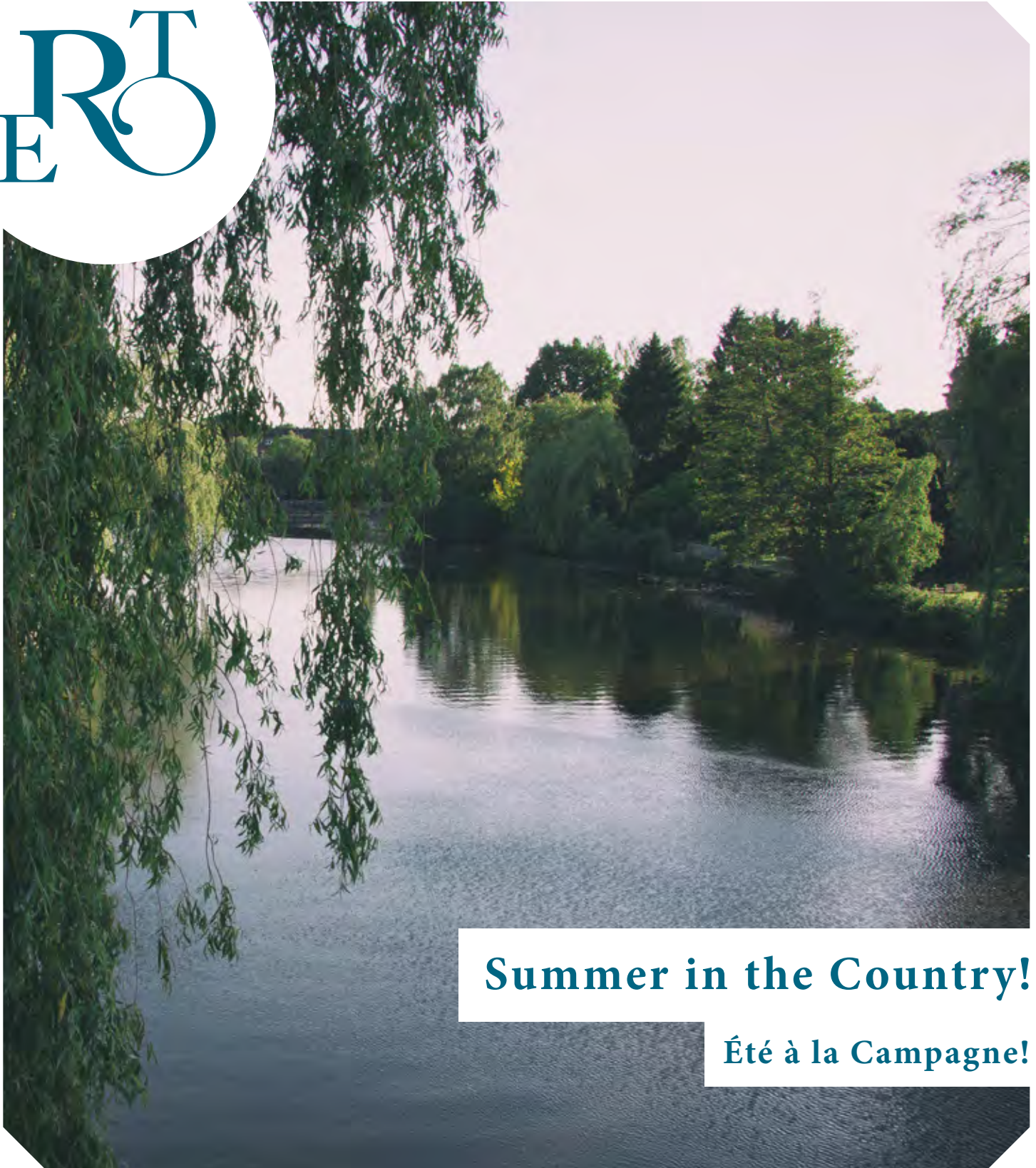


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Summer in the Country!

Été à la Campagne!



STONY BRIDGES

August 2015 – Issue 114



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SUBMISSIONS STONY BRIDGES RTO/ERO North York District 23 welcomes submissions for STONY BRIDGES from members. Do you have a story to tell, an experience to share or a poem you have written? Consider submitting your work for publication. Please include name, address and telephone number (for identification only) and some past and present biographical information (for publication if space permits). Articles should be from 400 to 1200 words (one half to one pages) in length. Photos are also welcome (minimum 300 dpi). Please send photos as attachments and do not reduce the size. We reserve the right to edit, condense or reject letters or submissions. **Send submissions to: Mary Valtellini at mary.valtellini@rogers.com** STONY BRIDGES publishes in March, August and November for the Retired Teachers of North York, District 23.

THE DUE DATE FOR MATERIALS FOR THE NEXT ISSUE IS: OCT. 16, 2015

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It is with great sadness that we inform you of the passing of the following members of District 23. We extend our heartfelt sympathy to their families and friends.

The following information was taken from RTO/ERO Provincial's Monthly Updates from: **February 1, 2015 to May 31, 2015**

February: Barbara Bunting, Marjorie I. Miller, Marvene Miller, Elva Murray, Ronna Winkler

March: M. Ruth Malcolm, Eva I. Powrie, Anne M. Scott
April: F. Marian Stacey, Elaine Wyles

May: Muriel Back, Brock J. (Sandy) Chisolm, James Holowachuk, Marjorie E. Simonds, Brenda Szwengler

President's Report

by Maureen Capotosto – President



It is exciting having the opportunity to return to a role that I have some experience with as I know a bit of what to expect. As President of RTO/ERO District 23 for the second time it is a pleasure to continue to be involved with our members and our executive.

We have a large group of volunteers who fill our executive positions with enthusiasm, bringing ideas and commitment to a wide range of activities that we offer. I strongly encourage our members to attend one activity that you haven't been to before. Come and meet other members and see what makes District 23, North York such a wonderful group. As you read through STONY BRIDGES there are reports of events held over the past season. As well you, will see a wealth of activities that are beginning in the Fall. Please consider joining in.

With the coming federal election we have received money to promote everyone getting out to vote and to make seniors' issues a priority. Our Political Advocacy Convener, Kathy Shorney and others have an ambitious plan to reach out to potential members in schools and education centres to promote these messages. I ask each of our members to make



New Members

by John Giannone – Convener

The Executive welcomes all new members who have recently joined RTO/ERO District 23, and invites them to become active participants in all of our activities. As of May 31, 2015 RTO/ERO District 23 has a total membership of 2652 members.

The following information was taken from RTO/ERO Provincial's monthly updates from February 1, 2015 to May 31, 2015 .

February: Linda Brodey, Sandra Hennessey, M. Carolyn Mullrooney, Nora Ohanjanians, Carolyn Robins, Vivian Topjian

March: Jane Southgate, Lynn Talbot-Clarke, Robert M. Warling, Nancy White

April: Toba F. Balaban, Mary Bleier, Charles R. Brown, M. Susan Byrick, Elizabeth Clarke Meneguzzi, Karen Forbes, Helen Tilly, Donna Ward

May: Carol Garelick, Zipora Harari, Vilja L. Holowalchuk, Lynn Storrey, Linda Anita Wolk

sure you vote, consider getting involved in your local riding, and encourage your children and grandchildren to vote.

We welcome our new RTO/ERO Executive Director, Jim Grieve who has roots for his exemplary career as a teacher, school administrator and superintendent in the North York Board of Education before moving on to more extensive undertakings. Jim brings a wealth of experience from his education career to his new role. You can read the press release on the provincial website at www.rto-ero.org .

At the provincial level, I am the Chair of the Project Service to Others Committee. I am very pleased that two candidates related to North York District members were successful in receiving a \$1000 scholarship.

From my involvement with this committee I have gained a better understanding of how our organization works. I am very proud of the work done on behalf of members and seniors at the provincial level. It also has given me a perspective on how our District fits into the whole organization. We have other members currently sitting on provincial committees: Jan Siegel, Health and Mary Valtellini, Political Advocacy. This level of professional involvement keeps our members informed of issues and opportunities.

I enjoy hearing from members. Let me know if you go to a new event and what your experience is like.

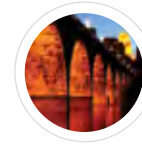


New to the Executive!

by Marisa Agostini – 2nd Vice President

Right after I attended the Champagne Breakfast in the Fall of 2012, I felt drawn by the energy of like minded professionals in District 23 - North York. Following the social I joined the executive committee as a Member At Large with the promise of helping other executive members serve our members. In this position I have had the opportunity to personally call on all new retirees, welcome them to the district and invite them to the three annual social events! I have also attended the President’s Workshop attracting a future generation. This has helped create a new committee which will bring forward new ideas on recruiting strategies with the focus of attracting future generation of retirees to our district.

The three year experience has inspired me to seek the position of second vice-president which I commit to fulfill with integrity and good will!



North York Strollers

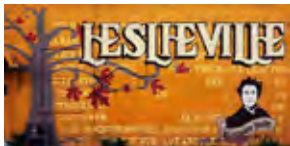
by Joanne Famiglietti – Convener

The North York Strollers explore different parts of the city on each walk. Sometimes we investigate a historical site like The Wychwood Barns, other times it’s a neighborhoods like ‘The Beaches’, or maybe even a familiar location like Centre Island.

We now end each walk at a local restaurant to sample the delicious cuisine.

Please join us the **first Thursday of each month, regardless of weather.** Be prepared to enjoy the friendship of our members, the changing seasons, and the beauty of our city.

Meeting places are listed for each walk. All walks begin at 10:00 a.m.



