



The police can't protect consumers. People need to be more aware and educated about identity theft. You need to be a little bit wiser, a little bit smarter and there's nothing wrong with being skeptical. We live in a time when if you make it easy for someone to steal from you, someone will.

Frank Abagnale Page 13



## In Memoriam

With great sadness we inform you of the passing of the following members of District 23.

We extend our heartfelt sympathy to their families and friends.

The following information was taken from RTO/ERO Provincial's Monthly Updates from: June 1, 2018 to Sept. 30, 2018:

**June:** Sylvia Hampton, Ruth Joshua, Ezra MacMull, George Maxwell, Elizabeth Nielsen, Donald Pipe, Genevieve Robertson, Albert Tatem, Zarina Velji.

**July:** Elizabeth Chambers, Robert Davis, Terry Harris, Mavis Herman, Mary Joyce, Isabel Kavanaugh, Patricia McDowell, Ronald McMaster, Betty Saville, Marie Silva, Susan Tate.

**August:** Mary Anna Higgins, Joyce McCall, Maria Palermo-Saraco, Juanita Pfaff, Alice Takimoto, Glenn Way.

**September:** Daryl Bessell, Claude Hamouth.



## New Members

by John Giannone – Convener ~ [johngiannone01@gmail.com](mailto:johngiannone01@gmail.com)

The Executive welcomes all the new members who have recently joined RTO/ERO District 23, and invite them to become active participants in all of our activities. As of September 30, 2018 RTO/ERO District 23 has a total membership of 2833 members.

The following information was taken from RTO/ERO Provincial's monthly updates from June 1, 2018 to September 30, 2018

### June:

Michael Arkin, Maria Bevacqua, Josee Demers, Maria Imbrogno, Claudette Mainzer, Jai Sook Martin, Joan Patterson, Nadia Petrei, Catherine Pipe, Joseph Sansone, Madhu Sharma, Kathleen Sleath, Bonnie Tatem, Leon Tessler, Carolyn Thomson, Jennifer Watson.

### July:

Ghyslaine Berger, Anthony De Ciantis, Josephine Honein, Marjan Kolaric, Joy Koplowitz, Janette McFadden, Julia Maxwell, Dave Mitro, Lynn Vangou, Harold Wodlinger.

### August:

Maria Chiaravalloti, Sandra Iaccino, Yasmin Kara, Jean Lee, Joyce McMaster, Robin Richardson, Vasco Rodrigues, Joaquim Silva.

### September:

Maria Di Biase, Elizabeth Cannon, Mariam Kokai Czapar, Fiona Lo, Althea Parsons, Catherine Richardson, Richard Sadowski.



## Issue 124

<b><u>In Memoriam</u></b> . . . . . 2	<b><u>Goodwill Committee</u></b> . . . . . 11
by John Giannone ~ <a href="mailto:johngiannone01@gmail.com">johngiannone01@gmail.com</a>	by Gwen Bumbury ~ <a href="mailto:ggrant98@hotmail.com">ggrant98@hotmail.com</a> . . . . . 416-491-1213
<b><u>Membership</u></b> . . . . . 2	<b><u>Nordic Pole/Walking</u></b> . . . . . 12
by John Giannone ~ <a href="mailto:johngiannone01@gmail.com">johngiannone01@gmail.com</a>	by Kathy Shorney – Convener <a href="mailto:k_shorney@yahoo.com">k_shorney@yahoo.com</a> . . . . . 416-225-1336
<b><u>Bridge Report</u></b> . . . . . 4	<b><u>CyberSecurity for Seniors</u></b> . . . . . 13
by Alan Ward ~ <a href="mailto:alanward@interlog.com">alanward@interlog.com</a> . . . . . 905-889-3687	by Flick Douglas ~ <a href="mailto:omanflick@gmail.com">omanflick@gmail.com</a>
<b><u>Report from The District Political Advocacy Committee</u></b> . . . . . 4	<b><u>North York Strollers</u></b> . . . . . 15
by Kathy Shorney – Convener ~ <a href="mailto:k_shorney@yahoo.com">k_shorney@yahoo.com</a> . . . . . 416-225-1336	by Joanne Famiglietti ~ <a href="mailto:jcfam12@gmail.com">jcfam12@gmail.com</a> . . . . . 416-483-4968
<b><u>President’s Report</u></b> . . . . . 5	<b><u>Health and Insurance</u></b> . . . . . 16
by Sara DiNallo ~ <a href="mailto:sdinallo@outlook.com">sdinallo@outlook.com</a>	by George Meek ~ <a href="mailto:george.meek@sympatico.ca">george.meek@sympatico.ca</a> . . . . . 416-226-3568
<b><u>Events Calendar</u></b> . . . . . 5	<b><u>Needlework &amp; Crafts</u></b> . . . . . 18
<b><u>Past President’s Report</u></b> . . . . . 6	by Margaret Schuman ~ <a href="mailto:schumanmp@gmail.com">schumanmp@gmail.com</a>
<b><u>Provincial Pensions and Retirement</u></b> . . . . . 6	<b><u>Your Foundation at Work</u></b> . . . . . 18
by Gwen Scriven – 2nd Vice President ~ <a href="mailto:gwscriven@gmail.com">gwscriven@gmail.com</a> 416-226-0226	by Mary Valtellini ~ <a href="mailto:mary_valtellini@rogers.com">mary_valtellini@rogers.com</a>
<b><u>Cycling</u></b> . . . . . 7	<b><u>Champaigne Breakfast 2018</u></b> . . . . . 20
by Eileen Kearns ~ <a href="mailto:eileen_kearns@edu.yorku.ca">eileen_kearns@edu.yorku.ca</a>	by Sara DiNallo ~ <a href="mailto:sdinallo@outlook.com">sdinallo@outlook.com</a> & Mildred Frank ~ <a href="mailto:speakingfrankly@yahoo.ca">speakingfrankly@yahoo.ca</a> . . . . . 416-221-5328
<b><u>STONY Bridges</u></b> . . . . . 8	<b><u>Project Service To Others Report</u></b> . . . . . 21
by Flick Douglas ~ <a href="mailto:omanflick@gmail.com">omanflick@gmail.com</a>	by Maureen Capotosto ~ <a href="mailto:mpcapotosto@sympatico.ca">mpcapotosto@sympatico.ca</a>
<b><u>Communications</u></b> . . . . . 8	<b><u>Have-a-Java</u></b> . . . . . 21
by Karen Quinn ~ <a href="mailto:kquinn@gmail.com">kquinn@gmail.com</a>	by Margaret Schuman ~ <a href="mailto:schumanmp@gmail.com">schumanmp@gmail.com</a>
<b><u>Recruitment Report</u></b> . . . . . 9	<b><u>District 23 Trips and Events</u></b> . . . . . 22
by Mary Ellen Lawless ~ <a href="mailto:med.lawless@sympatico.ca">med.lawless@sympatico.ca</a> 416-223-4969	by Mary Valtellini ~ <a href="mailto:mary_valtellini@rogers.com">mary_valtellini@rogers.com</a>
<b><u>Webmaster’s Report</u></b> . . . . . 9	<b><u>Policy for Trips &amp; Other Information</u></b> . . . . . 23
by Merv Mascarenhas ~ <a href="mailto:mervyn.mascarenhas@outlook.com">mervyn.mascarenhas@outlook.com</a>	<b><u>From the Archives</u></b> . . . . . 24
<b><u>Book Club Report</u></b> . . . . . 10	by Mary Cairo - Archivist ~ <a href="mailto:mcairo@rogers.com">mcairo@rogers.com</a>
by Irene Kitchell ~ Convener	<b><u>Change of Address</u></b> . . . . . 24

### Submissions

STONY Bridges RTO/ERO, North York, District 23 welcomes submissions for STONY Bridges from members. Do you have story to tell, an experience to share or a poem you have written? Consider submitting your work for publication. Please include name, address, and telephone number (for identification only) and some past and present biographical information (for publication if space permits). Articles should be from 400 to 1200 words (one half to one page) in length. Photos are also welcome (minimum 300 dpi in jpeg or RAW 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. Send submissions to: Maureen Capotosto at [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca). STONY Bridges publishes in March, August, and November for the Retired Teachers of North York, District 23.

**The due date for material for the next issue is February 15, 2019**





## Bridge Report

by Alan Ward – Convener ~ [alanward@interlog.com](mailto:alanward@interlog.com)

[905-889-3687](tel:905-889-3687)

---

The Bridge Club will continue to meet at Willowdale United Church on Kenneth Avenue just north of Church St (south of Finch, 2 blocks east of Yonge) every Tuesday until mid-December. Ample parking is available at the church. New members are welcome including complete beginners: basic instruction will be provided upon request. Please try to arrive before 12.45 p.m.

