

STONY Bridges

August 2023 | Issue 138

What does "Land Back" mean?

The Chatbots Are Coming!

February in Discovery Bay

Running or Singing?

Perplexed

George Meek

RTOERO 2023 – District
Distinguished Member
Award Recipient

- Fall Highlights -

Champagne Breakfast


50th Anniversary Gala

Holiday Season Luncheon

 **RTO
ERO** District 23
North York



LEGEND

- BK** Book Club
- BR** Bridge Club
- e-D** e-Devices (Technology)
- EX** Executive Meeting
- H-J** Have-a-Java
- MB** Milk Bag Weaving
- NW** Needlework & Crafts
- PW** Nordic Pole Walking
- NYS** North York Strollers
- C** Champagne Breakfast
- G** Anniversary Gala
- H** Holiday Season Luncheon
- A** Apples & Alpacas
- F** Fiddler on the Roof
-  Cut-off Date for Registration

September							October						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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3	4	5	6	7	8	9	8	9	10	11	12	13	14
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24	25	26	27	28	29	30	29	30	31				

November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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12	13	14	15	16	17	18	10	11	12	13	14	15	16
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Cover Photo: RTOERO District Distinguished Member Award Winner - George Meek by Mervyn Mascarenhas

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RTOERO believes in the power of the education community to secure a better future. Beyond the excellent Health Plan, what our organization is accomplishing for our members is impressive. We are extending our influence across Canada and beyond with our Political Advocacy efforts.

Through the RTOERO Foundation, we are funding research related to aging. Dr. Rochon, RTOERO Foundation Chair in Geriatric Medicine at the University of Toronto is influencing the prescribing of medicine and is committed to developing trainees and new investigators.

District 23 North York Presidents' Welcome

RTOERO District 23, North York, offers our members a wide variety of opportunities presented here in our magazine. We promote a healthy, active lifestyle with many opportunities for members to create or continue friendships, use their skills or develop new ones, and participate in activities and projects. Such energy and excitement come from working together on projects like hats for children, mats for those who need them, exploring a part of Toronto or going on special trips. Please read about it here in STONY Bridges and join in. Try one or many of these opportunities. The Champagne Breakfast starts the season - come and be our guest.

Maureen Capotosto,
Past President

Watch for our special 50th Anniversary events. Every year is significant, but this year is a little more so since it is the 50th Anniversary of District 23. The 50th Anniversary Committee has planned many activities. We invite you to join us in celebrating this memorable year. I hope you'll join us.

Sara Di Nallo, President

We promote a healthy, active lifestyle with many opportunities for members to create or continue friendships, use their skills or develop new ones, and participate in activities and projects.



We are looking for members to share their skills and interests with us. We are always looking for new ideas and activities. Volunteering for District 23 benefits our members by maintaining physical activity and keeping you emotionally connected with your communities. As a volunteer, you keep your existing skills sharp and develop new ones. It also promotes positive mental health. Studies have indicated feeling productive and having social connections increases life expectancy.

Sylvia Skippen,
1st Vice President



A Toast to New Members

by John Giannone - Convener

The Executive welcomes all the new members who have recently joined RTOERO District 23 and invites them to participate in our activities. As of May 31, 2023, RTOERO District 23, North York, has a total of 2707 members and 68 Actively Employed Members. The following members joined from February 1, 2023, to May 31, 2023.

February: Elena Di Gregorio, Mary Ewart, Andrea Lulka, Gary Moro, Eva Orosz, Robin Smith, Sheila Whiting-Kelly

March: Diane Drysdale Anderson, Steven Center, Winnie Chan-Tam, Carol Collin, Diane Krotofil

April: Ruth Ellen Greenwood, Dagmar Jamieson, Christine Pickering

May: Maria Bernardi, Bertye Gluckstein, Maxine Gutzin, Margaret Lanning, Roberta Walker

The above information was taken from RTOERO's monthly updates from February 1, 2023 to May 31 2023.

RTOERO Foundation

Sara Di Nallo, Foundation Representative

The Foundation was formed in 2011 by RTOERO members to raise and invest funds in research and programs that benefit Canada's aging population. It does not receive any government funding. It is funded through donations from individuals - RTOERO members and other donors. It will be holding 50/50 draws to raise funds. The first one in October 2022 was very successful. It had sponsors such as Hearing Life, who matched all donations from our members, up to \$5,000, including new monthly gifts, until the end of December 2022. Johnson Insurance has now exceeded the incredible milestone of \$1 million in total contributions to the Foundation. These donations continue to support research for seniors to enhance our quality of life as we age.

Adults over 65 are the fastest-growing segment of

Political Advocacy

Kathy Shorney, Convener

Canada's population is aging. Seniors are the fastest-growing demographic. What does this mean? With 84,000 members of RTOERO across Canada, we have a forceful voice in influencing the government at all levels regarding Senior Care and policies. RTOERO's Political Advocacy Committee represents one strong voice. They developed the Vibrant Voices Policies in response to the answers we have given in RTOERO surveys.

There are three main components - Seniors Strategy, Geriatric Care and Environmental Stewardship. Each of these white papers outlines seniors/our needs, whether now or in the future.

- Seniors Strategy focuses on maintaining the rights of older citizens to financial stability, appropriate health care and age with dignity.
- Geriatric Health Care focuses on the methods and facilities that deliver our health care.
- Environmental Stewardship initiatives will help protect the environment now and for our families in the future.

As a result of RTOERO initiatives and our consistent approach to the three levels of government, we have become a trusted voice. The Alberta Minister of Seniors

Canada's population. With that demographic shift, come new challenges. The Foundation is working to advance knowledge about aging and to help make sure we all have access to appropriate, high-quality care and support as we age.

The health and well being of older adults in Canada is a priority for RTOERO members. The Foundation's work aligns with RTOERO's focus on aging well, maintaining social connection, giving back and advocacy.

The Foundation holds webinars almost every month during the year. Do visit the RTOERO Foundation website, <https://rtoero.ca/rtoero-foundation/>, to read about their projects and find all their resources.

I thank all of you who support this significant cause, which is essential to all of us.

has approached our Central Political Advocacy group to meet with her. The Federal Minister for Seniors has also initiated a meeting that will take place in August. We have made coalitions with two other forceful groups, The Canadian Coalition on Ageism (CanAge) and the Native Canadian Centre of Toronto Institute.

What can we as individuals do?

- Most importantly, read the Vibrant Voices documents available on the RTOERO website. <https://rtoero.ca/vibrant-voices>. This is a five-year plan.
- Speak out with local politicians and community groups about our needs.
- Most notably, become knowledgeable about the candidates and their policies during elections. We have a powerful voice with both the percentage of Canadians that are seniors, senior caregivers and with our organization.

As your District 23 Convener, I attend GTA Zoom meetings with other districts. During these meetings, we discuss issues, concerns, and share ideas. I will be attending a conference/workshop in the fall.

Communications

Karen Quinn - Convener



“To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communication with others.”
 Tony Robbins

As we have mentioned in previous issues, one of our primary jobs in District 23 is the need to keep our members informed throughout the year.

While STONY Bridges is our primary publication that goes out to ALL members three times yearly, we use our monthly e-Newsletters to keep you informed during the interim times. This is how we are able to keep you, our members, aware of D23 regular activities during the pandemic. As members became more knowledgeable about Zoom programs, we were able to resume some activities on Zoom through communication via the monthly e-Newsletters – receiving updates, monthly reminders, “last chance event” offers and important information notices.

Our e-Newsletters are available through direct email, on our Facebook page, on our District 23 website and on X (formerly Twitter).

Why do we keep reminding members to update their personal information?

The RTOERO monthly change lists continue to update our database, providing us with the contact information for each of our new members as well as providing key changes to email addresses. **Members must** notify the Provincial RTOERO Office of all changes to their personal contact information. District 23 cannot make these updates at our local level.

Please send all changes (home address, email address, telephone number, to:

RTOERO Home Office which is the **ONLY** contact. This will avoid any confusion about your information and ensure all RTOERO mailings and communications reach you promptly.

Phone: 416-962-9463 or 1-800-361-9888

Email: membership@rto-ero.org

If you are a registered member in District 23, but are not currently registered for our monthly e-Newsletters, you can contact me at: kquinn56@gmail.com

e-Newsletters are generally emailed to our registered members a couple of days before the beginning of each month between September and June. As needed, new issues may be sent out during July and August. There may be a couple of updates during any month when events are updated, new activities are developed and important information from RTOERO needs to be shared.

All of our members’ email addresses are kept private. When emails are sent out to District 23 North York members, they only see their own email address. Only the Communications Convener has access to the complete list.

Email addresses will not be shared with other members without your permission. Our domain provider is from the Provincial office: rtoero.org and our distribution list and e-Newsletter template is provided through Mail Chimp services.

Distribution

On average, members receive one to three emails monthly from District 23, via this service. Some people have

asked questions regarding RTOERO activities that I try to resolve or re-direct members to the appropriate Executive convener which has proven very successful. I look forward to continuing to improve our services over the coming year.

Facebook

District 23 created a Facebook page for our members that has been running for about four years now. This is designed to be an interactive site to encourage communication with our members. It continues to be a work in progress as we learn how to best utilize the technology. We provide updates from the RTOERO Office and promote their webinars, workshops as well as local events and

activities. Our monthly e-Newsletters are also posted on this site. Please check us out at:

<https://www.facebook.com/RTOERODistrict23NorthYork>

We hope members choose to FOLLOW us, LIKE us and engage in dialogue with us.

We look forward to continue on this new journey with you. Let us know how best we can serve you with suggestions sent to us through our website where you can contact Executive members. We learned so much about ourselves, our organization and the world around us ... let us continue to be one of your guides.

Goodwill

Maria Fernandes, Convener

Upon retirement, I was pleasantly surprised that I now belonged to an organization that kept reaching out to invite me to coffee groups, needlework circles, book clubs, theatre excursions, walking opportunities, bridge games, luncheons, and online tech education. I receive more invitations from RTOERO than any other single source in my life. My friends who have retired from other organizations envy the various activities and events I am invited to engage in.

Research shows that social engagement is the key to aging well. My involvement started when I volunteered to write cards for the Goodwill Committee a few years ago. During the Pandemic, we called RTOERO members to check on their well-being. I was encouraged to hear every 90+ year-old member speak cheerfully and optimistically about their lives.

As the Goodwill Convener for District 23, I oversee the annual donations that acknowledge birthdays and bereavement. Together with the Goodwill Committee, we send notes and cards to District members at milestone birthdays, send sympathy cards to members’ families and send get-well and thinking of you cards as appropriate. In addition, I arrange for those celebrating a 70th and 90th birthday to attend the Spring Luncheon.

Please consider volunteering with the Goodwill Committee. You can write cards and/or make calls from the convenience of your home, a commitment of only two or three hours a month. Volunteers keep the RTOERO District 23 running and all of us engaged in the endless possibilities that retirement offers.