Thursday October 1st, 2015

Secrets of Leslieville and Greenwood

Led by Ernie Walker

Meet at Greenwood Subway Station



Thursday November 5th, 2015

Secrets of Sacred Places 2

A walk to honour those who served to encourage social change in Canada. – Led by Kathy Shorney

Meet at Castle Frank Subway Station
(On the BUS Platform)



December 3, 2015

A Holiday Walk

Led by Joanne Famiglietti and Margaret Schuman
Meet at Osgoode Subway Station

FALL EVENT CALENDAR

September

- 8 Bridge
- 9 Executive Meeting
Square Dancing
- 10 Cycling
- 15 Bridge
- 16 Have-a-Java
- 17 Cycling
Needlework & Crafts
- 21 **Champagne Breakfast**
Cut-off date
- 22 Bridge
Pole Walking
- 24 **Champagne Breakfast**
(Special Event)
- 29 Bridge
- 30 Book Club

October

- 1 North York Strollers
Cycling
- 2 **Carousel**
- 6 Bridge
- 9 **Cinderella** *Cut-off Date*
- 10 Cycling
- 13 Bridge
- 14 Executive Meeting
- 15 Needlework & Crafts
- 20 Bridge
Pole Walking
- 21 Have-a-Java
Motown, The Musical
- 27 Bridge
- 28 Book Club

November

- 3 Bridge
- 5 North York Strollers
- 10 Bridge
- 11 Executive Meeting
- 17 Bridge
Pole Walking
- 18 Have-a-Java
- 19 Needlework & Crafts
- 20 **Phantom of the Opera**
Cut-off date
- 23 **Day at the Races** *Cut-off date*
- 24 Bridge
- 25 Book Club
- 27 **Holiday Luncheon** *Cut-off date*

December

- 1 Bridge
- 2 **Holiday Luncheon** *Special Event*
- 3 North York Strollers
- 8 Bridge
- 9 Executive Meeting
- 9 **Cinderella**
- 15 Bridge
Pole Walking



Bridge Report

by Alan Ward – Convener

♠ Acknowledgements

This group thanks members who come early to set up the room and assist in the kitchen before and after the meeting as well as all whose generosity and skills as bakers have enhanced our enjoyment of the afternoon.

♥ The Table Champions

Congratulations to the following players who were undefeated in the first five rounds one or more times between January and June 2015. To win five consecutive rounds requires better than average hands coupled with the ability to bid them to their limits and play them judiciously. Since the losing pair move and we all change partners after each round of four hands, only 25% of players remain undefeated after two rounds and the undefeated 5 or 6 players must then survive three more rounds to make the Honour List.

Polly Clarke, Bev Henricks, Angela Jutlah, Jean King, Irene Loberto (3), Larry Miller (2), Bev Suzuki, Ilona Taray (2), Alan Ward (2), Lee White (2)

♣ The Slam Bidders

A group of 24 players (6 tables) play about 200 hands on an average day and 1% of hands result in successful slams. About 0.1% of hands result in successful grand slams. Bidding a grand slam is often a losing proposition, especially if success depends upon finessing for a missing king or queen. The defending player with the opening lead will often play quite differently if defending against a grand slam rather than a slam. Carson and Yvonne had a good day on March 24th.

Mar. 3	Bev Henricks & Lee White	6N bid 6N made
Mar. 24	Carson Klinck & Yvonne Gordo	7C bid 7N made
Mar. 24	Carson Klinck & Yvonne Gordon	6H bid 7H made
Mar. 24	Anna Bloom & Angela Jutlah	6S bid 7S made
Mar. 24	Carson Klinck & Yvonne Gordon	7C bid 7N made
Apr. 7	Magdi Barsoum & Helen Wiber	6S bid 7S made
Apr. 14	Anna Bloom and & Joyce Arnsby	6S bid 7S made
Apr. 28	Eddie Mackay & Joyce Arnsby	6N bid 6N made
May 5	Mavis McKernan & Sylvia Skippen	6S bid 7S made
May 5	David Fleming & Helen Lamping	6C bid 6C made
May 19	Bev Suzuki & Lee White	6N bid 7N made

♦ Chance is a Fine Thing

Most Bridge players are convinced that they are dealt more than their fair share of poor hands. Some poor hands stick in the memory. In early May I opened a hand which redefined the word “poor”. I elected to call it a Super Yarborough. A Yarborough, named after the earl of Yarborough, is a hand in which none of the thirteen cards is higher than a nine. On average a genuine Yarborough will appear once in 1828 hands. The Super Yarborough which Fate dealt me contained three 8s; the remaining ten cards all had values between 2 and 7.

The Super Yarborough provoked my curiosity about probabilities and I reread the first chapter of “Bridge Odds for Practical Players” by Hugh Kelsey and Michael Glauert (Master Bridge Series), reminding myself of long forgotten mathematical concepts such as factorials, combinations and permutations. Applying these principles with the help of a calculator revealed that the “Super Yarborough” is likely to occur just once in 16960 hands. Since the Bridge group meets about 35 times each year and each player sees 25 - 30 hands each week, a player attending every week (a convener?) will play about 1000 hands per year. At that rate the chance of being dealt another Super Yarborough must be remote. Here are a few more odds.

All four aces: 1 in 378 hands (the same is true for all four 2s but a player is less likely to notice four 2s!)

All 13 spades: 1 in 635,013,559,600 (the same chance of a hand with four 2s, four 3s, four 4s and the club 5)

40 HCP: Impossible! Four aces, four kings, four queens and one Jack add up to 37 HCP in 13 cards.

Chance of reaching the age of 100: improves with age and playing Bridge on Tuesdays with the RTO group.

Why do Bridge players care about the odds? Understanding how the cards are likely to divide will help declarer to bring more contracts home successfully. In a commonplace major suit game where declarer has 5 trumps in hand and 3 in the dummy, understanding the odds of how five missing trumps may divide is vital. A friendly 3:2 split will occur 67.8% of the time; the less friendly 4:1 split will occur 28.2% and the very unfriendly 5:0 split will occur 3.9% of the time. A missing Queen of trumps will be trebleton 40.7% and doubleton in only 27.1% of deals where 5 trumps are missing: hence the saying “nine ever, eight never” which refers to the odds of dropping a Queen by playing off the Ace and King rather than finessing.

Another common situation is where a player holds AKQxx with a small doubleton in dummy. In notrump this holding may be worth five tricks if opponents are 3-3. This will happen only 35.5% of the time; the cards will split 2:4 or 4:2 48.4% of the time and 1:5 or 5:1 a surprisingly high 14.5% of the time. Pressure your opponents if possible by running another suit first and watch out for an unwary discard. You can't win all the time, but “playing the odds” will help.



Stay Connected with STONY & Email Updates!

by Karen Quinn – Convener | Webmaster Convener – Sara Di Nallo



STONY Bridges is published in July/August, November and March of each year. The Executive bids farewell to Margaret Lato, Past President and thanks her for the leadership, dedication and insight she brought to District 23.

At our AGM in June, Maureen Capotosto moved into the role of President, Jan Siegel assumed the role of 1st Vice President and Maria Agostini was appointed as our new 2nd Vice President. Enclosed in this issue, you will find a short article introducing her to our District 23 members. Courtney Doldron is our Past President, and will take on the role as the Photography Convener as Dianne Fair has stepped down from that role. Sara Di Nallo and Olga McKenzie will serve as our Members at Large.

Two new Conveners will be appointed at our first meeting in September for the roles of Webmaster and Trips' Assistant Convener. Our District 23 website, which provides current information from Provincial and photos from our many events, is active and archives our STONY Bridges newsletters. Keep up to date with the North York District 23 website at: <http://district23.rto-ero.org/>

Welcome to the newest members of our Executive. Good luck in your new positions!

STONY Bridges captures most of our activities but North York District 23 has many different opportunities that do not always fit the publishing schedule. Don't want to miss an

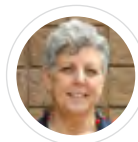
opportunity to participate in a new activity such as cycling? Want to see a new Mirvish play or join us for an outing at the Woodbine Racetrack? Feel like a walk with the North York Strollers? We can keep you up to date with the latest activities!

Register today and participate in our email fan-out and you will always be connected. At the end of each month reminders will be sent out listing the new month's activities, theatre productions, and dates for cherished events such as Bridge, Pole Walking, Book Club and Have-a-Java among others. This is an efficient, expeditious and economical way to deliver the important, current information to our members

Midway down the District 23 webpage is a button to sign up for the monthly e-newsletter. See the blue banner -- "Register for our E-news with the button". Please direct any of your friends or colleagues to this location to sign up for this monthly fan-out.

Our emails will arrive in your boxes from "rto_erodistrict23". Please make sure to add that name to your accepted contact list to receive regular emails from our group. If your email address has changed simply, send me an update and the correction will be made ASAP. Your information will remain confidential. We do not distribute or sell it to anyone else. Please note that when you receive an email from our service, it will not show your email address or anyone else's email address. Usually we send no more than 2 or 3 notices per month. We now have a mailing list of 1100 members.

If you would prefer to receive your STONY Bridges newsletter via email, please send an email to: kquinn56@gmail.com. Please include: your name, home address and your email address so we can ensure this transition occurs prior to the November issue.



Service to Others

by Jan Siegel - Convener

We have now completed our STO project with the Canadian Helen Keller Centre which was an enjoyable partnership this year. They were very appreciative of our support.

For next year, the Executive has chosen to support the Licensed to Learn, L2L, program which is a leadership and tutoring program that is functioning in many Catholic and Public schools throughout Toronto. They train older students in leadership and mentoring skills to assist

other students in improving their academic levels from grade 3 up. As usual, we have applied to our RTO-ERO Provincial office for funding of up to \$4000. We won't know if we are successful until the Provincial committee meets in September. Regardless of our Provincial success, our district always supports the project through our own fundraising and activities. Stay tuned for more details in early fall.



Needlework & Craft Group

by Margaret Schuman – Convener

During most recent meetings, individual members of the Needlework and Craft Group have continued to share some of their current projects. All enjoyed a wonderful exchange of new stitches, new yarns and various techniques.

We are most excited about a new project. Members have begun making Twiddlemuffs for Carefree Lodge. These muffs provide tactile experiences for seniors with dementia and apparently have positive effect on brain function. We invite you to participate in this exciting project.

