

The logo consists of the letters 'R', 'T', 'E', and 'O' in a stylized, serif font. The 'R' and 'T' are positioned at the top, with 'E' and 'O' below them. The letters are white and set against a dark background.

**North York, District 23  
Celebrating Our 45th Anniversary**

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The logo features a circular emblem with a bridge design, followed by the text 'STONY Bridges' in a bold, serif font.

**STONY Bridges**

**August, 2018 Issue 123**

Our 45th year anniversary is a great occasion to look back on what we have accomplished. We can do this with satisfaction and happiness because all of us have always done a very good job. You are part of this wonderful organization and therefore we want to send you warm wishes! We continue to celebrate with each event this year.



Save a copy for future reference!

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### 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 materials for the next issue is: October 15, 2018

*The seasons move steadily,  
 Relentlessly,  
 I am optimistic about the year ahead,  
 But I want to hold on  
 To summer days,  
 Next summer may not be as lovely, as perfect,  
 And yet,  
 There is reassurance in the order of the seasons:  
 There is wistful comfort  
 In September's memories, its coziness.*

September

*September is so bittersweet,  
 It holds the last fragrances  
 Of summer –  
 The reminiscences  
 Of the wonder days –  
 Their warmth, their freedom,  
 Yet it wafts into our lives  
 The crisp efficiency of fall –  
 Its freshness, its order.*

Heather Allington



## In Memoriam

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

We extend our heartfelt sympathy to their families and friends.

The following information was taken from RTO/ERO Provincial's Monthly Updates from: **February 1, 2018 to May 31, 2018:**

**February:** Sydney Crawley, Arthur Dancy, Julius Gilden, Amelia Jackson, Kenneth Junkin, Marjorie Lapp, Helen Edna MacKenzie, Peter Nightingale, Marguerite E. Noble, Fern Shessel.

**March:** Esther Baker, Claudia Beswick, Sonia Davidson, Helen Hoffman, Harcourt Hunte, Emanuel Leader, John MacGregor, Wilbert Rooney, Sally Thomas, Marie Tosoni, Rita Verba, Nancy Walsh.

**April:** Joan Hayes, Allen Merritt, Joy Silverman.

**May:** Alex Bartholomey, Ian Daniel, Keith Dulmage, Silvia Kolaric, Stefani Ogden, Sylvia Pitcairn, J. Prideaux, Bruce Savage.



## 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 invites them to become active participants in all of our activities. As of May 31, 2018 RTO/ERO District 23 has a total membership of 2829 members.

The following information was taken from RTO/ERO Provincial's monthly updates from February 1, 2018 to May 31, 2018.

**February:**  
Sheila Chichelnik, Tamara Gilden, Dante Iafate, Diane Kriksciunas.

**March:**  
Pompea Baldassarra, Alan Beswick, Susan Brown, Judith deBacker, Joseph Delaney, Huda Khayat, Allyson Marzo, Joseph Noble, Bernard Pelliccione, Gerald Shessel.

**April:**  
Joanne Bourgeois, Paula Brown, Joycelin Brown, Tony Conforti, Arlene Dennis, Sandra Giddens, Helen Grzesh, Shana Harris, Jennie Lai, Marina Marino, Constance Marsh, Anne-Louise Sabo, Joyce Stanga, Vanda Zanini.

**May:**  
Susan Adaskin, Carmela Alicandri, Carol Bigliardi, Sheila Bruck, Zuzana Capar, Laurie D'Angelo, Marion Gleeson, Lynne Hall, Sonia Jackson, Rosalia Mazzone, Allan Moore, Nancy Nikorak, Lilian Pritchard, Ekaterini Roumanis, Maria Santino, Elizabeth Savage, Laura Schatz, Bernard Silverman, Clayton Stone, Andrew Wood.



## President's Report

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

*As the end of the summer draws nearer to fall, I hope you are all enjoying your summer. I would like to congratulate new retirees and welcome all new members to RTO/ERO District 23. I hope you plan on joining and attending some of our activities. We are always looking for new members who would like to help with ongoing and new endeavours.*

*Those of us from District 23 who attended Senate this year witnessed history in the making for RTO/ERO as we transitioned from an Executive to a Board of Directors. The Board of Directors is made up of 9 newly elected Directors who will work together with us for the benefit of RTO/ERO. David Kendall, a previous North York, District 23 member was elected to the Board of Directors.*

*We have had a very busy and successful year for District 23. Thank you, to all the convenors, members of the executive and volunteers who worked hard all year to make sure these activities happened and ran smoothly. These activities will continue for the 2018-2019 year along with new ones. In September every year, we have a Champagne Breakfast to celebrate and welcome all our newly retired members. I encourage all newly retired members and existing members to join us at our Champagne Breakfast on Thursday, September 27, 2018. I hope to see and meet many of you at this event.*

*This year, District 23 is celebrating its 45th Anniversary, and RTO/ERO is celebrating its 50th. We have combined the 2 events and the Anniversary Committee has been working hard planning festivities for this significant celebration throughout the year. We have a wonderful [luncheon celebration](#) planned and urge all of you to come to celebrate with us on November 14, 2018. It will be an entertaining and fun-filled event. We will be recognizing David Fleming, Mildred Frank, and Margaret Schuman who are the recipients of the June Szeman Award for their service to District 23.*

*This year at our AGM we said goodbye to 5 of our members, Jan Siegel (Past President & Project Service to Others), Courtney Doldron (Past President & Photographer), Mary Venditti (Trips Convener), Michael Astill (Webmaster), & Susan Wires (2nd Vice President). We also recognized Maureen Capotosto and Mary Cairo for 10 years of service to RTO/ERO District 23. Thank you, everyone, for all the outstanding work you have done on behalf of District 23. I would also like to welcome Merv Mascarenhas as the new Webmaster for District 23. We look forward to working with you.*

*If you would like to join the executive or have any questions do not hesitate to contact me at [sdinallo@outlook.com](mailto:sdinallo@outlook.com) at any time. I am looking forward to working with you as your President during 2018-2019. I hope your journey with us will be a pleasant one and wish you all peace and good health.*

### FALL EVENT CALENDAR 2018

#### September

- 6 [Cycling](#)
- 11 [Bridge](#)
- 12 Executive Meeting
- 13 [Cycling](#)
- 14 Cut-off-date [Man of La Mancha](#)
- 18 [Bridge](#),  
[Nordic Pole Walking](#)
- 19 [Have-a-Java](#)
- 20 [Cycling](#),  
[Needlework & Crafts](#)
- 24 Cut-off-date [Champagne Breakfast](#)
- 26 [Book Club](#)
- 27 [Champagne Breakfast](#)