We are a social group of about 40 RTO members and friends of whom 24 - 28 meet on any given Tuesday for cards, coffee, and cookies. Serious duplicate players will generally look elsewhere for their bridge “fix,” but we offer friendly company in pleasant surroundings with the opportunity for newbies to get into the game. It is not necessary to come with a partner, nor to commit to appearing every week. RTO members may bring a friend who is not an RTO member; all attendees contribute \$3 per afternoon to defray the costs of leasing the space. Since we do not meet during the summer months and the last report was issued in June, this report is of necessity brief. A fuller report on our activity will appear in the February 2019 edition of the magazine.



## Report from The District Political Advocacy Committee

by Kathy Shorney – Convener ~ [k\\_shorney@yahoo.com](mailto:k_shorney@yahoo.com) [416-225-1336](tel:416-225-1336)

---

The Provincial Political Advocacy Committee has been very active over the past few months as they continue to advocate for Retired Seniors. We are the fastest growing age group. The Vibrant Voices campaign is a community based political advocacy campaign by the RTO/ERO in partnership with the National Association of Federal Retirees, calling on officials at all levels of government to take legislative action for Ontario’s Seniors. The current focus is on age-friendly communities that provide the structures and services that promote access, civic engagement and overall quality of life for seniors. You can access further information on [Vibrantvoices.ca](http://Vibrantvoices.ca)

Prime Minister Trudeau recently announced the appointment of Ms. Tasso as Minister of Seniors. Her “goal will be to help the government better understand and make decisions on the needs of Canadian Seniors and to ensure that programs and services are developed that respond to Canada’s aging population.” The focus will be on protection for Seniors from fraud, high-pressure sales, address related issues to dementia, housing needs, establish national pharmacare and to address problems related to aging. We at RTO/ERO are pleased that these are many of the issues identified in our Vibrant Voices Document.

As Convener I will continue to monitor news releases related to legislation changes that support our needs. I will encourage our newly elected city representatives and the Mayor to keep their focus on creating age-friendly communities and the services we as Seniors need. I will strive to maintain communication with our members as to programs and policy changes via STONY Bridges and the monthly E-newsletters.



## President's Report

by Sara – President ~ [sdinallo@outlook.com](mailto:sdinallo@outlook.com)

I would like to welcome everyone back and hope everyone enjoyed the summer. We have been blessed with the feeling this fall that summer is still lingering with some of the wonderful weather we have had. Enjoy the beauty that nature has to offer us, with its brilliant colours before winter sets in. As summer has ended and we settle into fall, I would like to officially welcome and congratulate all the newly retired members to RTO/ERO.

On September 27, 2018, we had a successful Champagne Breakfast, which gives us the opportunity to welcome and celebrate with our newly retired members. It allows our new retirees to mingle, make friends and find out what RTO/ERO and our District has to offer. We encourage all new members to become involved in the District activities and or become a member of the District 23 executive.

The executive had a successful and outstanding start to this year's executive activities, many of which are highlighted in "STONY," I applaud all the efforts and work of this year's executive members. The executive has been busy preparing activities in which members of District 23 may become involved. We have many exciting activities and social events to offer all our members this year. Be it an activity that requires walking, cycling, book club, needlework or crafts, informative speaker series, coffee gatherings, luncheons, bridge, and other events, I am sure there is something for everyone.

This year is an extraordinary year because RTO/ERO is celebrating its 50th Anniversary, and as a District, we are celebrating our 45th Anniversary. Kudos to 45/50th Anniversary Committee who has been working hard over the last year planning this event's activities for our District which will be culminating with a luncheon and celebration on November 14, 2018, at Parkview Manor. There will be activities, 45/50th memorabilia distributed and great entertainment at the event. It promises to be an engaging and fun event. Don't forget to mark your calendars. Come join us for a fun and exciting event.

I look forward to seeing and meeting many of you at our Anniversary Celebration on Wednesday, November 14, 2018.

### Notice:

Trips Convener wanted for planning trips within GTA. Inquire or Apply to President Sara DiNallo, [sdinallo@outlook.com](mailto:sdinallo@outlook.com).

## Fall & Winter Event Calendar

### November

- 1 [North York Strollers](#)
- 2 Woodbine Race Track,  
Cut off Date Speaker Series
- 6 [Bridge](#)
- 8 Executive Meeting,  
Speaker Series
- 9 Cut off Date Anniversary Gala
- 13 [Bridge](#)
- 14 45th & 50th Anniversary Gala
- 15 [Needlework & Crafts](#)
- 20 [Bridge](#),  
[Nordic Pole Walking](#)
- 21 [Have-a-Java](#)
- 24 Cut off Date St Jacobs & Christkindl
- 27 [Bridge](#)
- 28 [Book Club](#)

### December

- 4 [Bridge](#)
- 6 [North York Strollers](#),  
St. Jacobs & Christkindl
- 11 [Bridge](#)
- 12 Executive Meeting
- 18 [Nordic Pole Walking](#)
- 19 [Have-a-Java](#)

### January

- 8 [Bridge](#)
- 9 Executive Meeting
- 15 [Bridge](#)
- 16 [Have-a-Java](#)
- 17 [Needlework & Crafts](#)
- 22 [Bridge](#)
- 29 [Bridge](#)
- 30 [Book Club](#)

### February

- 5 [Bridge](#)
- 7 [North York Strollers](#)
- 12 [Bridge](#)
- 19 [Bridge](#),
- 20 [Have-a-Java](#)
- 21 [Needlework & Crafts](#)
- 26 [Bridge](#)
- 27 [Book Club](#)

### March

- 5 [Bridge](#)
- 6 Executive Meeting
- 7 [North York Strollers](#)
- 12 [Bridge](#)
- 19 [Nordic Pole Walking](#), [Bridge](#)
- 20 [Have-a-Java](#)
- 21 [Needlework & Crafts](#)
- 26 [Bridge](#)
- 27 [Book Club](#)



## iPad/iPhone Series: Keeping Up with Technology

by Marisa Agostini – Past President ~ [marisaagostini1247@gmail.com](mailto:marisaagostini1247@gmail.com)

Earlier this year two separate District 23-member groups had the opportunity to be part of five iPad/iPhone sessions:

- 1) The Essentials
- 2) Communication
- 3) Creativity
- 4) Window to the World
- 5) Scheduling and Leisure

The five-week workshops aimed to empower our members to stay in tune with ever-changing technology. They were able to navigate through numerous apps and discover many unfamiliar features on their mobile devices. Attendees learned tips from basic texting to Siri texting, secrets of the keyboard, printing from the iPad, dangers and the safe way to email, saving-editing-emailing-videos and other photo related skills. The groups also walked away with the knowledge on how to watch and speak with their loved ones in real time even if they live far away, ask Siri to play their favourite music just by talking to their iPad/iPhone and numerous other skills.

The sessions were well-attended and well-received. Some members have come back for a second round to enhance their learned skills.



## Notes from the Provincial Pension and Retirement Concerns Committee

by Gwen Scriven - Convener ~ [gwscriven@gmail.com](mailto:gwscriven@gmail.com) 416-226-0226

### Notes from the Provincial Pension and Retirement Concerns Committee:

#### Social Isolation

The main work of the committee for next year will be to gather resources on social isolation by continuing to review the relevant publications and producing materials for districts to create awareness and suggestions on how to break this isolation. We would be delighted for you to share with us whatever initiatives you are doing locally to engage your members in a socially productive life.

#### Resource Materials

Finally, it has been decided that the fact sheets, in their current form, will cease to exist. The committee realizes that the information they contained was important to many of our members but noticed that the content became outdated almost as soon as it was published. For that reason, we developed a document we now call “Resources for Members.” In this document, you will find active URL links to government and other authoritative websites, which will be able to answer your questions and give you up-to-date information. Also posted in the document will be links to materials produced by RTO/ERO to help local leaders in their work with their members. The report will be posted on the RTO/ERO website once it has been redesigned and activated. It will be the ongoing work of the committee to update this document.

#### Why is my OAS being clawed back?

Under Canada’s public pension system, OAS pension recipients with an expected net income of more than \$75,910 in the current tax year have to pay back part or all of the OAS pensions through an automated monthly recovery. This anticipated amount is based on the net amount you have reported when filing your income tax in the previous year.

The clawback is 15% of any amount over the previously stated amount.

What you need to realize is that the net amount is larger than your pension. It also includes CPP, OAS, the cashing of RSPs and any other such income. It can also be influenced if you income split your pension with your spouse. The full OAS is clawed back when one’s net income exceeds \$119,400.

Be proud of your pension. You have earned it.



## Cycling Five Years Later

by Eileen Kearns – Convener ~ [eileen\\_kearns@edu.york.ca](mailto:eileen_kearns@edu.york.ca)

September 26th, 2013 was the inaugural cycling trip for RTO/ERO District 23, North York. We have now completed 5 years of this activity! What an amazing 5 years it has been.

