

STONY BRIDGES

Issue 98

A Newsletter for the members of



North York, District 23

November, 2009

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Maple Syrup Festival

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"The woods are lovely, dark and deep. But I have
promises to keep, and miles to go before I sleep."

Robert Frost

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Calendar of Events

November		January		February	
03 Bridge	1:00 p.m.	05 Bridge	1:00 p.m.	23 Bridge	1:00 p.m.
04 Exec. Meeting	9:15 a.m.	12 Bridge	1:00 p.m.	24 Book Club	2:00 p.m.
05 Strollers	10:00 a.m.	13 Exec. Meeting	9:15 a.m.	March	
06 Cirque	2:00 p.m.	19 Bridge	1:00 p.m.	02 Bridge	1:00 p.m.
10 Bridge	1:00 p.m.	20 Have-a-Java	9:00 a.m.	04 Strollers	10:00 a.m.
17 Bridge	1:00 p.m.	21 Needle Club	9:00 a.m.	09 Bridge	1:00 p.m.
18 Have-a-Java	9:00 a.m.	26 Bridge	1:00 p.m.	10 Exec. Meeting	9:15 a.m.
19 Needle Club	9:30 a.m.	27 Book Club	2:00 p.m.	16 Bridge	1:00 p.m.
24 Bridge	1:00 p.m.	27 Murder Mystery	11:30 a.m.	23 Bridge	1:00 p.m.
25 Book Club	2:00 p.m.	February		27 Maple Syrup	8:30 a.m.
December		02 Bridge	1:00 p.m.	30 Bridge	1:00 p.m.
02 Holiday Lunch	11:00 a.m.	04 Strollers	10:00 a.m.	31 Book Club	2:00 p.m.
03 Strollers	10:00 a.m.	09 Bridge	1:00 p.m.		
08 Bridge	1:00 p.m.	10 Exec. Meeting	9:15 a.m.		
09 Exec. Meeting	9:15 a.m.	17 Have-a-Java	9:00 a.m.		
15 Bridge	1:00 p.m.	17 Little House	2:00 p.m.		
16 Fiddler	1:30 p.m.	18 Needle Club	9:00 a.m.		

Submissions

STONY Bridges welcomes submissions and letters to the editor from members. Please include name, address and telephone number (for identification only) and some past and present biographical information (for publication). Pictures are also welcome. We reserve the right to edit, condense or reject letters or submissions.

Send them to:

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116A Hinchberger Bay Dr.,
Callander ON P0H 1H0
Phone: 705-752-5697
e-mail: robertpf@hotmail.com
med.lawless@sympatico.ca

Deadline

The deadline for materials for the next issue is January 15, 2010

Stony Bridges publishes in February, August and November for the Retired Teachers of North York, District 23.

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President's Message

by *Luci Soncin*

As we look back at the summer that never was, we busily prepare for the splendour of autumn. Many are busy closing their cottages, preparing their yards for the fall and some are just enjoying the freshness of those morning walks. District 23 has already begun our busy fall/winter activities.

Some of us took the pleasant excursion to Stratford and enjoyed the musical *The West Side Story*. The drive was relaxing, the food was delicious and the play was memorable.

I would like to thank Doug Talon for the excellent preparatory work he has always done for District 23, North York. His background knowledge of the play and the theatre just rounded

out the theatrical experience for me and those that attended.

It was enjoyable to have so many people attend our Champagne Breakfast at Spirale's. Over ninety people welcomed new members to our district with a toast and a meal. We raffled off many gifts; some tables were extremely lucky. Joan Murphy, RTO/ERO's Second Vice-President, joined us, bringing greetings from provincial. Debbie Telfer, a representative from Johnson's Insurance, shared with us the benefits of our insurance plan. Throughout the breakfast many of our executive members shared with us the number of events that members can participate throughout the year. Breakfast went a little too long and our

entertainment was not fully appreciated. I would like to thank Turner King and Chris Smith for making our breakfast so special with their music. I hope to have them back so that many can fully appreciate them.

Four of the executive members are now preparing for the Fall Senate. In the next issue, I shall happily report the events and discussions of the Fall Senate. Please take the time to read our newsletter. With so many activities planned I know there will be something for everyone. I look forward to seeing you at our Holiday Luncheon, have a coffee on us and join us for an outing with the Strollers. ❖

Reconnect With Colleagues

Some RTO/ERO District 23, North York members have shown an interest in reconnecting with colleagues and would like to be a part of a data base of members' e-mail addresses for this purpose. This is strictly on a voluntary basis.

If you wish your e-mail address to be added to the list please send an e-mail with your name and e-mail address to Michael Sheffe, our Past President, at msheffe@rogers.com. He will add your name and e-mail address to the list and make it available to you and other

consenting District 23 North York members. This list will be updated as necessary.

All participants agree that the addresses may not be shared with any other parties.

Please type, "**Reconnect with colleagues**" in the subject line. The e-mail should provide your *first name, last name, and your e-mail address*.

The list will be distributed to all members who consent to this and will be updated as necessary. ❖

Important Disclaimer

The participants in our trips or events acknowledge and agree that RTO/ERO, including District 23, cannot be held responsible for any injury or damage of any nature, howsoever arising, in connection with our trips, excursions or events. Participants in our trips or events should therefore, carry their own insurance. RTO/ERO's liability insurance protects RTO/ERO (including RTO/ERO organizers) in case RTO/ERO is sued claiming bodily or property damage, which occurred due to negligence on the part of RTO/ERO.



No Newsletter?

1) If you are a member of RTO/ERO, District 23 North York or any other RTO/ERO District, call George Meek at 416-226-3568.

2) If you are not a member of RTO/ERO, then you will need to join to receive a newsletter. Call RTO/ERO provincial office at 416-962-9463, then call George Meek.

Change of Information

Please use the form found on the back page of this newsletter to notify RTO/ERO (and us) of your new information.

Retired Women Teachers of Ontario

All retired women teachers are invited to join the Retired Women Teachers of Ontario-York North.

We meet regularly for luncheons and other activities. For further information call: Elsie Watson at 905-201-9516 or email her at: js.watson@sympatico.ca

E - mail Service

Occasionally, RTO-ERO District 23, North York executive members have items of interest to share with the members. These may arise between published issues of Stony Bridges.

We have an e-mail fan-out service, which we use to inform our members of such events. This is an efficient, expeditious, and economical way to deliver important information to our members. If you would like to be included, please e-mail your name and e-mail address to: msheffe@rogers.com

For the Subject line, please use, "Add me to the District 23 e-mail list."

If you have been receiving these email notices regularly, you need not do anything. Some members may have received these e-mails in the past, but no longer are receiving them. In that case, please send me your current e-mail address. Ensure that you set your *Preferences* to receive e-mail from the above e-mail address. If your e-mail address changes, please inform me.

Your information is kept confidential. I do not distribute it, or sell it to anyone else. Please note that when you receive an e-mail from this service, it does not show your e-mail address, nor anyone else's e-mail address. Thank you,

Michael Sheffe,
Past President, RTO/ERO
District 23, North York.

Ontario Budget 2009

The Highlights

Submitted by George Meek

On March 26, 2009 the provincial government delivered a deficit spending budget. While this not a comprehensive summary of the contents, the following are some key highlights:

Harmonized Tax

The new single sales tax will come in to effect July 1, 2010. Retail sales tax applies to certain types of insurance, including RTO/ERO's Group Insurance Plans. Ontario will retain an 8% tax on those types of insurance after the transition to the harmonized tax. Automobile insurance premiums remain exempt from sales tax.

Personal Income Tax

Effective January 1, 2010, the personal income tax for residents who earn \$36,848 or less will drop from 6.05% to 5.05%.

Senior Homeowners' Property Tax Grant

Starting January 1, 2010, the Ontario Senior Homeowners' Property Tax Grant will double to \$500. Senior homeowners can apply for the grant with the filing of their tax returns. Single seniors with \$500 or more in property taxes and an income of up to \$35,000 will be eligible for the full grant. Those with income of up to \$50,000 will receive a proportionally smaller grant, with the minimum grant

level of \$250. Eligible senior couples combined income thresholds are \$45,000 for the full grant, and a proportionally smaller grant up to income levels of \$60,000.

Tax Free Savings Account TFSA

The provincial government is proposing changes to the Succession Law Reform Act to allow for beneficiary designation of TFSAs. This would allow beneficiaries to receive proceeds outside of a will, similar to that of RRSPs. The TFSA would pass to the beneficiary without attracting Estate Administration Tax.

Pension Division on Marriage Breakdown

The provincial government is proposing to move forward with changes introduced in Bill 133 on November 24, 2008. The change would simplify and clarify pension rules. If the legislation has is approved, the government will be consulting the stakeholders on regulatory details. Johnson Inc. has yet to review the content of Bill 133; however, this bill may be of interest to the Provincial Executive, Pension and Retirement Concerns and Political Action.

Pension Reform

The province intends to introduce legislation in the fall of this year to modernize the pension legislation.

Ontario is establishing a Pension Reform Advisory Council, representing a broad spectrum of interests and perspectives.

Ontario Teachers' Pension Plan (OTPP)

The government is introducing legislation that, if the government and the partners agree, will allow OTPP to provide pension administration and investment services to other pension plans and institutional investors in the public sector.

Ontario Drug Benefits

The entire cost of the Ontario Public Drugs Programs cost for recipients of social assistance will be borne by the province. Previously, these costs were shared with the municipalities. Johnson will continue to monitor the impact on the Ontario Public Drugs Programs.

Select Spending Highlights

	<u>2008-2009</u>	<u>2011-2012</u>
Health Care	\$40.7 billion	\$40.7 billion
Education	\$13.3 billion	\$15.4 billion

- ♦ Drug Programs utilization growth of 5.0% in 2009-2010
- ♦ A 1% change in health spending equals \$426 million.

Source: Ontario Ministry of Finance, 2009 Budget

BOOK CLUB

The Book Club meets the *last Wednesday* of each month at Edithvale Community Centre. (Finch and Edithvale - on south side west of Yonge St.) from **2:00 to 4:00 p.m.**

Books to be discussed :

November 25, 2009
Payback: Debt and the Shadow Side of Wealth
by Margaret Atwood



January 27, 2010
The Cellist of Sarajevo
by Steven Galloway



February 24, 2010
The Golden Mean
by Annabel Lyon



Contacts:

Irene Kitchell: 416-733-8711
Mary Ellen Lawless: 416-223-4969

North York Strollers

Walk on the first Thursday of every month regardless of the weather. Come dressed for the weather and prepared to enjoy friendship and the beauty of nature and our city.

Walks begin at 10:00 a.m.

New walkers are always welcome.

Meeting places are listed below for each walk.