#### October

- 2 [Bridge](#)
- 4 [Cycling](#),  
[North York Strollers](#)
- 5 Cut-off-date [Woodbine Racetrack](#)
- 9 [Bridge](#)
- 10 Executive Meeting
- 16 [Bridge](#),  
[Nordic Pole Walking](#)
- 17 [Have-a-Java](#)
- 18 [Needlework & Crafts](#),  
[Man of La Mancha](#)
- 23 [Bridge](#)
- 31 [Book Club](#)

#### November

- 1 [North York Strollers](#)
- 2 [Woodbine Racetrack](#),  
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](#)



## Past President's Report

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

It has been an honour to serve as President of District 23 this past year. Time has flown by rather quickly however much has been accomplished. Warm thanks are extended to all those executive members who have provided me with their support. When necessary, I have not hesitated to call upon them. I have enjoyed being on several district decision-making committees. With the rest of the awards committee we acknowledged two executive members who marked their 10-year anniversary serving District 23. Mary Cairo, our Archivist and Maureen Capotosto, our Newsletter Associate Editor have been an integral part of District 23. My respect goes out to them for their commitment and hard work during these ten years. They serve the organization well. Congratulations also go out to David Fleming - Past District 23 Executive member, Mildred Frank - our Social Convener, and Margaret Schumann - our Needlework and Have-a-Java Convener, for receiving the prestigious June Szeman Award in commemoration of RTO/ERO's 50th Anniversary.

We also said goodbye to a few executive members who left us this year: Jan Siegel - Past President, Mary Denise Venditti - Trip Convener, Courtney Doldron - Photography Convener, Michael Astill-Webmaster, and Susan Wires - 2nd Vice President. District 23 thanks you all for the hard work and dedication. May blessings and good wishes follow you to your new life's destinations. At the same time, I want to welcome our new Webmaster Convener - Mervyn Mascarenhas.

I am grateful to have had the opportunity to represent District 23 at Senate. Elections were held this Spring and a new official nine member board of Directors has been chosen. As Senator I was one of the district voices and part of the necessary changes needed for RTO/ERO to evolve from a licensed provincial not-for-profit organization to a federal not-for profit organization. I also attended the Presidents' Workshop and was part of the Toronto District's Council meetings. My aim throughout the year was to work cooperatively with all RTO/ERO members and ensure the obligations we committed to the organization and to our members were met.

It is next to impossible to get the job done well as President without the tireless effort and input of all executive members who serve as our District Executive. From the three social events to the variety of activities provided, each and every member has generously provided time and energy to make it all a reality. I wish to extend many thanks to all. Their hard work and dedication makes District 23 a dynamic and ever evolving organization.

While I continue to serve as Past President, I am certain that the good District 23 traditions will be carried on as the new President, Sara Di Nallo takes over in 2018-2019.



## Cycling

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

The RTO/ERO North York District 23 Cycling Group has had a wonderful Spring Cycling Season. There have been many new registrants who are very enthusiastic about cycling in the ravines and parklands of our beautiful city. We will continue to explore longer rides, as this is the interest of the group.

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

**Where?** Route: Cummer 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 Cummer Avenue)

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

**When:** Thursday mornings starting in September 2018 at 10:00 am.

**Dates:** Thursday September 6th, 13th, 20th and Thursday October 4th.

**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.





## Bridge Report

by Alan Ward – Convener ~ [alanward@interlog.com](mailto:alanward@interlog.com) 905-889-3687

The Bridge Club will meet at Willowdale United Church on Kenneth Avenue just north of Church St (south of Finch, 2 blocks east of Yonge) every Tuesday from September 11th, 2018 until mid-December. New members are welcome: please try to arrive by 12:45 p.m.

Basic instruction is provided on request. Contact Alan Ward at [905-889-3687](tel:905-889-3687) or by email for further information. 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. The group thanks those members who come early to set up the room and assist in the kitchen before and after the meeting as well as all whose generosity and skills as bakers have enhanced our enjoyment of the afternoon.

### The Table Champions

Congratulations to the following players who were undefeated on one or more occasions in the first five rounds between February 6th, 2018 and June 15th, 2018: Bev Henricks, Marilyn Johnson, Gabor Kellner, Irene Loberto (8), Mavis McKernan, Larry Miller, Sylvia Skippen.

### The Successful Slam Bidders:

Feb 20	Susan Richard & Wayne Wong	6D
Mar 13	Irene Loberto & Mavis McKernan	6N+1
Mar 20	Carson Klinck & Bev Suzuki	7C
Mar 20	Bev Suzuki & Larry Miller	7S
Mar 27	Alan Ward & Larry Miller	6D
Apr 3	Carson Klinck & Lee White	6H
Apr 17	Lee White & Susan Richard	6H
Apr 24	Alan Ward & Ilona Taray	6H+1
May 8	Larry Sonenberg & Raymond Wong	6C+1
May 8	Cheryl Sonenberg & Larry Sonenberg	6S
May 8	Irene Loberto & Anna Bloom	6S
May 15	Larry Sonenberg & Bev Suzuki	6H
May 29	Jerry Tenenbaum & Sophia Ng	6S
Jun 5	Angela Jutlah & Larry Sonenberg	6H+1
Jun 12	Lee White & Bev Henricks	6S+1
Jun 12	Ann O’Neill & Polly Clarke	6N+1
Jun 12	Larry Miller & Bev Henricks	6S+1

### Opening, Responding, Overcalling, Competing, Doubling.....a few reflections!

What should I bid with this hand? Often, the answer is “pass”! In 1st seat, or in 2nd seat after a pass, holding 12-13 or 18-19 HCP, open 1 of a major with a 5-card suit. Be a little more aggressive if your suit is spades. Lacking a 5 card major but holding 4 diamonds, open 1D, otherwise float a trial balloon by bidding 1C. With 15-17 HCP and a balanced hand (at most one doubleton) open 1 No Trump. In 3rd seat after two passes, open 1S with a slightly weaker hand if you hold a solid 5-card spade suit. It makes life harder for your opponent in 4th seat.

Preemptive bidding is most effective in 3rd seat, especially after 2 passes when the opponent in 4th seat may have a strong hand. Ideally, the hand should contain 2 of the top 3 cards or 3 of the top 5 in the long suit. A hand with a long spade suit is most effective in blocking the opponents. A 2S opening bid is a killer! An overcall (a bid following an opponent’s 1-level opener) will often be based on a hand with 9 - 11 HCP and a good 5-card spade suit. Partner should be aware that an overcall may be weak but should raise to the level of the partnership’s total trump holding, even with a bust hand. e.g. After 1H 1S 2C bid 4S even with a Yarborough (zero HCP) and 5 low spades! Compete whenever possible! Be willing to double when opponents are blatantly stealing your game!



