



North York District 23
Award Winner!
[Page 13](#)



STONY BRIDGES

August 2017 – Issue 120

*Those who attain any excellence commonly
spend life in one pursuit; for excellence is not
often granted upon easier terms..*

Samuel Johnson



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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.

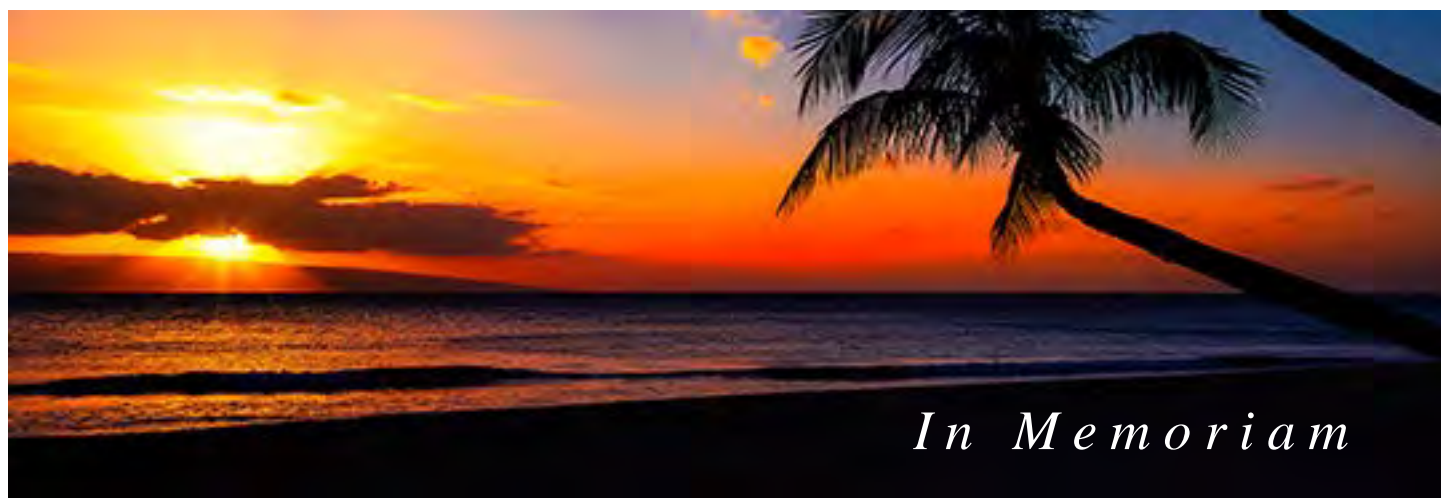
• The due date for materials for the next issue is: October 15, 2017

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In Memoriam

With great sadness 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, 2017 to March 31, 2017**

February: Robert Barr, Mary Bobby, Margaret Stephenson, Jeanette Willis

March: Janyne Baby, Gordon Beaumont, Inez Elliston, Ferne Sinkins, Esmie Stewart, Charles Woollard



New Members

by John Giannone – Convener

The Executive welcomes all new members who have recently joined RTO/ERO District 23, and invite them to become active participants in all of our activities. As of January 31, 2016 RTO/ERO District 23 has a total membership of 2796 members.

The following information was taken from RTO/ERO Provincial's monthly updates from **February 1, 2017 to June 30, 2017**

February: Alexander Bowers, Barbara Cook, Cyril Flacks, Zipora Harari, Peter Klemensberg, Margaret Larocque

March: Sylvie Allard, Sydney Baumal, Barbara Greco, M. Hunte, Amalia Rabbito

April: Ayesha Agjee, Jean Bell, Susan Charron, Ophelia Cheung, Liliana Cimicata, Slava Corn, Katharine Dingley, Emilia Filicetti-Videka, Angela Gauthier, Pearl Ginsler, Julia Kallmeyer, Mervyn Mascarenhas

May: Anna DeConno, Margaret DeGoias, Fletcher Douglas, Kathryn Miles, Judith McAdam, Kenneth Morris, Gulenia Najarian, Grace Tamaki-Taguchi, Andrea Walker, Rita Westacott, Patricia Woods, Anthony Zanardo, Sheldon Zelsman

June: Evelyn Alban, Candace Brown, Fulvio Di Benedetto, Katharine Dingley, Angela Gauthier, Freda Justiz, Peter Klemensberg, Kathryn Landey, Abdul Shakur, Catherine Smith, Silvio Tallevi, Ronald Taylor, Marguerite Thomson, Catherine Wong

Answers to A Year to Celebrate Quiz:

1. STONY stands for Superannuated Teachers of North York.
2. RTO stands for Retired Teachers of Ontario.
3. There are 2 Districts of members in British Columbia.
4. As of June 30, 2017 there were 2,823 members of District 23, North York.
5. Mary Ellen Lawless, our Recruitment Convener will receive this award.

President's Report

by Marisa Agostini – President

The best way to find yourself is to lose yourself in the service to others. M. Gandhi

It is in the above spirit that I take the chair of President of RTO/ERO District 23, North York. I look forward to continuing the journey of being of service to others, which I undertook five years ago. I rest assured that my role as President will be made easier because of the commitment each executive member of District 23 brings to the role. I want to extend my thanks to those members of the executive who have prompted me and have continued to support me with confidence which has inspired me to carry out my duties to the best of my abilities. I would also like to extend a warm welcome to the two new members of our executive, Flick Douglas and Susan Wires. I am sure that you will find the journey with District 23, North York, a worthwhile one.

One of the first privileges I had, as President was to acknowledge the hard work performed by a few of our executive members. At our May 2017 AGM, recognition was given to Joanne Famiglietti, our Strollers Convener and Irene Kitchell, our Book Club Convener for their ten year commitment in leading our members. A tribute to Mary Ellen Lawless for her involvement with RTO/ERO also took place. We congratulate Mary Ellen who will receive the provincial award as a Distinguished Member. These acknowledgements are all testimony of exemplary work in the service to others by our district executive members.

District 23, North York is also busy planning two other festivities for 2018. Combined with RTO/ERO's 50th anniversary celebration, our district will celebrate its 45th anniversary next year. We look forward to having as many members as possible join us for these two joyful and historical events!

I will close with wishing each and every member of District 23 a much deserved relaxing summer! Whether you're walking on a white sandy beach or exploring unknown parts of this wondrous world or sipping a drink by Lake Ontario's waters or just resting up in your back yard...ENJOY! ENJOY! ENJOY! See you all in September!



Webmaster Report

by Michael Astill – Convener

Changes are coming soon to our website. I am currently working to update our website using the latest version of Drupal 7. If there are any web designers that would like to be a part of this transition please contact me at: astill@sympatico.ca. Any help or new ideas would be greatly appreciated.

Looking to help save the environment, sign up today for the District 23 monthly e-newsletter. Click on the button- "Register for our E-news with the button". I encourage all RTO members to check out the District 23 website (<http://district23.rto-ero.org>) for up to date information, activities, events, articles and ideas. You can also find the latest edition of STONY Bridges. You will receive the latest interactive PDF version of STONY Bridges directly by e-mail. If there are any changes to your e-mail address, please let me know. I encourage you to get your copy by e-mail and help save the environment as well as reducing the costs of printing.