December 3, 2009 Queen's Park/Yorkville

Led by Joanne Famiglietti & Margaret Schuman
Meet at Queen's Park Subway Station (SW Corner)

February 4, 2010 Financial District

Led by Joanne Famiglietti, & Margaret Schuman
Meet at Union Station indoors by the clock.

March 4, 2010 History Walk

Led by Joanne Famiglietti & Margaret Schuman
Meet at Queen Street Subway Station: 1 Queen St. E. by Starbuck's

April 1, 2010 Rosedale

Led by Rose Labate & Margaret Schuman
Meet at the Sherbourne Subway Station

May 6, 2010 The Beaches

Led by Rose Labate & Margaret Schuman
Meet at Main Street Subway Station (inside- do not exit subway)
The group tour will continue via the Main Street bus.

June 3, 2010 Toronto Islands

Led by Rose Labate & Joanne Famiglietti
Meet at Ferry Docks (9:45 am sharp)

For more information and/or directions please call

Joanne Famiglietti (416) 483-4968 or
Margaret Schuman at (416) 924-0267

If you let us know that you are definitely coming, we will delay the start of the walk if you are a little late.

RTO/ERO District 23

Members' Survey

Purpose: As your organization, we want to plan events and activities that meet your needs and expectations. This survey is an attempt to improve on the services we provide our membership.

1. In the last three years, what RTO/ERO District 23 activities have you attended?

- | | |
|---|--|
| <input type="checkbox"/> Theatre outings | <input type="checkbox"/> Tuesday's Bridge |
| <input type="checkbox"/> Book Club | <input type="checkbox"/> Needlework and crafts |
| <input type="checkbox"/> Champagne Breakfast | <input type="checkbox"/> Holiday Luncheon |
| <input type="checkbox"/> Annual General Meeting | <input type="checkbox"/> Spring Luncheon |
| <input type="checkbox"/> North York Strollers | <input type="checkbox"/> Have-A-Java |
| <input type="checkbox"/> Golf Tournament | <input type="checkbox"/> Retirement Planning Workshops |

2. If you do not attend our events, let us know why.

- | | |
|---|---|
| <input type="checkbox"/> Price | <input type="checkbox"/> Transportation not available |
| <input type="checkbox"/> Distance to travel | Other _____ |
| <input type="checkbox"/> Not Interested | _____ |

3. I found out about RTO/ERO District 23 events and activities through:

- | | |
|---|---|
| <input type="checkbox"/> STONY Bridges | <input type="checkbox"/> District 23 Web Site |
| <input type="checkbox"/> word of mouth | <input type="checkbox"/> friends |
| <input type="checkbox"/> e-mail fan out | |

4. What can we add to our events or activities that would entice you to attend?

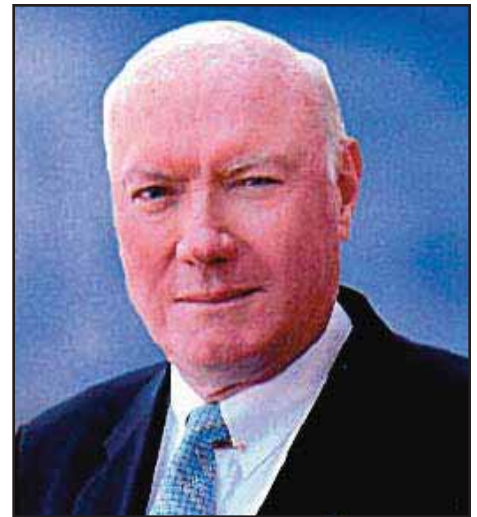
5. What other feedback do you have for the District 23 Executive?

Please complete the survey on our website www.rtoerotorontodistrict.org or return the survey by mail to RTO/ERO c/o Jean King , #869-6021 Yonge St., Toronto, Ont. M2M 3W2

Health Services and Insurance Report

by George Meek, Convener

Note: You can also access much of this information on the RTO/ERO Members-only section (www.rto-ero.org) of its website in a tabloid format entitled 'Health Matters' produced by the RTO/ERO Health Services Committee following each of its meetings. Much of this information comes from the 2009 June edition. If you require assistance or more information after contacting Johnson Inc. about a claim matter, please do not hesitate to contact me at 416 226 3568 or at george.meek@sympatico.ca.



A. Health Plan Matters

1. Know Your RTO/ERO Health Plans

The RTO/ERO Out-of-Province Travel Benefit covers participants for medical emergencies when traveling to a location where a travel warning has been issued by the Canadian Government, provided the medical emergency is unrelated to the travel warning. To review the restrictions of your Trip Cancellation/Interruption benefit, please contact the Service Department at 1-877-406-9007.

RTO/ERO Health Wise:

You will find this insert in the centre fold of the Fall 2009 Renaissance. Please read, remove, and place it with your 2008 Plan Booklets for future reference.

The President of Plasmid Biocommunications Inc. delivered an interesting and helpful presentation on drug coverage to a recent RTO/ERO workshop and released two helpful websites for members to search: www.DrugCoverage.ca and www.DrugCoverage.org.

2. Don't Just Travel - Travel Smart

Know Your RTO/ERO Travel Coverage Before You Leave

◆Western Hemisphere Travel Initiative

The Western Hemisphere Travel Initiative (WHTI) is a U.S. law that requires all travelers, including U.S. and Canadian citizens, to present a valid passport or other approved secure document when entering the United States from within the western hemisphere. Effective June 01, 2009, when entering the U.S. by land or water, Canadian

citizens are required to present one of the following valid documents: a passport, a NEXUS card, a Free and Secure Trade (FAST) card or an enhanced driver's license/enhanced identification card or a Secure Certificate of Indian Status (when this certificate is available and approved by the U.S.).

Canadian Citizens flying to, through or from the U.S. must present a valid passport to confirm their citizenship and identity. A NEXUS card is also acceptable when used at a kiosk at designated Canadian airports and at all U.S. airports when returning to Canada.

Note: Canadian entry requirements have not changed as a result of the U.S. WHTI.

Source: Canadian Border Services, May

◆Proof of Departure

Currently the RTO/ERO Out-of-Province/Canada Travel Benefit states that a participant may require a proof of departure or early return for one of two reasons:

◆You have a claim – proof of departure is needed.

◆You return earlier than expected on a Supplemental Travel Plan trip, no claim has been made, and you would like a refund of any unused trip option blocks – proof of departure AND proof of early return are required.

In the event of a claim, Mondial Assistance will require proof of the day prior to, or day of your departure from your province of residence. For coverage verification purposes, the proof must confirm that you were in your province of residence, and not when you arrived at your destination. If you are travelling with your spouse and/or eligible dependent each insured person must retain proof of his/her departure.

~See Health/page 9

~Health continued from page 8

Proof of departure can take any form as long as it:

- 1) Identifies you (that is, your name is shown or it bears your signature);
- 2) Indicates that the transaction took place in your province of residence before your trip (or prior to your original return date in the case of early return); and specifies the date.

Examples of acceptable proof include, but are not limited to: a Health Plans claim; a border crossing receipt; duty free receipt; airline ticket or boarding pass; credit card receipt; signed and dated bank or financial institution documents that proves you were in your province of residence the day before your scheduled day of departure.

Each person travelling must retain his/her own proof.

It is important to note that proof of departure may present a challenge only in the event that the participant drives to their destination. In all other instances, a boarding pass for a common carrier is readily available, and is sufficient proof.

Important: The RTO/ERO Plan Booklets (2) are revised and reprinted every three years. The next distribution is scheduled for early 2011. To help keep track of the changes that have taken place since the last printing (January 2008), please keep the '2009 Update' and 'Going Places' with your booklets. Please refer to the Update for specific monthly premiums and plan changes. 'Going Places' and the '2009 Update' are also available on the RTO/ERO main website, under 'Health & Insurance Plans- What's New?'

Additional copies of the Group Benefits Program Booklet will no longer be available through the RTO/ERO Provincial Office or the RTO/ERO Group Health Plans Service Dept. at Johnson Inc., even with payment. Copies will continue to be available on-line (FREE), on the RTO/ERO Members' Centre website <http://www.rto-ero.org/membersOnly/en/index.htm>

Plan Participants are asked to bookmark the site as a "Favourite" on their computer for quick and easy future reference.

Alternatively, a photocopy can be sent out to RTO/ERO Plan Participants who have lost their booklet and are unable to access a copy online. Call the RTO/ERO Group Health Plans Service Department at 1-877-406-9007 (Johnson Inc).

Note: The most accurate information about our Health Plans is found on the RTO/ERO website at www.rto-ero.org and in the two RTO/ERO Health Plan Booklets or by calling Johnson Inc.

B. Health Matters

Disclaimer: Information contained hereafter is intended to be used for general information and should not replace consultation with health care professionals. Consult a qualified health care professional before making medical decisions or if you have questions about your individual medical situation. RTO/ERO makes every effort to ensure that the information in 'Health:Matters' is accurate and reliable, but cannot guarantee that it is error free or complete. RTO/ERO does not endorse any product, treatment or therapy; neither does it evaluate the quality of services operated by other organizations mentioned or linked to 'Health:Matters'.

1. Feature: Turning Back the Clock on Diabetes- Acting on risk factors can pull patients back from the brink.

In keeping with Diabetes Awareness, let's review some of the things people need to know about preventing a disease that now afflicts more than two million Canadians. Actually, hold onto that figure for a moment, because although about 2.4 million Canadians actually have diabetes, another six million have what is known as pre-diabetes. What exactly is pre-diabetes, you ask? It's a common question, and one which researchers and medical professionals are continuously trying to define and understand. So, we shall begin with a primer on the condition that develops before full-blown diabetes.

BLOOD SUGAR 101

Every time we eat, our blood sugar goes up. More specifically, every time we eat something that contains carbohydrates, our body breaks the sugars they contain down into individual units known as glucose, which then travel through the bloodstream to various destinations, including the brain, muscles, adipose (fat) tissue and liver. Once reaching its destination, glucose serves as the main unit of fuel for each of these cells; in effect, it acts like gas in your car. This entire process is regulated by the hormone insulin, whose job it is to open the door to each cell, allowing the glucose to enter.

Without glucose, our bodies simply don't function properly. As a result, nature has provided us with sophisticated methods to make sure that our levels never run too low. First, any excess glucose not required for immediate use is stored in the liver, from where it can then be released into

~See Health/page 10

the bloodstream at a moment's notice if our blood sugar begins to drop. If the stored glucose in the liver eventually runs out (which it will if we exercise for a long time, don't eat and/or don't eat any carbohydrates), our bodies can resort to converting fatty acids (the building blocks of fat) and amino acids (the building blocks of protein) into glucose, a less efficient process that keeps our blood sugar within safe limits if all else fails. If we lacked the ability to regulate our blood sugar as carefully as we do, our mental capacity and physical stamina would wane, eventually leading to confusion, coma and death.