Crafters of all levels of experience and expertise are welcome. Members of our group would be delighted to help you brush up your knitting, crocheting and sewing skills or introduce you to these skills.

The Needlework Group will continue to meet at Mitchell Field on:

Thursday September 17, 2015
 Thursday October 15, 2015
 Thursday November 19, 2015
 Thursday January 21, 2016
 Thursday February 18, 2016

We meet from 9:30 a.m. to noon at Mitchell Field Community Center. Please join us!

For more information contact:

Joan Bourne – jbourne@sympatico.ca
 Margaret Schuman – schumanmp@gmail.com
 Nancy Thomson – nathomson@sympatico.ca



Fall Nordic Pole / Walking Group

by Kathy Shorney – Convener

The Nordic Pole Walking group will continue their monthly walks on the third Tuesday of the month at 10:00 a.m. We will meet at a different park or trail each time. Pole walkers of all experience levels and walking speeds are encouraged to join our group. If you would rather just come for a walk on a trail or try poling for the first time you are very welcome to attend. We will walk for about 1 hour. Washrooms are not always available. In case of icy/inclement weather conditions, we will reschedule the walk for the next day at 9:00 a.m. indoors at Bayview Village. We can then join the Have-a-Java at 10:00 a.m. Poles with rubber tips are fine in the mall. Please call Kathy in case of weather questions at 416-225-1336 before 9:00 a.m. on the Tuesday.

No walks in January or February 2016. We will resume walks in March 2016.

Please check the monthly email fan out for updates. If you have any questions you can email me at k_shorney@yahoo.com

THE FALL SCHEDULE IS AS FOLLOWS:

Tuesday September 22 – Earl Bales Park lower level

Enter the park off Sheppard W. (just east of Bathurst south side) at the west end of the bridge via Don Valley River Road. The parking is at the bottom of the hill.

Tuesday October 20 – East Don Park Lands

Enter parking lot on the north side of Leslie and Sheppard. If coming from the west, take Old Leslie towards the TTC loop and turn right. Go over the bridge and pass in front of the medical buildings parking, directly ahead down a slight grade (red building). If coming east on Sheppard from Leslie, right turn towards medical buildings and then right down the grade (red building).

Tuesday November 17 – Toronto Botanical Garden

Use the parking lot off Leslie Street at Lawrence Avenue.

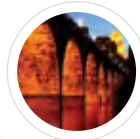
Tuesday December 15 – G. Ross Lord Park

Enter off Dufferin, north of Finch opposite Supertest Road. Go to the 2nd parking lot near sports.



Speaker Series Report

by Jan Siegel – First Vice President



Pension News

by Gretchen Schuler – Convener

We had a great year in our Speaker Series this year.

Our first speaker was Melanie Gautier-Perly and colleagues from the Canadian Helen Keller Centre last Fall. We received a very good overview of the services and programs this centre provides for people with combined hearing and vision difficulties. We were proud to support this organization this past year for our Service to Others Project.

Our second speaker, this Spring, was Brock Godfrey from the Canadian Anti-Fraud Association. Brock shared some valuable information and advice for the almost 70 members that participated. Thank you to all who attended and please feel free to send me your desired topics of interest at jdsiegel@yahoo.ca by September 30, 2015.



A preliminary \$6.8 billion funding surplus in the pension plan will be used to partially restore cost-of-living increases for the portion of pensions earned after 2009. Members who retired after 2009 will be affected by this change, members retired before 2010 are unaffected as they receive full inflation protection.

Inflation protection for pension credit earned after 2009 is increased to 70% from 60% of the annually set cost of living increase. For those retired in 2010 – 2014, the pension will be restored to the level it would be at if 100% inflation protection had been provided each year since retirement. For example, if John's gross annual pension is \$49,980 but would have been \$50,000 with full inflation increases, he will receive a \$20 increase in his pension, beginning January 2016. There will be no retroactive payment associated with the increase.

In addition to the top up of the restorative inflation increases, there will be an annual pension increase as usual in 2016. For the portion of pension credit earned after 2009, the increase will equal 70% of the cost of living, an increase from the current level of 60%. The cost of living adjustment will be based on the changes in Statistics Canada's Price Index (CPI). The new 70% level will remain in place until the next valuation is filed. A funding evaluation must be filed at least every three years.

For more information visit FundingYourPension.com.



Have-a-Java

by Margaret Schuman – Convener

All District 23 members are invited to enjoy our “just show up policy” at Timothy's. Come and have a treat on us – enjoy a coffee, tea or maybe a latté or a cappuccino and biscotti. Some members walk in the mall before our event begins. One lap of the area covers about 1 km. This monthly social event provides the opportunity for some lively exchanges of information, ideas and friendship. You can reconnect with former colleagues or meet fellow retirees. We look forward to having you join us on the **third Wednesday of most months.**



Coffee & Treat - \$4.00 subsidy per person
 Timothy's at Bayview Village - 10:00 a.m. - noon

Upcoming Have-a-Java events:
 Wednesday, September 16; Wednesday, October 21;
 Wednesday, November 18; Wednesday, January 20

Please note: We meet on 3rd Wednesday of each month.



AGM and Spring Luncheon

by Mildred Frank – Convener Written by Maureen Capotosto

It was a lovely day for our AGM and Spring luncheon. The AGM/Spring Luncheon took place on Thursday, May 28, 2015 at the Thornhill Golf and Country Club. When we arrived early in the morning everything was set up just as we requested. The AGM meeting in the Briar Room had plenty of comfortable seating and the coffee and tea were ready as members arrived. The meeting began at 10 a.m. with George Meek as the Chair. We proceeded through the agenda in a timely fashion.

Norbert Boudreau, Past President RTO/ERO, Lone Smith, District 16, Bill Sparks, District 23, and Sheila Tait, District 24 were our guests for both the AGM and the luncheon.

At the AGM we recalled the members who have passed away over the last year and John Giannone, Membership Convener led us in a moment of silence. Gwen Scriven, Treasurer presented the Treasurer’s report. George Meek presented the constitution changes. Courtney Doldron, President commented on his past year as President. Elections were held and the new Executive was installed. George Meek, Constitution Convener chaired the meeting and introduced the constitution changes that were passed.

Over cocktails, members caught up with each other and enjoyed the background piano music provided by Kerry Peters. Our meal was most enjoyable. Norbert Boudreau, Provincial Past President shared greetings and news from the provincial executive. Maureen Capotosto, newly elected President thanked Courtney Doldron for his work as President and encouraged members to join in the many activities offered within our District. The raffled items created by the Needlework and Craft members were matched up with the winners and prizes were given out as well. We were all entertained by the wonderful performance by Grenville Pinto, violinist.

We extend a grateful acknowledgement to Mildred Frank, Social Convener who prepares every detail well ahead to ensure that we all enjoyed a wonderful Spring Lunch. We were disappointed that Mildred could not join us. We look forward to seeing her at the Champagne Breakfast in September.



Photo Credit: Dianne Fair





BOOK CLUB

by Irene Kitchell – Convener

The Book Club meets on the last Wednesday of the month at Edithvale Community Centre, 7 Edithvale Dr. North York (west of Yonge on the south side of Finch) on the last Wednesday of each month from 2:00 p.m. - 4:00 p.m.

The book club had a very successful year. We are very pleased to have had quite a few new members this year. They have added new experiences, new ideas to our regular, well read and fun group. Most of us are travelers, and come from varied places. We like to share our views, opinions and ideas. Our book selection for 2015-2016 comes from suggestions our book club members made. We hope you will enjoy reading these books too. Come and join us.

Book Club Selections - 2015

Wed., September 30th, 2015

Remarkable Creatures by Tracy Chevalier - presented by Marilynn Fletcher { **Fiction**

Wed., October 28th, 2015

In the Time of the Butterflies by Julia Alvarez - presented by Sally { **Fiction**

Wed., November 25th, 2015

Dead Wake: the Last Crossing of the Lusitania by Eric Larson - presented by Richard Wlodarczyk { **Non Fiction**



Contact:

Irene Kitchell
Mary Ellen Lawless

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416-223-4969



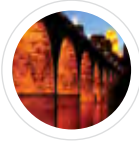
What Happened to Our Annual September Golf Tournament?

by George Meek – Convener

About 50 golfers enjoyed our 11th annual golf tournament last September at Kettle Creek. It has been convened by Helen Wiber (a past District 23 Secretary) with her assistants Darlene McCowan, and Marilyn Johnson over these many years (along with the assistance of many volunteers). They indicated that they clearly planned to retire 2 years ago and more clearly this past year. Major sponsors over the years included Johnson Inc. and Teachers' Life. We did request of the members for someone to come forward and continue to organize the tournament but to no avail.

We sincerely want to thank Helen, Darlene, and Marilyn for their fine work, energy, and organization over these past 11 years. This tournament is already being missed by the many members that have participated over the years.

Note: If someone is interested in taking on the organization of a golf tournament for next year, please contact our President, Maureen Capotosto. Also, we are always interested in having members organize activities (e.g.: a curling bonspiel) or advertise appropriate activities in the community to the members in STONY Bridges (e.g.: square dancing). Please contact Maureen if you might have something to contribute.



Entertainers of the Wagman Centre

by Marvin Blier

Fellow RTO/ERO Retirees,

As a member of the Entertainers of the Wagman Centre, I would like to invite you to join our troupe in putting on shows at Senior Centres and hospitals in the GTA. We meet for rehearsals every Tuesday from 1 p.m. to 3 p.m. at the Wagman Centre which is an affiliate of Baycrest and is located directly across the road from what was Sir Sanford Fleming Academy. For further information, please contact our director, Judy Ross (a fellow retired North York music teacher) at 416-733-0580. So come on out, have some fun and sing out loud to make us all smile.

Hope to see you there.



Handcrafted to Perfection

by Joan Bourne

This is the baby quilt that my mother worked on when she was expecting me and so had to leave her job in men's tailoring 70 years ago. It is completely hand stitched and exact in all its measurements...that was how she was about everything she made. She made my wedding gown and gowns for three bridesmaids. She made all our clothing and over the years she accumulated a huge fabric stash.