You can reach me at mariachristinefernandes@gmail.com

Running or Singing?

Cheryl Paige, Convener

When I was young, I loved to run. It felt glorious as the endorphins flooded my being. As I aged, it was more difficult to experience that rush. Listening and playing music brought me joy, but I usually did it alone. This year I decided to try a choir; why not? The last time I participated in a choir, I was 16. I didn't know what to expect, but I didn't want to just have a sing-along. I wanted to be somewhat challenged. I attended an information session for a choir and promptly joined.

Singing in this choir is one of my most enjoyable retirement experiences. I love it. I decided to investigate what makes this such a joyful experience.

I found many reasons why singing in a choir is "good for you," supported by studies at Oxford University, England, e.g., <https://tinyurl.com/RTO23Singing>.

To begin with, there are physical health benefits. Music can effectively relieve pain because of endorphins (a natural painkiller) and singing reduces the stress hormone cortisol and boosts immunoglobulin.

Singing in a choir enhances social connections, a vital part of overall good health. Learning new songs stimulates cognitive memory. Singing reduces stress levels and depression. It improves our general sense of happiness and well-being. People feel more positive after actively singing than they do after passively listening to music or chatting about positive life events.

Choirs also increase social bonding. Even if you don't necessarily talk directly to everyone in the choir, there is a general feeling of being connected with the group leading to an increased sense of community and belonging.

So, singing in a choir releases positive neurochemicals such as endorphins, dopamine, and serotonin, giving me almost the same rush I got from running in my younger years. No wonder I so look forward to choir practice each week. I recommend it to anyone.

This year for our Community Service Project, RTOERO District 23, North York plans to support two senior community choirs, The Choralairs Choir and the McConaghy Senior Choir. We have applied to RTOERO for a grant to enable these choirs to access more inclusive and diverse music and needed music equipment.

- The McConaghy Senior Choir operates out of the McConaghy Centre and is conducted by Dr. Jessica Kun. <https://tinyurl.com/RTO23McChoir>
- The Choralairs Choir, <https://tinyurl.com/RTO23Choralairs>, runs out of Edithvale Community Centre.

Both choirs operate from September to June, and these senior choirs do not require you to try out.

If you are interested in joining a choir, make sure you start looking in August. You are in for a wonderful experience!

Recruitment

Anne Marum, Convener

Forty-six registrants attended the May 18th, 2023, District 23 in-person Retirement Planning Workshop at Parkview,

A delicious light supper was served and much appreciated by all. The workshop presenter, Sonya Walker, interacted well with the participants and answered all questions throughout the presentation. Sonya also invited people to stay after the presentation if they had additional questions.

If you know of someone considering retirement, you can invite them to learn about our retirement community and send an invitation to them using the form on the RTOERO website <https://rtoero.ca/membership/refer-a-friend/>. Many resources for those considering retirement are available on the website in the Membership section.

If you know of someone considering retirement, you can invite them to learn about our retirement community and send an invitation to them using the form on the RTOERO website.

Benefits

Gwen Scriven, Convener

I attended on your behalf the Health Representatives' Workshop on June 4 and 5. It was very informative. I will share some highlights through this report.

Entente Group Insurance Program

Everyone should have received the new Insurance Plans Booklet (as an insert with the Renaissance Magazine). It is called Entente and contains all of the plan information as in the past. Be sure to keep it in a safe place and refer to it often.

Cloud MD

Check online at mso.kiihealth.ca/rtoero or your Entente Booklet

Offers a personalized approach to

- providing a medical second opinion
- assisting in finding a GP or Nurse Practitioner
- obtaining referral to specialist
- receiving health and wellness support

Travel Plan Updates

2023 Trip Cancellation/Trip Interruption Enhancements

- Document Replacement when travelling e.g., passport, driver's license - \$500
- Pet Return if eligible trip interruption/delay - \$500
- Cancellation/Interruption coverage for natural disaster at destination
- Delayed baggage of more than

12 hours – \$400 for immediate clothing and toiletries

2023 Travel Plan Enhancement

- Dental accident – \$5000 for emergency treatment
- Dental pain – \$600 for emergency treatment
- Emergency Evacuation – \$5000 from a remote location e.g., mountain, sea
- Return of luggage – \$500 when insured is returned by emergency air transportation or return of deceased

It was noted that travel insurance is important when travelling in Canada as provincial plans do not always cover trip cancellation and interruption, ground ambulance, air ambulance, vehicle return or repatriation.

Understanding the Travel Stability Clause

You must be stable for 90 days before the "effective date" of your trip. "Effective date" means the date and time you make the initial non-refundable deposit for your trip, before any cancellation penalties have been incurred. It is not the date of departure for your trip!

Instability would be caused by things such as new or worsening symptoms, a referral to a specialist or waiting for test results. Routine monitoring of a chronic condition would not be considered an instability.

cont'd ... on page 10

Benefits ... cont'd

Gwen Scriven, Convener

Refer to your policy for complete details on the stability requirements under the RTOERO Health Plan or call Global Excel for clarification.

Global Excel Travel Aid App

Global Excel has a new travel app. Download it from Apple or Android. Download 'Global Excel Travel Aid' (Make sure it is the Global Excel one!)

You can use it to submit a claim, submit documents, check claim status, access Telemedicine, find all international 911 numbers, find a doctor, travel advisories and more.

Telemedicine Services While Travelling

It can be difficult to locate and travel to a medical facility while travelling. With Global Excel's Telemedicine service, you can consult with a licensed physician online in minutes.

- Consultations available 24 hours a day/7 days a week
- Consult with a licensed physician who can prescribe medication and send script to the closest available pharmacy
- Avoid travel in unfamiliar areas
- Skip the long wait times at an emergency room

Telemedicine Service is available in Canada, United States, Mexico and Europe.

Selected Q and A:

Can a member whose spouse is on the member's insurance plan access his/her insurance once the member reaches their maximum?

No, plan maximums cannot be shared among insured family members. The insurance plans are priced based on each benefit maximum being per insured person.

I use very little of my prescription allowances of \$3,400. I would like to use some of the 18 paramedical services more. Could some of \$3,400 be transferred to allow for more things that help prevent the use of medications? (e.g., acupuncture, massage, etc.?)

No, plan maximums cannot be transferred between different benefits. The insurance plans are priced based on each benefit maximum being per insured person.

In Ontario, wait times for some procedures and diagnostic tests can be disconcertingly long. Being aware that early diagnosis and treatment are crucially important, some individuals may opt to get these things done at a private clinic at personal expense. Are there any circumstances under which our Extended Health Plan covers treatment received at a private clinic? Is such a concept under consideration?

Any test/procedure/treatment that is provincially funded would not be reimbursed when done at a private clinic.

If a retired teacher wants to switch from RTIP Health coverage to RTOERO, is a medical exam required?

No, a medical questionnaire is not required to switch from RTIP to RTOERO.

Many individuals reach the max of \$3400 for prescription drugs before the end of the calendar year. Is there a best strategy an individual can follow in order to minimize out of pocket expenses in these cases?

Approximately 2% of Extended Health Care participants reached the prescription drug benefit maximum in 2022. A few suggestions to help maximize your prescription drug benefit are:

- Ensure that you have a prescription for any products, such as test strips for diabetes, that are covered by the Ontario Drug Benefit. A prescription is required to allow your pharmacist to submit these claims to the ODB.
- If you take a high-cost drug, talk to your pharmacist about any provincial programs or drug manufacturer programs that may be available.
- Ensure that you immediately submit any claims not submitted electronically by your pharmacist. This helps you track how much is left in your \$3,400 annual reimbursement.
- If you are taking a brand name drug and there is a generic available, you could try the generic to see if it works for you.
- Purchase a 90-day supply.

RTOERO Benefits Committee

2022 Year-End Report to the May 2023 Annual Meeting

Respectfully submitted, Gayle Manley, Chair

The Group Insurance Plans premium collected from plan members in 2022 increased by 0.52% due solely to changes in participation since there was no change when renewing the 2022 rates. Claims for all three plans increased in 2022. Hospital and Convalescent Care continue to be affected by the lingering effects of COVID-19 and hospital staffing shortages. Claims for Extended Health Care were impacted by inflation and increases in utilization. Dental claims increased significantly due to a 4.75% increase in the 2022 Ontario Dental Fee Guide, significant plan design changes and a larger than expected increase in participation. The RTOERO Group Insurance Plans ended 2022 with a deficit of \$6,697,677 after transfers and taxes. The Benefits Committee recommended to the Board of Directors that this final deficit amount be transferred to the insurer from the RTOERO Health Premium Stabilization Fund. The Board of Directors confirmed this recommendation. In looking at Benefit Utilization in 2022, it was evident that prescription drugs and paramedical practitioners are the most used by participants. Prescription drugs still represent the top claim category of the Extended Health Care plan with the top five drugs claimed in 2022 as follows: Nexium, Cialis, Shingrix, Dexilant and Viscous Injections (Osteoarthritis).

Participation

Based on information provided by OTPP, these pensioners participating in the RTOERO Group Insurance

Plans represent approximately 69.3% of the 71,160 OTPP retirees taking a medical coverage deduction from their pension. This is down from the 70% in 2021. Participation in the Group Insurance Plans currently stands at 65,661 which is a net increase of 490 (0.8%) over 2021 and represents 79.3% of RTOERO members. This calculation does not include RTOERO members that are part of a couple or family plan with another RTOERO member. The majority of the Group Insurance Plans participants are over the age of 65. This continues to be the case with 88.1% in these age bands during 2022. The average age of participants is 74.7 years. In 2021, the average age was 74.3. Since 2017 new enrolments have been declining as have terminations. The number of terminations is small and there is a high level of satisfaction with our plans.

Use of Reserves for Rate Stability

In 2020 the decision was made to apply surplus in two ways - the rates of premium for 2021 were reduced by 3% in all three plans and a plan was put in place to subsidize premiums for the next five years, to keep these increases to a minimum. This continued in 2022 with rates remaining the same as the previous year. As recommended by the Benefits Committee, the Board of Directors approved the payment of a \$2.2million subsidy to the insurer to help stabilize rates for 2023.

Travel and Surplus

Since January 1, 2020, Royal & Sun Alliance (RSA) insures RTOERO's travel plan (included with the Extended Health Care plan) on a fully-insured basis. The pandemic caused a major disruption in the travel industry in 2020 and continued to some extent in 2021. In response to the significant changes in travel patterns caused by COVID19, a surplus-sharing mechanism was approved by the Board effective January 1, 2021 to promote rate stability while avoiding excess being made by the insurer as the travel market recovers and trips resume. As in 2021, there was a surplus in the travel plan and as per the surplus-sharing mechanism, RTOERO's share of \$2,071,904 was applied to a subsidy for the travel plan for 2023.