On the opposite side of the coin, we also have

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

WHAT IS PRE-DIABETES?

While our body is well-suited to manage the fluctuations in blood sugar that come with both feast and famine, too much feasting (combined with too big a waistline and not enough exercise) can make our body less willing to "listen" to the insulin, a condition more formally known as insulin resistance. Think of the development of insulin resistance as a parallel to a lifetime of listening to a nagging spouse: If we constantly "nag" our body to use insulin to bring our blood sugar under control, eventually our cells stop listening. As we become more resistant to the effects of insulin, our blood sugar levels chronically drift higher and higher, and our ability to bring our sugar levels down after eating is impaired. This condition of impaired blood-sugar control is known as pre-diabetes.

Clinically defined, pre-diabetes means having a fasting blood glucose of 6.1 mmol/L or higher (normal fasting blood glucose levels are usually around 5 mmol/L). If a 12-hour fast isn't your thing, you can also be diagnosed with pre-diabetes if your blood sugar is above 7.8 mmol/L two hours after drinking a sugary drink (this is known as an oral glucose tolerance test).

WHAT ARE THE CONSEQUENCES OF PRE-DIABETES?

Increasingly, researchers are linking negative consequences not just with full-blown diabetes, but pre-diabetes as well.

When our blood glucose levels are chronically elevated, even slightly, the excess glucose can start to damage our eyes, heart, kidneys and the nerve endings in our hands and feet. The higher your blood sugar drifts, and the longer it goes unchecked, the more severe these consequences can be.

Unfortunately, pre-diabetes is associated with very few physical symptoms, so your ability to guess whether or not your blood sugars are controlled is limited. The best bet is to visit your doctor for a blood test, which is especially important the older or heavier you are, if you are a

DIABETES

KNOW THE SYMPTOMS



~Health continued from page 10

smoker or if there is a history of diabetes in your family.

CAN PRE-DIABETES BE REVERSED?

Yes! The more fat stored around our waistline, the more our body produces hormone-like substances, known as adipokines, that promote insulin resistance.

In essence, then, any step to reduce abdominal weight, whether through diet, exercise or both, can help prevent or reverse pre-diabetes. Exercise in particular is effective in battling diabetes and pre-diabetes, not only by helping with weight control, but also by burning off excess sugar in the bloodstream.

In terms of diet, any eating plan that supports sustainable, healthy weight loss can help prevent or manage pre-diabetes, simply by protecting against abdominal weight gain. What about cutting out sugars and other carbohydrates? While it might seem counter intuitive, some types of carbohydrates can actually reduce the risk of developing diabetes, but they need to be high fibre and whole grain. On the flip side, eating refined grains and choosing sugary drinks (even fruit juices) may increase your risk of developing diabetes.

When it comes to fats, like so many other conditions, the risk of diabetes goes up with the consumption of trans fats, and decreases with the consumption of so-called healthy fats, such as those found in fish and nuts. And good news for coffee and wine drinkers: Both coffee and moderate consumption of alcohol seem to help protect against diabetes. Jennifer Sygo is a dietitian in private practice at Cleveland Clinic Canada www.clevelandcliniccanada.com, which offers executive physicals, prevention and wellness counselling and personal health care management in Toronto.

Source: National Post, November. 4, 2008.

2. Diabetes Incentive Program

As set out under the 2008 Memorandum of Understanding for insured optometry services, a Diabetes Incentive Program for optometrists has been developed by the Ontario Ministry of Health and Long-Term Care in conjunction with the Ontario Association of Optometrists. The program offers a financial incentive by means of a payment premium to individual optometrists who recall diabetic patients in their practice for annual comprehensive eye examinations.

Optometrists will qualify for the premium by recalling eligible patients who received an annual eye examination in fiscal year 2008/09 for a qualifying service in fiscal year 2009/10.

A total of \$1 million is available for this program. Premiums will be paid out in two separate payments. The total province-wide service counts of all patients successfully recalled for a qualifying service during this period will be divided in to the total available funding and this will determine the per-patient payment amount. The per-patient premium amount will then be multiplied by the number of recalled patients for each optometrist.

Source: Ministry of Health and Long-Term Care, April 2009

3. Diabetes Worthwhile Web

◆The Importance of Foot Care

Foot problems are very common in people with diabetes and can lead to serious complications. This fact sheet provides basic information about how diabetes affects your feet and what you can do to keep your feet healthy.

www.diabetes.ca/files/footcare-new.pdf

◆Cardiovascular Self-Assessment Tool

Do you have diabetes? Take advantage of the Canadian Diabetes' Association's self-assessment tool, and help identify your level of risk. www.diabetes.ca/documents/about-diabetes/finalpatienttoolforwebsite.pdf

4. Pan-demic

THE FACTS YOU NEED TO KNOW

The World Health Organization (WHO) defines a Pandemic as: "The appearance of a new virus against which none of us has any immunity. This results in several simultaneous epidemics worldwide with high numbers of cases and deaths. With the increase in global transport and communications, as well as urbanization and overcrowded conditions, epidemics due to the new virus are likely to be established quickly around the world."

In layman's terms an epidemic occurs when there are more cases of infectious disease than normal. A pandemic occurs when an epidemic goes global. It measures the scope and spread of a disease or virus – not its severity. A pandemic can spread widely but actually create quite mild symptoms. Infectiousness is the determining factor.

ANTIVIRALS are prescription drugs used in the prevention and early treatment of influenza. If administered within the first 48 hours of infection, they can be used to shorten the term of infection, reduce symptoms and/or reduce the risk of complications.

VACCINES are prescription drugs that produce immunity by stimulating the body's production of antibodies. In order to be most effective, the vaccine must be tailored to a

~See Health/page 12

~Health continued from page 11

specific strain of virus.

The WHO uses a six-phase approach to identifying the threat of pandemics.

PHASE 1: recognizes that although influenza viruses are constantly circulating among animals and birds, none of these circulating viruses have been reported to cause infections in humans.

PHASE 2: An animal influenza virus circulating among domesticated or wild animals is known to have caused infection in humans, and is therefore considered to be a potential pandemic threat.

PHASE 3: An animal or human-animal influenza virus has caused sporadic cases or small clusters of disease in people, to sustain community-level outbreaks. Some person-to-person transmission may occur, but it's mostly among those with very close contact, like caregivers. In this phase, the virus has not developed to the point that is easily passing from person-to person.

PHASE 4: is characterized by the verified human-to-human transmission of a virus able to cause "community-level outbreaks". The ability to cause sustained disease outbreaks in a community marks a significant upwards shift in the risk for a pandemic. Any country that suspects or has verified such an event is urgently asked to consult with WHO so that the situation can be jointly assessed and a decision made by the affected country if implementation of rapid pandemic containment operation is warranted.

PHASE 4 does not mean that a pandemic is a foregone conclusion.

PHASE 5: is characterized by human-to-human transmission but has not resulted in sufficient human spread of the virus into at least two countries in one WHO region. While most countries will not be affected at this stage, the declaration of 'Phase 5' is a strong signal that a pandemic is imminent and that the time to finalize the organization, communication, and the implementation of the planned mitigation measures is short.

PHASE 6: is characterized by community level outbreaks in at least one other country in a different WHO region in addition to the criteria defined in Phase 5. Designation of this phase will indicate that a global pandemic is under way.

POST-PEAK PERIOD: is indicated if the infection levels drop below peak and the spread has slowed down. The virus reaches a level that's normally seen for regular seasonal influenza, we reach a post-pandemic period. An intensive phase of recovery and evaluation may be required.

In raising the pandemic level, the WHO considers three factors:

a) IS THE VIRUS NEW?

The H1N1 strain of swine flu includes genetic material from four sources: North American swine flu viruses, North American avian flu viruses, human flu virus and swine flu virus found in Asia and Europe – a combination that has not been recognized anywhere in the world before.

b) DOES IT CAUSE SEVERE DISEASE?

The WHO needs to weigh the differences in severity seen in Mexico compared with the rest of the world.

c) DOES IT MOVE EFFICIENTLY BETWEEN PEOPLE?

There is no question that H1N1 is spread human-to-human. The question is how easily does it move between people?

"The human population has grown to more than six billion, sustained by billions of farm animals, many raised in close quarters on factory farms and the crowding is merging. People are getting diseases from animals more frequently, but I'm not sure the diseases themselves are getting worse", said JoLynn Montgomery, an epidemiologist at the University of Michigan.

The seasonal flu shot that you may have received this year will protect you against the human form of H1N1, but will not protect you from the new H1N1 (swine flu) virus, since it is a blend of four other types of viruses.

In Canada, ordinary (seasonal) flu results in 20,000 hospitalizations and 4,000 deaths each year.

"If the death rate for this new strain approaches 0.5 percent to 1.0 percent, it would be considered phase 2", said Dr. Donald Low, medical director of Ontario's public health laboratories and chief microbiologist at Toronto's Mount Sinai Hospital. "To determine the severity, researchers need information on 100 to 200 cases, including people at risk such as the elderly or those with underlying disease", Low said.

The Canadian government intends to purchase 50.4 million doses of H1N1 vaccine on behalf of the provinces, territories and federal populations. The Government of Canada has a long-standing contract with Glaxo Smith Kline to maintain vaccine production capacity in Canada in order to meet Canada's pandemic vaccine needs promptly and effectively.

As of July 8, 2009 there were 94,512 confirmed cases and 429 confirmed deaths worldwide. As of that date there were 7,983 confirmed cases, including 25 deaths, in Canada.

~See Health/page 13

~Health continued from page 12

d) PREVENTING THE SPREAD OF THE FLU

- ◆ Keep common surfaces and items clean and disinfected.
- ◆ Keep an alcohol-based hand sanitizer (gel or wipes) handy at work, home and in your car. It needs to be at least 60% alcohol to be effective.

Good hand hygiene is the best way to prevent the spread of all flu viruses.

- ◆ Wash your hands with soap and water thoroughly and often.
- ◆ Stay home when you are sick.
- ◆ Cover your mouth and nose with a tissue when you cough or sneeze and dispose of tissue.
- ◆ Cough into your upper sleeve if you don't have a tissue.
- ◆ Avoid large crowds of people where viruses can spread easily.

For additional information and helpful tips, please visit: www.fightflu.ca

e) ADDITIONAL RELEVANT INFORMATION

You should not need to wear a mask unless you are a caregiver in close contact with an ill person. Masks worn improperly, handled frequently or used multiple times may actually increase the spread of the disease. Non-surgical masks may provide no protection whatsoever. There appears to be no benefit from wearing a mask when out in the open (greater than one meter from an infected person) or in the general public. If you feel that you have flu-like symptoms, call your health provider before you go to the health facility, particularly if you have recently been traveling. Before traveling check on travel warnings issued by the Public Health Agency of Canada www.phac-aspc.gc.ca, or by Foreign Affairs and International Trade Canada www.voyage.gc.ca.

f) WHAT RTO/ERO IS DOING

In the event of a Pandemic, hospital costs would likely increase significantly, even though the available supply of conventional hospital beds could limit the impact of claims; potentially causing a 50% increase in Semi-Private Hospital Plan claims. Prescription drug costs would be impacted, relating to the availability and usage of vaccines and antivirals not covered by the government. This additional usage has the potential to increase Extended Health Care Plan drug claims by 25%.

