Check out the RTOERO website, our District 24 newsletters, website and Facebook page. <https://district24.rtoero.ca>

Goodwill Cards, Claire Hughes



Due to the postal strike, we haven't sent out birthday cards to members of our district who are 85 years of age or older. If you fall into this category, fear not. You haven't been forgotten. We were waiting for the strike to come to an end. Now that the post office is operational the cards will be mailed.

As mentioned before, we rely on our members to keep us informed. If you know of a member who would benefit from a get well or thinking of you message, due to illness, please let me know. [Claire Hughes](#)

Communication is key. As one recipient stated, "It's nice to be thought of, especially during challenging times."

Annual Meeting Nominations: Annemarie McKee Chair



This meeting is a wonderful occasion where many members gather to exercise their vote, express concerns and meet up with friends. It is only one of many different occasions that we count on to renew acquaintances and enjoy the company of fellow RTOERO members. District 24 Scarborough and East York will hold its Annual Meeting on May 8. Nominations are being accepted for various positions on the District's Executive.

Check out our website for more information on the roles and responsibilities of each position as Table Officer.

<https://district24.rtoero.ca/executive-roles-and-responsibilities/>

Elections are held for the following positions:

- President
- First Vice-President
- Second Vice-President
- Secretary
- Treasurer

If you are interested in running for any of these positions, you can nominate yourself by sending your **Name, Phone Number, E-mail**, and the **Position to which you are applying** to Annemarie McKee Co-President and Chair of the Nominations Committee, by e-mail at: President24@districts.rtoero.ca

Awards Chair, Annemarie McKee

A Distinguished Member Award may be presented to someone who has shown dedication and made outstanding contributions to the District. Nominees for the Award will be selected in recognition of their outstanding and /or long-term contributions to the work of RTOERO at the District level. RTOERO members still serving in any capacity at the District level are normally not eligible for nomination.

The recipient: must be a member of RTOERO District 24 must be nominated by a member of District 24 and have provided volunteer service beyond the norm for at least five (5) years. The link below outlines the process.

<https://district24.rtoero.ca/distinguished-member-award-for-rtoero-district-24/>

Nominations will be made to the Awards Committee chaired by the First Vice President, accompanied by a brief (250 words or less) explanation of why the member should receive this acknowledgement. A full description of the volunteer activities should be submitted to the Chair of the Awards Committee by April 1st, 2025. The Awards Committee will meet to consider all nominees and present to the Executive Board for final decision." The Award will consist of a memento presented to the member plus a donation of \$250 to the charity of the member's choice.

Members are invited to submit nominations by April 1st, 2025 to Annemarie McKee Awards Chair at president24@districts.rtoero.ca



Join RTOERO District 24 for a wonderful performance of Shen Yun, a brilliant artistic revival and celebration of China's rich cultural heritage at the Four Seasons Centre for the Performing Arts in Toronto on Saturday, April 5, 2025, at 2:00 p.m. Tickets are on hold

until January 9, 2025. All registration forms and payment must be received by January 9, 2025. RTOERO District 24 has been offered tickets for the April 5, 2025 show at 2:00 pm. We are offering this opportunity to members and friends. The cost per ticket is \$144.00

If you would like to purchase tickets for this wonderful opportunity, please complete the form and payment found on the RTOERO District 24 website.

[Shen Yun on April 5, 2025 - District-24-Scarborough & East York](#)

RTOERO Community Grant for 2023, Paula Chambers



I am happy to inform you that our RTOERO Community grant, which we applied for in 2022, has finally been completed. Our grant was approved in 2023, and we received \$4,000 from the RTOERO National Office to install a memorial bench in Scarborough and place a memorial plaque on an existing bench in East York.

Our Nordic Pole Walking Club kept seeing memorial plaques on benches in the ravine parks in Scarborough and East York, so we thought it would be a good idea to apply for a grant to honour our deceased members, too. When we were approved for the grant, we then had to work with the City of Toronto to have a memorial bench and plaque installed.

The process was complicated and took a lot longer than we had originally expected. However, we persisted. Our plaque was installed on a bench in Stan Wadlow Park in late October and we were honoured to have the deputy mayor of Toronto, Jennifer McKelvie, join a group of us for an official ribbon cutting for our new bench in Bluffers Park on December 6, 2024.



RTOERO District 24- 2025 Trips Coming Soon!

As I prepare this note in mid-December, I have already provided Mary Morton Tours with dates and trips of interest for this year, and expect to begin organizing outings with them once their availability is confirmed. You may feel our advertised trip registration deadlines are unnecessarily early before the actual departure date. This is because deadlines are determined by the theatre companies' request for our final attendance numbers, usually 5 weeks before the show date.

Our printed newsletter, *Beyond the Blackboard*, is expected to arrive by mail sometime in February, but an April trip deadline will likely be in early March- very shortly after you get your newsletter. For this reason, you are urged to mail your registration cheques and coupons for all trips to the facilitator as soon as possible. We don't want to cancel trips due to insufficient numbers because the deadline date crept up on you. And yes, your friends and family are welcome to join you.