She only agreed to part with that in her very last years. She knitted sweaters for us as well but never accumulated a yarn stash, although I do have her knitting needles and patterns... on that subject, there was never a pattern (knitting or sewing) that she couldn't see an alteration for! As a matter of fact, I still have a sweater with crochet where the ribbing would have been (a bit worn and bedraggled now) that is still my go to comfort piece.

The baby blanket is something that was never used again. She gave that to me some years ago but I was hesitant to use it for fear that I would ruin it .

Sharing the blanket that her mother made for her 70 years earlier...from Margaret Schuman

In photo: Joan Bourne (her mom) Elsa Jackson Barb Hodge Joanne Laing. Olga McKenzie

Body & Brain Fitness With Lots of Fun

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Thursday, Sept 17, 2015

7:30 to 9:30 p.m.

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MODERN SQUARE DANCING

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Health Service & Insurance

by George Meek – Convener

Due to a decision made at the 2012 Fall RTO/ERO Senate, 'Health Matters' which is produced by the Health Services and Insurance Committee (HSIC) has been included as part of 'Renaissance' and is found on pages 34 to 41 of the 2015 Spring edition.

It is my intention to highlight some of the important matters found therein along with other current important information. What follows is a possible roadmap to reviewing the many health plan and related articles that are found in this Spring 2015 edition of Renaissance. It is sometimes a bit overwhelming to see all of these in 2 or 3 places all at once. Now you can organize your reading of the articles that interest you and then check them off.

On another important matter, if you require more information in advance of, or after contacting Johnson Inc. or Global Allianz about a claim or any other Health Plans related matter, please do not hesitate to contact me at 416 226 3568 or at george.meek@sympatico.ca.

Please 'look after your health and your finances'.

Important Health Plan Matters:

1. RTO/ERO 2015 HSIC District Health Representatives' Annual Health Seminar: held on June 7/8. It was well attended and the North York District was well represented by me along with Kathy Shorney, (District Observer), and Jan Siegel (member of the HSIC). The Provincial Executive, and many RTO/ERO and Johnson Inc. staff was also present. It was a productive seminar for all present and the format allowed for a reasonable flow of Q & A, and input from the participants to the HSIC.

There were 2 carousel presentations from: a) Alzheimer Society of Ontario; and, b) the Ontario Society of Chiropractors- both could be possible topics for a future "Speakers' Series". For more information, please see the Q & A's at the end of this article.

2. Highlights of the February and April 2015 Health Services Insurance Committee Meetings

The Committee received a report on the plan experience for 2014. Drugs and paramedical practitioners are the largest paid claim categories; we also heard that the value of the Canadian dollar has had an effect on expenses and travel.

We had an excellent presentation from Allianz Global Assistance- their key messages were as follows:

Using the pre-trip assistance provided by Allianz can help in pre-planning re: telephone numbers to access Allianz in respective countries, required inoculations, travel advisories, and visa requirements.

A physician's consent to travel does not establish your medical stability nor override the definition of sudden and unforeseen.

Travel insurance is intended to cover you for a sudden and unforeseen medical emergency. The intent of the

travel plan is to stabilize members and return them to their home province for on-going care. It is important to emphasize that members cannot stay to continue with their care if they are stable and can be transported to their home province.

Stroke is the number three killer of Canadians and not enough Canadians recognize the signs of stroke. As a result the Heart and Stroke Foundation have launched a new national campaign to raise awareness based on the acronym FAST.

FAST stands for:

Face	-	<i>is it drooping?</i>
Arms	-	<i>can you raise both?</i>
Speech	-	<i>is it slurred or jumbled?</i>
Time	-	<i>to call 9-1-1 or your local emergency service right away</i>

Johnson Inc. reported on the Extended Health plan enrolments and terminations from 2010 to 2014. This report was requested to address the myth that seems to be circulating about loss of members. The report indicates that terminations and enrolments have been steady throughout that period with a slight increase in enrolments in 2012 due to changes in the retirement gratuity and the subsequent increase in retirements in Ontario.

It was also reported that RTO/ERO Group Benefits hold the market share for education retirees with 8 in 10 for whom an OTPP pension deduction is made for their benefits continue to choose RTO/ERO.

As per our objectives there will be a RTO/ERO 2015 Survey to members in the fall or 2105- this provides input regarding the Group Benefit Program section

We received a report on the usage of Eldercare Select- this continues to increase as more members learn about the service provided. Types of assistance provided to callers include: health guidance, senior safety, transition advocacy, resource identification, senior health information, and home care procurement. Districts are encouraged to call Eldercare to come to their Districts to make presentations on the services they provide.

We continued reviewing possible health plan submissions and their cost to the plans. At our September meeting we will finalize any changes to the plans for 2016.

Health Canada has designed a new web tool called the 'Drug and Health Product Register' (Google Drug and Health Product Register Canada) to provide easy access to consumer-friendly info on medicines and vaccines, including safety warnings, side effects and adverse reactions reported to Health Canada

HSIC reviewed a draft of the new Comparison Chart which compares our plans with our 2 competitors' plans (RTIP Plus and MROO) which is now available on-line.

Health Articles in 'Health Matters' in the Spring Edition of 'Renaissance' That May Be of Interest

- **Vitamin D: An Essential Nutrient** - All about how important Vitamin D is to your diet and health. (Spring: Pages 35 & 36)
- **Health and Wellness Apps** - Describes applications available on your cell phone that relate to your health (Spring: page 36)
- **Test Your Brain** - Free tests that aim to reassure the worried well and nudge those with serious memory loss to seek help. (Spring: page 37)
- **Taking Charge of My Diabetes** - You are the most important person on your health care team. As you live with day-to-day diabetes, only you know how you feel and what kind of care plan works for you. (Spring: Page 38)
- **Blood Glucose Test Strips Coverage** - If you are 65 or over and have diabetes, certain glucose test strips are available to you under the Ontario Drug Benefit Plan (ODB) with a valid prescription from your physician. (Spring: page 40)
- **CANRISK: Take the Canadian Diabetes Risk Questionnaire** - Check it out- it is for everyone. (Spring: Page 38)
- **Heart Attacks: Know the Symptoms and Keep Aspirin Handy** - You all know this but read it again (you could put this article or a facsimile up on your ' fridge'. (Spring: Page 39)
- **Bone Mineral Density Testing** - Identifies the affects of osteoporosis- OHIP paid. (Spring: Page 39)
- **C.A.R.E. for Caregivers** - An innovative psychosocial tool assesses the needs of Caregivers- Caregivers need support, and lots of appreciation and TLC also. (Spring Pages 40 and 41)
- **Useful Websites (8)** - (Spring: page 41)

Important Q&A's Regarding Our Plans

1. Q. There is some confusion regarding the 183 days in U.S.A. What constitutes a day? I live on the border and make frequent day trips (1-2 hours). Is this counted as a day?

A. With respect to the rules regarding visitors to the U.S.A, a day is considered to be a calendar day, or any portion thereof. The 1 to 2 hour day trip would be considered one day.

2. Q. Please clarify how a change of medication affects our travel coverage.

A. Unlike the majority of travel plans in the market today, a change in medication, dosage or usage does not automatically mean that the condition would be excluded from coverage under the RTO/ERO Out-of-Province/Canada Travel Benefit. However, if it is due to a change in your condition, then any claims resulting from that condition may be excluded.



3. Q. Please provide an explanation for why the EHC Plan now reimburses at the generic drug rate for prescription drugs.

A. The Health Services and Insurance Committee (HSIC) introduced generic substitution as a measure of cost control for the EHC plan’s prescription drug benefit. A study of the prescription drug usage showed that most members were taking advantage of the lower cost generics. Plan members using generics have more room in their annual prescription drug maximum. Controlling rising healthcare costs helps RTO/ERO to continue to provide high-quality benefits today and for many years to come.

4. Q. There are concerns about the inclusion of diabetic supplies within the maximum allowable prescription drug benefits. With the action of the government’s new policy toward the different “categories” of diabetic conditions the cost is becoming increasingly burdensome on our plan participants. When will these supplies be given a separate category in our plans, similar to other health plans?

A. Research of the RTO/ERO claims for diabetic supplies show that on average RTO/ERO participants spend more on diabetic supplies than the separate maximum seen with other plans would cover. Having a separate maximum for diabetic supplies means that claims are restricted to this lower amount. By leaving them under the prescription drug benefit maximum, a participant in the RTO/ERO EHC plan can claim more diabetic supplies than if there was a separate maximum. One way for participants to control their costs is to get a prescription from their physician if their test strips are ODB-eligible. With a prescription, your pharmacist can bill the ODB for the test strips. If they are purchased over the counter without a prescription, ODB will not cover them. However, the EHC plan will and the amount will count against your prescription drug benefit maximum.

5. Q. Regarding our dental coverage, are there any plans to address the fact that as it now exists it does not adequately address the needs of our more senior members who require better coverage for crowns and implants etcetera?

A. The HSIC reviews plan maximums on a regular basis to ensure that the limits are reasonable while maintaining affordable pricing for the plan. The current Major Restorative benefit has two separate maximums of \$800 each. Our research indicates that this is a superior benefit when compared to other retiree dental plans available in the market.

Please contact RTO/ERO to submit a request for any plan enhancement.

6. Q. For those members who have couple benefit plan, please explain why both names do not appear on the Benefits card or why each person of the couple does not receive his/her own card with their own names on it. Also, why does the spouse have to have the permission of the named card-holder member in order to access personal information regarding their own health issues or to speak to a Johnson’s rep? This situation feels

demeaning to the partner.

A. Benefit cards are issued in the member’s name only to keep administrative costs down. This is common practice in the insurance industry. The insurance contract is between the member and the insurer. Privacy law does not allow for others to have access to information in the member’s name without the express written consent of the member. For a spouse to have access to their information, we require a letter from the member giving Johnson consent to release information to the spouse. It is important to note that this consent does not allow Johnson to make changes to the member’s file.