This year our cycling group continued to welcome many new participants. They were quite keen to get in a few summer cycling events in addition to our regular season, therefore, on one occasion we cycled to the Distillery District where we stopped and enjoyed some java while taking in the ambiance of the Distillery District.

On another occasion, we cycled the Martin Goodman Trail to just west of the Billy Bishop airport. What a treat to take a break while watching the planes take off over Lake Ontario. Hopefully again next year we will be able to have a few rides during the summer months.

As well this year, we extended our Fall ride by cycling the week after the Thanksgiving weekend.

We were rewarded by quite a display of colour!

**Who?** for those who have a comfortable and confident skill level with cycling.

**Where?** Route: Cumber Valley Ravine (East Don Parkland) and continue south through the Betty Sutherland Trail to the end of the Leaside Spur Trail. Sometimes we will ride from Sunnybrook and



Serena Gundy heading south on the Don Trail to the Distillery and perhaps part of the Martin Goodman Waterfront Trail. Our cycling will be a combination of off-road, on the trails, and some on-road cycling to connect to the next trail.- washrooms are available.

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

**Meeting Site:** Craigmont Drive and Cumber Avenue

**When:** Thursday mornings at 10 a.m. starting as soon as possible in May.

**Dates:** The dates for Spring cycling will be in the Match STONY Bridges and March E-Newsletter.

**Requirements:** Participating cyclist must have:

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

Please have with you your most important emergency information in addition to your OHIP #.

To register email: [eileen\\_kearns@edu.yorku.ca](mailto:eileen_kearns@edu.yorku.ca)

Registering for this event is most important as cycling is weather dependent and the trip could be cancelled.

Please note: A waiver form will be provided and each cyclist is required to sign it before each cycling trip.







## STONY Bridges

by Flick Douglas – Newsletter Editor ~ [omanflick@gmail.com](mailto:omanflick@gmail.com)

### STONY Bridges

STONY Bridges is available in two formats: the printed magazine and an interactive PDF version which permits readers to click on links to navigate about or jump directly to Websites that authors believe will provide greater insight into topics discussed in articles. When the interactive PDF version is downloaded onto a smartphone, readers can initiate phone calls to numbers appearing onscreen. For example, readers can find out more about each of the books listed for the coming months in the [Book Club Report](#) simply by clicking on any of the book covers displayed. Members can opt to receive the interactive version in their email or by downloading copies from our District 23 website.

Members are encouraged to sign up for the online version instead of the printed magazine by contacting our Website Convener, Merv Mascarenhas ~ [mervyn.mascarenhas@outlook.com](mailto:mervyn.mascarenhas@outlook.com).

In addition to the regular reports and announcements, the March issue of STONY will feature an article related to our current Project Service to Others, [Turning the Page Library](#). The individuals directly involved with this project will visit during the coming months and provide an anecdotal commentary about the reaction of children when they realize that not only can they take a book with them, but they will also receive a ‘pocket pillow.’ [Submissions](#) are actively sought from you, the members of RTO District 23, North York, in the form of articles, poems, stories, photographs. If you attend any of many activities of the district, we would love to learn of what took place! Your offerings of photos or anecdotes make these events come to life for our readers! Share your thoughts and remembrances! This is one way in which participation in these events may increase!



North York, District 23  
Turning The Page Project  
Page 13



STONY Bridges  
March 2019 Issue 12

Any book that helps a child  
to form a habit of reading,  
to make reading one of his  
deep and constant needs,  
is good for him.  
Mica Argente



## Communications

by Karen Quinn – Communications ~ [kquinn56@gmail.com](mailto:kquinn56@gmail.com)

### E-Bulletins

STONY Bridges captures most of our programs in District 23, but there are some activities that do not always fit the publishing schedule. To ensure you have all of the facts, we offer our members a monthly E-newsletter that provides reminders of monthly events and ensures you don't miss new opportunities that may arise. We can keep you up to date with the latest activities through our E-newsletter email fan-out!

When you join RTO/ERO, the Provincial Office forwards your name and email address to us and your name is automatically added to our mailing list for these monthly e-Newsletters. If you have not yet subscribed, you can register today through the link on our District 23 RTO/ERO website: (<http://district23.rto-ero.org>) and participate in our email fan-out. This ensures that you will always be connected. This is an efficient, expeditious and economical way to deliver the important, current information to our members.

Our emails will arrive in your boxes from “Karen Quinn, District23@rto-ero.org”. Our domain address is “rto-ero.org.” Please make sure to add the above name to your current contact list to receive regular emails from our group. Your information will remain confidential. We try to limit our notifications to no more than 2 or 3 emails per month. We now have a mailing list of 1465 District 23 members.

### Facebook:

Follow us on Facebook! ~ <https://www.facebook.com/rtoerodistrict23/>

Check out current happenings as well as provincial information on our new Facebook page. Our site is still in its early stages but click on the above link for a chance to explore what is new in our North York District. ‘Like’ our page, send us a message, take the opportunity to read professional articles about services offered and see the latest updates from the provincial office. Please ‘Follow’ us on our new, exciting adventure.





## Recruitment Report

by Mary Ellen Lawless – Convener ~ [med.lawless@sympatico.ca](mailto:med.lawless@sympatico.ca) 416-223-4969

Recruitment continues to be the life-blood of our RTO/ERO organization. Accordingly, our Provincial organization continues to provide leadership in offering assistance and perks to make membership more attractive to those of every age. Here is a brief list of some of the changes Provincial RTO/ERO is preparing to assist all those eligible to share in the advantages of this vibrant organization. So, continue to do your share by talking up the importance of membership in RTO/ERO.

1. The final 2018 Retirement Planning Workshop is scheduled for Thursday, November 8, 2018, at the Weston Golf and Country Club; starting at 5 p.m. Registration is still open for those interested in this workshop so remember to tell your friends who are contemplating retirement in the next 3 to 5 years. Watch the RTO/ERO website for the dates and locations for the 2019 workshops.
2. Starting in 2019 our provincial organization is making some changes to the organization and scheduling of the workshops including such initiatives as providing assistance finding suitable locations and food, managing the registration process, and the organization of the materials required for each workshop as well as the speakers.
3. Of particular note is the offer from Provincial that the first year of membership is FREE.
4. Activities and opportunities for individual members continue to improve and are proving to be very popular. For those with extended health coverage the discounts and specials available from Member Perks and VENGO for travel, for sports and cultural events, clothing items, etc. continue to expand. These offer excellent ideas for gifts or ways to mark special occasions.
5. More information will be forthcoming about our organization's most recent important initiative: that local Districts will become actively involved in ways and means to assist socially isolated seniors. Watch for more details in Renaissance and STONY Bridges.

I am often amazed how a casual conversation can have such rich rewards in opening eligible individuals to the opportunity to belong to RTO/ERO. Recently I was asking a distant relative about her work situation. She told me how she has been teaching ESL on a contract basis for the University of Toronto. Fortunately, even though her contracts can be sporadic, she has always paid into their pension plan. Words cannot describe how relieved and excited she was to learn that she would be eligible for membership in RTO/ERO and in particular, the health plans. She not only took a copy of the Esprit membership booklet for herself but asked for a bundle to hand out to her friends and contacts at work as she told me she was certain no one knew of this eligibility. Others have similar happy stories, so thanks for talking up RTO/ERO at every opportunity.



## Webmaster's Report

by Merv Mascarenhas ~ [mervyn.mascarenhas@outlook.com](mailto:mervyn.mascarenhas@outlook.com)

Michael Astill handed over the keys to the kingdom at the June AGM and rode off to fight Balrog and the Orcs. I've since travelled through uncharted Drupal-earth, picking up a shield from Bill Menagh of Torondor, a sword from Charles Tabone Galadriel, a cursed blade from Laurie Fountain of Rivendell, ...

While looking for Frodo and the Ring, I am attempting to make the website the go-to place for things District 23. STONY Bridges has always been there, but we now have links to Karen Quinn's e-Newsletters too. News, Articles, and Events are being posted regularly. A What's New menu item under News has a list of all News and Articles published since June. Instead of scrambling around for that lost RTO email or newsletter, hopefully, your first resort will soon become the District 23 website.

Some of you are going paperless and choosing to access STONY Bridges electronically – a nice way of receiving it when you are on a barstool in Bangkok, not to mention saving the mothership printing and S&H charges, as well as doing your bit for the environment. A new form will help you select this option. STONY Bridges will also be available electronically in both a one and a two-page spread. At the June 2017 Back/Forward to the Future Communications workshop, a key takeaway was to establish social media (Twitter and Facebook) as a new technology to attract, inform and engage our members. Under the leadership of Liz Clarke and Karen Quinn, we now have a vibrant Facebook presence. Twitter is still under discussion. If other districts have found it useful, District 23 may start chirping too.