September

- 7 [Cycling](#)
- 11 [Cut-off date Death of a Salesman](#)
- 12 [Bridge](#)
- 13 Executive Meeting
- 14 [Cycling, Cut-off date Champagne Breakfast1, Needlework & Crafts](#)
- 19 [Bridge, Champagne Breakfast](#) (Special Event)
- 20 [Have-a-Java](#)
- 21 [Cycling, Needlework & Crafts](#)
- 26 [Nordic Pole Walking](#)
- 27 [Book Club](#)
- 28 [Cycling](#)

October

- 3 [Bridge](#)
- 5 [North York Strollers, Cycling](#)
- 6 Cut-off Date [A Day at the Races](#) – Woodbine Racetrack
- 10 [Bridge](#)
- 11 Executive Meeting
- 12 Death of a Salesman
- 17 [Nordic Pole Walking, Bridge](#)
- 18 [Have-a-Java](#)
- 19 [Needlework & Crafts](#)
- 24 [Bridge](#)
- 25 [Book Club](#)

November

- 2 [North York Strollers](#)
- 3 [A Day At the Races](#) – Woodbine Racetrack, [Bridge](#), Cut-off Date –[TSO Home Alone](#)
- 7 [Bridge](#)
- 8 Executive Meeting, [Speaker Series](#)
- 14 [Bridge](#)
- 15 [Have-a-Java](#)
- 21 [Bridge, Nordic Pole Walking](#)
- 28 [Bridge](#)
- 29 [Book Club](#)

December

- 1 Cut-off Date [Holiday Luncheon](#)
- 2 Toronto Symphony Orchestra - TSO [Home Alone in Concert](#)
- 5 [Bridge](#)
- 6 [Holiday Lunch](#) (Special Event)
- 7 [North York Strollers](#)
- 12 [Bridge](#)
- 13 Executive Meeting
- 19 [Pole Walking](#)
- 20 [Have-a-Java](#)
- 21 [Needlework & Crafts](#)



Bridge Report

by Alan Ward – Convener

The Bridge Club meets at Willowdale United Church on Kenneth Avenue just north of Church St (south of Finch, 2 blocks east of Yonge) every Tuesday until June 20th, with the exception of February 28th. After the summer break, meetings recommence on September 12th and continue until December 12th, with the exception of September 26th. New members are welcome: please try to arrive by 12.45 p.m. Basic instruction is provided on request. For further information contact Alan Ward at [905-889-3687](tel:905-889-3687) or email alan-ward1940@gmail.com.

We are a social group of about 35 RTO members and friends of whom 20 - 24 meet on any given Tuesday for cards, coffee and cookies. Serious duplicate players will generally look elsewhere for their bridge “fix” but we offer friendly company in pleasant surroundings with the opportunity for newbies to get into the game. It is not necessary to come with a partner, nor to commit to appearing every week. RTO members may bring a friend who is not an RTO member; all attendees contribute \$3 per afternoon to defray the costs of leasing the space.

Acknowledgements

The group thanks those 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 between January 31st and May 30th 2017. Irene Loberto (2), Larry Miller

The Slam Bidders earlier this year were:

January 31 David Fleming & Linda Marshall 6H bid 7H made
 February 7 Irene Loberto & Kathy Shorney 6D bid 6D made
 February 7 Irene Loberto & Alan Ward 6H bid 7H made
 February 14 Angela Jutlah & Margaret Jang 6N bid 7N made
 February 14 Irene Loberto & Ilona Taray 6N bid 7N made
 February 14 Ilona Taray & Bev Suzuki 6N bid 6N made
 February 14 Irene Loberto & Ilona Taray 7H bid 7H made
 March 28 Yvonne Gordon & Sophia Ng 6S bid 6S made
 March 28 Irene Loberto & Angela Jutlah 6H bid 7H made
 March 28 Irene Loberto & Sophia Ng 6S bid 6S made
 March 28 Irene Loberto & Mavis McKernan 6N bid 6N made
 April 18 Alan Ward & Yvonne Gordon 6H bid 6H made
 April 18 Yvonne Gordon & Jean Cameron 6C bid 7C made
 April 18 Irene Loberto & Lorraine Hennessey 6N bid 6N made
 April 25 Larry Miller & Ann O’Neill 6H bid 6H made
 May 23 Alan Ward & Larry Miller 6N bid 6N made
 May 23 Mavis McKernan & Lee White 6S bid 7S made
 May 30 Irene Loberto & Mavis McKernan 6N bid 7N made



A Year to Celebrate

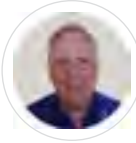
by Maureen Capotosto – Committee Chair

In 2018 our RTO/ERO is celebrating the 50th Anniversary for the organization. Our District 23, North York will be celebrating 45 years since our District was created. At both the provincial and district level we will be celebrating throughout the year. However you will begin to see the logos as materials and events are introduced. In our newsletter you will find items of interest on the history of our district and hear about the upcoming events. We are even planning a big party to be held on November 14, 2018 to celebrate the anniversaries. This will be held in place of our Holiday Season lunch. Watch for news articles and notices as we move towards 2018.

Trivia Questions: (Answers on Page 4.)

1. What does STONY stand for?
2. What does RTO stand for?
3. What other province has 2 RTO/ERO districts?
4. How many members belong to District 23?
5. Who is receiving a Distinguished Member Award from District 23, North York in Fall, 2017?





STONY Bridges

by Flick Douglas – Newsletter Editor

STONY Bridges

With this publication, STONY Bridges is available in a new interactive .pdf format. This means that those of you who receive the digital version of the newsletter will be able to navigate locally through the newsletter by clicking on underlined blue text hyperlinks. To return to the Table of Contents click on STONY BRIDGES at top of most pages. Simply click on an underlined blue email address and your mail system will open automatically. Click on a phone number and it will be called from your smartphone. STONY Bridges is also becoming a launching pad through which you will be able to visit Websites providing additional information related to interesting articles, trip destinations, performances, and group activities. By clicking on images and/or blue underlined text, windows of your Internet browser will appear without having to perform searches. Event forms can be printed rather cut out. Please ensure that you have registered for our [e-communications](#) to take advantage of these new features.



Stay Connected Email Updates

by Karen Quinn – E-Bulletins

E-Bulletins

We can keep you up to date with the latest activities through our E-Bulletin email fan-out! At the end of each month, reminders will be sent out listing the next 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.

Our emails will arrive in your boxes from “district23@rto-ero.org”. Please make sure to add that name to your accepted contact list to receive regular emails from our group. 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 1307 District 23 members.



Have-a-Java

by Margaret Schuman – Convener

Have-a-Java continues to be a very popular social event which provides an opportunity to meet, socialize, renew past friendships, as well as, network with members and conveners of our various activities.

As many of you probably know, Timothy’s closed their doors for business in April. Convener Margaret Schuman and her assistants are searching for a new location for this monthly event. We are seeking to make new arrangements over the summer. Watch for new information in the e-mail newsletter.

Members are asked to meet Margaret Schuman at the former Timothy’s location, north-west entrance closest to Bayview Ave., and the plans for the Have-a-Java will be outlined with

the help of other members. We hope to see you there!