Based on statistics from the Center for Disease Control (CDC) in the US, we had estimated that a Pandemic could produce between 125 and 150 additional deaths and result in premium reductions of as much as \$250,000.

As a result of these discussions, in 2007, the RTO/ERO Health Services and Insurance Committee (HSIC) has set aside an amount of five million dollars (\$5,000,000) to create a Pandemic Reserve Fund.

In the spring of this year, RTO/ERO appointed Coughlin & Associates Ltd (Employee Benefits Specialists) to conduct a review of the consulting services provided to them by Johnson Incorporated. In his report, Joe Zadzora, Managed Care Consultant, stated that in his opinion, the research provided regarding the issue of a Pandemic, by Johnson Inc., and the resulting actions taken by RTO/ERO have clearly placed RTO/ERO in the forefront as a leader in the business of Managed Benefit Care.

Please visit either the Public Health Agency of Canada www.fightflu.ca, or the World Health Organization's website www.who.int/csr/don/eng for the latest statistics.

5. a) Memory Screening, and b) Alzheimer's

a) Memory loss can be caused by a number of conditions such as vitamin deficiencies, depression, or thyroid problems. In general, the earlier the diagnosis, the sooner a treatment can be suggested. Memory screenings are an important method of determining whether a person is suffering from memory loss and what may be the cause of such a condition.

ARE MEMORY SCREENINGS IMPORTANT

Memory Screening is the first step to finding out if you have a type of condition that is causing memory loss. A screening may confirm that you are okay, that your memory loss is normal, and can put your fears to rest. Early diagnosis can make it easier to treat reversible conditions, slow the decline of a condition or in the case of irreversible illnesses, such as Alzheimer's disease, it could improve your future health. It can provide a baseline score for future comparison for those with a normal score.

FACTS ABOUT MEMORY SCREENINGS

Memory Screenings can be provided by various types of health care professionals (physicians, psychiatrists, physician assistants, nurse practitioners, nurses, social workers, pharmacists and dementia care administrators). A memory screening takes five to ten minutes to administer. It consists of a series of questions /tasks designed to test memory, language skills, thinking ability and other intellectual functions. The results of a memory screening do not represent a diagnosis; individuals with an abnormal score should follow

~See Health/page 14

~Health continued from page 13

up with a health care professional for more testing.

WHO SHOULD BE SCREENED?

If you answer “yes” to any of these questions, you might benefit from a memory screening.

- ◆Am I being forgetful?
- ◆Do I have trouble concentrating?
- ◆Do I have difficulty performing familiar tasks?
- ◆Do I have trouble recalling words or names in conversation?
- ◆Do I sometimes forget where I am?
- ◆Am I misplacing things more often?
- ◆Have family or friends told me that I am repeating questions or saying the same thing over and over again?
- ◆Have I become lost when walking or driving in a familiar neighbourhood?
- ◆Have my family and friends noticed changes in my mood, behaviour, personality or desire to do things?

For more information about memory screenings, visit www.alzfdn.ca or call 1.877.321.2594

Source: Alzheimer’s Foundation for Caregiving in Canada Inc.

b) Alzheimer’s disease develops when the risk factors for the disease combine and reach a level that overwhelms the brain’s ability to maintain and repair itself. So reducing as many of the risk factors that you can makes good sense. By making healthy lifestyle choices, you may be able to reduce your risk and improve your brain’s ability to sustain long-term health.

There are two risk factors that you can’t control: genetics and aging.

THE GENETIC COMPONENT

There is no doubt that genetics play a role in the disease. Yet, only a small percentage of cases are associated with the specific genes that cause the inherited form of the disease. The majority of cases may have genetic links but it only slightly increases your risk of getting the disease if a family member had/has Alzheimer’s disease.

AGING

Age is the most significant known risk factor for Alzheimer’s disease. Even with other risk factors present, Alzheimer’s disease never sets in until mid to late adulthood. However, researchers believe that the disease process starts years before symptoms appear.

Although you can’t control genetics and aging, there is a lot you can do that may help reduce your risk of

getting the disease. For ways to make healthier lifestyle choices, see sections listed on the Healthy Brain page. For some great ways to take action on brain health, visit the BrainBooster™ pages on the Alzheimer Society of Canada’s website www.alzheimer.ca.

For a reference list of studies regarding Alzheimer’s disease and brain health, visit:

www.alzheimer.ca/english/brain/brain_boost.htm

Source: Alzheimer Society of Canada website, 2009

C. Drug Information Update

1. Avandia® and ACTOS Change of Funding Status, Effective June 01, 2009, rosiglitazone (Avandia) and pioglitazone (Actos and Generics) will only be available through the Exceptional Access Program (EAP). Both Avandia and Actos are used in the treatment of diabetes.

Patients who are currently being treated with either rosiglitazone or pioglitazone will continue to have coverage with no interruption in therapy. EAP approvals will not be required for patients who have received a claim for either product in the 12 months prior to the change.

For those patients who have never used rosiglitazone or pioglitazone, their physician will be required to make an application through the EAP program in order to have the medication covered. Requests can be submitted by fax or through the new Telephone Request Service (416-327-8109).

The EAP criteria for both products are listed on the Telephone Request Service for EAP web pages at: www.health.gov.on.ca/english/providers/program/drugs/eap_trs.html

Source: Ministry of Health and Long-Term Care, May 2009

2. Drug Expenditure in Canada

The Canadian Institute for Health Information (CIHI) recently released its updated report on drug (prescription and over the counter {OTC}) expenditure in Canada titled, Drug Expenditure in Canada, 1985 to 2008. Key insights include the following:

Canadians spent \$29.8 billion or \$897 per person on drugs last year. This figure accounted for 17.4% of Canada’s total health cost in 2008 exceeding the increases for hospitals and doctors.

Of the total drug bill, 84% was for prescription medications and 16% for OTC medications.

~See Health/page 15

~Health continued from page 14

Prescription drug costs grew by 9% compared to 4.6% for OTC medications.

a) Prescription Drugs Growing Faster in the Private Sector

Private sector prescription spending (up 11%) outgrew public sector expenditures (up 7%).

Speculation on the rise in private sector spending points towards provinces exchanging age-based entitlement programs for income-based drug benefit programs as a key contributor.

Baby boomers' spending on prescriptions has grown faster than any other population group.

The economic downturn and increase in unemployment may drive an increase in public sector and out-of-pocket drug expenditures in the coming years.

b) Variation Among the Provinces

Prescribed drug expenditure per person varies across Canada; ranging from \$651 in Alberta to \$865 in Nova Scotia.

Percentage of drugs publicly financed also varied across Canada; ranging from 32% in New Brunswick to 54% in Saskatchewan. ❖

Source: Canadian Institute for Health Information (CIHI), April 2009

Champagne Breakfast 2009



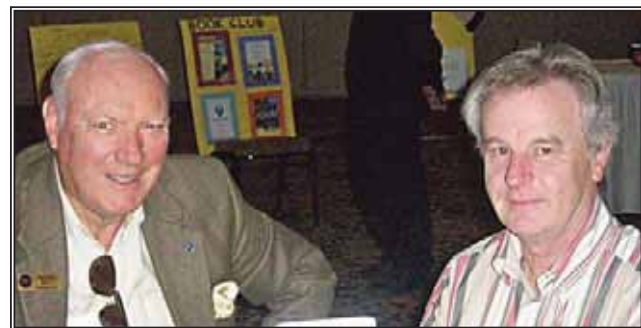
M. Capotosto, J. Siegel, G. Scrivan, L. Marshall,



Jean Wilson, Debbie Talford, Colleen Knox



S. Motta, D. Dean, S. Walker, A. Jutlah



George Meek and David Ewart

In Memoriam

By Jean Wilson, Convener

We regret to inform you that some of our members have passed away. Our condolences go to family and friends, and we hope they will find comfort in fond memories of days gone by. The following information is taken from RTO/ERO, Provincial Office in monthly membership updates from June 2009 through to September, 2009. I apologize for any errors or omissions.

Hazel L. Davis Eric W. Lund Grace M. Hall Catherine A. Edgar Nancy D. Fox Sharon Hanson
Frank Isonson George Lambrinos Wilfred J. Matthews Donald D. McKillop W. Robert Rowland
Kenneth L. Showers William B. Stevens Peggy Bennett E. Ruth Harris Dorothy Markham Dwight Munger

Membership Report

From June 2009 to September 2009

by Jean Wilson

As of July, 2009 we are pleased to report that District 23, North York has 2249 members. Your executive welcomes all new members who have joined in June, July, August and September 2009. The following information was taken from RTO/ERO, Provincial Office in monthly membership updates. I apologize for any errors or omissions. Every effort has been made to contact all new members and welcome them to District 23, North York. Newsletters are sent to all new members shortly after our monthly updates have been received.

June 2009

Marvin Blier, Anita Burke, Dianne Domelle, Sandra Pearl, Alex M. Walder

July 2009

Ken Beatty, Nicolas Bianchi, Danuta Chowaniec, Angela Convertini, Mary Ann Corcoran, Sonia De Marco, Dolores Delaney-Donohue, Michael Forster, Dina A. Greco, Sophie Hamouth, Sharon Hanson, Phyllis Kovacs, George W. Larkin, Lucille Menier, Anne Mulholland, Antonina Orlando, Ruth Portney, Teresa P. A. Smith, Roberta Smith-Berish, Kai Cheong Tung

August 2009

Linda Berdugo, Carlo Caruso, Douglas C. Fox, Barbara Garrow, Louise Ingleton, Paula Parisi, Peter Scher, Susan Seeley, Doreen V. Showers, Helen Wajs, James Walker

September 2009

John E. Burch, Jacqueline Caplan, Harry E. Crease, Joseph Di Fonzo, William Dunn, Patricia Elfer, Aura Greenberg, Virginia Hurst, Sharon Levy, Dennis R. Lewis, Daniela Magno, Susan Morlando, Howard Moscoe, Reet Murray, John Patsalides, Liliana Pelech, Malka Sussman, Peter Wei

Bridge Report

by Alan Ward

The Bridge Club continues to meet at Willowdale United Church on Kenneth Avenue at Church St (south of Finch, east of Yonge) most Tuesdays between September and June, excepting only the Christmas holiday and a few dates when the church premises are unavailable. For details check the calendar of forthcoming events on page 2 of this magazine. New members are warmly invited to join us: players should arrive no later than 12.45 p.m., since competitive play begins promptly at 1 p.m. For more information please contact Alan Ward through email at alanward@interlog.com or by telephone at 905-889-3687.