## Recruitment Report

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

Hello to everyone who is reading this report. Remember, by virtue of your membership in RTO/ERO you are a “de facto” part of our never-ending Recruitment drive. June is the most popular time of the year for people employed in education to retire and, if you know of anyone who is retiring from any department of our educational family, including those who pay into CUPE unions, please contact them and tell them about all the benefits of membership in RTO/ERO.

Also, please remind them when they are completing the application form to check off the box indicating they want to join District 23, North York. Otherwise the Provincial office will automatically assign them to the District connected to their addresses. And, for those who now work for the amalgamated Toronto Board, checking off Toronto means being assigned to District 16, Toronto. It is so important to read the fine print on forms!

How many of you, who are reading this know of the significant advantage of Venngo? It is part of our Extended Health coverage allowing members to get substantial savings on many options such as restaurant meals, travel and ticket offerings, and special prices on a range of items. Check it out, and you will be surprised!

It is easy to contact RTO/ERO on the website and to review all of the features of membership in this dynamic, forward-looking organization. Yes, the health care coverage is second to none, but that is only part of all the amazing advantages of being a member of RTO/ERO, nearly 80,000 strong.

Recent conversations I have had with a number of long-time members have made me realize how important it is to pay close attention to the information you receive from District 23 and from the Provincial office. Do those who are responsible for you and your care as you age and need assistance know what you expect of them with respect to membership in District 23 of RTO/ERO? If you move, Provincial RTO/ERO will automatically assign you to the District associated with your new address. You can still be part of District 23; however, you have to tell them that at the Provincial office.

I well remember my mother ordering me never to stop paying her membership in RTO/ERO and to the health plan. She lived to be 96, and nothing gave her more of a thrill than those newsletters from her old district, even though she had not lived there for twenty years.

So, urge your friends and colleagues to join RTO/ERO for the long term! If you need application forms for membership, call me at 416-223-4969 or by e-mail at [med.lawless@sympatico.ca](mailto:med.lawless@sympatico.ca).

Have a great summer and hope to see you at some of our exciting events in the autumn of 2018, including our gala celebration of District 23’s 45th Anniversary and Provincials’ 50th Anniversary in November.

[RTO/ERO membership brochure](#)

[RTO/ERO membership application](#)



[RTO/ERO health plans brochure](#)

[RTO/ERO health plans application](#)



## STONY Bridges

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

### STONY Bridges

STONY Bridges comes to you this month in an expanded version of 36 pages as part of RTO's 50th-anniversary and District 23's 45th-anniversary. The next issue will return to the customary 24-page version. This is your magazine and therefore we seek contributions from you, the members of RTO District 23, North York in the form of articles, poems, stories, and 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 alive to our readers! Share your thoughts and remembrances! This is one way in which participation may increase!

In addition to the regular reports and announcements, the November issue of STONY will feature articles related to issue of **CyberSecurity for Seniors** with some exciting research and timely advice for our members. Find out what the experts, as well as victims, have to say about how you should be protecting yourself and your property!

In addition to the printed magazine, we have initiated an interactive PDF version which permits readers to click on links to navigate about or jump directly to Websites, which authors believe will provide greater insight into topics introduced in articles. When the interactive PDF version is downloaded onto a smartphone, readers can initiate phone calls to numbers appearing onscreen. 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 by contacting our Website Convener, Merv Mascarenhas ~ [mervyn.mascarenhas@outlook.com](mailto:mervyn.mascarenhas@outlook.com).



## 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, 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". Please make sure to add that name to your accepted contact list to receive regular emails from our group. Your information will remain confidential. Usually we send no more than 2 or 3 notices per month. We now have a mailing list of 1410 District 23 members.

### Facebook:

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

Early in 2018, along with Mike Astill and Elizabeth Clarke-Meneguzzi, an RTO/ERO District 23 Facebook page was developed under the guidance of the Provincial Office. Our site is still a work in progress, but check us out at 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 Provincial. Please 'Follow' us on our new, exciting adventure.



## Goodwill Committee

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

It has become a tradition of District 23 every year to invite members celebrating a 90th birthday in the very year to the Spring Luncheon. On Wednesday, June 7th, 2018, six members along with a companion attended the event. Everyone in attendance enjoyed a delicious meal. The musical entertainment that followed was certainly delightful, encouraging members to sing along. It was evident that all had a wonderful time meeting and chatting with former colleagues and making new friends. Moreover, it was a celebration of a significant milestone in their lives. Members in this category who could not attend the luncheon expressed warm thanks and appreciation that an invitation was extended to them. Congratulations and best wishes to all!



District 23 is a caring and compassionate organization, and this is best demonstrated through our yearly contributions to charities and programs in schools such as the Breakfast Clubs, at the same time making a difference to those in need. This year a donation of \$600.00 was made to the RTO/ERO Foundation in recognition of our members who have passed away during the current year. A donation of \$200.00 was made to each of the following in honour of our members who have celebrated a significant birthday, namely: 80, 85, 90, and 95:

- The Toronto District School Board – Toronto Foundation for Student Success;
- Toronto Catholic District School Board – The Angel Foundation for Learning



The Goodwill Committee continues to send out cards to the sick, the bereaved and those celebrating significant birthdays. In addition, telephone calls are made to shut-ins. Please do not hesitate to contact members of the Executive or members of the Goodwill Committee if you have information about members who are sick or simply would like a friendly call.

### Outreach

Need contact information or resources on topics of interest, do not hesitate to call the convener or a member of the Goodwill Committee; we will do our best to help.

### Call for submissions

Would you be willing to share with District 23 members your teaching experiences or an unforgettable experience? If yes, please contact the Goodwill convener. We look forward to hearing from you.

### Committee Members

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

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

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

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





## BOOK CLUB

by Irene Kitchell and Mary Ellen Lawless  
– Conveners

Future Dates and Book Selections:



[Red Notice](#)

by Bill Browder  
is the selection for  
September 26, 2018.

For October 31, 2018 the  
choice is [All My Fallen](#)

[Angelas](#), by Gianna  
Petriarca



[Every Note Played](#) by

Lisa Genova is  
the selection for  
November 28, 2018



### Contact:

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

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

## Book Club Report

by Anne Marum - Member

We are delighted to share with you the RTO/ERO District 23 Book Club selections for the Fall of 2018.