Members and prospective members just need to show up. Some members walk in the mall before the event. Once around the entire mall is approximately 1 km. So we hope you will join us for coffee and a treat, subsidized by RTO/ERO at the Bayview Village mall –10:00 a.m. to noon



Wednesday, September 20, 2017

Wednesday, October 18, 2017

Wednesday, November 15, 2017

Wednesday, December 20, 2017



Service-To-Others Program Report

by Jan Siegel – Convener

As the school year begins, Project Service To Others is just winding up with another one of our amazing projects. The Executive, at our May meeting, has chosen to support Room For A Child to put forward to the Provincial Office for their annual available project funds. Room For A Child is an organization that makes beautiful bedrooms for children living in unpleasant circumstances. Referral for each room is presented by school Administrations, Social Workers and other significant

professionals. Once a family is chosen the organization director meets with the parents, assesses what is needed and then the work begins. Repairs, painting and furnishing of each room is completed according to needs. Bedding, a towel and school supplies are included in the makeover. Photos are taken and the family is to supply a follow-up letter. All work is done by volunteers and many materials are donated. It is a most beneficial program. Thank you for all your support!



Needlework & Craft Group

by Margaret Schuman – Convener

Thank you, to all who supported the efforts of the Needlework and Craft Group at the Annual General Meeting -2017. The truly unique and one of a kind items created by the group were exceptionally well received by members of District 23. We are delighted with the support that members have given in raising funds for our Service to Others Project – Room For a Child. Dawn Gilliespie of Room For a Child expressed her delight and assured us that the money would be put to very good use in redoing bedrooms for the children that have been referred to Room For A Child.

All the Twiddlemuffs are being distributed to Senior Residences. All Twiddlemuffs have been exceptionally well received by nursing homes, senior residences and by members who have obtained them for family and friends

Thank you to the many members who have donated yarn, buttons, lace and much more for use in the Twiddlemuffs. All these items are being used in very creative and stimulating ways. Members of District 23 have been very generous in donating items for this wonderful project.

We continue to welcome new members to the group. Members would

be glad to share their expertise and talents in helping new members to create items for our projects and your individual projects too.

The group will continue to meet at Mitchell Field C.C. on the following Thursdays from 9:30 a.m. til noon.

Future meetings dates have been set and approved by Mitchell Field Community Centre and include:

Thursday, September 14, 2017

Thursday, October 19, 2017

Thursday, January 18, 2018

Thursday, February 15, 2018

Thursday, March 22, 2018

Thursday, April 19, 2018

Thursday, May 17, 2018

The door is always open to new members of this fun loving, creative and welcoming group.

For more information contact:

Joan Bourne – jbourne@sympatico.ca

Margaret Schuman – schumanmp@gmail.com



North York Strollers

by Joanne Famiglietti – Convener

The 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. Meeting places are listed for each walk.

Please join us on the first **Thursday of each month at 10 a.m.**, regardless of weather. New walkers are always welcome!

Fall Walks 2017

Thursday, October 5, 2017



A Nature Walk through the lower Don Valley, with a few historic notes

Led by Ernie Walker

Meet at Broadview Subway Station

Thursday, November 2, 2017



Secrets of North York

Led by Kathy Shorney

Meet at the North York Centre Subway Station

Thursday, December 7, 2017

The Christmas Market in the Distillery District

Led by Joanne Famiglietti

Meet at King Street Subway Station





Notes from the Provincial Pension and Retirement Concerns Committee

by Gwen Scriven - Convener

How is your Pension Plan performing?

Teachers' Pension Plan has registered a surplus for a fourth consecutive year. Although this surplus is not as spectacular as in previous years, the Board and staff have to be commended for their excellent work in maintaining our plan in good health during the past year in such a volatile market. The total fund rate of return was 4.2%. Our total net assets now stand at 175.6 billion dollars. The surplus was mitigated by a minus 4.5 billion dollar impact of currency. World currency was impacted by major events such as the Brexit, the election of Donald Trump, and the low rating of the Canadian dollar.

Did you know?

When you set up your TFSA you have a choice as to how your money will be dispersed upon your death. You can either name a successor holder or a beneficiary. If a TFSA holder names their spouse or common-law partner as the successor holder, then on the death of the TFSA holder, the spouse essentially becomes the new holder and the tax-exempt status of the TFSA is maintained. Naming your spouse or common-law partner as successor holder will mean that you also avoid probate fees since these assets will pass outside your estate

and directly to your spouse or common-law partner. There are many other advantages in naming a successor compared to a beneficiary. You should review carefully the option you have taken.

Quick Facts about Retirees at Teachers' Pension Plan

- **2017 marks the 100th anniversary of the Ontario Teachers' pension plan and its predecessors.**
- **Member services administer one of Canada's largest pensions and benefit payments of 5.7 billion in 2016.**
- **There are 318,000 active and retired members.**
- **The average age of a pensioner is 71.**
- **142 pensioners are aged 100+.**
- **In 2016, there were 4,819 pensions added to the payroll.**
- **12 pensions are in pay for more than 50 years.**
- **The service cost per member is \$169.**

In 2016 iAccess was replaced by myOTPP101.



2017 RTO/ERO Spring Senate

by Marisa Agostini – President

I had the opportunity as President to represent our district at the May Senate this year and as always it was quite an informative and productive event. Despite some sensitive but necessary debates, optimism and perseverance prevailed overall. In his report to Senate, RTO/ERO Executive Director Jim Grieve highlighted the three 2020 measurable and achievable goals approved in October 2016:

- To improve the lives of members and seniors
- To expand the membership base
- To be the trusted voice for the broader community

He proudly acknowledged the exceptional leadership, the services and the accomplishments achieved by RTO/ERO in the last 50 years. 75,000 members and 96,000 lives insured are proof of the organization's incremental growth in the past half a century. RTO/ERO has become the largest and most influential provider of health benefits and healthy, active living advice for voluntary members of Canada's broader education sector. It was reassuring to hear that competitors cannot beat nor match RTO/ERO in the following:

- benefit fees and coverage
- personalized services to the members

- level of volunteer member engagement in governance and services provincially and in our districts in Ontario and BC
- members' ownership and exemplary investments strategies of RTO/ERO reserve funds
- active political advocacy for members and seniors issues
- level of philanthropy and service to others in our communities
- level of monitoring of OTTP and OMERS pensions and overall pension issues
- our commitment, through the RTO/ERO Foundation, to increase the training of geriatrics
- the outstanding 92% approval rating our membership gave to Johnson Inc. For the administration, claims adjustments and consulting delivered to our benefit plan
- dedicated RTO/ERO staff whom many members know and request by name ([Continued on page 21](#))



2017 AGM & Spring Luncheon

by Mary Cairo – Archivist

The RTO/ERO North York District 23 Spring Luncheon followed the Annual General Meeting at the Thornhill Golf and Country Club on Wednesday, May 24. Before lunch was served, Kerry Peters entertained on the piano, attendees chatted with friends and many viewed the informational displays in the lounge area.

Mildred Frank, the social convener, invited about 120 members and guests to assemble in the dining room to enjoy the plated appetizers before the main meal was to be served.

Jan Seigel introduced Martin Higgs, President of RTO/ERO, Jana Girdauskas, Founder/President of The Period Purse, and Dawn Gillespie, Founder/President of Room for a Child.

Jan also introduced the new president of District 23, Marisa Agostini, who welcomed everyone to the luncheon and introduced the new executive. A special presentation was made to Mary Ellen Lawless to recognize her great contributions to our district.