Conclusion

All the meetings of the Benefit Committee in late 2022 were held in-person with a hybrid option for those needing to access the meeting virtually. This will continue in 2023. The District Health Representative Workshop was held in June 2023. Many thanks to all members of the Benefits Committee, RTOERO staff and the Johnson Consulting Team for their ongoing commitment and work on behalf of our members.

The Benefits Committee Members: Gayle Manley Chair, Claudia Mang, Martha Foster (Chair, Board of Directors), Pamela Baker, Doug Bolger, Stephen Harvey, Lorraine Knowles, Ward Levine, Roger Régimbal, Mary Valtellini (District 23, North York).

Enabling Aging in the Right Place in Canada and Around the World

Highlights of keynote address given by Dr. Samir Sinha MD, DPhil, FRCPC, AGSF, Director of Health Policy Research for the National Institute of Aging, at the DHR Workshop on June 4, 2023.

Dr. Sinha's work focuses on understanding the needs of the aging population and how best to meet those needs. In 2023, 19% of the Canadian population is 65 years of age or older. By 2031 that number will increase to 25% of the population.

Ninety one percent of all Canadians want to stay independent as long as possible, and almost 100% of Canadians 65 years of age and older report that they plan on supporting themselves to live safely and independently in their own homes for as long as possible.

Dr. Sinha suggests that we need to redefine Long Term Care to go beyond an institutional setting. The National Institute for Aging defines Aging in the Right Place as "the process of enabling healthy aging in the most appropriate setting based on an older person's personal preferences, circumstances and care needs." Not only do Canadians overwhelmingly prefer to age and receive care in their homes and communities for as long as possible, it is often far less expensive than care in continuing care homes.

Long Term Care Homes are not the only answer either from an economic point of view or in terms of meeting the needs of citizens. We have a capacity problem in both Long Term

Care Homes and community care access. Currently 430,000 Canadians have unmet home care needs and there are over 52,000 people on nursing home waitlists. There is clear need for an increase in dollars spent on Long Term care and a shift in how those dollars are spent.

Innovative continuing care strategies can only succeed through collaborations and partnerships.

Change can ensure the sustainability of our health and continuing care.

Dr. Sinha presented the current situation in terms of costs:

- Waiting in Hospital to Go Elsewhere (15% of our hospital beds) costs \$750 per day
- Long Term Care Home costs \$200 per day
- Home Care for a LTC Equivalent Person costs \$103 per day.

The National Institute for Aging and Dr. Sinha have studied what other countries are doing in terms of providing for the needs of the elderly. Denmark, Germany and Austria provide examples of exemplary national programs.

Denmark has a long term care strategy that allowed them to avoid building any new LTC beds for over two decades. They actually saw the closure of thousands of hospital beds by strategically investing more in its home and community service.

Medical and technological advancements are also allowing more people to be able to receive complex care in their own homes.

Dr. Sinha believes we can enable a Continuing Care Transformation that will allow for Aging in the Right Place but this will require a shift in traditional thinking. Innovative continuing care strategies can only succeed through collaborations and partnerships.

Change can ensure the sustainability of our health and continuing care.

For further information go to www.NIAgeing.ca.

With great sadness, we inform you of the passing of the following members of District 23, North York, from February 1, 2023, to May 31, 2023.

We extend our heartfelt sympathy to their families and friends.

Jacqueline Addison
Murchison Amoroso
Mary Borisko
Ruth Bradshaw
Sylvia Brooks
Sheila Brueggeman
Joanne Callander
Ramsamy Chetty
Sybil Cowitz
William Dunn
Frederick Ewart
Diane Freeman

Margery Granatstein
Rita Graves
Donald Greenham
Zel Gutzin
Albert Lanning
Robert Loader
Ann Malnychuk
Donald McKay
Rosemary Moro
Wendy Pinkus
Penelope Potter
William Pulver

Cecelia Ratelle
June Ross
Amy Rowe
Florence Russell
Peter Sanders
William Sargent
David Shopiro
Elizabeth Smith
Clarice Spencer
Jeannette Valeriotte
Ronald Walker
Daniel Yielding

Dorothy Young

One of the Founding Members of District 23

by Dale Young and Sandy Neugebauer (nee Young), Member



On February 12, 1907, Dorothy Ker was born in Toronto at 841 Bathurst Street. Unfortunately, her father, Allen Ker, died during the typhoid epidemic that plagued the City of Toronto in 1910. Dorothy was raised by her mother, Lily Maude Lund Ker (Lulu), who worked

as a milliner to support herself and her daughter.

Dorothy was educated at St. Mildred's School, Jarvis Collegiate and University of Toronto's Victoria College, graduating in 1929 with a degree in modern languages. She was an active member of the U of T swim team and played hockey and basketball on the university's women's teams. Dorothy was awarded a letter from Vic and a T from the university. She was a superb athlete, excelling in swimming, kayaking and canoeing, well into her senior years.

After attending the Ontario College of Education, Dorothy taught at Eastern High School in East York. In 1936, she married Ryerson Allen Young and, as married women were not allowed to teach at that time, she was forced to retire. The couple settled down at 50 Hollywood Avenue in North York and Dorothy earned her reputation as an artist, selling her weaving and pewter work in the community.

R. Allen Young began teaching at Earl Haig Collegiate in 1936. When the war intervened, Allen enlisted and served in England before returning to Canada as a major in the Army Service Corp. He supervised the training of enlisted men at Camp Borden and, later in Nova Scotia. He was responsible for delivering services to the Front.

R. Allen Young returned to teaching at Earl Haig Collegiate in the fall of 1945 – still in uniform – thus the nickname, The Major. He became principal of Earl Haig in 1951 and of

Victoria Park in 1960, before moving on to the board offices.

Two daughters were born to Dorothy and Allen during the war – Dale in 1942 and Sandra in 1943. Their third daughter, Carol, was born in 1946. During the '50s, Dorothy was instrumental in organizing The Saturday Morning Club to provide cultural and athletic activities for North York children and she fundraised actively for Lansing United Church. She started teaching night school and did occasional supply teaching. In 1959, Dorothy returned to full-time, as the head of physical education at Wilson Heights Junior High School and she taught there for 12 years. When she retired at age 63, she could still climb the rope to the gym's ceiling.

Both Allen and Dorothy retired in 1970 and worked to set up the Retired Teachers of North York. They were active participants in bridge, travelogues, outings and special activities, contributing their time and skills to keeping the organization running smoothly. In their later years, both were still involved in golf, curling and cross-country skiing.

After R. Allen Young died in May 1993, Dorothy continued to participate in District 23, particularly the bridge group every Tuesday afternoon. She attended Spring and Christmas Luncheons well into her 98th year and died in 2008 at 101 years of age.



George Meek

RTOERO's 2023

District Distinguished Member Award Winner

District 23, North York, was pleased to nominate George Meek for the 2023 District Distinguished Member Award. George has enjoyed various roles for approximately 26 years on District 23, North York Executive. He has made a difference in the quality of service to the members and assisted in bringing the District's infrastructure into the future. George brings a depth of knowledge to decision-making and is most helpful about the proper procedures to follow as the Executive undertakes its work. Executive members find George very welcoming to new members and supportive of their efforts.

George has dedicated years of service to RTOERO and District 23. He continues to be a valued member of the District 23 Executive today. George has always been willing to contribute where needed, as demonstrated

by his many roles on the Executive and RTOERO. We celebrate George's many contributions and congratulate him on his well-deserved recognition as a Distinguished District Member of 2023.



Read more at:

<https://tinyurl.com/RTO23GeorgeMeek>

Shana Marum Harper

Scholarship Recipient in District 23

RTOERO believes in the power of our community to secure a better future, and we are committed to helping secure better futures for students, for each other, and for seniors in Canada. One of the ways we work towards achieving this goal is through our post-secondary scholarship program. This year, Shana Marum-Harper, nominated by her grandmother, Anne Marum, was awarded a \$3,000 post secondary scholarship.



Shana Marum-Harper began her post-secondary educational journey at the University of Toronto before transferring to Toronto Metropolitan University where she chose to specialize in the field of Social Work with a minor in Cognitive Psychology. She became interested in the broadening field of mental health, and in the year 2020 began volunteering with Mood Disorders Association of Ontario (MDAO) working on their TIPS Support Volunteer Helpline. Shana's role with MDAO was serving as a bridge between clients and counsellors via phone and text service. As Shana approaches her fourth year of university, she is beginning her co-op placement with the Redwood Agency, a non-profit organization that offers mental health services specifically to women and children.

Following her 2024 graduation, Shana hopes to begin a Masters, and maybe one day, begin her PhD specializing in crisis counselling and becoming a Certified Psychotherapist, specializing in the treatment of mental illness.

The Chatbots are Coming! The Chatbots are Coming!

Mervyn Mascarenhas, Webmaster

“Right now, they’re not more intelligent than us, as far as I can tell. But I think they soon may be.”

Geoffrey Hinton, AI “godfather”



Shortly after OpenAI launched its revolutionary tool ChatGPT on November 30, 2022, it reported one million users within a week. An early investor since 2019, Microsoft has pledged another \$10 billion investment in OpenAI.

Geoffrey Hinton, a renowned computer scientist and one of the pioneers of deep learning, is known as the “Father of AI” – his foundational work laid the groundwork for ChatGPT and Google’s Bard. Hinton has been associated with the University of Toronto (U of T) for many years. He joined U of T as a faculty member in 1987 and has made significant contributions to the field of artificial intelligence during his tenure there. Hinton is known for his groundbreaking work in neural networks and deep learning, which has profoundly impacted the development of AI. When Google bought his company DNNresearch, Hinton began his tenure with the tech giant in a branch of Google Brain. Cohere is a Canadian start up that provides natural language processing models that help companies improve human-machine interactions. It was founded in 2019 by Aidan Gomez, Ivan Zhang, and Nick Frosst – all alums of the University of Toronto and students of Hinton.

In May, Hinton announced his resignation from Google, warning about the growing dangers from developments in the field, saying he now regretted his work; “Right now, they’re not more intelligent than us, as far as I can tell. But I think they soon may be.”

I asked ChatGPT what our members should know about AI (artificial intelligence). Here is its unedited response:

“There are several key points that people should know about artificial intelligence (AI):

1. **Definition of AI:** AI refers to developing computer systems that can perform tasks that typically require human intelligence. These tasks include problem-solving, learning, reasoning, perception, and language understanding.
2. **AI is a broad field:** AI encompasses various subfields such as machine learning, natural language processing, computer vision, robotics, and expert systems. Each subfield focuses on different aspects of AI technology.
3. **Machine Learning:** Machine learning is a crucial component of AI. It involves training computer systems to learn patterns and make predictions or decisions without being explicitly programmed. This allows AI systems to improve their performance over time with experience.
4. **Real-world applications:** AI is already used in numerous real-world applications, such as speech recognition, image and video analysis, recommendation systems, autonomous vehicles, virtual assistants, and medical diagnostics. AI can revolutionize various industries, including healthcare, finance, transportation, and manufacturing.
5. **Ethical considerations:** The development and deployment of AI raise critical ethical considerations. These include privacy concerns, algorithmic bias, job displacement, and the potential for AI systems to be used maliciously. Ensuring ethical practices and considering the societal impact of AI are crucial for responsible development and adoption.
6. **Human-AI collaboration:** AI is not meant to replace humans but to augment human capabilities. The ideal scenario is

collaboration, where AI systems assist humans in making better decisions, automating repetitive tasks, and improving overall productivity.