### Red Notice:

“A True Story of High Finance, Murder, and One Man’s Fight for Justice.” Set in Russia, the author endeavours to avenge his lawyer’s death, exposing a cover-up at the highest levels of the Russian Regime.

### All My Fallen Angelas:

A collection of stories inspired by the lives of Italian-Canadian women living in Toronto from the 1960s to the present.

### Every Note Played:

A powerful exploration of loss, regret, forgiveness, freedom, and what it means to be alive in a gut-wrenching struggle with ALS.

**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!

## Reflections of Past Presidents on 45 Years as District 23



by RTO District 23 Past Presidents



### 1979-1980 Margaret Bates

Margaret died May 14, 2018, age 95. Her nephew sent her obituary which noted: Margaret Bates was a decades-long educator in North York, an artist, a naturalist and a long-time member of the Arts and Letters Club of Toronto.



### 1983-1984 Jack Foote

Jack is our Senior Past President who received the RTO/ERO Founding Member Award in 1992 for his many contributions at Senate and long term service on the provincial Goodwill and Health Service Committees. He led in preparing many significant District motions for Senate on health and superannuation matters, which were approved.



### 1989-1990 Donald Hazell

“Along with Walt Lavender and Mel Shipman, we initiated a joint venture with Ryerson University to establish what was later called “LIFE Institute - a directed series of interest groups focussing on subjects of the groups’ choices. A pilot group was established which eventually led to LIFE Institute Interest Groups jointly sponsored by Ryerson and District 23.”



### 1990-1991 Geoff Arnold – (article on [LIFE Institute](#))



### 1991-1992 John Wilson

“It was a journey to remember - meeting with friendly people, enjoying monthly events such as the Travelogues, and helping to steer an organization that still means so much to so many people.”



### 1992-1993 Aileen Thomas

Aileen last attended our 40th Anniversary celebration



### 1994-1995 Gordon Claus

“The best view to any event is surely a front row seat. As President I was afforded that front row seat and was witness to the dedicated efforts and successes of all the various committee chairs that year. It was very much a privilege to have worked side by side with such a positive group of people in this volunteer capacity. Although many from 1994 -1995 are no longer with us, their contributions and influence on the North York District 23 culture remains to this day. I am honoured and proud to be included among the many who have made and continue to make District 23 all that it is today!!”



### 1995-1996 Mildred Frank

“The priority of my year as President was to reach out to newly retired colleagues, encouraging membership in RTO/ERO and providing an opportunity to connect and socialize.”



## Report from The District Political Advocacy Committee

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

As Political Advocacy Convener, I am looking forward to another busy year. I will be working on keeping our members and future retirees aware of the work of the provincial RTO/ERO Political Advocacy Committee does on our behalf and how we can support these initiatives. As part of the June election focus, we continued to make school visits to encourage teachers to vote, know their candidates and to ask questions. Flyers and posters were distributed to about 70 North York schools to suggest questions that promote our issues and positions around community access, pharmacare, elder abuse, pension issues and geriatric care. As the Fall municipal elections approach a bulletin on our e-mail fan-out will be sent prior to the election with questions to ask at All Candidate Meetings and to encourage voting by our members. It is important that we question our local representatives about their support of the adoption of initiatives related to the development of Age Friendly Communities. A poster board with current information will be displayed at the Champagne breakfast. All activities were in concordance with RTO/ERO being a non-partisan, issue-based organization.

Noteworthy too is the fact that Mildred continues to this day to be the District 23 Social Convener where she continues to make the priorities from her year as President her ongoing priority and she does this with grace and dignity. Mildred is a recipient of the June Szeman 50th Anniversary Award.

**1996-1997 Claire Piché**

“My presidency was a good time and the ‘vibes’ were wonderful. I made many friendships - a great way to begin my retirement.”

**1998-1999 George Meek**

“I retired in June '95, (the month that Mike Harris was elected) after 40 years in the profession. I joined STO/ERO and its health plans in 1995 and responded to an invitation by Mildred Frank and Gord Claus to join the North York Executive as 2nd Vice President in 1996. I joined the Provincial Health Services Committee in 1996, serving for six rather volatile years, the last three as Chair. I enjoyed serving at the Provincial level for ten years and on the North York executive for the past 22 years, resulting in receiving the RTO/ERO Founding Member Award in 2007.”

**1999-2000 Marion Taylor**

Marion was also a Past President of the North York Women Teachers' Association. She was one of our younger presidents and now lives in Simcoe, Ontario.

**2000-2001 Robert Fraser**

“Where were you when the twin towers fell? Everyone knows the answer to that question. Me... I was driving in my car to officiate at the District 23 AGM - my final day as President. When I heard the news I called my wife, carried on to the meeting, and, thankfully everyone else who needed to attend showed up too. We did what we needed to do and then went home to stare at the TV and wonder what horrors lay ahead.”

Robert was District 23's Editor of STONY Bridges for many years.

**2001-2002 Beverley Wood**

“Thank you for the invitation to share a reflection...the sharing with our 2001-2002 executive team in planning activities that would be of interest to and be welcomed by our membership was a remarkable series of positive learning experiences for me. To these devoted, creative organizers and our enthusiastic participating members thanks for the wonderful memories and honour of being your President for 2001-2002.”

**2002-2003 Andrée Nottage**

“This was a busy year for District 23... the recent amalgamation of the six public school boards within Toronto led us to organize for the Executives from each District to meet and to plan various projects together to better serve the members of RTO/ERO. A re-alignment of our fiscal year was undertaken to be in line with the Provincial RTO/ERO. 2003 was a Provincial election year. Pertinent information regarding the election issues was presented in much detail in STONY Bridges. The first step in the transition from black and white to colour in STONY Bridges was initiated. Many social activities were enjoyed.. all in all, a busy and good year for District 23.”

**2003-2004 David Fleming**

“The highlights for me include: working with an outstanding Executive, many of the members I had known for some time; attending the semi-annual meetings of Senate from which I learned much about the workings of RTO/ERO (In all I attended nine Senate gatherings); being the first President of the Toronto Districts' Retirement Planning Workshop Committee and remaining on that Committee under the leadership of Mary Ellen Lawless for another several years.”

David is a recipient of the June Szeman 50th Anniversary Award.

**2004-2005 Frank Saliani**

“I can't remember much from “1999-2007 when I joined Scarborough District 24 - I've had three strokes. I do recall it was a wonderful group to volunteer with and I made some wonderful friends. I recall going to Europe with 40 RTO members. It was a great entry for my retirement years.”