Olga Mackenzie led everyone in an inclusive Grace Before Meals. Guests enjoyed a delicious lunch of filet mignon or chicken. Members celebrating becoming 70 years young were welcomed and treated to lunch. Once again we enjoyed the company of the 90 year olds who could attend and their caregivers.

Attendees were invited to complete a survey intended to help us gain a better understanding of our membership, their strengths and their preferences. This survey will be made available throughout the year at other events and online. This information will help us to provide activities that will better suit the members of our district.

After the meal, guests enjoyed the melodious repertoire of Cara Chisholm. Cara entertained with a number of music genres and invited a number of the attendees to participate in her show. Susan Wires thanked Cara and eloquently voiced our appreciation for her talented renditions.

Margaret Schuman coordinated the draw for the knitted items that were made by members of RTO/ERO. The winners were appreciative of the beautiful creations they were able to take home. George Meek coordinated the raffle of the draw prizes from LCBO, Shoppers Drug Mart, and Tim Hortons and arranged for the centerpieces to be taken.

Mildred Frank and the social committee were thanked for organizing another successful spring luncheon.

Mildred Frank – Convener

Written by: Marisa Agostini – President

Photographs by: Courtney Doldron





Goodwill Committee

by Gwen Bumbury – Convener

Significant Birthdays

At the Annual Spring Luncheon we were pleased that four of our twenty-five members celebrating their 90th birthday in the current year were able to join us. It is District 23, North York's tradition to invite these members along with a friend or family member to attend the luncheon as our guests. Also, members celebrating their 70th birthday in the current year attended the spring luncheon as our guests. The entertainment was well received as a great performance and expressed by some guests as "sensational" "superb". It was obvious that an enjoyable time was had by all. To those members who could not join us – Congratulations and sincere wishes!

Publication Documents

One of the acts of the Goodwill Committee is to share information that may be relevant and helpful to our RTO/ERO District members. The following publications have been prepared for Seniors wishing to access general information and guidance on particular issues such as wellness, long-term care, care giving, financing, housing, legal matters and transportation:

A Guide to Programs and Services for Seniors in Ontario

[1-800-668-9938](tel:1-800-668-9938) or on line www.ontario.ca/publication

A Guide to Advance Care Planning

Helping you know and exercise your rights in preparing for a time when you may be unable to make decisions about your care.

[1-888-910-1999](tel:1-888-910-1999) or www.ontario.ca/services

How's Your Driving?

Safe Driving for Seniors - includes information on the 80 Plus Senior Driver Licence Renewal Program

[416-235-3579](tel:416-235-3579) or www.ontario/seniordriver

What Every Older Canadian Should Know About Powers of Attorney (for financial matters and property) and Joint Bank Accounts

[1-800-622-6232](tel:1-800-622-6232) or www.seniors.gc.ca

I do hope that access to these publications/documents will be helpful when needed.

The publication/documents are available free of charge.

Contacts

Please do not hesitate to contact District 23 Executive or members of the Goodwill Committee if you have information about members who are sick, who have passed away or simply would like a friendly telephone call.

Committee Members

Gwen Bumbury ~ [416-491-1213](tel:416-491-1213)

Xenia Cooper ~ [905-881-5481](tel:905-881-5481)

Maria Fernandes ~ [416-493-7616](tel:416-493-7616)

Kathy Shorney ~ [416-225-1336](tel:416-225-1336)



Recruitment Report

by Mary Ellen Lawless – Convener

By the time you are reading this report it will be the middle of the summer and thoughts of recruiting members for RTO/ERO District 23, North York will likely be far from being a priority. However, it is also that time of year when many of our colleagues are just starting their retirement lives making it a perfect time for each of us to remember that those of us who are thankful to have such a multi-faceted organization willing to reach out and to be there for us, whether it is for recreation, retirement planning, insurance protection, travel plans need to ask those we know who have recently retired about membership in our organization. Many people report hearing about RTO/ERO from a friend or colleague.

So, try to think about who you know who has retired from any field of education and invite them to become members. Remember, membership is open to anyone from any field of education from social workers, maintenance staff, secretarial staff, childcare workers etc., etc. If in doubt ask or call the Provincial office of RTO/ERO at [416-962-9463](tel:416-962-9463) and request the application kit, called Esprit... it is a wealth of information! Remember, you are a member of the recruitment committee, so keep recruiting.



BOOK CLUB

by Irene Kitchell and Mary Ellen Lawless
– Convener

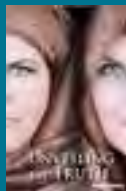
The District 23 Book Club continues to be very popular. To celebrate Canada's sesquicentennial the group decided to focus its reading choices on Canadian authors, fiction and non-fiction. The group will continue to meet the **last Wednesday** of the month at 2:00 p.m. at Edithvale Community Centre.

For the September 27th gathering the group has selected *The Avalon Journal* by Jim Treliving who is planning to attend and to share his experiences as a writer with the group. Everyone is welcome.

On October 25th the book selection is 419. Author is Will Ferguson

Unveiling the Truth by Helen Dantas is the selection for November 29th.

Irene Kitchell, Convener, acts as the Chair for each gathering.



Contact:

Irene Kitchell
Mary Ellen Lawless

[416-733-8711](tel:416-733-8711)
[416-223-4969](tel:416-223-4969)



Cycling

by Eileen Kearns – Convener



At the time of writing this article for the Summer 2017 Issue of *Stony Bridges*, we are at the half way point of our Spring Cycling Season. The group has been riding through the Cumber Ravine and continuing south through the Betty Sutherland Trail, the Leaside Spur Trail and entering Edward's Gardens to the Sunnybrook Park system. We have all smiled as we parked our bikes and sat at the lonely picnic tables. This was not because we felt the need for a rest but we didn't want the parks department to feel that the picnic tables were being neglected. We have not explored the Finch Trail yet. One of the highlights of our cycling this Spring has been the picturesque scene provided by the blossoms scattered along our cycling path. We have not experienced this in the past when we started the cycling season a little later in May.

Who? For those who have a comfortable and confident skill level with cycling

Where? -Route: Cumber Valley Ravine (East Don Parkland) and continue south through the Sunnybrook trail, Serena Gundy and Lord Seton Parks with perhaps a ride later in the Spring south on the Don Trail to the waterfront. Our cycling will be a combination of off road on the trails and some on road cycling to connect to the next trail.

- washrooms available

Parking: on Craigmont Drive north side (north of Cumber Avenue)

Meeting Site: Craigmont Drive and Cumber Avenue

When: Thursday mornings at 10 a.m. starting September 7th, and continuing on September 14th, 21st, 28th, and finishing on October 5th.

Requirements:

Participating cyclists must have:

- bike with bell, air in tires
- bicycle helmet certified approved by CSA, Snell, ASTM, CPSC, or ANSI worn
- running shoes

Our Award Winner

by The Nominating Committee

Congratulations to Mary Ellen Lawless Recipient of the RTO/ERO Distinguished Member Award

We are extremely proud to announce that Mary Ellen Lawless will receive the RTO/ERO 2017 Distinguished Member Award at the Fall Senate. Nominees for the Provincial Award are selected in recognition of their outstanding and/or long-term contributions to the work of RTO/ERO at the Provincial and/or District level. The Distinguished Member Award includes: a plaque, a donation of \$350 to a charity of each recipient's choice, and an invitation to attend the October Senate meeting.