Photographs, articles, and poems for the website are sought after. Be creative. Break a leg and make me a Hero!  
Here's to a great Holiday Season!



## BOOK CLUB

by Irene Kitchell and Mary Ellen Lawless  
– Conveners

### Future Dates and Book Selections:

Educated by  
Tara Westover  
is the selection for  
January 30, 2019.

For February 27, 2019, the  
choice is Washington Black  
by Esi Edugyan

Life on the Ground Floor by  
Dr. James Maskalyk is  
the selection for  
March 27, 2019

For April 24, 2019, the  
choice is Beirut Hellfire Society  
by Rawi Hage

The Map of Salt and Stars by  
Jennifer Zaynab Joukhadar is  
the selection for  
May 29, 2019

### Contact:

Irene Kitchell [416-733-8711](tel:416-733-8711)

Mary Ellen Lawless [416-223-4969](tel:416-223-4969)

## Book Club Report

by Irene Kitchell - Convener

Our book club continues to meet and last Wednesday of each month. These well attended sessions are both interesting and informative.

Our books for 2019 are:

### Educated:

An unforgettable memoir in the tradition of *The Glass Castle* about a young girl who, kept out of school, leaves her survivalist family and goes on to earn a PhD from Cambridge University

### Washington Black:

*Washington Black* is an eleven-year-old field slave who knows no other life than the Barbados sugar plantation where he was born. When his master's eccentric brother chooses him to be his manservant, Wash is terrified of the cruelties he is certain await him.

### Life on the Ground Floor:

*Do no harm* is our most important rule, but we break it all the time trying to do good. Maskalyk reflects upon his experience in emergency medicine.

### Beirut Hellfire Society:

It is 1978 in Beirut, Lebanon, partway through that country's Civil War. On a torn-up street overlooking a cemetery in the city's Christian enclave, we meet an eccentric young man named Pavlov, the son of a local undertaker.

### The Map of Salt and Stars:

The story of a contemporary girl's flight into exile from the Syrian civil war is deepened by the parallel tale of a 12th-century girl whose journey of discovery covers the same geography in Syrian-American writer Joukhadar's ambitious debut.

**Please join us on the last Wednesday of the month at 2:00 p.m. at Edithvale Community Centre!** Irene Kitchell, Convener, acts as the Chair for each gathering. All are welcome!



## Goodwill Committee

by Gwen Bumbury – Convener ~ [ggrant98@hotmail.com](mailto:ggrant98@hotmail.com) 416-491-1213

On behalf of the Goodwill Committee, I'm extending a warm welcome to our new retirees. District 23, North York has a lot to offer regarding activities, social events, information of interest, such as health and many more programs published in our STONY Bridges, District 23 magazine. District 23 is a very vibrant and active organization always creating opportunities for new experiences, which are both meaningful and beneficial to our members. As well, your involvement and active participation provides opportunities to connect with friends and fellow members.

The Goodwill Committee has a dedicated group of volunteers who are committed to maintaining contact with our members and those who are confined. Much thanks and appreciation to the dedicated committee members who have continued to send out cards to the sick, the bereaved and those celebrating significant birthdays, namely, 80, 85, 90, 95 and over. Every year more than 200 birthday cards are mailed to members reaching milestone birthdays. Telephone calls are also made to shut-ins.

Please continue to contact members of the Goodwill Committee if you know of members who are sick, in hospital or have passed away.

### Donations:

In honour of our members reaching significant birthdays, District 23 donates annually to the nutrition programs that support students in the Toronto schools. The two foundations are The Angel Foundation for Learning supporting TCDSB students, and the Toronto Foundation for Student Success supporting TDSB students. These programs continue to make a positive impact on students' health and educational successes.

A yearly donation is also made to Retired Teachers of Ontario Foundation in memory of district members who have passed away within the year. Our gift supports programs and research that will enhance the lives of older adults.

In recognition of 50 years of the Retired Teachers of Ontario/Les enseignantes et enseignants retraités de l'Ontario (RTO/ERO) serving its education community in retirement, the RTO/ERO Foundation announced in May a \$50,000 grant to be awarded to Sunnybrook

Health Sciences' Regional Geriatric Program (RGP) of Toronto. The grant project will focus on developing a "Senior Friendly 7" Practice Toolkit for Personal Support Workers (PSW SF7). These tools will guide personal support workers (PSWs) and care coordinators—both of whom are on the frontline of home and community care for frail seniors—working in community settings.

"Evidence suggests that routine monitoring and intervention in these seven areas are most likely to improve the health and quality of life of frail seniors or those at risk of frailty," says Dr. Barbara Liu, principal investigator and executive director, RGP of Toronto. "The RGP envisions the creation and deployment of SF7 tools adapted for use across the sectors of care."

The concept of the Senior Friendly 7 (SF7), a foundational element of RGP's Senior Friendly Care strategy, promotes excellence in critical areas of importance to the care and quality of life of frail seniors:

- Mobility
- Cognition, including Delirium
- Nutrition
- Pain management
- Polypharmacy
- Continence
- Social engagement

The Foundations have expressed sincere gratitude to RTO/ERO District 23's continued support.

### Reminder:

Kindly notify Provincial RTO/ERO if your address or phone number changes.

### Committee Members:

Gwen Bumbury, Convener 416-491-1213

Xenia Cooper 905-881-5481

Maria Fernandes 416-493-7616

Kathy Shorney 416-225-1336





## Nordic Pole / Walking Group

by Kathy Shorney – Convener ~ [K\\_shorney@yahoo.com](mailto:K_shorney@yahoo.com) 416-225-1336

Nordic Pole Walking is a low-impact exercise that provides the highest benefits for health, wellness and fitness for people of all ages and fitness levels. The RTO/ERO is promoting events that encourage our members to participate in activities outside their homes to combat isolation and the adverse effects it has on seniors. Come and join our group and have a pleasant walk with other members in the parks in our community. You do not need to have poles. We usually walk for about an hour and a half and the walks are all on paved trails. Washrooms are not always available. We meet at 10:00 am.

Anyone can become a Nordic Pole Walker and instantly experience the benefits of poling. Pole Walking has been proven to be beneficial for anyone who has been encouraged by a physician to exercise. This is the activity for you. The basis is simple. Normal walking utilizes muscles in the lower half of the body while pole walking adds the use of your upper body muscles, your arms, back, shoulders and neck. Pole Walking turns your walk into a whole-body activity. It takes the pressure off knees and hips.

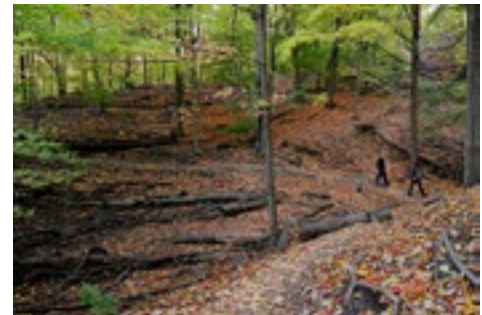


**Tuesday Dec 18, 2018** – [York Cemetery](#) - enter off Senlac Road on the west side. Park on the first side road.

No walks in January and February due to possible unsafe trails.

**Tuesday March 19, 2019** - [York Cemetery](#) - enter off Senlac Road on the west side. Park on the first side road.

**Tuesday April 16, 2019** – [East Don Parklands](#) - (Leslie and Sheppard) the parking lot is off Old Leslie on the northwest corner of Sheppard. Enter from west-bound Sheppard via Old Leslie and turn right at the top of the roadway and cross the bridge, turn right and go straight to the parking entrance. To arrive from westbound Sheppard take the first right west off Leslie and the first right into the parking lot.



**Tuesday May 21, 2019** – [Earl Bales Park](#) - lower level enter off Don Valley River Road off Sheppard on the south west side of the bridge over the valley. The parking is down the road near the dog park.

**Tuesday June 18, 2019** – [Toronto Botanical Gardens](#) (Edwards Gardens) Leslie and Lawrence, park near the forest edge south side of the lot.





# CyberSecurity for Seniors

by Flick Douglas – Newsletter Editor ~ [omanflick@gmail.com](mailto:omanflick@gmail.com) & Alex Bittar – White Hat & CyberSecurity Blogger

As digital technology becomes ubiquitous, the ways in which we perform everyday tasks are changing. Information is more accessible and is stored in and retrieved from devices we wear or carry around with us. Recalling facts, making complex calculations, and communicating with other folks has never been easier. We even have digital assistants to facilitate these and other more mundane tasks. Unfortunately, as life becomes more comfortable because of these technologies, we become more vulnerable to personal attacks and our privacy may be threatened. We should no longer be worried about if our devices and private information will be 'hacked,' but when they will be hacked. Our focus should no longer be on how this hacking will occur, but in how many different ways the hacking can occur. Seniors represent the largest vulnerable segment of the population that is targeted by hackers. CyberSecurity for Seniors cannot be learned in a single lesson or article. Just as digital devices continue to evolve, seniors should view their knowledge growth in this area to be always in flux. This article can act as an introduction to CyberSecurity. It will explain some of the vocabulary, expose you to some of the methods of hackers, hint at ways to guard your data and provide you with links to more in-depth explanations.