Throughout the year the most updated information for trips, including new trip announcements, will appear in your monthly e-news (and published on our website). If you know of an RTOERO District 24 member not receiving our e-newsletters, please have them contact the Membership office at info@rtoero.ca or call them directly (416.962.9463) requesting that their RTOERO membership be assigned to District 24 (Scarborough and East York). This will ensure receipt of all District information including updates on announced trips as well as new trips added to the schedule.

You are welcome to email me as needed. I'm looking forward to travelling with you soon. [Marilyn Tregwin](#)

Reasons to join RTOERO, Wendy Hooker

Membership is open to all education employees from early education, elementary, secondary and institutions or sectors after post-secondary. Members are both actively employed and retired education employees. If you have colleagues, friends and family who are education employees, encourage them to check out our RTOERO website which is full of informative resources.



Retirement Planning Workshops

There are both virtual retirement planning workshops, offered throughout the year and 3 in-person 2025 Toronto RPW workshops scheduled for March 1 (downtown), May 10 (Scarborough), and May 3 (Etobicoke & York). All are free for participants. The sites and details will soon be posted on the RTOERO calendar.

Resources For Members available throughout the year

Online & Hard Copy

[Entente Insurance Plans Booklet](#),

[Communiqué](#)

[Tax Tips 2024 coming soon](#)

[Programs and Services](#) (these are referenced in various ways - booklet, emails, mailings, Renaissance, etc., but a complete list can be found online as well)

[Renaissance](#) (hard copy sent by member request/preference)

Online Only

[Giving Back](#) (scholarships, grants, Vibrant Voices, etc.)

[Learning Portal](#) (various resources including webinar recordings such as the travel webinar hosted last month)

[Liaison](#)

[Events Calendar](#) (complete list of events and registration links - workshops, webinars, Committee meetings, etc..)

[Annual Report](#)

Community

Every district offers YOU the opportunity to expand your social network, particularly after retiring. There is a rich diversity of events offered weekly, monthly, seasonally and annually coordinated by member volunteers.

RTOERO Entente Dental Video (Notes from Paula Chambers, Health Rep.)



Presenters included Frank Bevilacqua, CEO of the Ontario Dental Association, Doctor Jain, President of the Ontario Dental Association Board of Directors, and Steven Wong from the RTOERO Entente Plan. The purpose of the webinar was to inform RTOERO members about the Canadian Dental Care Plan (CDCP) and to clear up misconceptions. Notes from Paula Chambers, Health Rep.)

Who is eligible?

The plan is currently open to Seniors 65 and over, those 18 and under, and those holding a disability certification if they meet these four criteria:

1. The net family income must be \$90,000 or less per year.
2. The individual must be a Canadian resident for tax purposes.
3. The individual must have filed tax returns in Canada the previous year.
4. The individual must have no access to dental benefits.

Is Entente an employer-provided plan? The answer is no. RTOERO is a non-profit organization. It is not a pension group. Our plan is voluntary and our plan is paid for by the member. That means that RTOERO members are eligible for dental care under CDCP.

If you purchased your current insurance privately, you are not eligible while coverage is in effect. This means that you would have to quit Entente dental coverage and wait three months to join if you meet the requirements. During that time, you would not have any dental insurance. Any RTOERO member not in the Entente plan can apply if he or she meets the criteria.

However, some other things must be taken into consideration. The fee guide for the national plan is at a lower coverage rate than the current rate for Entente and that means that the co-pay would be 40 to 60% for incomes between 70,000 to \$90,000 a year. The difference between CDCP coverage and the total bill is also billed to the patient. In most cases, this means that the Entente plan is less costly because balanced billing added to co-pays leads up to 70% payment by patients in the \$70,000 to \$90,000 range if they are on CDCP. There is also the matter of exactly what is covered by the CDCP. It does cover cleanings and fillings. However, it does not cover implants, permanent bridges, or night guards.

One concern expressed by the Ontario Dental Association is that this plan depends on politics and it could be cancelled due to political change. Also, the CDCP is projected to provide less coverage as more people join the plan. Overall, it is less expensive for an RTOERO member to obtain dental coverage through Entente, resulting in a greater level of coverage at a lower cost per dental visit for most of our members.

For more information, visit: www.doublecheckcdcp.ca

The video of this presentation will be available on the RTOERO Learning Portal of the website in late December 2024. www.rtoero.ca

RTOERO District 24 Activities and Chairs



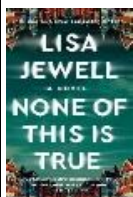
Book Club A, Gloria Courtney

We had our last meeting for 2024 in November with a discussion of *What a Fun Age* by Kiley Reid. We will resume in January 2025.

Best wishes for a happy and safe holiday from our members.

Book Club "B", Danielle Desmarais

January 9th we will discuss *None of This is True* by Lisa Jewell



All meetings start at 1:15 pm at the Ellesmere Community Centre (20 Canadian Rd, Scarborough)
Danielle Desmarais and Claire Hughes Co-Convenors

If you are interested in joining either one of the Book Clubs, please email me at danielledesmarais58@gmail.com.