**2005-2006 Helen Wiber**

“My first thoughts after retiring were to improve my golf game and learn to play bridge. Alan Ward's Tuesday bridge group was the perfect start. There I met President Frank Saliani and VP David Fleming and before I knew it I was running a golf tournament on the District 23 Executive. Very persuasive gentlemen!”

After her four years on the Executive of District 23 Helen continued on as Chair of the Golf Tournament committee for over ten years.

**2006-2007 Mary Ellen Lawless**

“The outstanding memory for me from that year was the Senate decision to open membership in RTO/ERO to all those employed in any aspect of the educational team... a decision I was proud to support. I initiated a review of District 23 priorities, particularly around Recruitment to better reflect the new reality and expanded the use of colour to highlight Stony Bridges features.” Mary Ellen took over as Chair of the Retirement Planning Workshops from David Fleming, a position she continued to hold until 2017. Mary Ellen was the recipient of the Distinguished Member Award in 2017.

**2007-2008 Margaret Schuman**

“I met so many talented, clever and dedicated educators. Support came from every direction and events like Have-a-Java and the Needlework Group became a reality. I became involved with the Toronto Districts Recruitment Committee ... it was wonderful working with this incredible team and to meet members from other Districts and from Provincial... I made many friends and tried to make District 23 a more welcoming place to serve our members.” Margaret remained on the RPW Committee until 2017 and has continued to be the Convener for the two activities she initiated. Margaret is a recipient of the June Szeman 50th Anniversary Award.

**2008-2009 Michael Sheffe**

“During my tenure as President, I had the privilege of working with a wonderful, caring, dedicated Executive. We held our first Health Cavalcade for our members and enrolled our 2,200th member. Senate that year celebrated the 40th Anniversary of RTO/ERO. The Honourable David Onley, Lieutenant-Governor of Ontario spoke reminding us of the wonderful legacy left on society by teachers who often encouraged students by saying ‘be the best you can be’. That sentiment still stands today as RTO/ERO celebrates its 50th year.”



**2009-2010 Luci Soncin**

"I joined District 23 the summer of my retirement. As I enjoyed my Champagne Breakfast that Fall I heard the call of service. Wanting to be part of an organization again, I volunteered for the position of 2nd Vice-president.. I became part of a dynamic group - helping others, organizing activities and creating new opportunities. The best memories I have are filling backpacks with school supplies for one of our Project Service to Others. (This project became known as the Eileen's Project in memory of the late Eileen Justesen whose last gift to the District 23 Executive in her role as Goodwill Convener was to initiate this Project Service to Others). District 23 is a great part of RTO/ERO but it needs new blood to energize and empower the Executive with new ideas."

**2011, 2016-2017 - Jan Siegel**

"I was fortunate enough to be President of District 23 for part of 2011 and again in 2016-17. During this time I was lucky to be chosen to serve on the Provincial Health Services and Insurance Committee for four years. This, and my many opportunities to partake in the Senate meetings gave me a solid grasp of our RTO/ERO organization as a whole entity. As Vice President, I introduced our speaker series that continues to provide many opportunities for our members to come together and to gain knowledge on varied topics. I also became Project Service to Others Convener which brought me in contact with many good people and causes and provided the opportunity to help so many in need"

**2011-2012, 2015-2016 Maureen Capotosto**

"In 2008 I joined District 23 as Goodwill Convener and successfully carried out the Eileen's Project: Supporting Children and Families with HIV and AIDS through The Teresa Group. Based on my experience we established a separate PSTO Convener position and now have quite a legacy of very successful PSTO projects. As President I was fortunate to work with a dedicated, accomplished executive who passionately care about the work they do to meet the needs of our members. I was fortunate to become part of the Provincial Project Service to Others Committee for three years and then became Chair. This enforced my belief that the Service to Others projects is the core of what we are as an organization, sharing our skills and experience to make things better for others and working along with established community groups. I have attended many Senates and been fortunate to be present when we established our Foundation, which continues to impress me with their work in improving the lives of seniors. My latest provincial committee work for the 50th Anniversary helped to consolidate a good understanding of the role of the provincial organization as it transformed to comply with the not for profit federal legislation. RTO/ERO aims to be a trusted voice for seniors. I am so proud that District 23 leads the way in our work to support this effort."

**2012-2013 Mary Valtellini**

"Highlights for me included keeping up with the myriad activities the District prepared for our members. Our members participated actively and enthusiastically. I started the Pole Walking activity...holding two workshops to help our members learn about the benefits of pole walking and also have them purchase the poles at an economical price." Mary has been on the Political Advocacy Provincial Committee and is our liaison supporting the RTO/ERO Foundation.

**2013-2014 Margaret Lato**

Margaret served as President with grace and an inclusive style. She will be remembered for providing the opportunity for members to realize some monetary value from their old gold while providing District 23 with a donation towards the Service to Others project for that year.

**2014-2015 Courtney Doldron**

"During my Presidency I also became the President of the Toronto Districts Council for our bi-monthly group meetings. Two memorable and significant things are the Toronto Districts Workshop and District 23 Seniors Workshop. Members of RTO/ERO make tremendous contributions to both the District and the Provincial organization. They have worked hard to foster and deliver meaningful activities at the District level, which will enhance the daily lives of its members and their families while facing a host of challenges." Courtney was elected to the Provincial Executive as an Executive Member in 2014-2015.

**2017-2018 Marisa Agostini**

"The best way to lose yourself is to lose yourself in the service to others" M Gandhi. It is with this philosophy that I undertook the position of President with District 23. The Presidency experience has been both enriching and humbling! Realizing that you are only a small part of the whole has been growth. As President, you're definitely kept busy...receiving and sending several emails weekly alone can be quite the task! I've given my best to the overall operation and I feel personally rewarded! The President position has inspired me to continue the journey with RTO/ERO District 23."

**LIFE Institute**

by Geoff Arnold ~ Past President, 1990/1991, Executive member, 1989 - 1992

The most significant event during my time on the executive was the creation of the LIFE Institute (Learning Is For Ever). We began with a survey of the aging population to determine educational and recreational needs of the growing elderly population.

The project demonstrated a significant gap in the educational needs of seniors and also found an enormous reservoir of talent within that population. Seniors were willing to share their knowledge, talents and skills and were capable of providing leadership and expertise to create an association that would deliver educational experiences for themselves.

Ryerson Institute, North York Board of Education, Retired Teachers of North York and Elderhostel Canada combined to help create the new organization. Interested people were invited to a workshop at Ryerson in October 1990 where the concept of Independent Learning in Retirement (L.I.R.) was described. By the end of the day the LIFE Institute was established. A steering committee was appointed and in the spring of 1991 there were 87 members and a curriculum of nine self-directed courses was presented.