**Hackers** are individuals who have the skills to break into a computer system using methods that are not sanctioned by the designers of the system. Once access has been gained, hackers can simply view the contents stored in memory for benign purposes or alter the operation of the system for more nefarious purposes related to their personal profit or to disrupt the work of the computer owner. Hackers are often differentiated by the colour of the hat that associated with their intent.

**Con-artists** and their scams predate the computer age; however, the techniques employed are being modified not only to embrace our reliance on digital devices but to also take advantage of the latest research in psychology and sociology. You may recall the 1973 movie *The Sting* starring Robert Redford and Paul Newman where a group of grifters pull off an elaborate scam to take the money from a mark. Similar planning goes into more modern scams many of which involve accessing our personal computers and mobile gear. Being familiar with some of tactics of scammers may help to prepare you for likely attacks. See: <http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html>

**Malware**, malicious software, include any programme or computer file designed to harm a computer or its user. Malware includes viruses, trojan horses, worms, ransomware, spyware, scareware, etc. For definitions and information on each of these see the references at the end of this article.

**Scammer** access to your computer or personal information can often be achieved through **Social Engineering**. The three main methods of Social Engineering are comprised of phishing, vishing, and impersonation. Phishing is the practice of sending emails appearing to be from reputable sources with the goal of influencing or gaining personal information. Vishing is the method of eliciting information or attempting to influence action

via the telephone, and may include tools such as 'phone spoofing'. Impersonation is the practice of presenting as another person with the goal of obtaining information or access to a person's or company's computer system.

Security software scanning systems can help to defend your personal computers and mobile digital devices; however, awareness of some practical strategies is also essential.



**Identity Theft** and **Personal Profiling** can be partially thwarted in the following ways. Use USB flash drives only on trusted devices and stop unknown USBs from being used on your devices. Construct unique strong passwords for all your accounts. Avoiding dubious 'free' public access WiFi systems. Limit the amount of personal information that you expose through social media. And, prevent 'helpful' Apps on your smartphones and tablets from accessing personal information.

### Consider the following suggestions about CyberSecurity:

**Use browser security and privacy settings:** All browsers (e.g., Google Chrome, Mozilla Firefox, Safari, Internet Explorer, etc.) have settings for users to choose and set for added protection. Browsers have these placed on different areas in their web pages, but they will always be somewhere in the header part. For Chrome and Firefox users, when in the Settings or Preferences just start typing in the search box the word "Privacy" or "Security" and the page will show it highlighted throughout. You can do the same to find your "History" settings. For Google especially it is suggested you remove the option of "Use a prediction service to help complete searches and URLs typed in the address bar" as this can be one of the most important tools a cybercriminal can get his or her hands on to compromise you. It can give a clear, alphabetized image of all the websites you visit, which in turn can get infected with malware or replicated by the hacker for the sole purpose of harvesting credentials in a watering hole attack (<https://www.lastline.com/blog/network-security-and-watering-hole-attacks/>). For the same reasons you should also block tracking cookies, set your browser to forget history on closing and you want to preferably "Send a Do Not Track request with your browsing traffic," although websites may not honor this request. In Firefox, this setting is simply called "Tracking Protection." Some sites won't allow browsing without

If you value your personal information and financial security, we urge you to explore the reference videos at the end of this article!

leaving their cookies. You can just accept them for the session and then go back to delete them at the end of your visit. If you trust a website enough, you can just accept their tracking cookies. It is up to your discretion. When surfing online, prefer to visit sites that start with https instead of http (the s at the end stands for secure or encrypted communication). This usually means that the site operator is more serious about your privacy, but that doesn't mean all https sites are good. Hackers also seek to create a (false) sense of security to extract more information and they even own sites that are secure that you might unknowingly visit. Always be vigilant about where you give your data and how it might be used.

**Do not share private information and use common sense:** One of the best skills we can have when surfing the internet is the ability to distinguish good websites from bad ones. We all can expect a few ads on a web page, but if a site is inundated with advertisements and pop-ups, then there's definitely something wrong there. When your browser warns you of an invalid certificate or a deceptive website ahead, you should not ignore those warnings. Pop-ups that disguise themselves as short fun games or pop-ups that give a sense of urgency (e.g., that your computer is suddenly infected) should be avoided. Be careful not to click on anything when getting that kind of a pop-up, just close down your browser or worst case scenario, pull the plug and make a note of the site address, so you don't revisit it by



Frank William Abagnale Jr. is an American security consultant known for his history as a former confidence trickster, check forger, and impostor between the ages of 15 and 21.

## 14 | STONY Bridges

accident, and so that it can be reported. There are many different ways to communicate these sites to authorities, some being country specific, but we have found Google's Report Phishing Page to be the simplest and most straightforward <https://bit.ly/2m0AZrp>. No need to give any of your details and you can leave a comment if you wish. Social media is not a good way to let your friends and colleagues know you're going on vacation. Pictures that include your personal belongings and things that are important should also be avoided. If you must post pictures, make sure they are taken with your geolocation turned off. Otherwise, it's almost effortless for anyone to find out exactly where the picture was taken. It's best to wait until you return home to place photos online. Resist the urge of "tagging" people in photographs and ask that others do the same for you.

**Maintain strong password policies:** You should protect your passwords the same way you do your car keys (sort of): nobody other than you should know where they are and none other than you should ever use them. Some information security firms will advise you to use "Password Keepers" as a measure of good password security, but that is up for debate. Since key-logging software exists. ([https://en.wikipedia.org/wiki/Keystroke\\_logging](https://en.wikipedia.org/wiki/Keystroke_logging)) All passwords can be cracked with brute force given enough time. It is essential to make passwords distinct and hard to guess! Don't revert to using personal details when crafting one and never use the same password on more than one site. One helpful method for creating complex passwords is to choose phrases from any source you wish and take the first (or last) letter from each word in that phrase. Your selected phrases should be anywhere from twelve to fifteen words long. You can substitute numbers and symbols for some letters. Durable passwords can be crafted by employing this method.

If you value your personal information and financial security, we urge you to explore the reference videos at the end of this article!

**Safeguard email accounts:** Email is one of the least secure methods of communication. When setting up an email account do not give your real birthdate (but note somewhere the date you did give!) You may be asked for it later as a security verification question. It will be straightforward for an attacker to find out significant details about you and your account if you use your real name. Although it sounds complicated, it is safer and generally better practice to have one email account for your social accounts and an alternate for banking and other sensitive business. It is probably best to use email with two-step or two-factor authentication.

**Stay secure on public Wi-Fi:** Being connected to a free service has its benefits as long as you are careful. YouTube videos or reading the news can be relatively safe. However, it is definitely not good for logging into your email or carrying out banking or personal business transactions. Public Free WiFi locations are often chosen by hackers to set up fake free connections. When you join a fraudulent WiFi system, your device is vulnerable to data viewing and the uploading of malware. Keep WiFi, and personal hotspot sharing off when not in use, and only them turn on when needed. Sometimes your equipment will automatically connect to networks that you have previously joined.

**Social Engineering takes many different forms:** Social engineering can be summed up as impersonation for the purpose of fraud however it is considered by many to be both a science and an art and deals primarily with the exploitation of human nature by means of tricking your brain in order to gain some kind of illegitimate advantage. It is, however, significant to note that such clever tricks are responsible for nearly 90% of all breaches most commonly executed through phishing campaigns.

This has been merely an introduction to CyberSecurity focussed on Seniors. Future issues of STONY Bridges will contain shorter columns which delve more deeply into specific issues relate to this subject.

### CyberSecurity Reference Videos

If you have the digital version of STONY, simply click on the blue underlined link. If you have the printed version, copy the link URL into your browser address bar.