Mary Ellen is our Recruitment Convener and also is the Chair of the Toronto Districts' Retirement Planning Workshop Committee that provides 3 workshops each year across the Greater Toronto area for those planning for their retirement.

Mary Ellen retired after 42 years in education, first in a one-room eight grade school near Cobourg, then as a teacher/ principal in four schools with Dufferin-Peel Catholic District School Board before moving to the Toronto Catholic District School Board for 25+ years as a Special Education Resource Teacher, Vice Principal and Principal. She continues her connections with the alumni of the Toronto Catholic Principals and Vice-principals Association, which she organized. She was elected to the Board of Directors of the TCDSB's credit union (9 years) and has volunteered with the TCDSB's Angel Foundation for Learning.

A strong, tenacious voice on the District 23 Executive since 2004, Mary Ellen became president for 2006-07. She is an advocate at every opportunity "that it is everyone's job to recruit". Mary Ellen was an Associate Editor of STONY Bridges for 10 years and is co-chair of the Book Club, and an enthusiastic member of many District ad hoc committees.

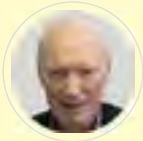
As Chair of the Toronto Districts' Retirement Planning Workshop Committee (2006-2017), Mary Ellen's work is of major significance. She chairs a committee consisting of representatives of the four Toronto Districts: District 22 - Etobicoke and York, District



23 - North York, District 16 - Toronto and, District 24 - Scarborough and East York. This Committee has organized, planned and delivered approximately 25 workshops to over 2000 potential RTO/ERO members with the objective of encouraging those retiring from any field of education to understand, appreciate and benefit from membership in RTO/ERO. Mary Ellen strongly supports the extension of membership to more 'Associate Members'. These initiatives have contributed substantially to an increase in membership of RTO/ERO.

Mary Ellen is proud of her 3 children and 4 grandchildren. She views herself as dedicated to caring for our precious environment. She continues to be involved in a wide range of social justice initiatives including volunteering with the meal program at St. Felix Centre, and making chili for the Good Shepherd Centre. These are some of the ways she participates in each Catholic parish where her family lived. She plays bridge, travels the world, gardens, and organizes family gatherings and celebrations. She also chairs a committee to write the history of her mother's family who came from Scotland and Ireland to Ontario and onward to Canada's west.

One can see the longstanding and substantial contributions Mary Ellen has made to RTO/ERO, and especially to District 23, North York and the other 3 districts in Toronto, in the areas of membership recruitment and growth. We truly believe that Mary Ellen is very deserving to receive this auspicious award.



Health Service & Insurance

by George Meek – Convener

Health Services and Insurance: More Than a Report!

By George Meek, Convener

'Health Matters' is produced 4 times per year by the Health Services Insurance Committee (HSIC) and is included as part of 'Renaissance.' It is found on pages 34 to 41 in the 2016 Winter and 2017 Spring editions. 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 these editions of Renaissance. 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. Highlights of the February and April HSIC meetings: We looked at the performance of our plans in 2016 Financial Review and Benefit Utilization, here are some interesting observations:

- The plans finished 2016 in what could be considered a breakeven position- deficit was less than 1% of premium collected
- In the Extended Health Care Plan, the largest claims come under Prescription Drugs with Paramedical Practitioners second and Out of Province/Canada third.
- The 2015 change to generic reimbursement continues to be a positive for our plan financially and has also given members more "room" in the prescription drug maximum.
- Chiropractor, Massage Therapist and Physiotherapist combined account for 82% of paid claims for Paramedical Practitioners.
- The Health Plans Comparison Chart has been updated and will be available on the RTO/ERO website shortly
- Open Enrollment- over 170 new members in our plans up to the end of March as well as a number of new policies from college and university retirees
- As part of the communication plan for the open enrollment, the committee received an infographic comparing our plan with the competition (see later) We continued our examination of plan enhancement submissions looking at what the cost impact would be on the plan under current economic conditions (see the comparison infographic elsewhere in this Stony)
- Eldercare Select and Best Doctors have had good usage since introduction (see Winter 2016 Renaissance for an Eldercare Select story (Page 37)

2. The RTO/ERO Annual District Health Representative Seminar: Marisa Agostinio (observer) and I attended this seminar entitled 'Our Benefits, Our Future', on June 4/5 at the Toronto Eaton Marriott Following are some comments:

- Wellness Program Presentation (Sunlife)- this is a new benefit program in its development stages- could be very useful
- a good Q & A session on any matter raised by a member

- presentations on Alzheimer's by the Society, on 'Competitor Comparison'- a multicolour informative document; compared our plan with a comparable plan from RTIP & MROO- on balance, we still are the best; Venngo (the new affinity program- 1200 vendors); Why I Should Keep my EHC benefits after 65 and ODB coverage; and, Navigating the Johnson Website and Online Claims - see Spring 2017 Renaissance for more information on Submitting Your Claims Online (Pages 38 and 39) The seminar/workshop provided opportunities for all of us to refine our knowledge of our health and benefit plans & issues in the health community.

3. HSIC Report to Spring Senate:

- Premium and Plans Changes: You have received notification about plan changes for 2017. The Semi-Private Hospital and Convalescent Care Plan (SPH) premium rates were maintained and the Dental Plan rates increased by 1%, with coverage for the 2017 fee guide. The Extended Health Care (EHC) Plan had a number of changes to the plan, including increases to the maximums for prescription drugs, paramedical practitioners and incontinence supplies. Rates for the EHC plan increased by 2.5%. Increases to our rates are guided by the OTPP cost of living adjustment as well as policy that limits any increases within a rate corridor. At the 2016 yearend, the SPH and the Dental Plans ended in a surplus while the EHC and the Supplemental Travel Plans ended 2016 in a deficit position. When we look at the overall financial position of these Plans at year-end, the RTO/ERO Group Benefits Program and Supplemental Travel Plans ended in a deficit position of 0.9% of gross premium. Some influencing factors for this deficit include inflation, increased utilization in some areas and the drop in exchange rates. Throughout 2017, HSIC will monitor closely the usage of all the plans, the effect of large claims and exchange rates on the EHC as well as any legislative changes that would affect our plans. A modest surplus has been projected for 2017.

- Sunlife: The transition from Manulife to Sun Life as underwriter of our Group Insurance Plans has been smooth and strongly supported by our consultants from Johnson Insurance. We are also pursuing the establishment of a Wellness Portal with Sun Life which will be another asset for our members.

- Plans Participation: Participation in our Plans continues to grow at a steady pace as it has for the last five years. Membership in RTO/ERO grew by 2.2% in 2016 and participation in the Group Insurance Plans grew by 2.9%. There are now over 95,000 participants in our Plans. The RTO/ERO Insurance Plans continue to grow as a percentage of our members and as a percentage of OTPP retirees with a medical deduction. Based on information provided by OTPP, participants in the RTO/ERO Group Insurance Plans represent approximately 75% of the over 64,00 retirees taking a medical coverage deduction from their pension.