7. Q. What do we know about the 183 day rule for Canadian visitors to the U.S.A. that came into effect June 30, 2014? This could impact our members and we need to have the right information for them.

A. As a general guideline, Canadian citizens are welcome to visit the U.S.A. for up to six months (183 days) in any 12-month period. The number of allowable days doesn’t reset on January 1 just because the calendar year changed. The time is based on an individual’s travel dates, and can continue from one calendar year to the next. Every day spent in the U.S. through the year – from shopping trips to travelling between destinations – counts. Owning as opposed to renting a vacation home doesn’t increase the maximum number of days a Canadian may stay each year in the U.S.

Aside from the above rule, the Internal Revenue Service (IRS) may consider you a resident for taxation purposes if you spend over 120 days in the U.S.A. on a regular basis. There is a declaration form that you can fill out to avoid being taxed. If you spend a substantial amount of time in the U.S.A., you should contact the appropriate U.S.A. Consular District listed at [HYPERLINK “http://canada.usembassy.gov/visas/consulates.html”](http://canada.usembassy.gov/visas/consulates.html) <http://canada.usembassy.gov/visas/consulates.html>

8. Q. When an illness occurs during the initial 93 days away, and the member has purchased additional days under the RTO/ERO supplemental travel plan, will they be covered if it reoccurs after the 93-days or is it considered a pre-existing condition? If the member has purchased additional days through another insurance provider and an illness reoccurs after the 93-days, would they be covered for the illness under the new policy?

A. Assuming that Allianz has not issued a limitation of benefits and advised the member to return home for additional treatment after the medical emergency, a re-occurrence may be covered under the RTO/ERO Supplemental Travel Plan depending upon the specific circumstances. If the member had purchased the additional days from another provider, they may or may not be covered. In most cases, the re-occurrence would not be covered. It is important that the member check the conditions under the other policy.

9. Q. What constitutes a pre-existing condition? How are day trips affected by this?

A. The medical stability clause can be found in the Out-of-Province/Canada Travel Booklet on the reverse side of the

cover. It states your medical emergency is not sudden and unforeseen in the following circumstances, if in the 90 days prior to your date of departure, you had:

- a. Any cancer, heart or lung condition for which you were awaiting or have received the outcome of medical tests (except routine monitoring), the results of which show irregularities or abnormalities; You required future investigation of your medical condition (except routine monitoring), consultation with a physician, or treatment or surgery recommended by a physician and/or planned before your trip.
- b. Any condition for which you were admitted to a hospital for a period of at least 24 hours.
- c. Any medical condition or surgery that you contemplated or reasonably foresaw the need to seek or receive treatment or surgery.
- d. Any condition for which you have been advised by a physician not to travel.

Participants are encouraged to call Johnson Inc. Plan Benefits Service to discuss. They should also discuss this clause with their physician. In the event of a claim, your medical records will be requisitioned by Allianz.

Day trips out of your province of residence are subject to the same 90 day stability clause as trips of longer duration. The stability period applies to the 90 days immediately prior to each day trip.

10. Q. Most of my inquiries from members concerned travelling out of province/country with pre-existing medical conditions. They are unable to receive a firm response that they will be covered by our health plan should they have a health issue regarding their pre-existing condition. It is a concern and fear for many of our members with pre-existing medical condition as to whether they should travel out of province/country. They believe they are healthy enough to travel and often their physician recommends that time in a warmer climate during the winter would be beneficial.

A. It is difficult to provide a firm response to a member with respect to their pre-existing medical conditions because the staff providing the answers does not have the member’s medical records in front of them. Additionally, the condition could change between the day of the call and the day of departure. Members are encouraged to discuss the stability clause with their physicians. In the event of a claim, it is the member’s medical records that will determine if the emergency was sudden and unforeseen.

When the stability clause for pre-existing conditions was introduced, the decision was not made lightly. It was becoming apparent that many people were travelling when they should have been staying home seeking medical attention or recovering from a medical event. In order, to be able to keep travel claims under control and by extension the Extended Health Care plan and Supplemental Travel premiums, the 90-day stability clause was introduced. These stability clauses are standard industry practice. RTO/



Health Service & Insurance continued...

by George Meek – Convener

ERO participants still benefit from not having to complete a medical questionnaire for travel coverage. This is very rare in the marketplace, particularly for retirees. The number of members that have claims declined on the basis of the stability clause is very low compared against the number of successful claims and the number of overall travellers under the RTO/ERO plan.

To the best of our knowledge, there are no voluntary travel insurance plans in Canada without a stability clause for pre-existing conditions. In fact, most plans have longer stability clauses which can be up to 180 or even 365 days, depending on your medical conditions. Even an individually underwritten policy is likely to contain some sort of restriction on pre-existing conditions

11. Q. Please clarify RTO/ERO's latest policy regarding generic drugs.

A. The plan will reimburse the cost of a prescription drug up to the price of the lowest-priced interchangeable drug, which is typically a generic drug. If the participant chooses to purchase the brand-name drug, they will be required to pay the difference between the cost of the brand and the lowest cost interchangeable drug. Payment for any eligible drug under the RTO/ERO drug benefit is made at 85% of ingredient cost.

If there is a medical reason preventing the participant from tolerating the generic drug, they must have their attending physician complete a 'Group Benefits Request for Approval of Brand-Name Drug' form, including the medical reason for the request. The completed form will need to be submitted to Johnson Inc. for assessment. If the request is approved, the plan will cover the cost of the brand-name drug subject to the benefit limitations. Please contact Johnson Inc. Plan Benefits Claims for a form.

12. Q. Could you please outline the steps needed to be taken should a Member wish to add another component of our Health Plan (e.g.) Dental, to their Insurance Package? Would you also include any and all restrictions that would be placed upon them (e.g.) how much of the plan would be available to them for the first year, etc.?

A. The member should contact Johnson Inc. Plan Benefits Service to apply. If it is longer than 60 days since the termination of prior group insurance coverage for that plan, they will be considered a late applicant. For the Extended Health Care and Semi-Private Hospital & Convalescent Care

plans they will be sent a medical questionnaire to complete. Each person to be covered under the plan(s) would be required to complete a questionnaire. Form(s) will be evaluated by the medical underwriters at Manulife. If approved, benefits will commence from the date of approval. If not approved, the member will not receive coverage. Should their medical condition change, they are welcome to re-apply in the future.

For the Dental plan, coverage will start immediately. However, reimbursement will be limited to \$100 per person insured for the first 12 months of coverage.

13. Q. Questions about Mandatory Generic drug substitution. It is a very long process to get exemption. If the doctor charges to complete the form, who pays? What happens when drug company e.g. Pfizer is covering the cost of the name brand drug?

A. The process is simple in that a member can request the form from JI to be completed by their physician. Once completed, the form can be faxed or emailed back to the Claim department and will be updated within 5 business days from receipt. Perhaps they need to be informed that faxing or emailing it to PBClaimsOntario@johnson.ca is an option to speed up the process. Participants are required to pay for the cost of any authorization forms. The policy excludes coverage for fees charged by physicians. For the programs where the pharmaceutical companies cover the cost of the brand name drug, the participant could purchase the brand name drug. The RTO/ERO EHC plan would reimburse the pharmacist based on the lowest available price of the generic equivalent. The remainder of the cost would be paid by the pharmaceutical company. The participant would still be required to pay the dispensing fee and the 15% co-pay on the generic amount.

14. Q. Do we need generic drug name when being treated out of country?

A. When travelling, you should carry a list of all of your medications and dosage levels. In the event of an emergency, this information can be provided to medical staff to aid in your treatment until they can get full copies of your medical files. With respect to claims payment, drugs used in the treatment of an emergency out-of-province/Canada medical claim are not subject to the generic price restrictions of the regular Prescription Drug benefit. These claims would be adjudicated through Alliance Global Assistance and would be subject to approval under the terms of the out of province/country travel

benefit.

15. Q. Do we need proof of departure when being treated in out of country hospitals?

A. You do not need to provide proof of departure to receive treatment. However, Allianz will request proof of departure at the time they start adjudicating the claim.

16. Q. Some members have asked if future premium increases could be kept to or below the cost-of-living increase. Is this possible?

A. Premium increases are a combination of healthcare inflation and plan improvements. The HSIC works diligently to keep these increases low while still maintaining quality healthcare plans that meet the needs of the members of RTO/ERO's Group Insurance Benefits.

17. Q. I am often asked about coverage for dental implants. Why are dental implants excluded under the RTO/ERO Dental Plan?

A. The RTO/ERO Dental Plan excludes services or supplies for implantology and/or preparation for implant placement; however, a crown, the final stage in the implant procedure, is covered under the Major Restorative benefit whether placed on a natural tooth or an implant.

The inclusion of services or supplies for implantology under the Dental plan could be quite expensive. This additional expense would have to be passed along the plan participants by way of premium increases. The Dental plan is designed to meet the needs of the majority of the members. Please contact RTO/ERO if you wish to submit a request for any plan enhancement.

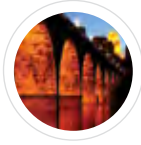
Disclaimer: Information contained herein is intended to be used for general information and should not replace consultation with health care professionals. Consult a qualified health care professional before making medical decisions or if you have questions about your individual medical situation. RTO/ERO makes every effort to ensure that the information in 'Health Matters', Health Wise and this article 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 our publications.

Wanted: By Your Health Services & Insurance Committee Convener

Many of you come across health related items or short articles which you would like to share with others including our members. Here is your chance!

Please send these electronically to george.meek@sympatico.ca. Some of these could find their way into George's health services report which appears in each STONY Bridges. Much of the material that was used in previous reports came from Health Matters, which you now receive as part of Renaissance. You could be the source of an item or article for our next and future reports. Thanks for your consideration and cooperation.





Political Advocacy

by Kathy Shorney— Convener

As Political Advocacy convener for District 23 RTO/ERO, I am current working on keeping our members updated on information for the upcoming federal election.