Topic	Focus	Link
<b>Hackers:</b>	What is hacking? Introduction to Hacking Types of Hackers (Hats) Explained	<a href="https://www.youtube.com/watch?v=hzC6BONJgsQ">https://www.youtube.com/watch?v=hzC6BONJgsQ</a> <a href="https://www.youtube.com/watch?v=yGIHjTmTFfA">https://www.youtube.com/watch?v=yGIHjTmTFfA</a> <a href="https://www.youtube.com/watch?v=Q0F-pv-n_lc">https://www.youtube.com/watch?v=Q0F-pv-n_lc</a>
<b>Malware:</b>	What is Malware? What's the Difference Between Viruses and Malware?	<a href="https://www.youtube.com/watch?v=z4Zj1F-Vv5Y">https://www.youtube.com/watch?v=z4Zj1F-Vv5Y</a> <a href="https://www.youtube.com/watch?v=fKXuKWsA_JI">https://www.youtube.com/watch?v=fKXuKWsA_JI</a>
<b>Scams:</b>	The Top 10 Scams Targeting Canadians  The Top Scams Against Seniors: Protect Seniors from Fraud	<a href="https://www.huffingtonpost.ca/2017/03/01/top-10-scams-targeting-canadians_n_15089560.html">https://www.huffingtonpost.ca/2017/03/01/top-10-scams-targeting-canadians_n_15089560.html</a> <a href="https://www.youtube.com/watch?v=4VTbacOLpLA">https://www.youtube.com/watch?v=4VTbacOLpLA</a>
<b>Phishing</b>	What is Phishing? What is Phishing and How do I Protect Myself	<a href="https://www.youtube.com/watch?v=9TRR6IHviQc">https://www.youtube.com/watch?v=9TRR6IHviQc</a> <a href="https://www.youtube.com/watch?v=WpaLmeHTp3I">https://www.youtube.com/watch?v=WpaLmeHTp3I</a>
<b>Social Engineering:</b>	Social Engineering Explained Simple Social Engineering Trick with a phone call and crying baby The Gentleman Thief	<a href="https://www.youtube.com/watch?v=hM6l0BehFgE">https://www.youtube.com/watch?v=hM6l0BehFgE</a> <a href="https://www.youtube.com/watch?v=lc7scxvKQOo">https://www.youtube.com/watch?v=lc7scxvKQOo</a> <a href="https://www.youtube.com/watch?v=1kkOKvPrdZ4">https://www.youtube.com/watch?v=1kkOKvPrdZ4</a>
<b>Identity Theft:</b>	What Should Senior Citizens Know About Identity Theft? How your identity can be stolen	<a href="https://www.youtube.com/watch?v=vH0uRWpRCpQ">https://www.youtube.com/watch?v=vH0uRWpRCpQ</a> <a href="https://www.youtube.com/watch?v=Q_9191rhk94">https://www.youtube.com/watch?v=Q_9191rhk94</a>
<b>Social Media:</b>	Social Media Data Privacy Awareness Before You Start Using Social Media – Watch This Why I Stopped Using Social Media	<a href="https://www.youtube.com/watch?v=UhhYSrUHnao">https://www.youtube.com/watch?v=UhhYSrUHnao</a> <a href="https://www.youtube.com/watch?v=PmEDAzqsw88">https://www.youtube.com/watch?v=PmEDAzqsw88</a> <a href="https://www.youtube.com/watch?v=kFSWdtsP55c">https://www.youtube.com/watch?v=kFSWdtsP55c</a>
<b>Mobile Devices:</b>	Mobile Security Awareness 15 Ways Your Smartphone can be Hacked	<a href="https://www.youtube.com/watch?v=ahNb6kA0Lms">https://www.youtube.com/watch?v=ahNb6kA0Lms</a> <a href="https://www.youtube.com/watch?v=2AkE49hZfr4">https://www.youtube.com/watch?v=2AkE49hZfr4</a>
<b>Free WiFi:</b>	Dangers of Free WiFi Security Dangers of Public Wi-Fi	<a href="https://www.youtube.com/watch?v=9M6bC0z3uA4">https://www.youtube.com/watch?v=9M6bC0z3uA4</a> <a href="https://www.youtube.com/watch?v=XcghUy-8VRA">https://www.youtube.com/watch?v=XcghUy-8VRA</a>





# North York Strollers

by Joanne Famiglietti – Convener ~ [jcfam12@gmail.com](mailto:jcfam12@gmail.com) 416-483-4968

The Strollers walk on the first Thursday of every month regardless of the weather. Come dressed appropriately and prepared to enjoy friendship and the beauty of nature and our city. Meeting places are listed for each walk.



Most walks begin at 10:00 a.m.  
New walkers are always welcome!

### Thursday February 7, 2019

New TTC Line 1 extension to Vaughan  
Led by Joanne Famiglietti  
Meet at Wilson Subway Station

### Thursday March 7, 2019

Ryerson Image Arts Centre  
Led by Joanne Famiglietti  
Meet at Queen Street Subway Station



### Thursday April 4, 2019

Toronto Rehab Centre  
Led by Joanne Famiglietti  
Meet at Queens Park Subway Station



### Thursday May 2, 2019

Leaside and Environs  
Led by Joanne Famiglietti  
Meet at Davisville Subway Station  
(On Bus Platform)



### Thursday June 6, 2019

Centre Island  
Led by Joanne Famiglietti  
Meet at Ferry Docks at 9:45 am sharp!





## Health Service & Insurance: More Than a Report

by George Meek – Convener ~ [george.meek@sympatico.ca](mailto:george.meek@sympatico.ca) 416-226-3568

‘Health Matters’ is produced 4 times per year by the Health Services Insurance Committee (HSIC) and is included as part of ‘Renaissance.’ They are found on pages 14 to 23 of the 2018 Summer edition. It is my intention to highlight some of the important matters found therein along with other current important information. What follows is a possible roadmap to reviewing the many health plan and related articles that are found in this edition of Renaissance. Now you can organize your reading of the articles that interest you and then check them off.

Reminder: If you read STONY ‘online’ and if you find a previous article in Health Matters noted here that you wish to review (again), just click on the title and it will appear. Try it!

On another important matter, if you require more information in advance of, or after contacting Johnson Inc. or Global Allianz about a claim or any other Health Plans related issue, please do not hesitate to contact me at [416-226-3568](tel:416-226-3568) or at [george.meek@sympatico.ca](mailto:george.meek@sympatico.ca). Please ‘look after your health and your finances.’

Important Health Plan Matters

### Highlights to remember:

The RTO/ERO Health Services and Insurance Committee is now known as the RTO/ERO Benefits Committee.

Your 2017-2019 Health and Travel Booklets will not be printed again until early 2020. Related to this you will receive 2 communications by early 2019: a) An ‘Update’ on our health plans for 2019 which includes essential information such as any benefit changes and premium changes for 2019; and b) ‘Going Places’ which relates to our Travel Plan and includes important information pertaining to your travel and services from Global Alliance.

Join and use our new ‘RTO/ERO Health and Wellness Portal’ (<https://www.mywellsite.com/BWell/RtoEro>)

RTO/ERO is focusing on your health. Our mission at RTO/ERO is to improve the lives of our members and seniors. What a delight it is to serve over 96,000 individuals through our superlative organization. Supporting healthy, active and dignified living is our serious commitment. Through each of our 48 District groups of volunteers and in partnership with Sun Life, we are dedicated to providing new ways to promote engagement in preventative health strategies. At the same time, we continue to provide our member retirees from the broader education sector the very best service and coverage in Canada. Martha Foster, RTO/ERO Chair/President, welcomes you to the Member Portal of ‘Best Doctors’ - Access the top medical minds in the world to put yours at ease.

When you’re facing any kind of medical concern, turn to Best Doctors\* ([1-877-419-2378](tel:1-877-419-2378), or visit [bestdoctors.com/Canada](http://bestdoctors.com/Canada))

Our expert specialists are here to give you the answers and assurance you deserve. From questions and concerns to expert evaluation of an existing condition and treatment plan, we help you make informed medical decisions with confidence. Create your account today:

- Start a case and access your account day or night, it’s completely confidential
- View your Expert Report or your case status at any time
- Our team will identify the most appropriate local specialist from our database for your case
- Live chat with a Best Doctors representative, available Mon-Fri: 8am - 8pm Eastern

Sasha, Best Doctors member comments, “Thanks to Best Doctors, my medications have been greatly reduced, and now I’m not suffering anymore from any side \*effects. I feel like now my life has changed a lot for the better”.

### Article Number 1: Hernia Prevention- Ultimately, basic healthy habits like regular exercise and proper nutrition can be beneficial in warding off hernias.

Hernias are potentially dangerous conditions that are preventable with caution and attention to general wellness.

A hernia occurs when an organ pushes through an opening in the muscle or tissue that holds it in place. For example, in the most common type of hernia, the intestines may break through a weakened area in the abdominal wall.

Most often caused by a combination of muscle weakness and strain, a hernia can develop quickly or over a long period of time. They are most common in the abdomen, but can also appear in the upper thigh, belly button, and groin areas.

A hernia sometimes begins as a minor protrusion but also has the potential to become more serious. While most hernias are not life-threatening, they don’t go away on their own. Sometimes, they can require surgery to prevent potentially dangerous complications.[1]

Ultimately, basic healthy habits like regular exercise and proper nutrition can be beneficial in warding off hernias. In addition, there are many ways you can reduce your overall chances of getting a hernia,[2] including: Warm up properly before athletic activity and exercise; Use proper form and caution whenever lifting anything that is heavy; Strengthen your abdominal muscles with targeted strength exercises, particularly in the abdominal and core regions; Rest properly after vigorous exercise, particularly weightlifting;

Quit smoking if possible, as coughing can contribute to hernia development; Eat a high-fibre diet to avoid constipation; Maintain a healthy weight; and, Incorporate some stretching and flexibility exercises into your exercise routine.