LIFE was born with its home and support at Ryerson, financial aid from the North York Board of Education, personnel and volunteers from the Retired Teachers of North York and encouragement and workshops provided by Elderhostel Canada.

The Life Institute now has over 2000 members and provides a variety of educational opportunities. Check out our website <https://www.thelifeinstitute.ca>.



## Programs for 50+

by Melanie Santarossa ~ Assistant Program Manager

Geoff Arnold, Past President (1990/1991) and Executive Member (1989-1992) of RTO District 23, was one of the founding members of the largest of our Programs for 50+ in Continuing Education at Ryerson University - the LIFE Institute (Learning Is For Ever). Geoff was the Past President of the Superannuated Teachers of North York (STONY), who, along with the North York Board of Education, Elderhostel Canada and Ryerson University were cofounders of this newly formed organization dedicated to later life learning in the liberal arts. Geoff was named as the STONY representative on that new LIFE board – ex officio – and became a very active participant/student!

LIFE is now a well-known membership-based not-for-profit, in partnership with Programs for 50+ and Community Engagement at the G. Raymond Chang School of Continuing Education. While LIFE offers peer-led study groups and lecture classes in the arts, humanities, sciences, and technology, Programs for 50+ also boasts unique non-credit programming.

The Estelle Craig Act II STUDIO: This is a unique theatre program and creative drama centre that welcome students from all walks of life and all levels of experience to actively study acting, playwriting and directing in a positive, supportive community in which they can learn, create, and perform.

Music Program: It began with courses in singing and has now expanded to include a performance choir, music appreciation courses, and a tri-annual concert series.

Media Arts: Currently, this program provides opportunities to learn more about film through its much beloved film club, special film series courses, and hand-on trainings, such as “make-a movie”.

Caring Clowns: If you want to make a meaningful change in your life, this is the program for you. Students learn about dementia and clowning techniques (think less clown make-up and more your zany aunt Maggie), and volunteer in one of the 10 Toronto Long-Term Care Homes bringing joy to those with Alzheimer’s and dementia.

In addition to its Continued Learning stream, Programs for 50+ has two other pillars of programming: Lifestyle and Wellness and Community Engagement. Lifestyle and Wellness provides opportunities to engage in special workshops, unique volunteer experiences, and second and third career training programs. Through Community Engagement, older adults can become involved in the annual 50+ Festival, a bi-monthly lecture series, and even research opportunities.

If you are an older adult who wants to learn more, whether it’s for personal interest, to build new skills, to make new social connections, or to remain active and engaged in your retirement, you may find what you’re looking for through Programs for 50+ and Community Engagement!

For more information, contact us [416-979-5103](tel:416-979-5103) or visit [ryerson.ca/ce/programs50plus](http://ryerson.ca/ce/programs50plus)

‘Friend’ us on Facebook: Ryerson University’s Programs for 50+, and ‘Follow’ us on Twitter: @RU50plus



## Nordic Pole / Walking Group

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

Our walking and poling group will resume our activities in September and is looking for new participants. Now that Fall is here, we will continue to meet on the **third Tuesday of each month** in central North York parks and trails at the listed locations. Everyone is invited to attend whether you choose to use Nordic Poles or just come for a walk with friends. Nordic poles provide an upper body work out and take the pressure off knees and hips as they stabilize motion when walking. They are very popular in Europe. We are trying to break the stereotype around who uses this type of fitness equipment. Come for a walk and enjoy our beautiful parks and trails. All fitness levels are welcome as you go at your own pace. We usually walk for about 1 hour. Washrooms are not always available.

Please call Kathy in case of severe weather or questions at [416-225-1336](tel:416-225-1336) before 9:00 a.m. on the walk Tuesday. [K\\_shorney@yahoo.com](mailto:K_shorney@yahoo.com)



### Event Schedule:

**Tuesday September 18, 2018** - [G Ross Lord Park](#) - Dufferin street north of Finch Enter off Supertest Road and proceed past the off leash dog parking, to the parking lot east of the service yard near the washrooms and cricket pitches.

**Tuesday Oct 16, 2018** - [East Don Parkland](#) - (Leslie and Sheppard) the parking lot is off Old Leslie on the north west corner of Sheppard. Enter from west-bound Sheppard via Old Leslie and turn right that the top of the roadway and cross the bridge and right and go straight to the parking entrance. To arrive from westbound Sheppard take the first right west of Leslie and the first right to the parking lot.



**Tuesday Nov 20, 2018** – [Serena Gundy Park](#) - (Leslie and Eglinton- Wilket Creek) Enter park southbound off Leslie (Wilket Creek) Take the first left hand road in the park and proceed under the bridge. Follow the roadway to the parking at the far end.

**Tuesday Dec 18, 2018** – [York Cemetery](#) - Members are asked to enter on the east side of Senlac Road, north of Sheppard. Parking is on the roadway inside the gates. Roads are plowed and salted in case of icy weather.





## Project Service To Others Report

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

The National Council of Jewish Women of Canada, Toronto (NCJWC, Toronto) has undertaken a Turning The Page project– building children’s libraries in shelters for abused women and their children. They transform a space in women’s shelters in Toronto into a library that will be a haven of warmth and security for the children.

A woman and her children who are fleeing an abusive situation will often have only the clothes on their backs and a few of their personal belongings with them. While shelters struggle to provide clothing, food, and support to these families, they seldom have the resources to provide the educational benefits and quiet comfort of a library. Turning The Page was conceived to fill this gap. “This is a healing place, a place of inspiration and motivation, an oasis in the midst of chaos.” (Executive Director, Nellies Shelter, the fourth Turning The Page Library site)

Shelters are temporary and transitional facilities. Therefore, the goal is to enable each child to be gifted with their favourite book(s) on leaving the facility and continually restocking the bookshelves.

Additionally, NCJWC, Toronto is exploring collaborative programs of reading, writing, and a homework club to enhance the library experience. There are unfortunately many women’s shelters in the GTA, and their goal is to provide each one with a Turning The Page library.

RTO/ERO District 23, North York has decided to work with the NCJWC, Toronto to create one of these libraries as a Project Service to Others in 2018/19. We will provide pocket pillows created by our Needlework & Craft Group to hold the gifted books and promote the involvement of members in the collaborative programs. We have applied to the provincial office for a PSTO grant of up to \$4000 for this project. We will know the results of this application in the early fall. In addition, we will donate money raised through the work of the Needlework & Craft group.