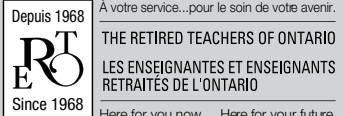
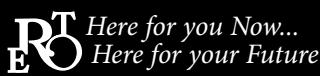


In North York most of the electoral districts have been reassigned. It is important that our members make sure they investigate if their Federal riding has changed and that they are on the current voters list. If you do not receive your voters registration card, or are not enumerated for your riding, contact a candidate for help to get on the list or the Elections Canada office in your riding.

Things you can do - Become familiar with the candidates for your riding, attend an All Candidates Meeting and read the materials that arrive in your home. Please make sure you vote and encourage your family members to do so. A list of questions recommended by RTO/ERO will be posted on our website as the election date approaches to help you discuss concerns around aging with dignity and seniors needs from government services.

The Federal Government is responsible for programs and services affecting seniors, including the following:

- Regulations related to and administration of the Canada Pension Plan (CPP) and Old Age Security (OAS)
- Regulations related to Registered Retirement Savings Plans (RRSPs) and other retirement savings income programs
- Drugs, Health and Consumer products
- Food labeling/Genetically Modified Organisms (GMOs);
- Postal services
- Trade regulation
- Regulations impacting the environment.

Watch our website and email fan outs for further information.

	<h3>Representing 72,000 retired public & private teachers, educational support staff, college & university faculty and support staff</h3> <p>RTO/ERO is a non-partisan organization.</p>	
<p>Above all, RTO/ERO encourages members and the general public to exercise their democratic right and VOTE!</p>	<p>RTO/ERO and its members believe that the two most important issues facing all Canadians, and especially seniors, are healthcare and pensions.</p>	
<p>For information about joining RTO/ERO, please visit www.rto-ero.org/join-us or call 416-962-9463 1-800-361-9888</p> 	<h4>Healthcare</h4> <p>RTO/ERO is seeking from the Federal Government and the provinces a commitment to a phased-in, managed approach to universal healthcare that combines prevention and remediation. This would include a campaign to encourage all Canadians to adopt healthier lifestyles, as well as a Pharmacare program that leaves the provinces responsible for the management of healthcare through an integrated, funded agreement between the provinces and the Federal Government.</p> 	 <h4>Pensions</h4> <p>RTO/ERO believes it is imperative that our political leaders address the absence of pension plans for 75% of private sector workers who constitute the majority of the workforce. The matter of assisting Canadians to plan for their retirement, and thus to be more self-reliant in their senior years, is as an opportunity to raise the quality of life of Canadians.</p> <h4>RTO/ERO's Recommendations</h4> <ol style="list-style-type: none"> 1 The Prime Minister convene a meeting of Premiers and Provincial Finance Ministers to work out a time frame for a phased-in universal health care program, and that such a program include a cooperative Federal-Provincial Pharmacare Program. 2 That the Federal Government undertake an expansion of the CPP in conjunction with the Provinces and Territories to ensure that Canadians can continue to maintain a reasonable standard of living in their retirement years.



Goodwill Committee

by Gwen Bumbury – Convener

RTO/ERO District 23 Spring Luncheon was held on Thursday, May 28, 2015. Every year we invite members celebrating a 90th birthday. It was with great delight that members who have reached this significant milestone were recognized and celebrated. District 23, was pleased to have had seven members in this distinguished category along with their guest. The event provided a wonderful opportunity for the members to meet new friends or connect with old ones. The members expressed their thanks and appreciation for a marvelous and enjoyable time had by all.

We are Thankful

After 5 years of dedication and commitment to the organization, Nancy Thomson has decided to retire from her position. As a Goodwill Committee member, Nancy was responsible for mailing birthday cards to our Associate members who celebrated an 80th, 85th, 90th and 95th birthday. Nancy was very devoted and worked diligently getting the cards out to our members each month. On behalf of the Executive and District 23 members, many thanks and all the best in your future endeavours.

Cards and appropriate Recognition Policy

Over the past few years the Goodwill Committee has been mailing birthday cards to members 80 and over. In accordance with the Constitution of District 23, North York funds are donated to the Toronto District School Board's

and the Toronto Catholic District School Board's Breakfast Clubs, to recognize District members marking their 80th, 85th, 90th, and 95th birthdays. To align with the Constitution there will be a change in our mailing practice, birthday cards will be sent yearly only to the District members upon their reaching 80, 85, 90 and 95 years of age.

Volunteers – we need your help!!!

The Goodwill Committee needs volunteers to help with the mailing of birthday cards to members celebrating significant milestones. Don't miss a great opportunity; your contribution and support to RTO/ERO District 23, North York Executive and members would be greatly appreciated.

If interested and would like to get involved in our organization, do not hesitate, call: **Gwen Bumbury at 416-491-1213.**

Birthday Cards over 80

Kathy Shorney
416-225-1336

Gwen Bumbury
416-491-1213

Birthday Cards for Associate Members

Vacant position

Bereavement

Xenia Cooper
905-881-5481

Keeping in Touch & Get Well & Telephone

*Calls 90 and over,
Sick & Shut-in*

Gwen Bumbury
416-491-1213



District 23 Cycling Event

by Eileen Kearns – Convener

What a wonderful opportunity to enjoy the Fall Season and the change of color while joining the cycling activity with the RTO/ERO District 23 cycling group!

Who?

For those with comfortable and confident skill level with cycling

Where?

Route: Cumber Valley Ravine (East Don Parkland)

- Off road 10 km ride through the scenic Cumber Ravine
- Washrooms available
- Parking:-on Craigmont Drive north side (north of Cumber Avenue)
- Meeting Site: Craigmont Drive and Cumber Avenue

When?

Thursday, September 10th, 17th, October 1st, 8th 2015 at 10:00 a.m

Requirements:

Participating cyclist must have:

- bike with bell and air in tires
- bicycle helmet certified approved by CSA, Snell, ASTM, CPSC, or ANSI worn
- running shoes
- water bottle
- cyclist are required to sign a waiver form before each cycling trip.

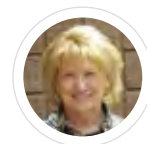
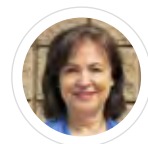


To register, email eileen_kearns@edu.yorku.ca by Monday September 7th, 2015. Registering is most important as cycling is weather dependent and the trip could be cancelled.



Seeking to improve the quality of life of seniors across Canada.

by: Mary Valtellini and Margaret Lato



Thank-you to all District 23 members who continue to support the Foundation to leave a lasting legacy to improve the quality of life of seniors across Canada.

The following information was shared with all Districts in Apr. 2015.

BIG NEWS – 2015 Granting Announcement

The Foundation Board has approved a granting plan for 2015 and is expecting to make multiple grants across Ontario by the end of the year.

This is an extension of the initial granting strategy of working with the Ministry of Health and Long-Term Care recognized Medical Schools in Ontario. This plan also supports member and donor interests as indicated with 88% approval for the priority of supporting geriatrics/gerontology research and training at post-secondary institutions across the province (received through the Fall 2014 Foundation survey).

We will be seeking a series of meetings with deans, and their team leads, at the medical schools, to have an open dialogue about potential partnerships and granting impact related to the Foundation’s mission. These medical schools are:

- McMaster University – Hamilton
- Northern Ontario School of Medicine - Sudbury/Thunder Bay
- Queen’s University - Kingston
- University of Ottawa - Ottawa
- Western University - London

Note: University of Toronto will be omitted from this granting cycle.

The expected timeline for grant decisions will be fall 2015, with successful grant recipients announced at the Fall Senate following a thorough review and selection process by the Foundation Board.

Here’s the latest information about the RTO/ERO Chair in Geriatric Medicine at the University of Toronto.

The selection process is well underway. There have been 5 applicants – two from within the University of Toronto, one from Canada and two international. Given the timelines required for selection, possible relocation of the successful candidate and a new school year, we anticipate an announcement this fall.

”The world needs dreamers and the world needs doers. But above all, the world needs dreamers who do.” Sarah Ban Breathnach.

District 23 will continue to support the Foundation. At this years’ AGM we raised several hundred dollars through donations. There are many ways you can donate. Please consider the RTO/ERO Foundation among your charities of choice.

How to Donate

Online: www.rto-ero.org/ways-give-0

Phone: Yolanda (office hours: Mon, Wed, Thur, 8:30-4:30)
416-962-9463 x 245 or 1-800-361-9888

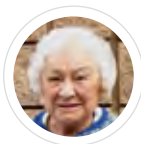
Email: ybronstein@rto-ero.org

Mail: Cheques payable to: RTO/ERO Foundation
300-18, chemin Spadina Road, Toronto ON M5R 2S7

Remember that our Foundation is a Canadian Registered Charity as granted by the Canada Revenue Agency (CRA) under the Income Tax Act, registered charitable number 848662110R0001. (B) (I) It is a separate entity from the not-for-profit organization of RTO/ERO.

Change of Address and Related Membership Items

The Provincial Office does not accept notices of address changes of members from third parties, such as district executive members. Changes must come directly from the member or the member’s Power of Attorney form (accompanied with a Power of Attorney if RTO/ERO or Johnson Inc. does not have one currently on file). If an executive member receives a change of address notice they will redirect the call to contact the Membership Department at the Provincial Office. Please direct all change of address emails to: membership@rto-ero.org Please note that our district executives are NOT allowed to forward member information to another member. Privacy legislation does not allow us to provide this, as it would be an infringement of members’ privacy. We suggest you directly contact the Membership Department at the Provincial Office.



Recruitment Report

by Mary Ellen Lawless – Convener



When you are reading this report, we will be into the heat of the summer 2015. To all those who have chosen to retire at the end of June, welcome to the wonderful world of retirement. As has been mentioned before in these reports, you are all “de facto” members of this important Committee: You know those among your friends who are retiring or have retired and are not yet members of RTO/ERO and we continue to remind you to talk up membership in the one organization that is “Here for you now...here for your future”.