- Open Enrolment Campaign: In December 2016 the HSIC determined that we had such a strong product in our Group Insurance Plans that we would offer an open enrolment period from February 1, 2017 to April 30, 2017 to anyone already enrolled in individual plans

and who were also eligible to be an RTO/ERO member. To be specific, if someone were in an individual Extended Health Care Plan, they could join our EHC Plan with no medical evidence required. However, the Open Enrolment did not apply to anyone who was without insurance - this was designed to mitigate risk to the Plan and to our members. Over 170 new members (from RTIP/ARM, Green Shield or other plans) enrolled in our plans up to the end of March as well as a number of new policies from college and university retirees being previously with individual plans.

4. Inclusion in Your Will (or with your very personal papers): Inclusion of this information with one's Will may help to ensure the correct procedures are followed.

- Upon the death of an RTO/ERO member who held either couple or family coverage under the RTO/ERO Group Benefits Program, coverage will be extended to the surviving spouse and dependent children (if applicable). Upon notification of the member's death, our Plan Administrator, Johnson Inc. will forward a "Membership and Benefits Continuation Form" for your completion. Should the surviving spouse and dependent children (if applicable) have other group insurance for a fixed period of time (i.e. to age 65) with a prior employer, the surviving spouse and dependent children (if eligible) can join the RTO/ERO Group Benefits Program within 60 days of the date that their group insurance terminates without submitting evidence of good health. After this date, the application will be subject to evidence of good health and subject to the approval of the insurance carrier

Article(s) in 2016 Winter Renaissance Health Matters That Relate to Our Health Plans

- Julie's Story- a helpful story about using 'Eldercare Select' an EHC benefit for you and your family (Winter: Page 37)
 - Convalescent Care Coverage- a benefit included in your Semi Private Hospital coverage (Winter: Page 38)
 - A Clear Concise Stability Clause- 2 changes-If you travel, you need to read this! (Winter: Page 39)
 - Are You medically Stable? Understanding sudden and unforeseen emergency medical events- A must read! (Winter: Pages 41 and 42)
- Article(s) in 2016 Winter Renaissance Health Matters That May Be in the Interests of Your Health

- Why is Loneliness a Health Concern?- Loneliness is a distressing feeling for many of us... (Winter: Pages 35 and 36)
 - World Elder Abuse Awareness Day: June 15, 2017 (Winter Page 37)
 - Ready to Get Moving (celebrate our 150th by becoming physical active)- About ParticipACTION's 150 Play List (Winter: Page 41)
- Article(s) in Spring 2017 Renaissance Health Matters That Relate to Our Health Plans
- Submitting Your Claims Online- an important user friendly process (Spring: Pages 38 and 39)
 - Your New RTO/ERO Benefits Card- an important read (Spring: Page 40)

An article in Spring 2017 Renaissance Health Matters That May Be in the

Interests of Your Health

- Growing Goodness- The rewards of backyard and patio gardening (Spring: Pages 35 and 36)
- World Elder Abuse Awareness Day: June 15, 2017 (Spring Page 37)
- Ready to Get Moving (celebrate our 150th by becoming physical active)- About ParticipACTION's 150 Play List (Spring: Page 41)

Health Related Article

Article: How Did You Sleep Last Night? Sleep Apnea, Insomnia, and the Important Benefits of Rapid Eye Movement (REM Sleep)

In today's fast-paced world, one of the most underrated health practices is getting adequate, proper rest. And "burning the midnight oil"—whether you're working late, raising a family or cramming for exams—is not the only thing that prevents you from getting the deep, restful sleep your body and mind need. Young adults with active work and social lives are also at high risk for sleep deprivation. Though, many factors outside the demands of a busy life can affect your sleep patterns. About half of all people over 65 have frequent sleeping problems, such as insomnia or sleep apnea, and deep sleep stages in many elderly people sometimes become minimal or even non-existent. How much sleep each of us needs depends on several factors, including age. For adults of all ages, 7 to 8 hours a night is widely considered the best amount of sleep, and it increases if you have already been deprived of sleep in previous nights. When you haven't slept enough (even if you are accustomed to a sleep-depriving schedule), your judgment, reaction time and other functions are still impaired. In fact, driving experts say that sleep deprivation is a leading cause of traffic accidents, while most fitness trainers typically include sleep as one of the central components of a comprehensive physical training program.

Better, Deeper Sleep

Besides helping with workout recovery and boosting alertness, sleep—particularly Rapid Eye Movement (REM) sleep—helps your brain store new information into long-term memory by replenishing the components of your brain that control memory, alertness and problem solving. Generally speaking, REM is the most restorative component of your sleeping time.

While, insomnia can come from many sources, including stress, environment and medical conditions, setting yourself up for a good night's sleep is a critical part of a generally healthy lifestyle. Sleep apnea is also a common condition, causing your breathing patterns to abruptly awaken you frequently during the night, which diminishes the depth and quality of your sleep. A leading cause of daytime sleepiness, apnea often goes undiagnosed, because it is difficult for your doctor to detect the condition during routine office visits. As part of your Best Doctors benefits, an in-depth review of your medical case gives you an easy to- understand report that either confirms your diagnosis and treatment or recommends a change. Regardless of how well-rested you may feel, Best Doctors is your one-stop shop for eliminating uncertainty and getting additional guidance on your health and wellness.

For more information, call [1.877.419.2378](tel:1.877.419.2378) or visit bestdoctors.com/ca.



Nordic Pole / Walking Group

by Kathy Shorney – Convener

Looking for fitness activities or do you just want to get more active? Come and join our Nordic Poling group. We also welcome those who just want to come for a walk. The Nordic Pole Walking group will continue their monthly walks on the third Tuesday of each 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. We will walk for 1.5 hours. Washrooms are not always available. We go rain or shine. There is no need to pre register. We meet together in the parking lot near the trail. All members are invited to attend.

No walks are scheduled for January and February.



Tuesday, September 26, 2017 – (Note the special date.) Earl Bales Park (lower level),
Members are asked to enter off Sheppard via Don Valley River Rd on the south side of the west end of the bridge on Sheppard east of Bathurst. Parking lot is at the bottom of the hill.

Tuesday, October 17, 2017 – G Ross Lord Park
Members are asked to enter off Dufferin, north of Finch, 2nd parking lot (near the cricket pitches)

Tuesday November 21, 2017 – West Don Trail
Members are asked to enter at the corner of Leslie and Finch. When coming westbound, turn right at the first road west of Leslie, and take the first right to the parking lot. Coming eastbound, turn onto Old Leslie (just before the intersection) and go up the hill, turn right and right again after the bridge, and then proceed straight to the parking entrance by the brown building.

Tuesday December 19, 2017 – York Cemetery
Members are asked to meet at the west gate off Senlac Road, parking on the side of the road in the cemetery



Report from District Political Advocacy Committee

by Kathy Shorney – Convener

Our provincial Political Advocacy committee continues to work on the behalf of all RTO/ERO members. Current areas of focus include: Checklist for Age-Friendly Communities: This focus is asking local PAC reps to observe their communities for areas of concern around accessibility and safety for seniors - for example pedestrian crossing and length of lights, safety islands for crossing, inaccessible buildings. A subcommittee is working on concern about Ontario hydro rates. This will be a key issue in the next Ontario elections in 2018. The Patients First Document is responding to government actions regarding levels of care and availability of support workers both within home care situations and in long term care facilities. A new initiative is a partnering with

Elder Abuse Ontario to educate seniors, caregivers and professionals around issues related to physical, sexual and emotional abuse of seniors. More information will be available after our Fall PAC conference. The Provincial PAC committee continues to monitor the progress of Bill C-27: Work has commenced on refuting Bill C27, an Act to amend the long-standing Pension Benefits Standards Act, 1985. As your convener I will continue to liaise with the provincial committee and keep you updated about current programs. We will continue our school visits to advise future retirees about the benefits of RTO-ERO and how we work to improve the lives of seniors. .