Since the last report in June, we have continued to meet as before, but lists of Table Champions and Slam Makers will be deferred until more results are available. The photographs included in this issue were taken at our meeting on September 29th.



LHINs ?

What are LHINs?

In which LHIN are you?

Does it affect you?

by Claire Knapp, Political Advocacy Committee (PAC)



LHINs stand for Local Health Integration Networks. “LHINs are crown agencies responsible for planning, integrating and funding a variety of health service providers. These include: hospitals, long term care homes, mental health and addiction agencies, community health centres and Community Care Access Centres (see RTO/ERO Fact Sheet C9 available on the RTO/ERO Website www.rto-ero.org.)

In 2006, the Provincial Government created 14 LHINs across the province. Each LHIN is governed by a Board whose members come from the community. They are appointed, not elected. The LHIN in each community determines the priorities and services required in its community. It plans, funds and integrates the health care services locally so care is better coordinated and more efficient.

Example:

A resident who lives in North York is in the **Central LHIN**. The office is located in Markham. If you had a health care need or question, you would be directed to that office (905-948-1872). This LHIN also serves York Region as well as South Simcoe and the decisions made are for this whole area. One might question how “local” and “uniform” this community is.

Importance??

We are affected by the decisions made by the LHIN in our community. Thus, it is important to understand what LHINs are and be aware of the many funding decisions made by LHINs. Check out their website (below). Be aware and informed! www.lhins.on.ca (1-888-779-7767) ❖

HST Harmonized Sales Tax

by Claire Knapp, Political Advocacy Committee (PAC)

The Government of Ontario is combining the GST and PST into HST (Harmonized Sales Tax) and placing this tax on many other items which were previously exempt. One of these is a tax on **all** cleaning and hygiene products.

The RTO/ERO Provincial PAC Committee is advocating that such a tax **not** be added. The extra cost may not only financially affect many families and Seniors, especially those in low income brackets but may also lead to

less regular purchase of such necessary items.

Add Your Voice

Contact your local MPP to recommend that cleaning and hygiene products be **EXEMPT** from the new HST. ❖

Web Alert

by Dianne Fair



Get Your Stony Bridges On-line

Currently we send a copy of Stony Bridges in February, August and November to each of our 2100+ members by mail. This costs about \$1.50 per copy for printing and mailing.

Members in many organizations have chosen to receive such newsletters 'on-line' rather than in hard copy thus saving costs to their organization while making a real contribution towards the environmentally-friendly program of 'reducing and recycling'.

For members like you who are on the Internet, we can offer this opportunity to you. This is the way it works:

The program would begin for you with the March 2010 Stony Bridges; when this and future Stony Bridges have been posted, you will receive a prompt e-mail to that affect including a direct link to: www.rtoerotorontodistricts.org where it is posted; go to **North York-District 23** and then go to **Newsletter** (at the top). A user-friendly copy *in blue* of the current Stony appears. Copies of forms or coupons are made easy to print. If you wish to print certain parts of the Stony, use the 'cut, paste, and print' process; if you wish to see Stony as it was printed and sent as hard copy to members then go to *(Download the PDF Version here)*

which is just under the title **Stony Bridges**.

To implement this option, please consult the 'Information Required' on page 35 and send it to Dianne Fair (our Webmaster) by e-mail at diannefair@rogers.com. Dianne will be working with George Meek, (Newsletter Distribution Convener) in administering this program.

We hope you will try this process in the interests of the environment and saving costs to the District (which can be used elsewhere in the interests of the members). The current edition of Stony is already posted on our website as indicated above in both formats. Please go there and see how user-friendly it really is.

Note

Previous editions of Stony for the current year are also available 'on-line'.

If after you have tried Stony 'on-line' and find it does not meet your needs, please let Dianne know by e-mail and you will begin to receive your Stony in hard copy by mail starting with the next edition.

If you wish to register for Stony On-Line, see page 35

What's New?

The District 23 Homepage Slideshow is featuring the AGM. Also check out new photos added since the last issue of STONY.

Stony Online

To date 145 members have opted to receive their STONY BRIDGES online. You can get yours online too. See the details to the left.

Classifieds! Classifieds

Don't forget our Classifieds section on the website. Entries are limited at the moment so if you have a service to provide for others or need support with a project, if you have a property available to rent or an event that might be of interest to members, send it along to me at the e-mail address below.

Contact: diannefair@rogers.com with questions.

Travelers Guiding Travelers

We are still looking for people who are willing to share info with new travelers on places they have visited. Simply send your contact info. and the name of the places you can share info. about to diannefair@rogers.com or call me at 416-229-2696

Remember

District 23 information can be found on our website.

Log on to view...Activities, Photos, Member Services, Newsletters Executive Members and more.

www.rtoerotorontodistricts.org/

Holiday Luncheon ❁

Wednesday, December 2, 2009

Cut-off date: Friday, November 27, 2009

Spirales Banquet & Conference Centre ❁

888 Don Mills Road, North of Eglinton
Free Parking

Cash Bar: 11:00 a.m.
Lunch : 12 Noon ❁

\$35

(Same as 2008 price)

Menu:

Garden Balsamic Salad: ❁

mixed baby greens, Boston bibb, radicchio red leaf lettuce, curly endive in a honey balsamic vinaigrette.

Roast Turkey Breast and stuffing or Grilled Atlantic Salmon:

served with seasonal vegetables and mashed potatoes

Dessert: Cuore Freddo (Frozen Heart)

a creamy gianduja ice cream heart coated in a decadent combination of white and dark chocolate

Note: Please advise Mildred of any dietary requirements

Entertainment : To be Announced ❁

~See page 34 for registration form

Stratford Trip 2009



Goodwill Report

Maureen Capotosto

905-883-1496

mpcapotosto@sympatico.ca

The Goodwill Committee and your Executive of District 23 are committed to maintaining contact with our older members and those who may be confined. If you know of a member who would appreciate support from us please let us know by calling the Goodwill Convener or an Executive member.

Convener.....	Maureen Capotosto 905 883-1496 mpcapotosto@sympatico.ca
Cards:	
Birthday Cards for Over 80's	Judy Neilson 416 256-2731
Bereavement Cards:.....	Xenia Cooper 905 881-5481
Keeping in Touch.....	Joan Smith 416 449-4422
Get Well.....	Gwen Bumbury 416 491-1213
Telephone Calls	
Sick, Shut-in, Etc.....	Vinny Coetzee 416 621-6681

In Sympathy

In addition to sending a sympathy card to family members, each year RTO/ERO District 23 North York makes a donation to the following charities: Alzheimer Society of Toronto, The Canadian Cancer Society, and The Heart and Stroke Foundation in honour of our members who have passed away.

Service To Others

Eileen's Project: Supporting Children and Families with HIV and AIDS through The TERESA Group has been our Service to Others Project for 2009. We shall conclude the project with the presentation of the knitted items made for the children supported by The Teresa Group.

Milestone Birthdays

We are pleased to have members, who reach their 70th birthday in this year, 2010, attend the Annual General Meeting and Luncheon for free. We will continue to do our best to recognize members reaching milestone birthdays (80, 85, 90, 95,). In honour of our members who reach these significant birthdays, District 23 will be making an annual donation to the nutrition programs that support stu-

dents in the Toronto schools. Please be sure to notify the provincial RTO/ERO office of any changes in your contact information. See page 36.

Keeping in Touch

One of the most difficult things in life is to keep in touch with friends over the years. RTO/ERO District 23 executive is making an effort to introduce activities for interested members to join in with colleagues fostering involvement of members. However we only know when to send a card or to call if someone informs us that this might be appreciated. We ask that if you know of someone who is ill or shut-in that you contact the Convener. If someone moves into a retirement or care situation where we could assist with a card or a call, we ask that you call or e-mail Maureen Capotosto: mpcapotosto@sympatico.ca or (905) 883-1496.

In order to improve our connections we are planning to set up a phone tree where we can contact our members once every year or two to keep members informed about the organization and its activities and to alert us to anyone who is in a situation where contact would be welcome. If you are willing to be part of a phone tree to make calls to members in the Spring please call or e-mail Maureen. ❖

Needlework and Craft Group

by Margaret Schuman

The Needlework and Craft Group has begun to meet on an almost monthly basis in the morning of the third Thursday of the month. The group meets from 9:30 a.m. till noon at Mitchell Field Community Centre.

For the time being, we are continuing to knit for The Eileen Project, which supports the Teresa Group. We plan to present our latest unique collection of hats, scarves and mittens at the Festive Luncheon on Wednesday December 2, 2009. The articles produced by the talented members of District 23, North York can only be described as works of art and works of love. Each piece is truly unique and one of a kind. In addition, we have attached a label to these works of art with the initials of the “artist” and they are presented on behalf of District 23, North York.

Other members of District 23 have supported the talented “artists”, as well, as other members of the community. Some members contributed money to buy yarn while others contributed beautiful yarns to be used by “the artists.”

A list of the contributors to “The Eileen Project” follows:

Nicole Alberico, Madrina Alexander, Michelle Allan, Nancy Austrins, Maureen Capotosto, Maureen Donaghy, Joanne Famiglietti, Shirley Graham, Dian Hancock, Anna Hand, Janie Hickman (Janie H. Knits Glen Tay ON), Dorothy Hollingsworth, Ruth Hudson, Margaret Jackson, Jenna Jarvis, Angela Jutlah, Rose Labate, Mavis McKernan, Purple Purl Queen St. E., Margaret Schuman, Jan Siegel, Geraldine Williams, Jean Wilson, Margaret Jung.

The Needlework and Craft Group is looking for more members and we invite you to join us. We have some ideas for future projects but we welcome any new suggestions and ideas. ❖



Thursdays:

November 19, 2009
January 21, 2010
February 18, 2010
April 15, 2010
May 20, 2010
June 17, 2010

For more information, please contact:

Maureen Capotosto
905-883-1496
mpcapotosto@sympatico.ca
Margaret Schuman
416-924-0267
m.p.schuman@sympatico.ca

Retired Teachers set a record!

A report from The Teresa Group – Hearing the voices of children affected by HIV and AIDS in Toronto.

What an amazing sight to see... busy retired teachers packing school supplies into kids back packs faster than the “speed of light”. In less than one hour 175 back packs had been filled with every school supply necessary to ensure The Teresa Group’s school aged children have supplies to make it through the upcoming school year.

This event was made possible by a wish that had been requested by retired teacher, Eileen Justesen. Maureen Capotosto took Eileen’s wish and made it a reality. The Retired Teachers of Ontario/les enseignantes et enseignants retraités de l’Ontario, District 23, North York were the recipients of a grant to purchase packs and school supplies for The Teresa Group children.