Book Club "C", Danielle Desmarais

January 23rd we will discuss *Where The Falcons' Fly 'A 3,400 Kilometers Odyssey From My Doorstep To The Arctic* by Adam Shoalts



All meetings start at 1:15 pm at the Ellesmere Community Centre (20 Canadian Rd, Scarborough)
Danielle Desmarais and Rhonda Cohen-Pierobon

If you are interested in joining either one of the Book Clubs, please email me at danielledesmarais58@gmail.com.



Knitters & Crafters, Chris Elliott

The crafters have resumed meeting at Agincourt Rec. Centre (31 Glen Watford Drive) on the first Monday of most months from 10:00 a.m. to 12 noon. Coffee is generously supplied by District 24 and members often bring treats. All are welcome whether knitters or not!

Upcoming dates are Monday, January 6, Monday, February 3 and Monday, March 3



Hava*Java, Chris Elliot

Join friends and colleagues for coffee and a treat, courtesy of District 24, at Calabria Bakery (1772 Midland Ave.) on the last Monday of the month from 9:30 to 11:30. Upcoming dates are Monday, January 27, Monday, February 24 and Monday, March 31 Also, a reminder that unless you have mobility issues, please park at the rear of the Bakery.



Nordic Pole Walking, Paula Chambers

Our Nordic Pole Walking Club has been operating for several years, and we have enjoyed our outdoor walks on Wednesday mornings. If you are interested in participating, please get in touch with Paula Chambers



Bridge, Terry Smith

We play on Tuesdays from 12:15 to 3:30 at the Ellesmere Community Centre, 20 Canadian Road, opposite Costco. Come with a partner or without; we are friendly players of all levels, but one needs to know how to bid and follow the play. For more information, contact Terry or Dale Smith at chooch120@hotmail.com or dfsmith15@hotmail.com 289-554-3541



Trips, Marilyn Tregwin

We offer excursions to theatre plays and other sightseeing destinations and activities. Our day trips are competitively priced by Mary Morton Tours, and provide good value in this economy. District 24 trips are all-inclusive: prices include all HST taxes, restaurant gratuities, deluxe motor coach transportation, use of Hwy. 407 both ways, 'high-end' lunches, orchestra theatre seating, and all entry fees.



New Member Welcome Brunch, Wendy Hooker

Join us for a Breakfast Buffet. We welcome all our newly retired RTOERO District 24 Members who retired this past year. We anticipate welcoming our new members in the fall of 2025.



Many thanks to our members and partners who have supported our Foundation this past year with their donations. Our

Foundation is one of the only charitable foundations in Canada focused on the health and well-being of older adults. Funds are invested in programs, research and training to support healthy active aging for all Canadians. Activities aim to improve seniors' health care, promote social engagement, end social isolation and combat ageism. The RTOERO Foundation online 50/50 fundraiser:

Throughout the year 2024, our RTOERO Foundation offered a series of 50/50 fundraiser opportunities whereby our members had a chance to win some cash while supporting an important cause.

Executive 2024 - 2025

TABLE OFFICERS:

PAST PRESIDENT: [Annemarie McKee](#)
CO- PRESIDENT: [Annemarie McKee](#)
TREASURER: [Danielle Desmarais](#)

SECRETARY: [Donna Weston](#)
CO- PRESIDENT: [Danielle Desmarais](#)
SECOND VICE PRESIDENT: [Paula Chambers](#)

COMMITTEE CHAIRS:

ARCHIVIST: [Danielle Desmarais](#)
AWARDS: [Annemarie McKee](#)
BENEFITS/HEALTH: [Paula Chambers](#)
COMMUNITY GRANTS [Robin Bethke](#)
E-NEWS: [Annemarie McKee](#)
FOUNDATION LIAISON: [Wendy Hooker](#)
GOLF CONVENER: **Vacant**
GOODWILL CARDS: [Claire Hughes](#)
GOODWILL PHONES: [Chris Pryde](#)
HAVA*JAVA: [Chris Elliot](#)
(416.497-6192)
KNITTERS & CRAFTERS: [Chris Elliot](#)

MEMBER SERVICES: [Wendy Hooker](#)
NEWSLETTER: [Robin Bethke](#)
NEW RETIREES BRUNCH: [Wendy Hooker](#)
NORDIC POLE WALKING: [Paula Chambers](#)
RETIREMENT CONCERNS: [Terry Smith](#)
POLITICAL ADVOCACY: **Vacant**
SOCIAL CONVENER: [Susan Watson](#)
TRIPS: [Marilyn Tregwin](#)
(647.970-0531)
[Paula Chambers](#)
TRIVIA: [Paula Chambers](#)
WEBMASTER: [Annemarie McKee](#)

BOOK CLUB A: [Gloria Courtney](#)
BOOK CLUB B: [Danielle Desmarais](#)
[Claire Hughes](#)
BOOK CLUB C: [Danielle Desmarais](#)
BRIDGE CLUB: [Terry & Dale Smith](#)