The membership application kits are available from the Provincial office of RTO/ERO, (416-962-9463); they are included in the handouts provided at the Retirement Planning Workshops and I have them available at all times and at every District 23 North York event which I attend, including the Have-a-Java’s held at the Bayview Shopping Centre. Dates for all District 23 events and who to contact if you have questions are listed in this and every edition of Stony.

Membership in RTO/ERO is now open to anyone who has been employed in any aspect of education who is eligible to receive a pension upon retirement. There are three categories for what is defined as Full Membership and twelve categories of eligibility for Associate Membership. The criteria for each category is listed on page one of the application form.

The cost of membership varies by category but all are bargains relative to the wide range of activities and benefits membership offers. Again, the details are on pg. 4 of the application form. While Associate Membership fees are flat rates, for those receiving their pension from the Ontario Teachers’ Pension Plan (OTTP), the fee is \$1.25 per \$1000. of gross annual pension; thus someone with a pension of \$50,000 per year would pay only \$62.50. This fee structure has been in place for years now. The actual amount a retiree pays is adjusted annually because these pensions are indexed to the cost of living and thus the amount of pension being received increases slightly each year. And there is a wide

range of benefits to membership in addition to the excellent health, travel, car, long term care insurance plans such as special bulletins from Provincial offering information about estate planning, tax suggestions, fraud protection, travel opportunities etc; while the many local activities organized by District 23 are listed in this edition of Stony. We try to offer something for everyone!

One area where confusion seems to exist is in the selection of the District to join upon retirement. The application form lists no less than forty eight choices as some large Districts have sub-units...this includes four in British Columbia and one Francophone District. Applicants are asked to indicate a choice of District but may also decline membership in any District. Within the current boundaries for the City of Toronto there are four Districts, based loosely on City of Toronto (#16); Etobicoke/York (#22); Scarborough/ East York (#24) and North York, our District, which is District 23. And if you taught or live in any part of what was formerly called North York, we urge you to join District 23 by checking that box on the application form or calling Provincial office to have your District affiliation changed. On a recent analysis done by Toronto District 16 which reported their membership by Postal codes, close to three hundred of their members live in North York! It is so easy just to check off Toronto when you know you worked in Toronto, especially as there are so many forms to complete when retiring and it does take careful reading of the application form to differentiate the choice of District.

District 23 needs each of you to promote and encourage your friends, neighbours, colleagues to join this vibrant, active, welcoming District. It is still a struggle to get out the good news about the wide range of eligibility under “Associate Membership”. These categories even include the non-educator divorced spouse of a Full or Associate member!

Welcome to the Recruitment Committee and keep up the great work of talking about/selling our unique organization-The Retired Teachers of Ontario. (RTO/ERO since 1968)



Holiday Season Luncheon

by Mildred Frank – Convener



Wednesday, December 2, 2015

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road, (North of Eglinton)

Artisan Craft Sale: **10:00 a.m.**

Cash Bar: **11:00 a.m.**

Lunch: **12:00 (noon)**

Entertainment: **TBA**

Menu:

- Lobster Bisque Biscayne
- Halibut (8oz.) *or* roast turkey breast (8oz.)
- Julienne vegetables and mashed potatoes
- Rolls and butter
- Coffee or tea
- Dessert —Cuore Freddo — a cream hazelnut ice cream heart coated in a decadent combination of white and dark chocolate

Notify **Mildred** at **416-221-5328** of any dietary requirements.

The Needlework and Craft Groups will offer 5 items for a draw. A \$5 donation for 5 chances to win! Proceeds will go to support the License to Learn (L2L) organization, our Service to Others project this year.

COST: \$35.00 | **CUT OFF DATE:** Friday, November 27, 2014

If you wish to attend please fill out the form below.

Holiday Season Luncheon – Wednesday, December 2, 2015 – 10:00 a.m.

COST: \$35.00 | **CUT OFF DATE:** Friday, November 27, 2015

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets _____ **@ \$35.00** **Cheque enclosed for \$** _____ **.00**

Please circle entrée dish: **Turkey** **Halibut** **Please circle entrée dish:** **Turkey** **Halibut**

Please make cheque payable to RTO/ERO District 23 and mail to:
Mildred Frank 505 Cummer Avenue, Suite 705 Toronto, ON M2K 2L8 Phone: 416-221-5328

I have read the Acknowledgement, Waiver & Release Form printed on the page 27.



District 23 Trips & Events

by Bernadette Walsh & Mary Denise Venditti – Conveners

Friday, October 2, 2015

CAROUSEL | 2:00 Matinée

Avon Theatre, Stratford | Buffet Lunch at the Queen's Inn



Far ahead of its time in confronting the issues at the heart of a troubled relationship, this wrenching musical drama features a luscious score that includes “You’ll Never Walk Alone,” “If I Loved You” and “June Is Bustin’ Out All Over.”

Please note that there is a change in the out of town trips policy. **As directed by our Provincial Office, from now on it will be the responsibility of a registered TICO tour operator to oversee any trips that require transportation.**

COST: \$140.00 | CUT OFF DATE: Friday, August 14, 2015
54 TICKETS AVAILABLE!

Meet at Bayview Village at 9:15 a.m. (The bus will be at the south-west section of the parking lot. Please park your vehicles around the outside edge of the parking lot.)

MAKE CHEQUES PAYABLE TO TRIPSETTER INC.

PLEASE NOTE: TRIPSETTER INC. is a licensed TICO operator, and will provide individual receipts for each person's payment.

Wed., December 9, 2015

CINDERELLA | 1:30 Matinée

Ed Mirvish Theatre (244 Victoria Street)



This lush production features an incredible orchestra, jaw-dropping transformations and all the moments you love—the pumpkin, the glass slipper, the masked ball and more—plus some surprising new twists! Be transported back to your childhood as you rediscover some of Rodgers + Hammerstein's most beloved

songs, including “In My Own Little Corner,” “Impossible/It's Possible” and “Ten Minutes Ago,” in this hilarious and romantic Broadway experience for anyone who's ever had a wish, a dream...or a really great pair of shoes.

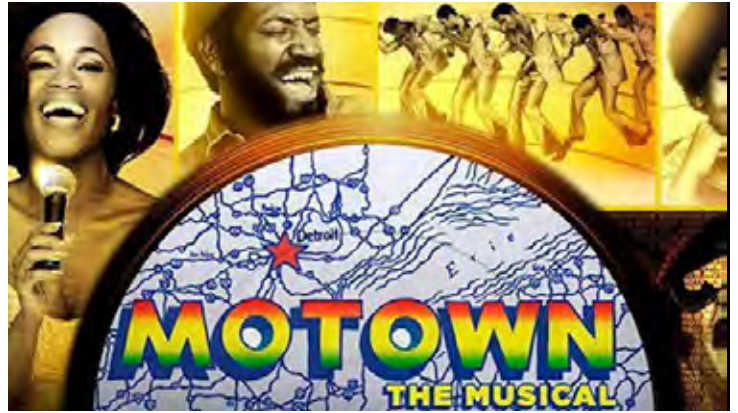
This production uses strobe lights, theatrical fog and haze as well as a vapour cigarette.

COST: \$76.00 | CUT OFF DATE: Friday, October 9, 2015
40 TICKETS AVAILABLE! Registration form on pg.23

Wed., October 21, 2015

MOTOWN: The Musical | 2:00 Matinée

Princess of Wales Theatre (260 King Street West)



It began as one man's story... became everyone's music... and is now Broadway's musical. MOTOWN THE MUSICAL is the true American dream story of Motown founder Berry Gordy's journey from featherweight boxer to the heavyweight music mogul who launched the careers of Diana Ross, Michael Jackson, Smokey Robinson and many more.

This production uses strobe lights, theatrical fog and haze as well as a vapour cigarette.

COST: \$76.00 | CUT OFF DATE: Friday, August 21, 2015
40 TICKETS AVAILABLE! Registration form on pg.23

Wed., January 20, 2016

PHANTOM OF THE OPERA | 1:30 Matinée

Princess of Wales Theatre, 260 King St. West.



Cameron Mackintosh's spectacular new production of Andrew Lloyd Webber's phenomenal musical success, THE PHANTOM OF THE OPERA, will come to Toronto as part of a brand new North American Tour. Hailed by critics as “bigger and better than ever before,” this production boasts exciting new special effects, scenic and lighting designs, staging and choreography.

COST: \$80.00 | CUT OFF DATE: Friday, November 20, 2015
40 TICKETS AVAILABLE! Registration form on pg.23

PLEASE ENSURE YOU HAVE READ OUR INFORMATION ON OUR POLICY FOR TRIPS (PAGE 27)

All forms submitted without agreeing to the terms on page 27 will result in a full refund and participation will not be allowed.

Carousel – Friday, Oct. 2, 2015 – 2:00 p.m.

COST: \$140.00 | CUT OFF DATE: Friday, August 14, 2015

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$140.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to **TRIPSETTER INC.** and mail to:
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

I have read the Acknowledgement,
Waiver & Release Form printed on page 27.

Motown: The Musical – Wednesday, Oct 21, 2015 – 2:00 p.m.

COST: \$76.00 | CUT OFF DATE: Friday, August 7, 2015

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$76.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to **RTO/ERO District 23** and mail to:
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

I have read the Acknowledgement,
Waiver & Release Form printed on page 27.

Cinderella – Wednesday, Dec 9, 2015 – 1:30 p.m.

COST: \$76.00 | CUT OFF DATE: Friday, October 9, 2015

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$76.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to **RTO/ERO District 23** and mail to:
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

I have read the Acknowledgement,
Waiver & Release Form printed on page 27.

Phantom Of The Opera – Wednesday, Jan 20, 2016 – 1:30 p.m.

COST: \$48.00 | CUT OFF DATE: Friday, November 20, 2015

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$80.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to **RTO/ERO District 23** and mail to:
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

I have read the Acknowledgement,
Waiver & Release Form printed on page 27.