7. **Limitations of AI:** Despite its advancements, AI still has limitations. AI systems are trained on specific data sets and may perform poorly in situations outside their training data. They need to gain common sense reasoning and may make errors when faced with unfamiliar or ambiguous scenarios. AI also raises concerns about job displacement and potential misuse or unintended consequences.
8. **Continuous learning:** AI systems can learn and adapt continuously. This allows them to improve their performance as they encounter new data and experiences. Ongoing research and development are essential to refine AI algorithms, address limitations, and ensure their safe and responsible use.
9. **Importance of transparency and explain ability:** As AI systems become more complex and pervasive, it is crucial to understand how they make decisions. Explainable AI (XAI) aims to develop techniques that can explain the decisions made by AI systems. Transparency and accountability in AI algorithms are vital for building trust and avoiding potential biases or discriminatory outcomes.
10. **The future of AI:** AI is an evolving field with immense potential. Continued advancements in AI technology promise a significant positive impact on society, but it also requires careful consideration of the ethical, legal, and social implications.

Individuals must stay informed about AI developments, discuss its implications, and support responsible and ethical AI practices to shape a future that benefits all.”

I couldn’t agree more with its concluding statement. If you still need to do so, go to <https://chat.openai.com/>, sign up for a free ChatGPT account and get your feet wet.

Guide for the Perplexed

Bruce Jacobs Davidovitch, Member

Mandatory statutes
Beyond mere understanding
Reference points to guarantee
In heaven, happy landings

Spiritual dictates
Writ by a chosen few
Decrypted from the ancient scribes
Old harmonies renewed

Did they spring from the Euphrates
The Indus or the Nile
The Yangtze or the Amazon
Archaic domiciles

In the early mists of morning
Or the clear full moon of night
As a raging tempest passes
To invoke the call of right

Six millennia from the desert
Amongst those still sorely vexed
Half-filled half-empty is the soul
A guide for the perplexed



February in Discovery Bay



Rose Hall Great House, Montego Bay, Jamaica

Polly Clarke, Member-at-Large

What a fantastic month in Jamaica! My cell phone kept updating me of the weather in Toronto: “Snow starting soon,” or “Minus 5 to a high of 3 degrees.” In Discovery Bay, temperatures approached 30 during the day and a pleasant 22 or 23 at night.

Reflecting on my last day, my trip was worth every penny. Checking out at noon, we stopped for a fresh coconut water and beef patty. The desirable, delicious food was definitely a delight to the taste buds.

We drove along the main north coast highway with panoramas of amazing views of azure, teal, emerald and several layers of colours of the ocean with white, silver or beige sands.

A stop at the plantation Great House at Rose Hall was an insight into the

early history of colonization and slavery. The legend of the White Witch of Rose Hall is a valuable commodity. The restored mansion where Annie Palmer killed her three husbands and several lovers before being strangled by a lover at age 29 is a priceless reflection of the grandeur of the lifestyle of plantation owners and man’s inhumanity to man. The grounds are far more beautiful than the unkempt gardens I had seen on my former visit in 1974. Views of the Caribbean Sea from this opulent mansion are breathtaking.

Very close to Rose Hall we stopped at Scotchies for a late lunch. Jerk chicken and jerk pork are excellent here. Time did not allow for the 45-minute wait for rum ribs which was our first choice. Maltas and lime juice were totally refreshing.

The airbnb I rented in Discovery Bay, St. Ann, is located half way between the airport in Montego Bay and the well-known eastern town of Ocho Rios.

My daughter Karma and son-in-law Andreas arrived by Condor from Germany some hours after my West jet flight. Andreas drove the completely unfamiliar route (on the left side of the road) in places that were pitch black due to unlit roads to find our Villa Oasis at night. Without a GPS the only thing that saved us was a Google map of the area which mercifully he had printed before leaving.

We checked ratings and read comments to find the best places for meals and beaches to enjoy. Our two nights in Kingston limited us to visiting my alma mater, the University

of the West Indies, the Bob Marley Museum, Hope Botanical Gardens, Devon House, Jazz at the Terra Nova Hotel in New Kingston and lunch with a colleague of 1973 when we taught together at Excelsior High School. A highlight was the time spent with a friend from 1964 who has returned to live in Beverly Hills, with the ritziest residences of Kingston.

A golfing friend from Toronto had connected me with her Rasta brother, an artist living in the mountains near Lucea and Negril in Harvey River which is named after their family. What a talented, realist painter with millions worth of never-displayed works. Financial resources and management are lacking.

Negril, a world-rated fine beach with its hotels, entertainment venues, Margaritaville ... oh how my heart broke ... my 1965 experience of a pristine beach, virginal stretch of fine white sand without a building in sight was the original Negril.

Dunn’s River Waterfalls are world-famous and known from the film Dr. No. For the uninitiated Karma and Andreas it was an amazing climb, made more challenging by taking my six-year old great-nephew with them right to the very top. This time, post previous climbs in my younger years, I kept to the beach.

My sister from Regina came out for a week. Golf is in her blood and the requisite game at the Sandals course in Ocho Rios is the most expensive I have ever played, having to rent clubs, a cart and pay for a caddy according to their rules. The course was mediocre but the air belonged to scents of mangoes, cedar, lignum vitae and other aromatic trees.

Dining was a great pleasure – all the restaurants contending for the best place to eat. They are listed here according to my preference: ChrisNic’s (curry conch), the Plantation Smokehouse (molasses ribs), Sharkies (red snapper), the Ultimate Jerk, Juliette’s (homestyle) and hidden

gems where my charismatic son-in-law drove through scary, unlit, rough roads to get to places where he charmed local ladies to produce their best dishes which did not disappoint.

A friend from Toronto came in my first week, my sister in the second, my niece from Boston with her husband and six-year-old in the third week and we had the last week to ourselves. Actually, I left my daughter and son-in-law as they were going to Bull Bay where he would have his time to surf (his greatest passion).

My heart was down (to quote Harry Belafonte) as I again bade farewell to this island that I love.

Bob Marley Beach, Kingston, Jamaica



What Does “Land Back” Mean?

Written for RTOERO by Shaneeka Forrester, Cree artist, mother and advocate from Brunswick House First Nation, planting roots in Simcoe County, Ontario

Many of us have heard the term “Land Back” in recent years but may be left wondering what it means. What can we do to learn more, and how can non-Indigenous individuals support the Land Back movement across Turtle Island?

A common misunderstanding around Land Back is that Indigenous groups across Turtle Island want all of the country returned to them. Although there may be groups that would like to see that, the more common meaning revolves around the re-establishment of Indigenous sovereignty across Turtle Island.

Land Back was initially about raising awareness of broken treaties, land

agreements and disputes over unceded territory. Indigenous communities wanted to regain control over their lands in all aspects without political interference.

Over time, Land Back has evolved into a larger movement encapsulating many aspects of reclamation in Indigenous communities. Artist Isaac Murdoch stated, “Land Back is people returning back and finding their place in those systems of life.” Many individuals express a process of reconnecting when using the term.

Land Back has become a powerful phrase being used across North America by Indigenous communities – igniting pride, connection and joy

while individuals actively combat the effects of assimilation and colonialism.

Non-Indigenous individuals can support Land Back movements across Turtle Island by taking time to listen to the full interpretation of the term in the context it is being used. The Land Back movement can mean many different things to Indigenous communities, since the movement has become so large and encapsulates many pieces. When listening to and learning from Indigenous communities, it is always important to remain respectful, open and ask questions when it is appropriate to do so.

RTOERO Webinar Posted:

Highlights from Sheila Watt-Cloutier’s talk, now available on rtoero.ca

Article shared by S. Link, Communications and Marketing, RTOERO

Environmental, cultural, and human rights advocate and Nobel Peace Prize nominee Sheila Watt-Cloutier spoke to RTOERO members during a member webinar in January 2023. If you missed the talk, you can catch highlights on the RTOERO website, including Sheila’s insights on leadership:

“Leadership to me means never to lose sight of the fact that the issues at hand are so much bigger than oneself. And leadership is about working from a principled and ethical place within oneself, and it is to model authentically and genuinely for others a sense of calm, a sense of clarity and a sense of focus. Leadership is to always check inwards. To ensure one is leading from a position of strength, not fear or victimhood, so one does not project one’s own limitations onto those you are modelling possibilities for.”

Sheila Watt-Cloutier



View video highlights of the Sheila Watt-Cloutier webinar: rtoero.ca/7-quotes-from-sheila-watt-cloutier-to-open-your-mind

The Porcelain Moon by Janie Chang ©2023

Gail M. Murray, Member

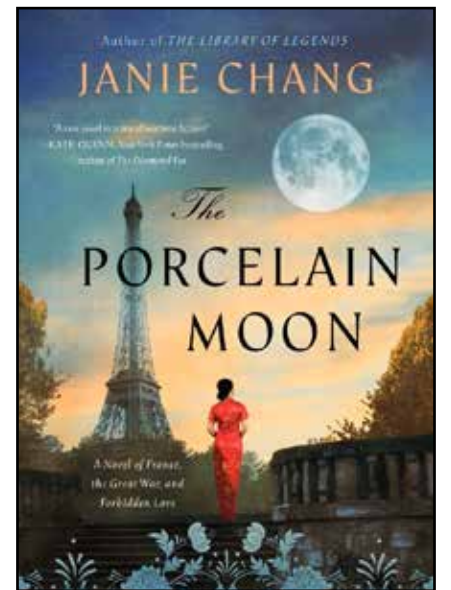
Taiwanese-born Canadian author, Janie Chang, makes it her mission to bring to light the plight and the considerable contribution of Chinese workers during The Great War. Some mechanics, but mostly peasant farmers, who joined the Chinese Labour Corps kept the battle machinery running, maintaining tanks, staffing munitions factories, building trenches, and removing barbed wire, shells, and bodies from trenches during ten-hour days. Many died from aerial attacks, artillery fire, unexploded munitions, industrial accidents, tuberculosis, and Spanish flu. Chan shines a light on these forgotten heroes by involving the reader in the lives of the main characters’ encounters with them, set mainly in Paris and Noyelles-sur-Mer, near Amiens, the main British base.