At the Annual General Meeting in June, the cheque for packs and supplies was presented to Simone Shindler, Program Director, at The

Teresa Group. The school supplies were ordered and a date was set for August 11th to get the packs ready for pick up. The volunteers couldn’t believe that the job was over so quickly. The Teresa Group staff couldn’t believe that the “retired” teachers may be “retired” from teaching but they certainly have not “retired” from making a difference in the lives of so many needy children. The smile on the children’s faces when receiving their own back pack was priceless.

Maureen did an amazing job of recruiting very active volunteers who did not stop until the task at hand was completely finished. It was a pleasure for The Teresa Group staff to work with such a committed group of volunteers.

The next project that District 23 has taken on is The Teresa Group’s Hats/Mitts Program that starts for our



children and youth on November 2nd. We have received a number of beautifully coloured hats/scarves sets for our hundreds of children from the knitters of RTO/ERO District 23, North York.

On behalf of The Teresa Group Thank You to all of you for your dedication to The Teresa Group. In particular, Thank You to Margaret Schuman, Maureen Capotosto and their fellow knitters who followed through on Eileen Justesen’s dream and are now working tirelessly to ensure the Hats and Mitts Program has a sufficient supply of “made with love, made from the heart” hats, scarves and mitts. ❖

Did you know?

Pension and Retirement Concerns

by *Andrée Nottage*

The RTO/ERO Provincial Office produces over 60 Fact Sheets on a variety of social, health, legal, pension, and financial issues. The majority are designed and reviewed by members of the Provincial Pension and Retirement Concerns

Committee on an ongoing basis.

The fact sheets are available on the RTO/ERO website in the Members Only Centers section: www.rto-ero.org or phone the Provincial office at 416-962-9463 or 1-800-361-9888. Organized by topics, the Fact Sheets may be viewed and/or

printed in PDF format using the Adobe Reader.

The Pension and Retirement Concerns Committee would welcome suggestions for new topics, which may be incorporated into an existing or new Fact Sheet ❖



Wednesday, February 17, 2010

Cut - Off Date: Monday, January 4th, 2010

2:00 p.m. Matinee

Canon Theatre (244 Victoria St.)

\$62.00

tax
included

Restoring our faith in the future by recalling the stories of our past ...

Little House on the Praire has remained one of the most beloved celebrations of early Americana since the appearance of Laura Ingalls Wilder's classic books 70 years ago. Now the inspirational stories take on a new frontier in an uplifting new musical.

Melissa Gilbert, who played Laura in the much-loved television series, continues her legacy, starring as "Ma." Families will continue to fall in love with these life-affirming stories of struggle and triumph and the celebration of the pioneer spirit—a spirit that still resonates within each of us today.

Tickets available from Bernadette between 1:15 & 1:45 inside the main entrance of the Canon Theatre, 244 Victoria St.

Little House on the Prairie
Wednesday, February 17, 1010
Cut - Off Date: January 4, 2010

Name: _____ E-Mail: _____

Telephone: _____

Guest's Name: _____

_____ tickets @ \$62 = _____ Cheque enclosed for \$ _____

Make cheque payable to RTO/ERO District 23 and mail to
RTO/ERO c/o Jean King, #869-6021 Yonge St., Toronto, Ont. M2M 3W2

Have-A-Java On Us! Coffee & Treat

\$4 Subsidy

Timothy's at
Bayview Village

10:00 a.m.

or
Join us at 9:00 a.m. for a walk around the mall.
Once around is about 1 km.

Wednesdays:

November 18, 2009
January 20, 2010
February 17, 2010
April 21, 2010
May 19, 2010



*Donna Mighton and Joan Smith
enjoying a cup of coffee at Timothy's.*

**For further information please
contact:**

Margaret Schuman: 416-924-0267
m.p.schuman@sympatico.ca

District 23 Conveners



*Back Row: Andrée Nottage, Rose Pugliese, Claire Knapp, Dianne Fair, Mildred Frank, Jean King,
Middle Row: George Meek Front Row: Alan Ward,
Margaret Schuman, Maureen Capotosto, Mary Ellen Lawless, Jean Wilson, Joanne Famiglietti
Absent: Rob Fraser, Bernadette Walsh, Irene Kitchell*

Table Officers, District 23



*Table Officers L to R: Bev Henricks, Treasurer,
Sandra Motta, Secretary, Marisa Celenza, 1st V.P.,
Michael Sheffé, Past President, Jan Seigel, 2nd. V.P.,
Luci Soncin, President*



Wednesday, January 27, 2010

Cut-Off Date: Monday, January 4, 2010

Lunch: 11:30 am

Mystery: 1:00 pm

at
Toronto's Historic
Old Mill Inn
& Spa

21 Old Mill Road ~ entrance across from
parking lot

\$44.00

(lunch, show, taxes and
gratuuity included)

MURDER disrupts a gathering of Home Renovation gurus! Fortunately, the great grandson of Sherlock Holmes, Mycroft, is on the scene.

See if 'Myke' Holmes can make things right, by solving who took the D-I-Y approach to murder.

The intrigue begins around dessert time, where you meet some colourful characters. The plot thickens when somebody dies! A detective leads the investigation. The suspects are spread throughout the room, sitting right at the tables with the guests. So, you get to participate and see if you can solve...WHODUNIT?

*If you have any questions, please contact
Bernadette at 416-449-8780 or
bernadette_walsh@sympatico.ca*

Murder Mystery at the Old Mill
Wednesday January 27, 2010
Cut - Off Date: Monday, January 4, 2010

Name: _____ E-Mail: _____

Telephone: _____

Guest's Name: _____

_____ tickets @ \$44 = _____ Cheque enclosed for \$ _____

Make cheque payable to RTO/ERO District 23 and mail to
RTO/ERO c/o Jean King, #869-6021 Yonge St., Toronto, Ont. M2M 3W2

Elmira Maple Syrup Festival

The Elmira Maple Syrup Festival is the largest and oldest one day festival of its kind!

Saturday, March 27, 2010

Cut Off Date: Friday, February 19th

\$65.00

Includes : all taxes and all gratuities, deluxe motor coach transportation, Elmira Maple Syrup Festival and Craft Show, Buffet Lunch at Crossroads, browsing in the Village of St. Jacob's.

Itinerary

8:30 a.m.	Bus leaves Willowdale United 349 Kenneth Ave., Willowdale
Note:	Washrooms may not be available in the church
1:15 p.m.	Buffet lunch at Crossroads Family Restaurant
4:00 p.m.	Bus leaves for Willowdale United, arriving about 6:00 p.m.

Highlights

- ♦The Arts and Crafts Show at the Collegiate, displaying a large variety of crafts including handmade quilts. Stroll about enjoying the aromas and the German Sausages, Pancakes, Apple Fritters and other delicacies.
- ♦The huge gift shop at the Crossroads Restaurant
- ♦The village of St. Jacobs, a haven for both contemporary and traditional crafts.
- ♦The Shops at Riverwood will charm you with their varied selections and the Bakery will beckon with oven fresh pies and breads.
- ♦Perhaps a cup of tea at Vidalia's before leaving for home

If you have any questions, please contact Rose at 416-225-1423.

~See page 34 for Registration form



Seducing the Canvas... the McCartney Phenomenon

by Lynda Pogue

What is about “the cute one”? He’s influenced billions of people through his music as well as his art, interviews, films, and his magnanimous philanthropy. When listening to the man speak, he is completely compelling. It’s not a frantic energy but maybe frenetic... rather wild and uninhibited.

And there’s a quiet depth in those famous big brown eyes as he looks intensely into the face of his interviewer. He’s an ‘active listener’... listening with his whole body he reacts physically and throws an instant, rapid-fire quip to any question or comment coming his way... his synapses seem to be like snapping fingers, clicking every second to some internal rhythm.

We need him. We need people just like him.

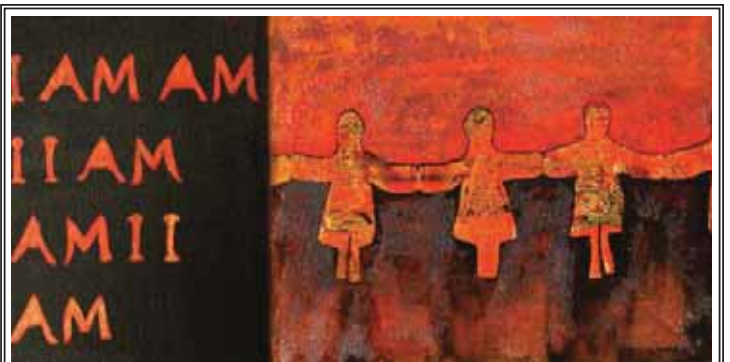
We need to find ways to emulate that raw energy... or... just find a similar tap in our body/mind/heart and turn it on... *Open the door and let ‘em in.*

This article explores Sir Paul McCartney’s versatile talent... most especially how he gets inspired, and what it is that keeps him moving and reinventing while continuing to hold onto what’s most important to him from the past... *Some days my inspiration is a musical one and other days it has just got to be painting.* (LA Weekly, 2009) The focus in this piece is upon his lyrics as well as his art and how they are entwined. This synergy provides an exemplary path to follow whether one is in the art world or not. All the words in italics are his.

Consider the meaning of the phrase ‘Renaissance Man’: a present-day person who has acquired profound knowledge or proficiency in more than one field. This is McCartney. Is it you? It’s within each of us to release and follow our passions rather than remain the same all our lives. Artists are continually challenged to both ‘stay the course’ and create only what others dictate... or... to find the grit to go where their heart and character tells them to go.

*Blackbird singing in the dead of night
Take these broken wings and learn to fly
All your life
You were only waiting for this moment to arise.*

*Blackbird singing in the dead of night
Take these sunken eyes and learn to see
All your life
You were only waiting for this moment to be free.*



I AM, AM I by Lynda Pogue (from the collection of Jody Bishop) When creating this painting I was questioning my own lack of freedom. Was I a cut-out who was just doing what everyone else wanted yet *waiting for this moment to be free?*

McCartney says that *Blackbird* is one of his favorite songs and the longing in these emblematic lyrics is clear: *You were only waiting for this moment to be free.* Total freedom is something Sir Paul will never experience in his lifetime... consider the billions of photos that have been and continue to be taken of him or the millions of articles/opinions written about him. In spite of this (or perhaps because of it) his paintings have evolved into something highly distinctive and free... he has fostered and maintained his own unique style as a painter. This is his and his alone. His personal freedom comes when he is alone with his brushes, paint and that sometimes overwhelming blank canvas. He has said

~See Paul/page 29

~Paul/continued from page 28

that his own painting impulses come from Willem de Kooning's brushstrokes.