If you have any concerns and or comments, please contact me: k_shorney@yahoo.com



Financial Report

by Gwen Scriven – Treasurer

During the Annual General Meeting held on May 24, 2017 at The Thornhill Club following a financial report for the past year the budget as shown below was passed.

To the right is a comparison of benefits of health plans for educational retirees, which may help you with your own personal financial planning.

RTO/ERO District 23, North York – 2017 Budget		
Projected Revenue		
Annual Grant		\$40,101
Interest		100
Other	Correspondence Members	20
	Total Projected Revenue	\$40,221
Projected Expenses		
Newsletter	Printing and distribution	\$19,000
Recruitment		200
Executive Expenses	Meetings	700
Awards		150
District Meetings	AGM & luncheon	4,800
	Toronto Districts (levy)	800
Senate Meetings	Expenses for two observers	2,000
Provincial Workshops	Professional Development	1,200
Retiree Reception	(Champagne Breakfast)	2,100
Goodwill	Cards for over 80's	1,800
	Other cards, flowers, gifts, etc.	
	Significant birthdays 2 x \$200 donations	
	Bereavement 3 x \$200 donations	
	Service to Others	
Social Recreation	Holiday Luncheon	1,900
	Golf	
	Book Club	100
	Have-a-Java	1,000
	Needlework & Crafts (supports Goodwill)	100
	Speaker(s)	100
	Strollers, Pole Walking, Cycling	200
	Trips – all, in & out of town	450
Space Rental	Willowdale United Church (Bridge & Storage)	800
Office Expenses	Stamps, copies, paper, ink, PO box, name tags	1,300
Transportation		300
Website & Photography		100
Equipment & Software		
	Total Projected Expenses	\$39,100
Projected Variance		\$1,121



Save with RTO/ERO
Compare health benefits for education retirees

RTO/ERO

Extended Health Care + Hospital + Dental

SINGLE: \$175.01/mo | COUPLE: \$348.24/mo | FAMILY: \$422.86/mo

2017 Premium Increase: **1.7%**

RTIP PLUS 4000

Extended Health Care + Hospital + Dental

SINGLE: \$195.44/mo | COUPLE: \$385.30/mo | FAMILY: \$462.82/mo

2017 Premium Increase: **7%**

ANNUAL COST SAVINGS WITH RTO/ERO

SINGLE: \$245.16/year | COUPLE: \$444.72/year | FAMILY: \$479.40/year

RTO/ERO	RTIP PLUS 4000
<p>Prescription Drugs</p> <p>\$3300 ANNUALLY covers ALL prescription drugs</p> <p>REIMBURSED AT 85%</p> <p>Annual limit increased \$100 for 2017</p>	<p>Prescription Drugs</p> <p>\$4000* ANNUALLY NOT ALL* prescription drugs only those listed on formulary</p> <p>REIMBURSED AT 85%</p> <p>NO increase in 2016 reimbursement limit</p>
<p>Paramedical Practitioners (eg. massage therapy)</p> <p>\$1300 ANNUALLY all practitioners combined</p> <p>REIMBURSEMENT NOT LIMITED to a per-visit maximum</p> <p>Annual limit increased \$700 for 2017</p> <p>NO physician authorization required</p>	<p>Paramedical Practitioners (eg. massage therapy)</p> <p>\$1250 ANNUALLY all practitioners combined</p> <p>REIMBURSEMENT LIMITED to a per-visit maximum</p> <p>Physician authorization required for some practitioners</p> <p>Where applicable, benefits payable after provincial health plan has been used</p>
<p>Vision Care</p> <p>\$400 EVERY 2 YEARS</p> <p>✓ prescription eye wear ✓ laser surgery or ✓ sunglasses ✓ contact lenses ✓ corneal incision</p> <p>\$150 EVERY 2 YEARS for eye exams</p>	<p>Vision Care</p> <p>\$375 EVERY 2 YEARS</p> <p>✓ prescription eye wear ✓ laser surgery or ✓ sunglasses ✓ contact lenses ✓ corneal incision</p> <p>\$125 EVERY 2 YEARS for eye exams</p>
<p>Dental</p> <p>BASIC & PREVENTATIVE: 85% unlimited reimbursement</p> <p>ENDODONTICS & PERIODONTICS: \$850 ANNUALLY 80% reimbursement</p> <p>MAJOR RESTORATIVE: \$800 ANNUALLY 50% reimbursement for</p> <p>✓ crowns ✓ bridges ✓ partial dentures ✓ implants ✓ permanent crowns placed on implants</p>	<p>Dental</p> <p>BASIC & PREVENTATIVE: 80% unlimited reimbursement</p> <p>ENDODONTICS & PERIODONTICS: \$750 ANNUALLY 80% reimbursement</p> <p>MAJOR RESTORATIVE: \$700 ANNUALLY 50% reimbursement for</p> <p>✓ crowns ✓ bridges ✓ implants ✓ partial dentures</p>



The Champagne Breakfast 2017

Presented by RTO/ERO District 23, North York



Tuesday, September 19, 2017

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

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

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

The Needlework and craft groups will offer 5 items for a draw. A \$5.00 donation for 5 chances to win! Proceeds will go to support "Room for a Child".

Cost: For the newly retired and prospective members: FREE Member & one guest \$17.00 Additional Guests are \$23.00

Cut-off Date: Thursday September 14, 2017

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](tel:416-221-5328) of any dietary requirements!

The Champagne Breakfast 2017 – Thursday, September 19, 2017 – 9:30 a.m.

Cost: see above for details. **Cut-off Date:** Thursday, September 14, 2017

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

Newly Retired/Prospective Member ~ # of free tickets _____

of tickets _____ @ \$17.00

Cheque enclosed for \$ _____ .00

of tickets _____ @ \$23.00

Name: _____

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](tel:416-221-5328)

I have read the Acknowledgement, Waiver & Release Form printed on the [page 23](#).





Holiday Season Luncheon 2017

by Mildred Frank - Convener



Cost: \$37.00

Cut-off Date: Friday December 1, 2017

Notify **Mildred** at [416-221-5328](tel:416-221-5328) of any dietary require-

Wednesday, December 6, 2017

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue)

10:00 a.m. Artisan Craft Sale

11:00 a.m. Cash Bar

12:00 a.m. Lunch

Entertainment **TBA**

Menu:

- Cream of Leek & Potato Soup
- Grilled Atlantic Salmon or Roast Turkey
- Grilled red peppers, Asparagus, mashed potatoes
- Rolls & Butter
- Coffee or tea
- Crepes filled with French Vanilla ice cream garnished with seasonal berries & hot raspberry sauce

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 "Room for a Child", our Service to Others project this year. Holiday tree decor will be available for sale.