The Champagne Breakfast 2015

Presented by RTO/ERO District 23, North York



Thursday, September 24, 2015.

Come and celebrate our colleagues who have newly retired, at the District 23 North York Champagne Breakfast on

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue)

Free Parking

9:30 a.m. Coffee/Tea

10:00 a.m. Program

Jim Grieve, new Executive Director The Retired Teachers of Ontario will be in attendance to greet members.

The Program will introduce you to the activities of RTO/ERO and the benefits of membership.

Menu:

- Chilled orange juice and grapefruit juice
- Sliced fresh seasonal fruit
- Farm fresh scrambled eggs
- Choice of bacon or country sausages
- Home-fried potatoes
- Bakery basket of Danish pastries, croissants, muffins and toast
- Fruit preserves, marmalade and butter
- Brewed coffee, decaffeinated coffee and tea

Notify **Mildred** at 416-221-5328 of any dietary requirements

COST: For the newly retired and prospective members: **FREE**

Member and one guest: **\$15.00**

Additional Guest: **\$21.00**

CUT OFF DATE: Monday, September 21, 2015

If you wish to attend please fill out the form below.

The Champagne Breakfast 2015 – Thursday, September 24, 2015 – 9:30 a.m.

COST: See above for details | **CUT OFF DATE:** Monday, September 21, 2015

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets ____ @ \$15.00

Cheque enclosed for \$ ____ .00

of tickets ____ @ \$21.00

Newly Retired/Prospective Member:
(Check here and attend for free)

Please make cheque payable to **RTO/ERO District 23** and mail to:

Mildred Frank 505 Cummer Avenue, Suite 705 Toronto, ON M2K 2L8 Phone: 416-221-5328

I have read the Acknowledgement, Waiver & Release Form printed on the page 27.



A Day at the Races - Woodbine Racetrack

Presented by RTO/ERO District 23, North York



Date: Friday, November 6, 2015

Woodbine Racetrack, 555 Rexdale Blvd., Toronto

12:00 a.m. Lunch buffet

1:00 p.m. post-time

You are all welcome to a delicious buffet and an afternoon at Woodbine Racetrack. The \$39.00 covers the cost for the buffet, watching the races and a \$10.00 coupon for the casino. The Favourites Dining Room, located on the 2nd floor opens at 12:00 p.m. The lunch buffet is served from 12:00-2:30 p.m. Post time is 1:00 p.m. We hope to see you at the races!

COST: \$39.00 | CUT OFF DATE: Friday, October 23, 2015
20 TICKETS AVAILABLE!

If you wish to attend please fill out the form below.

A Day at the Races – Friday, November 6, 2015 – 12:00 p.m.

COST: See above for details | **CUT OFF DATE:** Friday, Oct. 23, 2015

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets ____ **@ \$39.00** ____ **@ \$39.00** **Cheque enclosed for \$** ____ **.00**

Please make cheque payable to **RTO/ERO District 23** and mail to:
L. Hennessey , # 869- 6021 Yonge Street, Toronto, ON M2M 3W2

I have read the Acknowledgement, Waiver & Release Form printed on the page 27.



PHOTOGRAPHER'S REPORT:

by Dianne Fair - Convener

This will be my final report as I am retiring from the position of **photographer this year**. I want to take this opportunity to say thank you to all of my zany subjects. It was always a joy to take photos of members enjoying the activities provided by District 23. **Keep Smiling!**

RTO/ERO DISTRICT 23, NORTH YORK - 2015 BUDGET

PREPARED BY: GWEN SCRIVEN, TREASURER

PROJECTED REVENUE

Annual Grant	\$36,939
Interest	\$100
Other	
Correspondence Members	\$10

TOTAL PROJECTED REVENUE **\$37,049**

PROJECTED EXPENSES

Newsletter	Printing and distribution	\$16,100
Recruitment	Materials plus 10% of newsletter	\$100
Executive Expenses	Meetings, auditor, guest speakers eg pole walking	\$2,200
Awards		\$150
District Meetings	AGM & luncheon - entertainment \$500, prizes \$300, flowers Comp to 70's, 90's + caregivers, goodwill comm, guests, Exec Toronto Districts (incl meeting, RPW's, PAC, levy)	\$4,500 \$778
Senate Meetings	Expenses for two observers	\$2,000
Provincial Workshops	Professional development	\$1,400
Retiree Reception	(Champagne Breakfast) prizes \$300, no entertainment, comp to Exec	\$1,900
Goodwill	Cards for over 80's Other cards, flowers, gifts, etc Significant birthdays 2 x \$200 donations Bereavement 3 x \$200 donations Service to Others	\$2,350
Social	Holiday Luncheon, incl entertainment \$500, prizes \$300, comp to Exec	\$1,600
Recreation		
	Golf	\$0
	Book Club	\$100
	Have-a Java - 7 events	\$1,075
	Needlework & Crafts (supports Goodwill)	\$100
	Speaker(s)	\$200
	Strollers, Pole Walking, Cycling	\$300
	Trips - all, in & out of town	\$1,000
Space Rental	Willowdale United Church (Bridge and storage) minus bridge income	\$800
Office Expenses	Stamps, copies, stationery, ink, PO box, phone, name tags, posters	\$1,300
Transportation		\$500
Website & Photography		\$50
Equipment & Software		\$0

TOTAL PROJECTED EXPENSES **\$38,503**

Projected Variance	We intend to use approximately \$1500 of our surplus funds	-\$1,454
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REMINDER OF POLICY FOR TRIPS

ALL CHEQUES MUST BE POSTDATED TO THE CUT-OFF DATE

Cheques will be deposited into the bank on the day after the cut-off date or shortly thereafter. Your cancelled cheque is proof that you have a ticket to each performance. **If your cheque has not been cashed within ten days after the cut-off date, please phone Lorraine Hennessey, Assistant Treasurer at 416-444-8535.** Members who send in their cheques after the quota of seats has been filled, will be phoned and asked if they wish their names to be put on a waiting list. If no one cancels, the cheques of the people on the waiting list will be shredded. We do not mail your cheques back to you. As well, if you cancel your ticket(s) prior to the cut-off date, your cheque will be shredded. However, once the cheque has been cashed, there are

no refunds, unless there is a waiting list. The onus is on you to find someone to use your tickets, but we will try to help you. On the day of a performance, if you are late arriving at the theatre, please go to the Box Office to pick up your ticket(s). Please note that all our seats are in the Orchestra section of the theatre. Tickets are assigned in the order in which the requests are received. The earlier you send in your request, the better your seats will be. And finally, if you have any suggestions of performances that you think our members would enjoy, please contact Mary Denise. Please be aware that we need about five months lead time in order to advertise in **STONY BRIDGES**.

ACKNOWLEDGEMENT, WAIVER & RELEASE FORM for RTO/ERO

District 23 Bus Trips, Excursions, Events Note: Participants in RTO/ERO District 23 bus trips will be asked to sign a release form. The participant in RTO/ERO District 23 Bus Trips, Excursions, Events acknowledges and agrees that RTO/ERO, including District 23, will not be responsible for any loss, injury or damage of any nature, including death, howsoever arising in connection with this trip/excursion/event. Participants in the RTO/ERO sponsored events are therefore hereby advised to carry their own insurance in connection therewith. By signing on attached pages and in consideration of the participant's attendance at the event, the participant hereby releases and forever discharges RTO/ERO, District 23, and their respective directors,

officers, members, agents, employees and volunteers (collectively, the "releases") from any and all actions, causes of action, claims and demands (collectively, the "Claims") from any loss, injury or damage of any nature, including death, which has arisen or may arise from the participant's attendance at the event, unless such loss, injury or damage has arisen as a result of the sole negligence of one or more of the releasees. Any Claims arising out of the participant's attendance at the event will be governed by the laws of Ontario, Canada, and the participant consents to the exclusive jurisdiction of the Courts in Ontario, Canada in any such action.

REGISTRATION FORMS

When filling out your registration slips, 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 and phone number must be included on each form for each event/activity.
3. When applicable, an RTO/ERO member may bring ONE guest who pays the advertised cost. If the event is subsidized additional guests will pay the full cost.
4. Unless you are contacted, your registration form and cancelled cheque are your confirmation for the activity/event.
5. Tickets, if required, are given out on the day of the function.

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. All cheques must be postdated to the cut-off date.
2. Any booking can be cancelled at any time prior to the cut-off date by phoning Lorraine Hennessey, Assistant Treasurer at 416-444-8535 (trips/theatre) or Mildred Frank, Social Convener at 416-221-5328. Your cheque will be shredded when you cancel an event prior to the cut-off date. We do not mail cheques back to you.
3. Cancellations beyond this date will only be accepted if we can sell your ticket(s) to someone on the waiting list.
4. Ticket holders are welcome to sell, give or transfer their ticket(s) privately

Photos taken at any RTO/ERO North York District 23 event may appear in STONY BRIDGES, on the District 23 Website or at later events.



FROM THE ARCHIVES ...

by Mary Cairo – Archivist

ON THE LINKS

In this issue, we feature photos taken at last years District 23 Annual Golf Tournament. We hope to find new members who are interested in reviving this event for 2016. If interested please contact a member of the Executive Committee.



Change Of Postal/ Email Address or Other Information

Please send same to: RTO/ERO c/o Dianne Vezeau, 18 Spadina Road, Suite 300, Toronto, ON, M2R2S7

or to dvezeau@RTO/ERO.org; or call the RTO/ERO Membership Section at 416 962-9463 or 1-800-361-9888 or fax: 416-962-1061.

This will ensure your continued receipt of STONY BRIDGES, renaissance, your RTO/ERO annual diary and other RTO/ERO mailings. If you did not receive your copy of STONY BRIDGES, contact **Gerard MacNeil** at **416-481-7411** or email him at g.macneil@bell.net.

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STONY BRIDGES

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1407-88 Erskine Ave.,
Toronto Ontario
M4P 1V3