Members attending the Champagne Breakfast or the Anniversary Gala are invited to bring a children’s book as a donation for the children in the shelters who will be using the Turning the Page library.



## Room for a Child 2017/18 PSTO Report

by Dawn Gillespie – Director ~ [dawngillespie07@gmail.com](mailto:dawngillespie07@gmail.com)

This year’s STO funding in District 23 has been given to Room for a Child, an Ontario non-profit organization founded by a retired principal.

Room for a Child creates beautiful bedrooms for children living in poverty. This is done with donated furniture and décor items as well as volunteer labour. There is no charge to the recipient families.

Families are referred to Room for a Child by school principals, social workers, settlement workers and public health nurses. Many come from school boards, but some are referred through Children’s Aid and from women’s shelters.

There are four steps in the service process after a family is referred to Room for a Child. The first is the initial meeting with the parent to hear what they feel is needed, to learn a little about the child’s interests, to measure and photograph the space. Stage two is the preparation of the room. This may include patching drywall, repairing electrical, priming and painting walls and ceiling. This may take more than one day especially if siblings sharing more than one room.

The third visit is installation day. This includes transporting and installing any needed furniture, hanging window coverings and providing new linens and school supplies.

The final visit is with the parent and sometimes the child(ren) as well. This is when children often give us letters and pictures they have made to let us know the impact of our efforts. They are always gratefully received, and many are on the organization’s website [www.roomforachild.ca](http://www.roomforachild.ca) The site also provides more information and lots of before and after photos of room transformations.

Room for a Child is most grateful to District 23 both for their PSTO funding and for further support through fundraising at regular meetings. In addition, numerous members have chosen to volunteer their time and talents. Many thanks.



## Needlework & Craft Group

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

The Needlework & Craft Group are delighted to report that \$425.00 was raised from the draws at the 2018 Annual General Meeting. The proceeds were donated to the RTO/ERO Foundation. We offer a sincere thank you to those who supported this very worthy cause.

Members continue to share ideas, techniques and “tricks of the trade”. Membership in the group has increased and we are always delighted to welcome new members. We will continue to meet at Mitchell Field C.C. on the **third Thursday of most months from 9:30 a.m. until noon.**

Future meetings dates for the **Needlework & Craft Group** have been set and approved by Mitchell Field Community Centre and include:

Thursday September 20, 2018  
 Thursday October 18, 2018  
 Thursday November 15, 2018  
 Thursday January 17, 2019  
 Thursday February 21 2019  
 Thursday March 21, 2019  
 Thursday April 18, 2019  
 Thursday May 16, 2019

For more information contact:

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

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





## 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 30 to 41 of the 2018 Spring edition. It is my intention to highlight some of the important matters found therein along with other current important information. What follows is a possible roadmap to reviewing the many health plan and related articles that are found in this 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 'on line' 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 matter, please do not hesitate to contact me at 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 of the February 5-7 and April 11-12, 2018 RTO/ERO Benefits Committee Meetings:

- The RTO/ERO Health Services and Insurance Committee is now known as the RTO/ERO Benefits Committee;
- RTO/ERO Benefits Staff Update: As of February 16, RTO/ERO is fully staffed for Health Benefits with Stephen Wong (Director, Health Benefits), Anya Rampersad (Coordinator, Health Benefits) and Ashveena Govindaraju (Manager, Health Benefits). Clara Rodriguez has retired from her work at RTO/ERO. This is a very capable and knowledgeable team - you can call at any time to have your questions and concerns addressed;
- Increases noted in members through Open Enrollment campaign and from CURAC (College and University Retiree Association of Canada); it was also noted that OTPP and OMERS staff were eligible to join RTO/ERO;
- In reviewing the plans for 2017, we are in a good financial position;
- There will be a refund from Johnson consulting expenses which are capped to an annual percentage of premium;
- The committee has begun to work through the 40 plan enhancements submitted to be considered for plan renewal January 2019;
- Participation Updates on Venngo, Best Doctors and Eldercare Select (newly added benefits) show an increase in usage during 2017
- Express Scripts started on March 18, 2018;
- The agenda for the Annual District Health Representatives (DHR) Seminar being held on Sunday/Monday, June 3 & 4, 2018 was finalized. North York DHR George Meek and President Sara Di Nallo attended;
- A report on medical cannabis and potential implications to our plan was received.

Article(s) in [2018 Spring Renaissance Health Matters](#) that Relate to Our Health Plan:

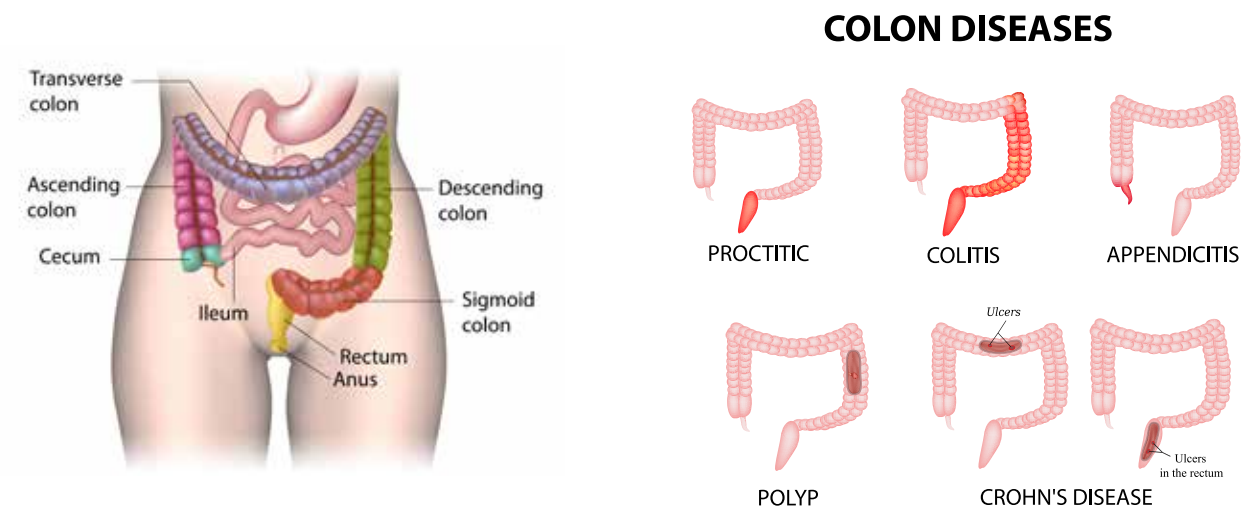
- Coverage for Naturopathic Services: Part of the paramedical practitioners benefit (Spring: Page 34)
- Coverage for Social Workers and Psychotherapists: Since January 1, these are part of the paramedical practitioners benefit (Spring: Page 38)
- Venngo Member Perks: Enjoy more for less (Spring: Page 29)