As part of your Best Doctors benefits, a comprehensive expert review of your medical case gives you a clear, simple report that either confirms your diagnosis and treatment plan or recommends a change. Regardless of whether you have a hernia or hernia-like symptoms, Best Doctors is your reliable source of information to eliminate uncertainty and get additional expert guidance on your health and wellness. Call [1-877-419-2378](tel:1-877-419-2378) or go online to [bestdoctors.com/Canada](http://bestdoctors.com/Canada) [1] <https://www.healthline.com/health/hernia> 2 <http://stretchcoach.com/articles/hernia/>

### Article Number 2: Kindness – for Your Heart: It’s never too early to start taking care of yours.

Cardiovascular disease is the leading cause of death for Canadian men and women; that’s because your heart health can be compromised by so many different risk factors including high blood pressure, cholesterol, diabetes, smoking, an unhealthy Body Mass Index, excessive alcohol, a sedentary lifestyle, stress, snoring, sleep apnea, family history, and more. Unfortunately, the list goes on and on. Get moving. Try to get outside every day even if it’s cold or rainy. Staying active every day is one of the best ways to get and stay on track to better health. Give ‘til it doesn’t hurt. Your heart does so much for you, what else can you do for it? Maintain a healthy weight; Don’t smoke; Cut down on salt, processed foods, and saturated fat; Increase your intake of fibre and plant-based proteins; Learn to cope with stress in healthy ways.

This can include making decisions rather than putting them off, delegating responsibilities, and looking for the root causes of your stress. Last but definitely not least, try meditating, which can provide benefits with as little as 5-minutes’ practice a day. Learn the warning signs of stroke, FAST. Could you (or someone else) be having a stroke? Act FAST: Face: is it drooping? Arms: can you raise them both? Speech: is it slurred or garbled? Time: Call 9-1-1 immediately! Learn the warning signs of a heart attack. There’s no snappy acronym for this one, so know the symptoms and listen to your body: discomfort, pain, or burning in the chest or upper body; shortness of breath; sweating; nausea; light-headedness; tingling or numbness in the arms, mouth, or lips (this one may be especially critical for women). Heart attacks can strike at every age. If you detect signs of cardiac distress, call 9-1-1 immediately. When seconds count, don’t waste them second-guessing yourself.

Track your steps! A pedometer is a great way to keep track of your daily steps – aim for 10,000 a day. If you are the type to forget to wear your pedometer or fitness tracker, try a smartphone app instead. Some smartphones even have a health tracker app pre-installed on your phone. There are many apps designed for iPhone and Android phones to get you moving. The Heart & Stroke Foundation “30 Days to a Healthier Heart” app assesses your risk factors and gives you daily challenges designed to reduce those risks. It’s free, and it’s loaded with tips and trivia to motivate you and keep you going. Decide what works best for your lifestyle, and start tracking today!

### Article Number 3 - Avoiding Colds and Flu- The best prevention tactics are the simplest.

Many of the best tactics for avoiding colds and flu are very simple and easy to do, but also very easy to forget. But with a little diligence, you can coast through the cold and flu season without finding yourself ill or bedridden. One of the most basic preventative methods is the flu shot. Medical professionals insist that it is the single best way to prevent the flu.

Vigorous, frequent hand washing with soap and water is another excellent way to avoid the viruses that cause colds and flu. The rule of thumb is to scrub hard for at least 20 seconds, using the “happy birthday” song to judge the amount of time needed to clean your hands, fingers, and nails thoroughly. Although it may sound silly, just think about how quickly we all rush through washing our hands. Using alcohol-based hand sanitizer can be a good alternative for when you can’t get to soap and water because it can kill the germs that cause colds and flu.

Other notable, easy ways to stay healthy this flu season include:

- Avoid getting close to people who are sick
- Keep your own hands away from your face
- Avoid shaking hands, when possible
- Keep your work area, and general surroundings clean
- Get enough rest and exercise
- Drink plenty of water and other healthy fluids

Cold and flu season can be a miserable time if you get sick. But by paying attention to the sources of the viruses that cause illness, you can take practical steps to avoid infection. As you think about your general health and wellness, it’s always helpful to talk to your doctor about any concerns or questions you may have about avoiding viruses and staying active and healthy this flu season.

And when you feel you need an informed, thorough second opinion, your Best Doctors benefit gives you the option of a detailed, expert review of your case.

For more information, call [1-877-419-2378](tel:1-877-419-2378), or visit [bestdoctors.com/canada](http://bestdoctors.com/canada).

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





## Needlework & Craft Group

by Margaret Schuman – Convener ~ [schumanmp@gmail.com](mailto:schumanmp@gmail.com)

Thank you to the many members who have donated yarn, buttons, lace and much more for use in our various projects. All these items are being used in very creative and stimulating ways, and we have kept a great deal of “bits and pieces and leftovers” from landfill sites. We continue to welcome these donations.

We welcome new members to the group. Members would be glad to share their expertise and talents in helping new members to create items for our projects and your individual projects too.

This year, as in past years, we are supporting our Service to Others Project – Turning The Page.

The group will continue to meet at Edithvale Community Centre on the following Thursdays from 9:30 a.m. until noon.

Future meetings dates include:

Thursday January 17, 2019

Thursday February 21 2019

Thursday March 21, 2019

Thursday April 18, 2019

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

For more information contact:

Joan Bourne [jbourne@sympatico.ca](mailto:jbourne@sympatico.ca)

Margaret Schuman [schumanmp@gmail.com](mailto:schumanmp@gmail.com)



## Your Foundation at Work...

by Mary Valtellini ~ [mary.valtellini@rogers.com](mailto:mary.valtellini@rogers.com)

### October is Social Isolation Awareness Month

RTO-ERO Foundation is very excited to announce the launching of the first ever Social Isolation Awareness Month. The key initiative is the Engage: End Isolation campaign. There are close to 500 participants but are hoping for many more. Information was distributed to members via e-mail from RTO-ERO. Vital campaign information was shared as to how members could get involved. Members were also sent information from the Foundation outlining this new initiative.

A very moving letter was sent from Joanne Murphy the Chair of the Foundation where she writes, “the risk of social isolation increases when we experience major life transitions, like retirement, the loss of a spouse, or loss of independence because of health issues or no longer having a driver’s license... Friends die, drift apart or move away. Social isolation has become a major concern in our communities. It is the number one emerging issue facing Canada’s seniors. Being isolated can be twice as deadly as obesity, deadlier than diabetes, and increases the risk of dementia by two thirds. It is estimated that 30 percent of seniors are at risk of becoming socially isolated.”

If anybody may have misplaced the original email, the Foundation has uploaded the documents to the Foundation website. Please click the following link to access resources and information. Please share <https://www.rto-ero.org/support-the-foundation/siam-materials>

Some Information on Social Isolation from McMaster University Health Research

The Bottom Line

Social isolation and loneliness are health risks.

Social isolation and loneliness are not the same health issue; they may therefore also require different solutions.

Various factors, such as disability and significant life events (e.g., loss of a spouse) can put older adults at risk of experiencing social isolation or loneliness.

The research on interventions to deal with social isolation and loneliness is inconsistent and inconclusive; more research is needed to identify how to reach older adults who are socially isolated or lonely, and how to reduce social isolation and loneliness best.

Social isolation and loneliness have long been the focus of research. Recently, these issues have also been gaining increased attention from policymakers and the media. In Canada, the National Council of Seniors declared social isolation among seniors as its priority area for 2013-14

Loneliness is often discussed in conjunction with social isolation, and the terms are commonly used interchangeably in everyday language. However, researchers have pointed out that the two concepts need to be differentiated.

Whereas social isolation arises in situations where a person does not have enough people to interact with, an objective state, loneliness is the subjective experience of distress over not having enough social relationships or not enough contact with people. Although the two concepts can be related, a person can be socially isolated but not feel lonely, whereas an individual with a seemingly vast social network can still experience loneliness. Loneliness should also not be mistaken for depression, even though they may also be correlated. If solitude is not about having enough people to interact with, then what causes it? One theory is that loneliness comes about because of maladaptive thoughts about oneself and others. People who are lonely are more likely than individuals who are not alone to believe that other people will reject them. They are also more likely to have feelings of low self-worth.