French Camille narrates this captivating story, married to an abusive man working the black market and a twenty-three-year-old, illegitimate Chinese Pauline. At twelve, Pauline’s uncle brings her and his son Theo from Shanghai to Paris to set up an antique business, La Pagode. She struggles with cultural identity and fears being sent back to

Shanghai and an arranged marriage. Although valued by her formal uncle, who treats her like a daughter and values her bookkeeping and public relations skills with customers, she has low self-esteem at the novel’s start. Theo, her cousin and confidant, speaks fluent French and is Sorbonne educated. He is also trying to avoid an arranged marriage and wants to help the plight of the workers, so he enlists as an interpreter under the influence of his best friend Henri, a Chinese journalist he heard lecture at the university.

With lyrical prose and well-developed characters that feel real, the reader is soon invested. Chang pens a vivid and poignant story of intertwining lives. When Theo walks into Camille’s post office, he is enchanted by her watercolours - their shared love of Impressionist art flames their forbidden love - as ethereal as the art they admire.

When Pauline searches for her beloved cousin, Camille offers help and solace. The tender love scenes between Henri and Pauline help offset Camille’s life of fear and anxiety. At times the terror of the Front can’t compete with the horrid beatings



suffered by Camille at the hands of her abusive husband. Can she ever escape this terrifying existence?

Chang gives us hope in the title as Pauline gazes at the vase, its glazed surface painted with the old folktale and relates: Lady Ch’ang O escaping from a cruel husband, her robes streaming in the wind as she ascends the night sky toward the full moon. Her right hand is raised, pointing to her destination.

A porcelain woman is reaching for a porcelain moon.

Rainforest

Gail M. Murray, Member

Lichen and orchid laden giants
populate primal forests,
tallest extend skyward
searching sun above the canopy.
Cool mountain air aids my ascent
humid coast hiking is dizzying
heart rushing, head throbbing

Here in the clouds
the air clean
layers of green bathe my winter
weary spirit
The Garden before man.

In nature’s wisdom
no waste
everything existing in synergy
plant and animal, insect and bird
Here man is the intruder
Every organism knows its purpose
unlike man they do not question.

BRIDGE CLUB

Alan Ward, Convener

We are a social group of about 40 RTOERO members and friends of whom 20 to 28 meet each Tuesday. Serious duplicate players will generally look elsewhere for their bridge "fix." It is not necessary to come with a partner, nor to commit to appearing every week. RTOERO members may bring a friend who

is not an RTOERO member. We offer friendly company in pleasant surroundings with the opportunity for newbies to get into the game.

We concluded our activity for the summer recess; our weekly meetings will resume on

Tuesday, September 12th.

The following players achieved Table Champion status by remaining undefeated through five rounds of play.

Irene Loberto (5), Darlene McCowan, Larry Miller, Linda Moss, Alan Ward (2),

Slams or Grand Slams were recorded by the following players:

February 14	Bev Henricks & Marilyn Johnson	6H + 1
February 28	Irene Loberto & Ruth Hudson	6N
March 14	Ruth Hudson & Marilyn Johnson	6H
March 14	Eileen Leckey & Annabel Wong	6N + 1
March 21	Irene Loberto & Henry Dzwonek	6H + 1
March 28	Irene Loberto & Bev Henricks	6D
March 28	Judy Clarke & Andrew Portal	6H
March 28	Claire Knapp & Lee White	6C + 1
April 4	David Fleming & Lee White	6C
April 18	Larry Miller & Alan Ward	6S
April 18	Eileen Leckey & Mavis McKernan	6H
April 25	Vic Suzuki & Bev Suzuki	6N + 1
April 25	Wayne Wong & Lee White	6S
May 2	Anna Bloom & Larry Miller	6N
May 2	Alan Ward & Eileen Leckey	6H Doubled & Redoubled
May 2	Henry Dzwonek & Marilyn Fletcher	6S + 1
May 9	Andrew Portal & Lee White	6D + 1
May 16	Kathleen Doherty & Alan Ward	6S
May 16	Irene Loberto & Eileen Leckey	6N

The Bridge Club meets at Willowdale Emmanuel United Church, 379 Kenneth Avenue, just north of Church St (south of Finch, 2 blocks east of Yonge) most Tuesdays at 1:00 p.m.

For further information please telephone Alan Ward at 905-889-3687. If there is no answer, please leave a message with your name and phone number.

We shall continue to wear masks at the tables until it seems that the COVID pandemic has been contained.



Two Unusual Hands

North		
♠ 106		
♥ 1094		
♦ K10953		
♣ K92		
West		East
♠ A9875		♠ J4
♥ QJ		♥ AKJ852
♦ AQ2		♦ 874
♣ A86		♣ 54
South		
♠ KQ32		
♥ 76		
♦ J6		
♣ QJ1073		

On Hand 1, South passed and West opened 1 notrump. After North passed, East holding 9 HCP, bid 2 diamonds (transfer) and West duly responded 2H. East bid 3H to show a 6-card suit and West who was holding a maximum, raised to 4 hearts. The diagram shows that with optimum defence, EW can only make 9 tricks in Hearts or Notrump.. It was West's lucky day: North led the 10 of spades from his doubleton, covered

by the Jack, Queen and Ace. Suddenly there were three potential winners from the 9, 8, 7 and 5 of spades with West still retaining vital stoppers in clubs and diamonds. West led a high spade to South's King and regained the lead, discarding two diamonds and a club on the spades and making twelve tricks. All other Wests who played in 4 Hearts were defeated. What a lucky lead!

North		
♠ 72		
♥ J103		
♦ J8754		
♣ K32		
West		East
♠ AKQJ1054		♠ - - -
♥ AKQ		♥ 9842
♦ AK		♦ 962
♣ 5		♣ AJ9764
South		
♠ 9863		
♥ 765		
♦ Q103		
♣ Q108		

Hand 2 was the strongest hand I have ever been dealt: barring a 6-0 spade split between the NS pair, West has a cold 6 spade contract regardless of East's holding. On this deal, EW can make 13 tricks in hearts (3-3 split), spades or notrump, 11 tricks in clubs (also a 3-3 split) and 9 tricks in diamonds! With only 5 diamonds in the EW hands, making 9 tricks would be quite a challenge.

New members are always welcome. Please try to arrive by 12.45 p.m.

Basic instruction can be provided on request for members looking to learn about the game.



Nordic Pole Walking

Kathy Shorney, Convener

Our Nordic pole walking group will begin the fall activities on the third Tuesday of each month except in January and February. This is both a social and fitness activity. You are welcome to bring a friend. I find paved paths with no steep inclines. However, I can't always guarantee washrooms.

I am encouraging you to try pole walking as it is a beneficial fitness activity with minimal cost and training involved. This activity helps

prevent bone density loss, improves posture, and is a weight-bearing exercise recommended for all age groups, especially ours. By using the poles, your upper body is worked and, your lower body (with walking and core muscles), benefits from the swinging action as you move. Because this is a whole-body activity, it reduces pressure on your knees. This is a low-impact activity. As a cardiovascular exercise, it helps manage blood sugar and results in possible weight loss. There are also

mental health benefits – stress and anxiety reduction, and improved thinking and problem-solving.

Poles can be purchased at stores selling sporting equipment. Prices range from \$50 plus. The popularity of this activity is growing for all age groups. Several videos and instructional information pieces are available online explaining style and health benefits. We will go rain or shine. You can come for a walk without poles if you wish.

Tuesday, September 19
– **Earl Bales Park (upper level)**

The trail has a long sloping paved hill. Enter the park off Bathurst Street. Park in a large lot near the Recreation Centre at 10:00 a.m.

Tuesday, October 17 – Downsview Park

Enter from Sheppard Avenue to John Drury Boulevard and turn onto Canuak Drive. Park near the Discovery Centre, 70 Canuak Drive at 10:00 a.m.

Tuesday, November 14 (2nd week)
– **Windfields Park**

Park at York Mills Arena parking lot, Bayview Avenue and York Mills Road at 10:00 a.m.

Tuesday, December 19 – York Cemetery

Park on the west side off Senlac Road at 10:00 a.m.

There is no need to register. However, if you are interested in participating in this activity, please email k_shorney@yahoo.com to be kept informed.

North York Strollers

Joanne Famiglietti, Convener

The North York Strollers welcome you back to another year of exciting walks, discovering interesting parts of our beautiful city.

We always welcome new members. Enjoy the camaraderie of like-minded folks as we walk through nature and share a delicious meal of the local cuisine at the end of each stroll.

We meet at a subway station on the first Thursday most months at 10:00 a.m.

Please dress according to the weather as we walk, rain or shine.

For further information, please email jcfam12@gmail.com



Thursday, October 5 – Forest Hill Neighbourhood

Meet at St. Clair West Subway Station at 10 a.m.
Led by Joanne Famiglietti

Thursday, November 2 – Prospect Cemetery

Meet at Lansdowne Subway Station at 10 a.m.
Led by Len Nicholson

Thursday, December 7 – The Distillery Winter Village

Meet at King St. Subway Station at 10 a.m.
Led by Joanne Famiglietti

Have-a-Java

Elizabeth Clarke, Convener

Have-a-Java continues to provide an opportunity to gather, socialize, renew or create friendships and meet members and conveners of the many activities of RTOERO District 23.

We resumed meeting in person in January 2023 after two years of virtual get-togethers, and the turnout and enthusiasm have been wonderful.

Have-a-Java will meet again in the fall. You can find updates in STONY Bridges, the District 23 E-Newsletters, or the District 23 website. Thanks also to fellow executive members who assist in supporting this activity.



Tuesday, September 19
Tuesday, October 17
Wednesday, November 15
Wednesday, December 20

We meet at Bayview Village during the third week of the month in front of the LCBO from 9:30 to 11:30 a.m. Each member who signs in and joins the group receives \$5.00 towards the cost of coffee and a treat.

Needlework & Crafts

Olga McKenzie, Convener and Joanne Laing, Member

The Needlecraft Group has been working hard to prepare for the raffles for our Champagne Breakfast, 50th Celebration and Holiday Luncheon. Members continue to contribute wonderful projects so that we can raise money for both the Community Service Grant project and the Foundation. Meetings continue to be a place of laughter, sharing of skills and ideas and socializing. Again, we thank all of you, our District 23 members, who support us by donating material, money and by admiring our products.

During times of difficulty, members continue to produce lovely items because creating crafts gives purpose and a moment of escape. By working away on a project, we still feel productive and connected. We continue to see the importance of giving. For others, the group is a time of connection. They can sit back and enjoy what is going on around them and still feel included. For others, even though they can't attend, they feel connected through the follow-

up notes and are able to help with whatever project is on the go. When the time is right, the possibility of rejoining the group, in person, is still possible.

The group has committed itself to produce at least 50 hats to be displayed on a banner at our 50th Anniversary Luncheon and we are well on our way to reaching our goal and surpassing it. Following the luncheon, these hats will be distributed to elementary schools assisting children to keep warm during the winter months.

Other members, who don't necessarily belong to Needlework, have volunteered to knit hats as well. Anyone who wishes to participate may. I have included a pattern you may wish to use.