He uses a big brush and he goes whoomp! And I fell in love with his strokes because if you try to paint very accurately... paintings lose that wild spontaneity that is very attractive... I want to go whoomp; sword-fencing at it with my brush. Talking to Chrissie Wilson, she said, 'That's great, that's called "killing the canvas"'. (www.wingspan.ru)

So, as Sir Paul became more and more serious and assured about his painting, rather than become overwhelmed by a white raw canvas, he embraces the challenge presented to him by simply taking a gutsy, exuberant and determined first step... he's seducing the canvas by stepping up to it and instantly releasing ideas/passions. He's firing out his inner pressures by splashing paint on the canvas and giving himself permission to carry on as he is directed by hidden instinct. That's an act of personal courage. To control and yet not control. This is a seriously important message here for any artist/active person/doer.



Looking Back by Lynda Pogue
When I created this encaustic painting, I was listening to McCartney's voice and *Jude* took form.

*Hey Jude, don't make it bad.
Take a sad song and make it better.
... And anytime you feel the pain, hey
Jude, refrain,
Don't carry the world upon your shoulders.
For well you know that it's a fool who plays it cool
By making his world a little colder.
...
So let it out and let it in, hey Jude, begin,
You're waiting for someone to perform with.
And don't you know that it's just you,
hey Jude, you'll do,
The movement you need is on your shoulder.*

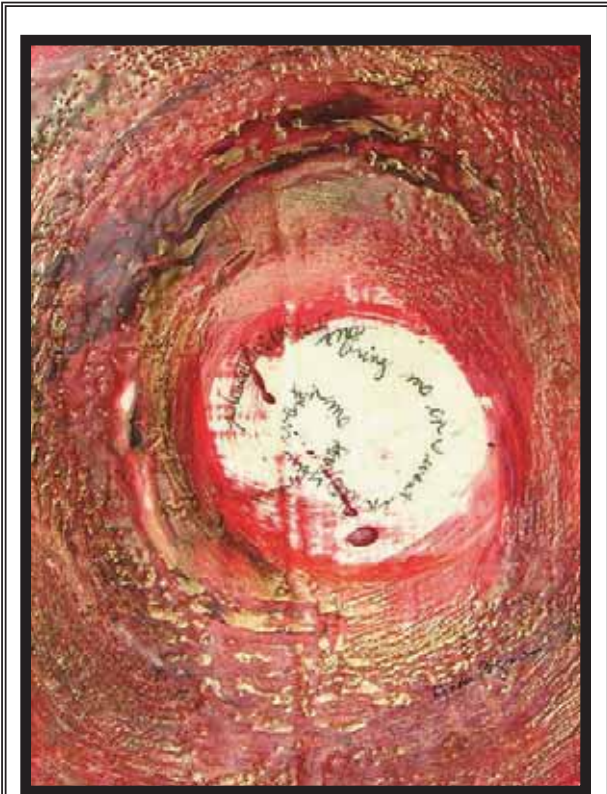
Is it a blank page? Blank journal? Blank screen? Blank canvas that's burdening you?

What unexpressed images are impeding your own personal freedom? For many of us, we simply don't *let it out and let it in and cannot see that... The movement you need is on your shoulder. Stop waiting for someone to perform with; seduce, beguile, entice your own private canvas by embracing and encouraging that screamingly passionate inner voice of yours to no longer remain silent. Don't carry the world upon your shoulders.*

Maybe I'm amazed at the level of self-trust and buoyancy that he exudes. It's the combination of these qualities that allows artists (or entrepreneurs) to have a kind of conviction and confidence in what they do as they travel along their creative pathways. *Don't worry... something will happen* is a credo that McCartney has lived by since his early Beatle days. Inherent in this phrase is a kind of belief or faith in humanity and its surroundings. It takes the whole concept of worrying about the future off the map. Fretting disappears. This epitomizes the over-used phrase 'in the moment' and makes it real. Trust the moment you're in right now. Self assurance is attractive. It sells.

When he was interviewed by David Frost (BBC, 1964) a very young McCartney was asked about his own need for power as a result of the mind-boggling international success of the music and films of The Beatles. He acknowledged the truth that he and his *mates* were experiencing the need for power: *There IS a desire to get power. It's to use it for good. No harm in that, is there?* From that day until now, it would seem that during all his life Paul has been compelled to... *Take a sad song and make it better...*

~SeePaul/page 30



Please Bring Me In ...by Lynda Pogue
This swirling mass of encaustic paint contains a plaintiff cry from a lonely Eleanor Rigby-type person begging to belong.

*Ah, look at all the lonely people.
Eleanor Rigby picks up the rice in the
church where a wedding was been, Lives in a dream.
Waits at the window, wearing the face that
she keeps in a jar by the door,
Who is it for ?
All the lonely people, where do they all come from?
All the lonely people, where do they all belong?*

At the Brit Awards (he won Outstanding Contribution to Music, London, 2008) Sir Paul was asked what inspires him today and he replied: *Situations... Words I hear... Something on the radio... Something that charges me to think to myself that I can do that and I'll think I'll have a go.* When listening to his music, you can hear the common 'everydayness' of people talking on radio or television... and when you look at his paintings, you'll see the faces of those who uttered these words... and you'll sense the implied meaning of McCartney's interpretation of what he heard.

The challenge for each of us is to acknowledge and truly listen to our personal sources of motivation, stimulation and revelation. The supply is infinite. It could come from a friend at a dinner party...

While having dinner together, it was Dustin Hoffman who inspired Paul to write, "*Picasso's Last Words (Drink To Me)*". Hoffman asked McCartney how he came up with ideas for writing songs and Paul replied that you *just sort of do it, kind of pick them out of the air.* Dustin challenged him to "write one now." Paul agreed and Hoffman grabbed a copy of Time magazine that had an article about the recent death of Pablo Picasso. He read Paul the story about Picasso's death and his famous last words, "Drink to me, drink to my health. You know I can't drink anymore." McCartney had one of his guitars with him and much to Dustin's astonishment; he composed the song on the spot.

*The grand old painter died last night
His paintings on the wall
Before he went he bade us will
And said goodnight to us all.
Drink to me, drink to my health
You know I can't drink any more*

Sir Paul McCartney is listed in the Guinness World Record Book as the most successful musician and composer in popular music history. He has taken *The long and winding road that leads to your door* and his presence will be felt forever... his words, music and paintings *Will never disappear*

There are almost 13 million websites about Paul McCartney.

Yeah, yeah, yeah, yeah ❖

Permission granted to re-print from ARTisSpectrum magazine, New York.

Lyrics used in this article were penned by Sir Paul (some were in collaboration with John Lennon): Blackbird, Eleanor Rigby, Hey Jude, Let 'Em In, Maybe I'm Amazed, Picasso's Last Words (Drink to Me), The Long and Winding Road.

Thanks to Ray Kerr for his insightful suggestions. Lynda Pogue is an award-winning Canadian artist and writer who lives near Toronto, Ontario. She is represented by Agora Gallery in New York and Covent Garden Fine Art Gallery in Canada and she invites you to visit her website at lyndapogue.com.

Disneyworld for Adults

by Mike Keenan

A mere 56 miles away from Niagara at the Chautauqua Institution, one may be exposed to experts speaking on a variety of world issues for nine themed weeks each summer, and if lectures are too weighty, one may attend the opera, symphony, dance or theatre. Intent on learning a new hobby? You may select from a wide variety of “classes” from writing poetry or playing the cello to photography and yoga. Last summer, I taught a humour writing course here!

Many repeatedly vacation here amidst stunning Victorian architecture such as the Athenaeum Hotel, where one may rock on a wide wooden porch while listening to music from a grand piano.

Inside the gates, one thinks they have stumbled upon a time warp, encountering so many canes and motorized wheelchairs. Upon closer examination, one notices strange behavioural patterns and a decided uniqueness. The inhabitants appear animated with a rampant enthusiasm that reminds me of *Cocoon*, the 1985 movie directed by Ron Howard when a bunch of seniors dive into a swimming pool and are energized with renewed vigour. On benches, amidst landscaped mini-parks and a commons area, they voraciously read. I watch a lady sitting under a tree as she carefully paints a watercolour. Nearby, someone plays a violin. And, as the clock in a tower nears the hour, the “Brick Walk” that connects the- atres, auditoriums, the Hall of Philosophy and other venues, fills with a swarm of bodies that surges, replete with cushions, portable chairs, refresh-

ments and notepads. Notepads! They are keen to learn. I’m back in University, amidst students scurrying to class. This is Disneyworld for adults.

I’m warned to arrive at lectures early to get a seat. I wander down the Brick Walk to the Hall of Philosophy, an outdoor facility that seats 500, set amidst trees and shrubs. Local newspaper in hand, I arrive at one p.m. for the two p.m. lecture by Professor Seyyed Hossein Nasr, professor of Islamic studies at George Washington University. At 1.15, I look up from my newspaper, shocked to realize that most of the seats are already filled. It’s like the seventh and deciding game of a Stanley Cup Playoff Series. By two p.m., the crowd has swelled to 700, spilling out on adjacent parkland. Wow!

Later that night, after purchasing Nasr’s book at the local bookstore, I listen to the Chautauqua Symphony Orchestra’s rendition of *Mahler’s Symphony No. 9* with Uriel Segal acting as guest conductor. The Amphitheatre, seating a thousand, was only 99% full with a competing play, *Much Ado About Nothing*, staged at the Theatre.

In addition to the regular program, there are over 400 special interest courses including art, history, music, business, computers, dance, languages, recreational boating, crafts, hobbies, health, fitness, literature, writing and philosophy, enough to keep knowledge gluttons completely fed.

During my second day, I notice interlopers, young people who jog and ride bikes, their children climbing the



Mike Keenan photograph

sculptured fountains, some intergenerational activity to observe here. After all, this incredible place encourages lifetime addiction. There are children’s schools, family entertainment and clubs. Outside the grounds, there are golf courses, wineries, farm markets, campgrounds and hiking opportunities.

The Chautauqua Institution began humbly as a camp for religious education, and it maintains housing for many congregations, but it has evolved into far more. And it disproves the old adage concerning the futility of teaching new tricks to old dogs.

Dan Quayle once admonished us with, “What a waste it is to lose one’s mind.” The correct quotation is: “A mind is a terrible thing to waste,” a slogan of the United Negro College Fund. My grade six teacher, Miss Smith, was right when she said that we never stop learning and the more that we learn, the less we know. I didn’t understand the latter part of the equation then, but at Chautauqua, it permeates the air that you breathe. ❖

If you go Sundays, there is free admittance to the grounds. For more details on the Chautauqua Institution, see: <http://www.ciweb.org/>

Mike Keenan is a member of RTO/ERO in the Niagara region. He can be contacted at his website: www.whattravelwriterssay.com

Between Hurricanes

or a Personal Cruise Diary

by Rocky Sankoff



© Endre Paulovics | Dreamstime.com

Winter. A time for snow and ice, football playoffs and seemingly perpetual overcast skies. A time for risking slippery sidewalks to get bills - from VISA, Enbridge, Rogers, Hydro, Bell - and pension notifications in the mail. A time for trudging around the neighbourhood to see if other masochists are out in subzero weather. A time to head south for a hiatus from watching snow shovelled and piled several feet deep on what used to be a flower bed. Winter cruise time.