We invite vendors to contact us if interested in presenting items for sale at our Artisan Craft Sale that is held before and during our Holiday Season event. There is a \$30.00 Table Fee for members (\$50 for non-members). The items for sale should be

Holiday Season Luncheon 2017 – Wednesday, December 6, 2017 – 10 a.m.

Cost: \$37.00 | **Cut-off Date:** Friday, December 1, 2017

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets _____ @ \$37.00

Cheque enclosed for \$ _____ .00

Name: _____

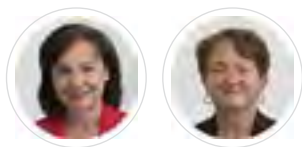
Please circle entrée dish: Turkey Grilled Salmon Please circle entrée dish: Turkey Grilled Salmon

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](tel:416-221-5328)

I have read the Acknowledgement, Waiver & Release Form printed on the [page 23](#).





District 23 Trips & Events

by Mary Valtellini & Mary Denise Venditti – Conveners

Death of a Salesman at St. Jacobs Country Playhouse

Thursday, October 19, 2017

9:00 a.m. Approx. return time: 6:00 p.m.

Blessed Trinity Church

3220 Bayview Ave. North York (just north of Finch Ave)
Please park at the south west corner of the parking lot.

Join us for a lovely Fall trip to a favourite Ontario site. Spend time at St. Jacobs Farmer's Market. Hundreds of food and craft vendors bring you Ontario's farm fresh produce, meat, cheese, baking and more. A delicious buffet lunch is included at Crossroads. Then it's show time at St. Jacobs Country Playhouse for the "Death of a Salesman".

COST: : \$126.00 | Cut-off Date: Monday, September 18, 2017

Maximum 47 seats



LIVE RACING AND DINING AT WOODBINE



A Day at the Races - Woodbine Racetrack

Friday, November 3, 2017

12:00 p.m. Lunch Buffet

1:00 p.m. Post Time

You are welcome to a delicious buffet and an afternoon at Woodbine Racetrack. \$46.00 covers the cost of the buffet, watching the races and a \$10.00 coupon for the Woodbine Casino. The Woodbine Club Dining Room opens at 12:00 p.m. and the 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: : \$46.00 | Cut-off Date: Friday, October 6, 2017

If you wish to attend please fill out the form on [page 22](#).

TSO - Home Alone In Concert

Saturday, December 2, 2017 2:00 p.m.

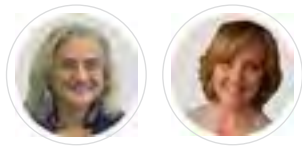
Roy Thomson Hall: 60 Simcoe St.

A box office smash hit when it was released in 1990, this madcap family comedy has become a certified holiday classic. Macaulay Culkin stars as an inventive eight-year-old accidentally left alone over Christmas, who repeatedly outsmarts a couple of boneheaded burglars. John Williams's delightful score packs extra punch and sparkle when the Toronto Symphony Orchestra and the lively voices of the Etobicoke School of the Arts Junior Chorus perform it live with the film! ©1990 Twentieth Century Fox Film Corporation. All Rights Reserved.

Cost: \$42.00 | Cut-off Date: Friday, November 3, 2017

If you wish to attend please fill out the form on [page 22](#).





RTO/ERO District 23 Speaker Series 2017- 2018

by Sara Di Nallo, 1st VicePresident and Susan Wires 2nd Vice President

Save the Dates:

Wednesday, November 8, 2017

Wednesday, April 11, 2018

Time: 11:00 a.m.

Place: Edithvale Community Centre

131 Finch Ave. West

Toronto, Ont., M2N 2H8

Stay tuned - More Information to follow!



2017 RTO/ERO Spring Senate (Continued)

by Marisa Agostini – President

Governance continues to be a high priority. Much time and energy is dedicated to insure provincial executive moves forward with its vision of structure reform. The aim to have an inclusive, competency based, smaller and more efficient running organization with less risk involved for its members is a primary focus, which will gradually become a sustainable reality. All districts have had an opportunity to have input in these decision making matters and are always updated of any plan changes.

RTO/ERO President Martha Foster’s message of optimism was also encouraging. She stated: “We are in great shape We are strong, healthy and growing”. In its report to Senate

the Health Services and Insurance Committee reported that membership grew at a steady pace in the last five years. In 2016 alone it grew by 2.2% and participation in the Group Insurance Plans grew by 2.9%. There are now over 95,000 participants in the plans. Insurance Plans continue to grow as a percentage of its members. Based on information by OTPP, participants in the RTO/ERO Group Insurance Plan represents 75% of the over 64,000 retirees taking a medical coverage deduction from their pension.

We should all be grateful that the provincial executive invests so much of their efforts to look for effective ways to care and to protect its members’ pensions and health benefits.



Artisan/Craft Show

by Maureen Capotosto – Convener

We will be featuring our 5th Artisan/Craft Sale at the Holiday Season luncheon. This event takes place at Parkview Manor Convention Centre, 55 Barber Greene Rd, North York, ON M3C 2H2, on Wednesday December 6, 2017 from 10:00 a.m. to 2:00 p.m. If you would like to participate, complete the form below and forward it as indicated. A registration form is also available on our website. Set-up details will be sent to registrants. There is a \$30 Table Fee for members (\$50 for non-members). The items for sale should be self-produced. There is limited space so please register early. Space will be allocated on a first-come, first-served basis. Should multiple Registration forms arrive on the same date, postmark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

Registration Form RTO/ERO Member: Yes ___ No ___

Name: _____ Phone: _____

Email: _____ (RTO/ERO purposes only)

Product Description _____

Send Registration to: Lorraine Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

Craft Show Contact: Maureen Capotosto (905) 883-1496 or mpcapotosto@sympatico.ca

Death of a Salesman – Thursday, October 19, 2017 – 9:00 a.m.

Cost: \$126.00 | Cut-off Date: Monday, September 18, 2017

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$126.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to “Mary Morton Tours” and mail to: I have read the Acknowledgement, Waiver & Release Form printed on [page 23](#).
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

A Day at the Races – Friday, November 3, 2017, 12:00 p.m.

Cost: \$46.00 | Cut-off Date: October 6, 2017

Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$46.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to “RTO/ERO District 23” and mail to: I have read the Acknowledgement, Waiver & Release Form printed on [page 23](#).
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

TSO - HOME ALONE IN CONCERT – Saturday, December 2, 2017 at 2:0p.m

Cost: \$42.00 | Cut-off Date: Monday, November 3, 2017

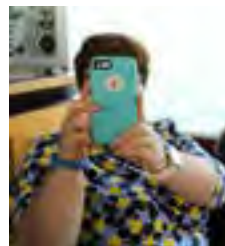
Name: _____ Email: _____

Telephone: _____ Guest: _____

of tickets _____ @ \$42.00 Cheque enclosed for \$ _____ .00

Please make cheque payable to “RTO/ERO District 23” and mail to: I have read the Acknowledgement, Waiver & Release Form printed on [page 23](#).
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

1,000 Islands Cruise



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](tel: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 Forms 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 ...

Try to Remember ...

by Mary Cairo – Archivist



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 membership@rto-ero.org; or call the RTO/ERO Membership Section at [416-962-9463](tel:416-962-9463) or [1-800-361-9888](tel: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](tel:416-481-7411) or email him at g.macneil@bell.net.

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