Everyone is welcome, no matter the skill level. You are able to participate in whatever way you are able. Those who are more experienced are happy to share their experience. Many share patterns, websites and stories.

Members who don't belong to Needlework have volunteered to knit hats as well and anyone who wishes to contribute may.

We have included a pattern you may wish to use.

*Upcoming Dates
Thursday, September 21
Thursday, October 19
Thursday, November 16
Thursday, December 14
(2nd week)*

All the activities RTOERO, District 23 offer provide an opportunity to meet friends new and old, learn new things and revisit skills once learned but put aside for a time. Come to Edithvale Community Centre on the third Thursday of each month from September to June to see if we're a "good fit."

For further information, please email omckenzie@sympatico.ca

Following the luncheon, these hats will be distributed to elementary schools to keep children warm during the winter months.

Preemie Baby Hat

Pattern is for sizes:	Small	Medium	Large	Full Size
Cast on	50	56	64	70
Rib (K1, P1)	2"	2 ½"	2 ½"	3"
Continue in Stocking Stitch (Knit row, Purl Row)	1 ½"	2"	2 ½"	3"
Total length	3 ½"	4 ½"	5"	6"
	Decrease			
Row 1 (repeat across row)	Knit 2tg, K3	Knit 2tg, K5	Knit 2tg, K6	Knit 2tg, K5
Row 2	Purl	Purl	Purl	Purl
Row 3	Knit 2tg, K2	Knit 2tg, K4	Knit 2tg, K5	Knit 2tg, K4
Row 4	Purl	Purl	Purl	Purl
Row 5	Knit 2tg, K1	Knit 2tg, K3	Knit 2tg, K4	Knit 2tg, K3
Row 6	Purl	Purl	Purl	Purl
Row 7	Knit 2tg across row	Knit 2tg, K2	Knit 2tg, K3	Knit 2tg, K2
Row 8	Cast off	Purl	Purl	Purl
Row 9		Knit 2tg, K1	Knit 2tg, K2	Knit 2tg, K1
Row 10		Purl	Purl	Purl
Row 11		Knit 2tg across row	Knit 2tg, K1	Knit 2tg
Row 12		8 stitches left		
Row 13		Cast off	Purl	Cast off
			K2tg across row	
			Cast off	

Pattern prepared by Barbara Hodge, Member

The Milk-Bag Mat Project

Sharon Gusz, RTOERO member and Milk Bags Unlimited Volunteer

Imagine creating sleeping mats from recycled milk bags! In 2013, crocheters from across Canada completed 700 mats. The finished products are insect, mildew and bacteria-resistant, and serve as an excellent insulator. Our first ones were thin and rough and each mat would take an experienced crocheter 40 hours to complete.

The weaving of milk bags was introduced in 2014. The finished products are five times thicker and much more comfortable. Weaving is preferred over crochet because it allows individuals of all ages and abilities to get involved.

The Project has grown exponentially. Since the beginning of 2016, over 50,000 mats have been delivered to either Dr. Simone's warehouse (Canadian Food for Children) or outreach organizations that serve

people without housing closer to home. Canadian Food for Children ships to South America, Central America, Africa, and the Philippines.

Over the past several years, retired teachers and friends have met at St. Gabriel's Church in North York and Our Lady Queen of the World Church in Richmond Hill to make these sleeping mats. We average about 30 volunteers at each event. The atmosphere is fun, light and yet very productive. Numerous valuable friendships have grown out of the monthly gatherings.

When you get "like-minded" giving people together, great things happen. Throughout the year, our enthusiastic volunteers also contributed by driving mats to the warehouse and taking fabric home to sew pillows, as well as, donating to numerous other drives. For example: Leftover

Halloween candy for Canadian Food for Children; clothing, book and toy drives for City Street Outreach; pillowcases for dresses; greeting cards for isolated seniors and empty pill containers for Doctors without Borders.

To be included in future notices of weaving sessions or to request a training session for your family, a community group or friends, don't hesitate to get in touch with RTOERO member Sharon Gusz at sharongusz@gmail.com. If you would like to join in at Our Lady Queen of the World location in Richmond Hill, contact Sharon for their dates.

Visit Milk Bags Unlimited at www.milkbagsunlimited.ca to learn more about the program.

Our little project shines bright in a world with so much sad news!

Wednesday, September 20

Wednesday, October 18

Wednesday, November 15

Wednesday, December 13 (2nd week)



Milk-Bag Mat Weaving happens at St. Gabriel's Church, 670 Sheppard Ave E, North York, on the third Wednesday of the month, September to June, from 1:00 - 2:30/3:00 p.m.

For information about dates and times at Our Lady Queen of the World, 10411 Bayview Ave, Richmond Hill, email Sharon Gusz at sharongusz@gmail.com



Things Change

Vernon Paige, e-Devices Convener

Things change – we can delay some changes and ignore others for a while, but “change” is unavoidable. We should most certainly resist some changes that occur to us as we age, delay them by eating well and exercising, for example.

Resistance to some other changes, however, is futile. Technological change is progress, we are told. It is an improvement, betterment – that is the intention, despite frequent setbacks. But why must we buy a “smart” phone and, a newer better one every few years and, a new computer and a tablet? Because technology changes inevitably and unavoidably and increasingly faster. Our e-Devices (Technology) Group meets to consider the “smart” use of new “smart” technology, particularly the Internet, computers, smart cellular phones, and tablets. This technology can make life safer, more convenient and, more fun. Inability, failure, or refusal to use technology may disadvantage you significantly or severely.

Technology will fail, but it usually does not. Learn some basic coping strategies. “Bad guys” will use technology against you if they can. Know and practice some essential prevention. The more you know and the more current you are, the better. The further you fall behind, the less you benefit from technology and, the harder it is to catch up.

One hundred years ago, some of our ancestors ventured to learn to drive a car and found it gave them advantages (despite a few frustrations and challenges) over others who would or could not. Eventually, most of us accepted the inevitability of using that new technology. Now we are at a comparable stage with digital technology – the Internet and “smart devices.” This is inevitable, moving faster and quieter than a Tesla on Highway 407.

Enjoy learning new things about the new technology. Learning is fun! (said all my teachers). And healthy! (say all my doctors).

Many sources frame advice and specific examples regarding the Internet, but the underlying concepts apply to all aspects of life. For example:

- The Trust Project is a non-partisan international multilingual non-profit organization promoting media literacy and reliable, ethical journalism <https://theTrustProject.org/trust-indicators/> In June this year, Microsoft began placing a link to this website on some of the ads displayed by the Microsoft Bing search engine.
- CAA members can get a free personalized tutorial based on their current knowledge and experience. Check the CAA website https://bit.ly/CAA_benefit

The e-Devices (Technology) Group meets alternate Fridays at 10:30 a.m. via Zoom. Email the convener at PhotoGuy.2019@gmail.com for the dates and links to the meetings.

STAY SAFE

- Here are a few things you should know to stay safe. They may sound complicated, but it's about common sense, caution, and a little learning.
- Beware of any message (phone call, cellphone text, email) that appears urgent or threatening. Do not respond by a phone number, link, or code in the message (for example, do NOT “Press 1 to accept this charge, press 2 to speak to a representative”). If you receive this type of phone call, say nothing and hang up immediately.
- Verify the message's source before acting to confirm a phone number, address, bank information or email.
- Apply similar caution with a message offer that seems too good to be true (because it is too good to be true).
- Be cautious with any message you were not expecting, even if it is from someone you know. Consider this recent email, offering a life insurance policy at a special low rate. (Simple spam – mass advertising). An honest message might come from an email address “noreply@fidelitylife.com/...”, but this one came from “nooreply@bkk.2ukcnp6erac...”. When I let my mouse hover over a link in the message, the very bottom left corner of my computer screen showed that the link address is definitely not an honest or safe destination.

Book Club

Sylvia Skippen, Convener

The RTOERO District 23 Book Club meets at Edithvale Community Centre from September to November in 2023 and January to May in 2024. We use a hybrid model for meetings supported by Meeting Owl technology and are pleased to offer meetings virtually, especially in poor weather conditions. People attending the meetings in-person and those who join digitally using Zoom, indicated that hybrid meetings work well.

We are fortunate to have facilitators who provide interesting questions, analysis of the book and, the author's background. Our participants come prepared to discuss the books in depth. The discussions are stimulating and very thought-provoking. At times members might not like the book initially but after the discussion they develop

new insight and a different perspective of the book. The group is very respectful and listens to each other's ideas and questions. Everyone has an opportunity to express their point of view. For book lovers who enjoy discussing and reflecting on books this entertaining and energizing group is the group for you.

In September and November, we are fortunate to have two authors attending our meetings in person. In September, the author of *The Last Train*, Rona Arato, will be attending our meeting and in November, Liz Torlee, author of *The Way Things Fall* will be with us. Our members have chosen a very diverse list of books and I suspect that it will be another great year of reading and discussion.

We look forward to discussing the following books:

Quick Reference List for District 23 Book Club, 2023 - 2024



The Last Train
by Rona Arato

Wednesday September 27

The author will be present to discuss the book.



Letters Across the Sea
by Genevieve Graham

Wednesday, October 25

Facilitator: Nina Pollock



The Way Things Fall
By Liz Torlee

Wednesday, November 29

The author will be present to discuss the book.



The Giver of Stars
by Jojo Moyes

Wednesday, January 31

Facilitator: Marianne Spilberg



The Home for Unwanted Girls
by Johanna Goodman

Wednesday, February 28

Facilitator: Liliana Cappella



Wan
by Dawn Promislow

Wednesday, March 27

Facilitator: Sharron Holesh



Borges and Me: An Encounter
by Jay Parini

Wednesday, April 24

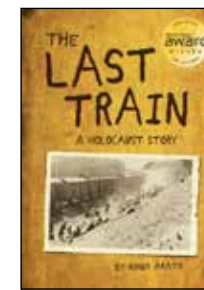
Facilitator: Sally Plumb



PACHINKO
by Min Jin Lee

Wednesday, May 29

Facilitator: Marilynn Fletcher



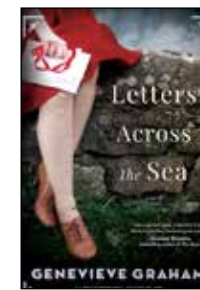
The Last Train
by Rona Arato

Wednesday September 27

The author will be present to discuss the book.

The Last Train is a true story about young brothers Paul and Oscar Arato and their mother, Lenke, surviving the Nazi occupation during the final years of World War 11. Living in Karcag, Hungary, the Aratos felt safe from the Nazis. Hungary allied with Germany to protect its citizens from invasion, but in 1944, Hitler broke his promise to keep Nazis out of Hungary. The Nazi occupation forces the family into a ghetto in their hometown, then a labour camp in Austria and finally, to the deadly Gergel Belson camp. Separated from their father, 6-year-old Paul and 11-year-old Oscar must care for their progressively sick mother and try to maintain some appearance of normalcy.