Pick your ship and port of departure. The cheapest mementos are the swizzle sticks and coasters with the ship and cruise line's name imprinted on them. Everyone takes them home for souvenirs, but tosses them out in three months.

I may not be first on the ship, but it took me about 14 minutes to get to the buffet. That long because I had to wait for an elevator. After a pleasant, but lonely lunch (most people are unpacking) I found the pizza kiosk. I know I was first there because I had to wait while they fired up the ovens and the first pizza was born.

Then a sample at the hamburger stand, a scoop or three of ice cream, and barely time left to dress for dinner. I sampled most items on the dinner menu, then hustled to the buffet to see if I had missed anything.

If you think you are gaining weight, there is one scale on board, hidden in the gym, and it is usually wrong. But don't weigh yourself if you are prone to guilt feelings.

Some cruise ship myths are quickly destroyed: chocolate mints are not automatically left on the pillow nightly (you probably have to ask for them), one-way windows in your cabin are only one-way under certain lighting conditions, the crew doesn't know everything - but, they happily make up answers, eg. the number of trips around the walking deck which will equal a mile varies from three to five, depending on who you ask, and directions to specific sites on shore or on the ship can lead to an adventure, and everyone doesn't speak perfect *English*.

The days pass. My favourite activities were eating - lots of time in the dining room - and walking the deck where it's just like home - windy and you meet the nicest people. Sitting by the pool was an option, but the average age of sunbathers was well over the centrefold age and the bathing suits were the same vintage. There were too many people wearing bikinis who shouldn't be wearing bikinis. At least they weren't topless.

Meanwhile, those necessary items one acquires on a cruise accumulate: bars of soap, shower caps (I have a collection at home), decks of cards, memo pads, pens (suitably inscribed...see above note re: swizzle sticks), menus, a copious supply of miscellaneous travel guides, postcards, but no shampoos and conditioners (they were firmly at-

~See *HURRICANES*/page 23

continued from page 22

tached to the shower wall). My wife says don't 'steal' the stuff. I reply they gave it to me. It's part of the amenities. Besides, I didn't take any towels, bathrobes, linen napkins, or anything else that wasn't nailed down. That would have been stealing.

I played bridge with about 18 different people, only four who threatened to throw me overboard if they caught me walking the decks. I took to jogging so they couldn't catch me. One nice gent was perturbed because I bid one no trump, he replied two clubs, and I went to six clubs. How did I know he only had one club in his hand and we went down six, vulnerable and doubled. I waited to play with him the next day, but he was slow in arriving so I spent most of the day in the dining room. Shrimp cocktails don't criticize.

Despite being surrounded by water, liquids are hard to come by. Translation... very expensive. You are discouraged from bringing drinks on board. Sea water is hardly potable. On entering your cabin you find drinks in a cute little refrigerator. If you open any, you will be billed \$5.95 (US). Here's a tip on how to avoid paying for alcoholic drinks. Take lots of fruit (available from the buffet, the dining room, and room service) to your cabin (see note above re "stealing"). Put the fruit in a container and add sugar obtained from above sources. Ask your waiter to get some yeast from the baker (or being forewarned bring it with you). Put in warm spot and let ferment. By the fifth day you may have a wicked tasting, but potent, cheap wine.

Another way to obtain free booze is potentially dangerous. Take your

spouse jewellery shopping. On many of the islands, jewellery shops will offer you beer, champagne, or other assorted beverages while your spouse peruses the merchandise. If you visit enough shops you might become loaded. The danger is your spouse also gets loaded - with various bangles, gold, and diamonds. The drinks average out to \$95 a glass. But then again you will have an expensive reminder other than a nasty hangover.

Soon various signs alert you that the cruise is nearly over. When passports are returned, you panic fearing that someone has photocopied the passport and sold it to some nefarious organization. Other reasons for panic at this time - you have run out of underwear and haven't worn all your clothes yet.

More signs. The cards in the card room are dog-eared and are not replaced. The number of people using wheelchairs increases. The casino slots stop paying. The paper towel and soap dispensers in the public washrooms are empty. Everything that was on sale and overpriced in the shops goes on sale at 80% off and is still overpriced. The ATM's run out of money. You get three times as many chocolate mints on your pillow at night, but no more soap or toilet paper. In the dining room, the previously invisible maitre d' finally appears with a broad smile lighting up his face. The elevator capacity has changed. On the first day, twelve squeeze on. Now it barely holds ten, if everyone exhales in unison.

At the buffet, the cheese slices curl up around the edges and become hard, you can see the bottoms of the formerly bottomless bowls of fruits (they used to be replenished every five minutes, but now it's maybe once an hour) and the milk cartons are stamped 'best before' tomorrow's date. People take

multi helpings of cereal, pears, apples, bananas, and bran muffins for breakfast and those with plastic bags will take several prunes also. Cookie trays are empty less than ten minutes after being stocked as people hoard food for the trip home.

The people in the dining room are redder than a rare chateaubriand (Explanation: passengers desperate for tans spent the penultimate day on deck from 8 a.m. to 5 p.m., after spending most of the cruise at art auctions, playing bingo, and having fun losing money in the casino). We also get slices (not wedges) of Baked Alaska, which is no longer brought flaming into the dining room ...something about fire regulations. Maybe that's what really happened to the Titanic. The staff start saying, "Hope you enjoyed the cruise!" instead of, "Welcome Aboard"!

You hope that someone you spoke to in the bar about the jewellery you (your wife) bought worth multi thousands (but only paid \$350) is not a clandestine customs agent and will pounce when you only declare goods worth \$24.95. That item you swore you brought with you and couldn't find finally shows up. Right where you put it so you wouldn't forget about it. Don't ask questions like: In the photo shop, how do we know what pictures are ours? Or, do we put our luggage outside our rooms before or after we go to sleep?

On debarking, baggage is heavier. The walk to your car is about three times as long as it was when you arrived. Your keys are packed somewhere in your luggage. One tire is flat. And it is raining. ❖

Rocky Sankoff is a regular contributor to STONY Bridges.

Tear-Offs

Please write separate cheques
for each slip.

PLEASE NOTE:

When filling out your registration (Tear Off) slips, we ask you to follow the guidelines listed below. This will help our Assistant Treasurer sort and direct tickets.

- 1) A separate cheque is required for each event/activity.
- 2) Each person's name must be included on each form for each event/activity.
- 3) When applicable, each RTO/ERO member may bring ONE guest who pays the *subsidized* cost. Additional guests pay the *actual* cost
- 4) Unless you are contacted, your registration form and cheque are your confirmation for the activity/event.
- 5) Tickets, if required, are given out only on the day of the function.

Holiday Luncheon
Wednesday December 2, 2009
Cut-off Date: Friday, November 27, 2009

Name: _____ Phone: _____

Guest(s): _____

___ tickets @ \$35 = _____ Cheque enclosed for: \$ _____ Meal Choice: (Please circle) Turkey Salmon

Make cheque payable to RTO/ERO District 23 and mail to:
Mildred Frank, 705-505 Cummer Ave., Toronto ON M2K 2L8 (416-221-5328)

Elmira Maple Syrup Festival
Saturday March 27, 2010
Cut-Off Date: Friday, February 19, 2010

Name: _____ E-Mail: _____ Telephone: _____

Guest(s): _____

___ tickets @ \$65 = _____ Cheque enclosed for \$ _____

Make cheque payable to RTO/ERO District 23 and mail to
RTO/ERO c/o Jean King, #869-6021 Yonge St., Toronto, Ont. M2M 3W2

Stony Bridges Online
Cut - Off Date: October 1, 2009

I would like to receive my copy of Stony Bridges beginning November, 2009 on - line.

Name: _____ Tel #: _____ E-mail Address: _____

Address: _____ Postal Code: _____

Please send this information to Dianne Fair by e-mail at diannefair@rogers.com
If your mailing and/or e-mail address(es) changes please let Dianne know.

Bulletin Board

Book Clearance

Award winning author, member of District 23, Priscilla Galloway is having a clearance sale:

♦ **\$1.00 buys a novel:**

Snake Dreamer, The Courtesan's Daughter

Also available in hard cover and large format soft cover at \$5.00

♦ **\$1.00 buys a picture book, full colour:**

When You Were Little and I Was Big

Also available in hard cover at \$5.00

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2. *Atalanta, the Fastest Runner in the World*, also in French translation, *Atalante, La Coureuse La Plus Rapide au Monde*

3. *Aleta and the Queen, A Tale of Ancient Greece*, also French translation, *Aléta et Pénélope, Un Récit de la Grèce Antique*

4. *Daedalus and the Minotaur*

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Buy all four and save even more!

soft cover: \$12.00 hard cover: \$20.00

♦ *Emily of New Moon*, adapted for younger readers, now \$5.00 hard cover, \$1.00 soft cover
compare at \$12.95 and \$ 5.99

♦ For young readers, less than half price
(Limited quantity):

Anna, Paul and Tommycat Series,

1. *Anna, Paul and Tommycat Say Hello*

2. *Looking for Tommycat*

3. *Where Is Tommycat?*

5. *Tommycat Comes Back at Last*

6. *Tommycat Is Gone Again*

soft cover, 6 book set: \$20.00

Note: Class sets of most books listed are available.

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Trio Bravo

Trio Bravo, a classical chamber music group, led by retired Northview Heights teacher Baird Knectal, presents three concerts at All Saints Kingsway Anglican Church, 2850 Bloor St., W. (Old Mill Subway at Prince Edward Dr.)

Sunday, November 1, 2009

Sunday, February 7, 2010

Sunday, May 2, 2010

All concerts begin at 2:00 p.m.

Tickets at the door: \$20 (regular)

\$15 (Seniors and Students)

Reduced rates available in advance.

Call 416-242-2131

REFUND POLICY

1. All trips and events advertised in STONY BRIDGES and requiring a cheque and order form, will show a cut-off date. The date is set to enable us to comply with our commitment to pay for the event. No cheque should be post dated beyond this date.

2. Any booking can be cancelled at any time prior to the cut-off date by phoning Jean King, Assistant Treasurer 905-764-1125 (trips/theatre), or Mildred Frank 416-221-5328 (Social Convenor).

3. Cancellations beyond this date will only be accepted if there is a waiting list for tickets, and we can sell your ticket to someone on the waiting list.

4. Ticket holders are welcome to sell, give or transfer their place or ticket privately.

CHANGE OF INFORMATION

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