### Who is at risk of being socially isolated and lonely?

Older adults are at increased risk of being socially isolated or lonely. By the time people reach their 80s, the majority live on their own, mostly because of widowhood. This is particularly the case for older women who are more likely to be widowed than older men. Older people's social networks often get smaller for other reasons as well – children may have moved away, along with grandchildren, and aging siblings and friends may have died. Loneliness is also prevalent among older adults. One in five Canadians aged 65 or older indicated that they felt lonely some of the time or often in a recent study. The proportion is even higher among those 85 years or older – 25% of individuals in that age bracket felt lonely some of the time or often. Living alone, health problems and disability, sensory impairment such as hearing loss, and significant life events such as loss of a spouse have all been identified as risk factors for social isolation and loneliness.

### What interventions have been implemented?

Given that social isolation arises from having too few or no social relationships, whereas loneliness is the subjective perception of insufficient relationships, interventions would need to target different causes. Intervention research on how to deal with social isolation is limited; however, qualitative research suggests that creating opportunities for social interaction, such as attending social programs, even via telephone, may help to reduce social isolation. As for loneliness, a review study included 50 studies that used a wide range of interventions, including several designed to change maladaptive perceptions, as well as other interventions such as enhancing social supports. For example, participants in one intervention study participated in a workshop that focused, among other things, on identifying positive relationships from the past, how to apply positive aspects of past ties to present links and gaining awareness of personal accomplishments. The review showed that interventions that focused on changing people's maladaptive perceptions were more effective than all other types of responses.

### What is the bottom line about social isolation and loneliness?

Many older adults are socially isolated or lonely, and research indicates that social isolation and loneliness are health risks. Clinicians can probe for potential social isolation and loneliness among their patients by asking about family and friends or recent losses. Three questions that are often used in research to assess loneliness may be useful:

- 1) How often do you feel that you lack companionship?
- 2) How often do you feel left out? and
- 3) How often do you feel isolated from others?

Making a patient aware of programs available for older adults, such as active living programs, seniors' centres, or transportation options to be able to attend programs, may help those who are socially isolated. Patients who express loneliness even though they appear to have access to social opportunities may be better served by referral to mental health services.

To read more send an email to: McMaster Optimal Aging Portal [alerts@mcmasteroptimalaging.org](mailto:alerts@mcmasteroptimalaging.org)



# Champagne Breakfast 2018

by Sara Di Nallo ~ President and Mildred Frank - Convener ~ [speakingfrankly@rogers.com](mailto:speakingfrankly@rogers.com)

416-221-5328

Our annual Champagne Breakfast welcoming new retirees for District 23, proved to be another successful event. It was held at Parkview Manor on Thursday, September 27, 2018. It was well attended by our members and guests. The Champagne Breakfast provides new retirees with a wonderful opportunity to celebrate achieving a significant milestone in their careers "Retirement." Many RTO/ERO, District 23 members look forward to the event annually. One could feel the excitement in the room as colleagues welcomed each other, talking and sharing stories about their retirement and events in their lives.



The new retirees were congratulated with a Champagne/Orange Juice Toast. It was followed by a delicious buffet spread provided by Parkview Manor and the staff as always was very cordial. In celebration of our upcoming 50th Anniversary celebration, all attendees received an RTO/ERO 50th Anniversary Pin, Handbag and Memo Pad, along with a draw for Door Prizes for gift certificates.



As always, the Needlework and Craft Group through their generous handcrafted donations had another successful fundraiser for our Service to Others Project, Turning the Page Library with the National Council of Jewish Woman of Canada. Thank you to Mildred Frank, our Social Convener and her talented group of volunteers who worked hard to make the event successful.







## Project Service To Others Report

by Maureen Capotosto – Convener ~ [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca) 905-883-1496

If you attended our Champagne Breakfast, you have already heard our exciting news. RTO/ERO District 23, North York was awarded the provincial Project Service to Others (PSTO) grant of \$4,000 ( the maximum amount) for our current project.

We have partnered with the National Council of Jewish Woman of Canada, Toronto to undertake establishing a Turning the Page library in a woman's shelter. This will be a haven of warmth and security for the children.

Eva Karpati, President of NCJWC, Toronto along with Susan Austin and Elayne Schuster accepted the cheque presented to them for this project. The money will go towards children's books, furniture, painting of a mural and other expenses related to creating the library area.

We appreciate those members who were able to donate a children's book to the library at the Champagne Breakfast. If you wish to bring a new children's book for donation to our gala, this will be gratefully received. Our Needlework & Crafts Group is also contributing funds raised through their draws and providing pocket pillows for the books so that when a child gets a book from the Library as they leave the shelter, they will also receive a pillow to hold the book that was created by a District 23 member.

Caroll Carkner, Chair of the Provincial PSTO committee wrote to our President stating "The Committee commends you for your worthwhile project. The Committee also noted that:

- The application was excellent with good community involvement.
- Good clear goals and financial information were provided.
- A good number of RTO/ERO members will participate."

As a Member of District 23, North York you can be proud of the work we are doing through our project.



## Have-a-Java

by Margaret Schuman – Convener ~ [schumanmp@gmail.com](mailto:schumanmp@gmail.com)

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

We will continue to meet at Bayview Village in the east foyer, in front of Pusateri's. There is a \$3.00 subsidy to each member who obtains coffee and a treat, signs in and then joins in the group for an exchange of friendship and ideas.

Members and prospective members just need to show up. Some members walk in the mall before the event. Once around the entire mall is approximately 1 km.

So, we hope you will join us from 10 a.m. to noon

Wednesday January 16, 2019

Wednesday February 20, 2019

Wednesday, March 20, 2019

Wednesday April 24, 2019

Wednesday May 15, 2019





# District 23 Trips & Events

by Mary Valtellini– Convener ~ [mary.valtellini@rogers.com](mailto:mary.valtellini@rogers.com)

## Man of La Mancha Trip Pictures



## St. Jacobs and Christkindl

Thursday, December 6, 2018

8:30 a.m. Departure from Bayview Ave, - Blessed Trinity Church

10:30 a.m. [St. Jacobs](#)

12:30 p.m. Lunch Buffet @ [Crossroads](#)

2:00 p.m. [Christkindl Market in Kitchener](#)

Every Christmas, since medieval times, towns and cities across Germany have come alive with outdoor markets of cute wooden booths and stalls full of traditional handmade ornaments, nutcrackers, wooden figurines, delicious German foods to suit every taste, music and dancing.

6:00 p.m. Approximate return time

Available seats: 50



**St. Jacobs and Christkindl – Thursday, December 6, 2018 at 8:30 a.m.**

**Cost: \$76.00 | Cut-off Date: Saturday, November 24, 2018**

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Guest:** \_\_\_\_\_

**# of tickets** \_\_\_\_\_ **@ \$76.00**

**Cheque enclosed for \$** \_\_\_\_\_ **.00**

Please make cheque payable to “Mary Morton Tours” and mail to:  
RTO/ERO c/o Kathy Shorney, #869-6021 Yonge Street, Toronto, ON, M2M

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

# Reminder of Policy for Trips

*All Cheques Must Be Postdated To The Cut-Off Date*

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

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

## Acknowledgement, Waiver & Release Forms for RTO/ERO

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

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

## Registration Forms

**When filling out your registration slips, follow the guidelines listed below. This will help our Assistant Treasurer sort and direct tickets.**

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

## Refund Policy

1. All trips and events advertised in STONY BRIDGES and requiring a cheque and order form, will show a cut-off date. The date is set to enable us to comply with our commitment to pay for the event. All cheques must be postdated to the cut-off date.
2. Any booking can be cancelled at any time prior to the cut-off date by phoning Lorraine Hennessey, Treasurer at [416-444-8535](tel:416-444-8535) (trips/theatre) or Mildred Frank, Social Convener at [416-221-5328](tel:416-221-5328). Your cheque will be shredded when you cancel an event prior to the cut-off date. We do not mail cheques back to you.
3. Cancellations beyond this date will only be accepted if we can sell your ticket(s) to someone on the waiting list.
4. Ticket holders are welcome to sell, give or transfer their ticket(s) privately

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



# From the Archives ...

We have been actively involved from the beginning.

by Mary Cairo – Archivist ~ [mcair@rogers.com](mailto:mcair@rogers.com)



Luncheon at the Granite Club 1977



Stratford 1978



Pre-retirement Seminar 1978



Retirees reception, 1980



Fall Banquet, Nov. 1986




Visiting Picton, 1986

## Change Of Postal/ Email Address or Other Information

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

or to [membership@rto-ero.org](mailto:membership@rto-ero.org); or call the RTO/ERO Membership Section at [416-962-9463](tel:416-962-9463) or [1-800-361-9888](tel:1-800-361-9888) or fax: 416-962-1061.

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

	<b>CANADA</b>  <b>POSTES</b> <b>POST</b> <b>CANADA</b>
	Postage paid      Port payé <b>Publications Mail</b> <b>Poste-publications</b>