In the Spring of 1945, the boys see British planes flying over the camp, and they hope that the war is over, but they are boarded on a train. The boys believe that they will be killed, but through a twist of fate, the train is discovered, and they are liberated by American soldiers marching through Germany. The book concludes when Paul, now a grown man living in Canada, comes across photographs on the Internet of his train being liberated. After writing to the man who posted the pictures, Paul can meet his rescuers at a reunion in New York, but, first he must decide if he is prepared to relive his past.



Letters Across the Sea
by Genevieve Graham

Wednesday, October 25

Facilitator: Nina Pollock

A young Protestant girl and her Jewish neighbour are caught up in the wave of hate sweeping the globe on the eve of WW2. Signs like "No Jews Allowed" and Swastika Clubs spring up around Toronto, and the tension between Jewish and non-Jewish erupts in the well-known Christie Pit Riots. This is a poignant novel about the enduring power of love, even in the darkest times.

In September, Rona Arato, author of *The Last Train*, will be attending our meeting.

In November, Liz Torlee, author of *The Way Things Fall*, will be with us.

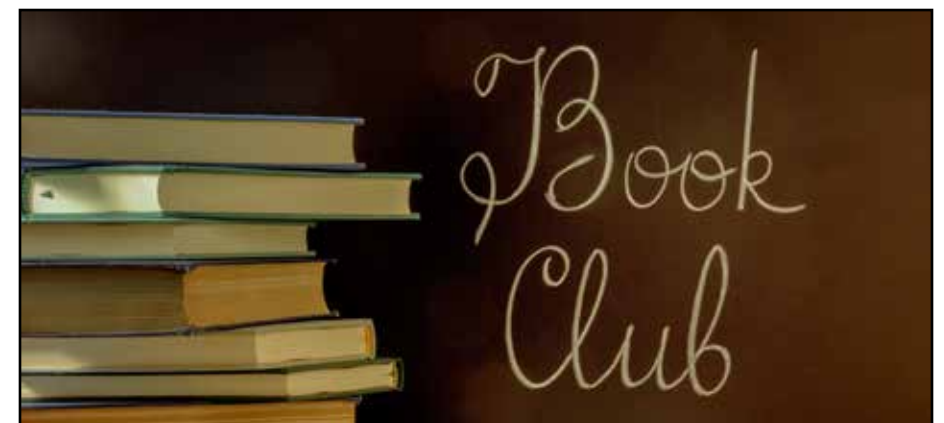


The Way Things Fall
by Liz Torlee

Wednesday, November 29

The author will be present to discuss the book.

This intriguing book is about fate and invites more questions than answers. *The Way Things Fall* takes place in Egypt, Tuscany and Canada. The heroine, Rachel, a thriving art critic, attends an exhibition by an up-and-coming artist. She is unsettled by the eerie familiarity of his paintings, which recalls a tragic event from the past and her cowardly decision. As her relationship with the artist develops, she searches for a way to come to terms with this and is drawn back to a man she loved and worked with many years ago in Cairo. This man had warned her that, one day, fate might find a way to punish her. As the story evolves in three different countries over fifteen years, the tension and conflict between Rachel's relationship with two men and two other worlds accelerate. Eventually, she must pay a steep price to fully atone for what she did.



Book Club meets on the last Wednesday of the month from 2:00 – 4:00 p.m. from September to November 2023 and January to May 2024. We offer a hybrid format: in-person at Edithvale Community Centre or virtually from the comfort of your home.

If you plan to attend, please email sylvia.skippen@hotmail.com and indicate your preference for virtual or in-person.



Champagne Breakfast 2023

Wednesday, September 20, 2023

(Cut-off date: Friday, September 15, 2023)

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue, west of Don Mills Road)

Free parking

Newly retired and prospective members: Free. Current members with one guest: Free
(District 23 is subsidizing this event (\$36.39) for members and one guest in honour of our 50th Anniversary.)
Additional guests: \$36.39 per person

A toast from RTOERO District 23 to all new retirees as you begin your new life.

We invite you to join us for Champagne Breakfast at Parkview Manor on Thursday, September 20, 2023 at 10 a.m. This event will be an opportunity to drink a toast together, meet the Executive and learn about the many varied and exciting activities we make available.

The welcoming Champagne Breakfast has become a tradition at District 23. Last year's event was extraordinary. Let's make it that again! This is an occasion for celebration.

In order to help us make the proper preparations, please notify Mildred Frank by Friday, September 15, to let her know you will be coming. Please email Mildred at speakingfrankly@rogers.com and include your name and telephone number. If you are bringing a guest, also add their name and telephone number to the email.

We are looking forward to seeing all of you and drinking a toast together.

Draw for Prizes

The Needlework & Craft group will offer items for a draw with a \$5.00 donation for five chances to win! Additional single items will be available for a tagged donation amount. Proceeds will go to support our current Community Service Project.

Registration

Mail your registration form to Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON, M2K 2L8.

Alternatively, email the information on the form (page 37) to Mildred Frank at speakingfrankly@rogers.com

If you are bringing an additional guest, please send a cheque for \$36.39, made out to RTOERO District 23 North York, to Mildred and include the guest's name and telephone number on the registration form.

9:00 a.m. Coffee/Tea
10:00 a.m. Breakfast followed by the Program

Menu

- One glass of champagne and orange juice per guest
- American breakfast (low salt in the food)
- Chilled orange juice and cranberry juice
- Sliced fresh seasonal fruit
- Farm fresh scrambled eggs
- Crispy bacon and 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

Please notify Mildred at 416-221-5328 of any dietary requirements.

Event details, updates, and fillable event registration forms are available on the website at <https://district23.rtoero.ca/2023-champagne-breakfast/>



50th Anniversary Gala Luncheon

Wednesday, October 18, 2023

(Cut-off date: Friday, October 13, 2023)

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue, west of Don Mills Road)

Free parking

Member and one guest \$45.00 each (based on subsidy of \$22.84). Additional guests: \$67.84.

Come and join us as we celebrate our 50 years as an RTOERO district.

We plan to make this a special event with decorations, souvenir gifts and wonderful entertainment.

Entertainment

At our last Holiday Season luncheon we had wonderful entertainment by David and have invited him to return with his band for this event. So, you may wish to dance – a bit or a lot.

Special guests include our District 23 Past Presidents.

Anniversary gifts will be provided as souvenirs.

Draw for Prizes

The Needlework & Craft Group has a special project to share with us at this event. They will offer five items for a draw. A \$5 donation for 5 chances to win! Proceeds will go to support our Community Grant Project.

Registration

Send cheque made out to RTOERO District 23 North York along with completed registration form (page 37) to: Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON, M2K 2L8

Menu

- Garden Salad with Balsamic dressing
- Filet Mignon 6 oz. or Grilled Atlantic Salmon served with mashed potatoes and seasonal vegetables
- Rolls & Butter
- Coffee or tea
- Caramel Cluster

Notify Mildred at speakingfrankly@rogers.com of any dietary requirements

10:45 a.m. Cash Bar
11:30 a.m. Entertainment begins
12:00 a.m. Lunch Served
Entertainment continues after lunch

Event details, updates, and fillable event registration forms are available on the website at <https://district23.rtoero.ca/50th-anniversary-gala-celebration/>

Holiday Season Luncheon, 2023

Thursday, November 30, 2023
(Cut-off date: Friday, November 24, 2023)

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue, west of Don Mills Road)
Free parking

Member and one guest \$45.00 (based on subsidy of \$22.84). Additional guests: \$67.84.

Come and join us for our Annual Holiday Season Luncheon. This will be a festive occasion to connect with friends and enjoy a pleasant time together.

10:00 a.m. Artisan Craft Sale

11:00 a.m. Cash Bar

12:00 p.m. Lunch

Pre-holiday Craft Sales

The Artisan/Craft Vendors will be set up from 10:00 a.m. selling many creative items. Come early so you have time to find those items you might like to purchase.

The Needlework & Craft Group will offer five items for a draw. A \$5 donation for 5 chances to win! Proceeds will go to support our Community Grant Project.

Registration

Registration form (page 37) and cheque (made out to RTOERO District 23 North York) should be sent to Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON, M2K 2L8.

Updates, event details, updates, and fillable event registration forms are available on the website at <https://district23.rtoero.ca/2023-holiday-season-luncheon/>.

Menu

- Butternut Squash Soup
- Filet Mignon 6 oz. or Grilled Atlantic Salmon served with mashed potatoes and seasonal vegetables
- Rolls & Butter
- Coffee or tea
- Ice-cream Crepes

Notify Mildred at speakingfrankly@rogers.com of any dietary requirements.

Delicious Apples and Delightful Alpacas

Saturday, September 30, 2023

(Cut-off date: Friday, September 8, 2023)

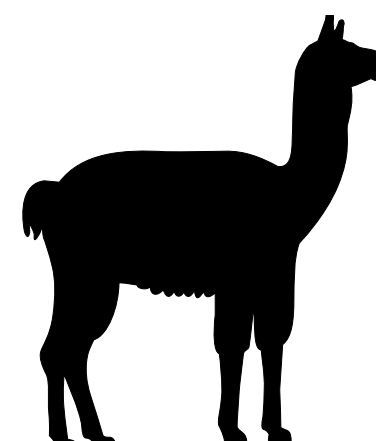
Coach to Brighton and Colborne

Cost: \$ 160

(\$30 subsidy from RTOERO District 23 will be reimbursed to participants following the trip).

- 9:00 a.m. Depart by coach from Blessed Trinity Church, 3220 Bayview Ave, Toronto
 - 10:15 a.m. We'll pick up our local guide, Peter Brotherhood, before stopping at the Big Apple, famous for its apple products.
 - 12:00 p.m. A three-course lunch, with chicken as the entrée, is included at the scenic Timber Ridge Golf Course near Brighton.
 - 1:30 p.m. At the award-winning Old Mill Alpaca Farm we will learn all about the care of alpacas and how their fleece is turned into warm and soft fashionable clothing. We will have time to visit with some of the female alpacas and their cute babies, then purchase warm, soft alpaca clothing.
 - 2:45 p.m. Our last stop will be at Pieter's Appleyard, an orchard with a panoramic view of Lake Ontario. Here you can either pick your own apples or purchase them pre-picked on site. There is nothing quite like biting into a fresh, sweet, and juicy apple that you have picked yourself. Bring your cameras!
 - 7:00 p.m. Approximate return time to Blessed Trinity Church.
- Maximum passengers: 45 Minimum: 35

Event details, updates, and fillable event registration forms are available on the website at <https://district23.rtoero.ca/delicious-apples-and-delightful-alpacas/>



Cheques made out to:
Mary Morton Tours
Mail to: Mary Valtellini,
762 Clarence St.
Woodbridge Ont. L4L 8V2

Registration and payment due: September 8, 2023

Mary Valtellini mary.valtellini@rogers.com will send you an email acknowledging your registration form and cheque.

Please ensure that your email address is printed clearly and legibly.





Fiddler on the Roof

Wednesday, December 6, 2023
(Cut-off date: Friday, November 10, 2023)

Coach to Hamilton Family Theatre
46 Grand Avenue S., Cambridge ON N1S 2L8

Cost: \$ 169
(\$30 subsidy from RTOERO District 23 will be reimbursed to participants following the trip)

- 8:30 a.m. Depart by coach from Blessed Trinity Church, 3220 Bayview Ave, Toronto
 - 10:00 a.m. Spend time browsing at Denninger's Foods of the World
 - 11:30 a.m. Lunch is included at the Olde School
 - 2:00 p.m. It's showtime at the Hamilton Family Theatre Cambridge for Fiddler on the Roof. "Journey to the Russian village of Anatevka for a time-honoured family favourite that has touched audiences around the world with its winning combination of humour, warmth, and honesty. Featuring an unforgettable score full of classic songs like Matchmaker Matchmaker, If I Were A Rich Man, Sunrise Sunset, and Tradition. Fiddler on the Roof has ensured a legacy as one of the most acclaimed musicals in the history of North American Theatre. Tevye is a humble milkman whose life has been governed by strict traditions that will never change, or so he thinks. The times are changing, and when Tevye selects suitors for his daughters, he discovers that the younger generation will create traditions of their own. With its universal themes of hope, love, and acceptance, Fiddler on the Roof is a testament to the triumph of the human spirit over adversity. Don't miss one of the greatest musical comedies of our era".
 - 6:30 p.m. Approximate return time to Blessed Trinity Church.
- Maximum passengers: 45 Minimum: 35

Choice of Entrees

- Breast of Chicken with Supreme Sauce)
- Salmon Trout with Lemon Garlic Sauce

Cheques made out to:
Mary Morton Tours

Mail to: Mary Valtellini,
762 Clarence St. Woodbridge Ont.
L4L 8V2

Registration and payment due
November 10, 2023

Mary Valtellini mary.valtellini@rogers.com will send you an email acknowledging your registration form and cheque.

Please ensure that your email address is printed clearly and legibly.

Event details, updates, and fillable event registration forms are available on the website at <https://district23.rtoero.ca/fiddler-on-the-roof/>

Champagne Breakfast – Wednesday, September 20, 2023 | Cost: Free | \$36.39

Name:

Email:

Phone:

Guests:

(\$36.39 subsidy for each member and one guest by RTOERO District 23)

tickets: @ FREE | @ \$36.39 each | Cheque enclosed

I have read and agree to the Acknowledgement, Waiver & Release Form for RTOERO on page 38.

If you are bringing a second guest, please make cheque payable to **RTOERO District 23** and mail form and cheque before **September 15** to Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON M2K 2L8

50th Anniversary Gala Luncheon – Wednesday, October 18, 2023 | Cost: \$45 | \$67.84

Name:

Email:

Phone:

Guests:

Beef Salmon

(\$22.84 subsidy for each member and one guest by RTOERO District 23)

tickets: @ \$45 each | @ \$67.84 each | Cheque enclosed

I have read and agree to the Acknowledgement, Waiver & Release Form for RTOERO on page 38.

Please make cheque payable to **RTOERO District 23** and mail form and cheque before **October 13** to Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON M2K 2L8

Holiday Season Luncheon – Thursday, November 30, 2023 | Cost: \$45 | \$67.84

Name:

Email:

Phone:

Guests:

Beef Salmon

(\$22.84 subsidy for each member and one guest by RTOERO District 23)

tickets: @ \$45 each | @ \$67.84 each | Cheque enclosed

I have read and agree to the Acknowledgement, Waiver & Release Form for RTOERO on page 38.

Please make cheque payable to **RTOERO District 23** and mail form and cheque before **November 24** to Mildred Frank, 505 Cummer Avenue, Suite 705, Toronto, ON M2K 2L8

Delicious Apples and Delightful Alpacas – Saturday, September 30, 2023 | Cost: \$160

Name:

Email:

Phone:

Guests:

Please make cheque payable to **Mary Morton Tours** and mail form and cheque before **September 8** to Mary Valtellini, 762 Clarence St., Woodbridge, ON L4L 8V2

(\$30 subsidy from RTOERO District 23 will be reimbursed to participants following the trip)

tickets: @ \$160 each | Cheque enclosed

I have read and agree to the Acknowledgement, Waiver & Release Form for RTOERO on page 38.

Fiddler on the Roof – Wednesday, December 6, 2023 | Cost: \$169

Name:

Email:

Phone:

Guests:

Chicken Salmon

(\$30 subsidy from RTOERO District 23 will be reimbursed to participants following the trip)

tickets: @ \$169 each | Cheque enclosed

I have read and agree to the Acknowledgement, Waiver & Release Form for RTOERO on page 38.

Please make cheque payable to **Mary Morton Tours** and mail form and cheque before **November 10** to Mary Valtellini, 762 Clarence St., Woodbridge, ON L4L 8V2

Policy for Excursions, Events & Activities

Waiver, Acknowledgment & Release Form for RTOERO

Participants in RTOERO District 23 activities acknowledge and agree to the terms of this following release form.

All participants in RTOERO District 23 events, cycling, bus trips or excursions acknowledge and agree that RTOERO, including District 23, North York, will not be responsible for any loss, injury or damage of any nature, including death, howsoever arising in connection with such trip/excursion/event. Participants are, therefore, hereby advised to carry their own insurance in connection therewith.

In consideration of the participant's attendance on such trip/excursion or at this event, the participant hereby releases and forever discharges RTOERO, District 23, North York, and their respective directors, officers, members, agents, employees and volunteers (collectively, the "Releasees") 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 on such trip/excursion or at such 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 on such trip/excursion or at such event will be governed by the laws of the province/territory in Canada in which the participants reside, and the participants consent to the exclusive jurisdiction of the Courts in the appropriate province/territory in Canada in any such action.

Payment Practices

All trips and events advertised in STONY Bridges and requiring a cheque and registration form have 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. Make cheques payable as directed on the event advertisement.

Registration

When completing your registration forms, follow the guidelines listed below:

- A separate cheque is required for each event/activity.
- Each person's name and phone number must be included on each form for each event/activity.
- When applicable, an RTOERO member may bring ONE guest who pays the advertised cost. If the event is subsidized, additional guests will pay the total fee.

Photos and videos taken at any RTOERO District 23, North York event may appear in STONY Bridges, on the website, on social media or at later events.

- Unless you are contacted, your registration form and cashed cheque (or image) for the activity/event is your confirmation for the activity/event.

Cheques

Cheques will be deposited into the bank shortly after the cut-off date. Your cashed cheque proves you have a ticket for the trip/event. If your cheque has yet to be cashed more than ten days after the cut-off date, please phone Vernon Paige, Treasurer, at 416-816-2032.

If payment is received before the cut-off date but after the quota for a trip/event has been filled, you will be phoned and asked if you wish to be put on a waiting list. If your ticket request cannot be filled, if you cancel before the cut-off or if payment is received after the cut-off date, your cheque will be shredded; we do not mail cheques back to you.

Tickets

Tickets, if required, are given out on the day of the performance. If you arrive late, please go to the box office to pick up your ticket(s).

Please note that all our seats are in the theatre's orchestra section. 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.

If you have any suggestions for performances that you think our members would enjoy, please contact Mary Valtellini at mary.valtellini@rogers.com. Please be aware that we need about five months lead time to advertise in STONY Bridges and on the website.

Refund Policy

- Once a ticket has been allocated for you, there will be no refund. The onus is on you to find someone to use your ticket, though we will try to help.
- Any booking can be cancelled before the cut-off date by emailing Mary Valtellini, at mary.valtellini@rogers.com (for trips/theatre), or phoning Mildred Frank, at 416 221-5328 (for social events) or the organizing convener. Your cheque will be shredded if you cancel an event before the cut-off date. We do not mail cheques back to you.
- Cancellations after the cut-off date will be accepted only if we can sell your ticket(s) to someone waitlisted.
- Ticket holders are welcome to sell, give or transfer their ticket(s) privately.

Revised



Event Payment and Registration

When registering and paying for events, we want to make things work for all. This past year we tried using e-transfers and credit card payments. We encountered some difficulties using these methods.

At the present time we have decided to ask for payments by cheque for all events, mailed along with the

registration form available in STONY Bridges or the printable one on the website.

We will have a committee looking at how to incorporate other methods, so they work correctly.

We appreciate your patience and will keep you informed as we review and build a more workable system.

Early Morning Hard Sell

Bruce Jacobs Davidovitch, Member

SAVE! SAVE! SAVE!
BUY! BUY! BUY!

The call of morning commerce
It's urgent to comply

THIS WEEK ONLY!

We'll include a bouquet funerary wreath
RESERVE that plot today
Before you die

AMAZING SPECIAL BONUS!

With every purchase made
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Submissions Guidelines

RTOERO District 23, North York 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. Articles should be from 400 to 1200 words in length. Up to 10 photos are also welcome (minimum 300 dpi in jpg or png format). Please send photos as attachments and do not reduce the size. We reserve the right to edit, condense, crop, or reject letters, photos, or other submissions. See the full guidelines: <https://tinyurl.com/RTO23guidelines>

Send submissions to: Maureen Capotosto at mpcapotosto@sympatico.ca. STONY Bridges is published for its members in March, August, and November by RTOERO District 23, North York.

The due date for material for the next issue is Thursday, September 15, 2023.

RTOERO District 23, North York, 25 Years Ago

Elisa Arciero, Archivist

In 1998, RTOERO, called STO at that time, celebrated its 25th anniversary. Many members participated in the organization's activities such as luncheons, 90th birthday celebrations, bridge, and trips. Sandy Neugebauer's parents, Allen and Dorothy Young, were involved at the time – in fact, she was one of District 23's founding members. Learn more about Dorothy and Allen on page 14.

Sandy shared some of her family photos from 1982 to 1998. Enjoy strolling down memory lane. How many people do you recognize from these pictures?

We hope you will join us as we celebrate our 50th Anniversary this year! We look forward to seeing you at our many activities or upcoming events. District 23 comprises many

friendly, hardworking, eager, and energetic members who invite you to celebrate and make connections during our golden anniversary year.

Join us one and all!



Change of Postal/ Email Address or Other Information

Please send changes to: RTOERO, 18 Spadina Road, Suite 300, Toronto, ON, M2R 2S7 or to membership@rtoero.ca; or call the RTOERO 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 RTOERO annual diary and other RTOERO mailings.

For questions about distribution of STONY Bridges, contact Gerard MacNeil at: g.macneil@bell.net or 416-481-7411. For the most efficient/rapid response, contact Gerard via the email address provided.

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