Article(s) in [2018 Spring Renaissance Health Matters](#) that May Be in the Interests of Your Health:

- Shedding Light on Shingles: Learn about the symptoms and pain treatment options for this sneaky condition (Spring; Pages 30 to 32)
- Revive Your Love of Spring: Don't allow seasonal allergies to get the best of you this year (Spring: Pages 33 to 35)
- Beating Malnutrition: Helpful tips to ensure you are eating well-balanced meals (Spring: Pages 36 and 37)
- Protecting Your Home from Water Damage: Flooding and sewer/septic backup damage (Spring: Pages 38 and 46)
- Lifestyle Changes Aid Sensible Weight Loss: Set realistic goals for long term success (Spring: Pages 39 to 41)

### Article Number 1: Colon Health Basics - Screening For Colorectal Cancer Is Also Critical To Colon Health, Particularly Over The Age Of 50.

One of the most basic, but often overlooked areas of general health and wellness is the maintenance of effective colon function and a dedication to colorectal cancer screening.



[The colon stores and transports human waste material, creating opportunities for prolonged waste storage to burden the entire body. Toxins in the waste can cause a host of problems for your general health.](#)<sup>1</sup> In addition, water and electrolytes are absorbed into the body from human waste, making proper colon function central to your basic health. Some of the most common causes of colon problems include: Drinking too little water; Eating too much dairy, sugar, white flour, or refined foods; Lack of exercise; Prescription drugs; Food allergies; and, Bacteria, viruses, or parasites. Screening for colorectal cancer is also critical to colon health, particularly for people over the age of 50. [Colorectal cancer is the second most commonly diagnosed cancer in Canada,](#)<sup>2</sup> affecting African Americans more frequently than other races. In addition to cancer, poor colon health can lead to many other conditions, such as irritable bowel syndrome, Crohn's disease, diverticulitis, hemorrhoid, and chronic fatigue. Colon issues, like many health problems, can create emotional turmoil as well as physical discomfort.

In addition to cancer screening, there are many other steps you can take to improve colon health: stress reduction, increasing the fiber in your diet (from non-starchy vegetables, fruit, nuts, and seeds), and making sure to stay hydrated. Your personal physician is your first line of defense against colorectal issues, which can be complex and difficult to diagnose. That's why your Best Doctors benefits are such a valuable tool in your health planning. Our comprehensive review of your symptoms and issues can give you additional insight into your medical case, with an easy-to-read report that either confirms your diagnosis and treatment or recommends a change. If you are unsure about your colon function or any aspects of your overall health, Best Doctors can help you eliminate any uncertainty and add an expert perspective to the information you are gathering. Best Doctors: Call 1 877 419 2378 or go online to [bestdoctors.com/](http://bestdoctors.com/) Canada

<sup>1</sup><http://www.holistichelp.net/colon-health.html>

<sup>2</sup><http://coloncancerCanada.ca/statistics-2012/>

## Article Number 2: A Foot Print Primer - Foot Health Challenges Can Range From Simply Bothersome To Completely Debilitating, Depending On The Extent And Nature Of The Issue.

Regardless of your size, your feet carry a heavy load, using a complex network of bones, muscles, and tendons to support your body. This means that every step you take can affect the rest of your body, or tell you something about other health issues.

As the foundation of your body, your foot health can be an important indicator of your overall health, particularly for older people.<sup>1</sup> For example, tingling or numbness could be a sign of diabetes, while swelling might indicate kidney disease, heart disease, or high blood pressure. And naturally, if you are overweight, your feet are likely to be more stressed.



Beyond healthy weight management, a few basic ways to keep your feet healthy are: Examine your feet regularly; Wear comfortable shoes that fit well; Keep your feet clean and dry; and, Trim your toenails straight across, and not too short.

Foot health challenges can range from the simply bothersome to completely debilitating, depending on the extent and nature of the issue. Common foot problems include bunions and corns, athlete's foot, arch pain, toenail fungus, and hammertoes.

But serious issues in mobility, balance, and lower back comfort are often connected to foot health, and can be difficult to diagnose.

Talking to your doctor about the connection between your feet and any discomfort or pain elsewhere is always a good idea. As we age, it becomes increasingly difficult for health care providers to determine the source of certain problems, making the Best Doctors benefits program an important resource in cases involving foot health or other health problems that can affect our feet.

As part of your Best Doctors benefits, an in-depth review of your medical case will give you a simple report that either confirms your diagnosis or recommends a change. Regardless of your foot health and what it means for your overall health, Best Doctors is your one-stop shop for eliminating uncertainty and getting additional guidance on your health and wellness.

Best Doctors: Call [1 877 419 2378](tel:18774192378) or go online to [bestdoctors.com/Canada](http://bestdoctors.com/Canada)

<sup>1</sup> <https://medlineplus.gov/fothealth.html>

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



## Your Foundation at Work...

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



### Grant Announcement

#### “Senior Friendly 7” receives \$50k grant from Foundation in honour of RTO/ERO’s 50th anniversary

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 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.

The concept of the Senior Friendly 7 (SF7), a foundational element of RGP’s Senior Friendly Care strategy, promotes excellence in key 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 ‘RTO/ERO 50th Anniversary Award’ is a wonderful way of honouring the tradition of lifelong learning and teaching that the RTO/ERO members embody,” says Jo-Anne Sobie, executive director of the RTO/ERO Foundation. “We are pleased to award this ‘special edition’ grant to the SF7 project, which will lead to better approaches to the training of PSWs and care providers who care for frail seniors in their homes and in the community.”

### RTO/ERO Chair In Geriatric Medicine Update

#### Trainees share geriatric research, shine across Canada

Research trainees under Dr. Paula Rochon, vice-president of research at Women’s College Hospital and inaugural RTO/ERO Chair in Geriatric Medicine, are taking their research across Canada. “Our team is working to re-envision the aging process and shape a health system where the needs of older adults are top of mind. By sharing the findings of our research at national conferences, our trainees are working to improve the quality of clinical care older adults receive. As a result, the RTO/ERO Chair in Geriatric Medicine is helping to foster Canada’s next generation of health researchers,” said Dr. Rochon.

In the coming weeks, videos on RTO/ERO and Foundation social media channels will feature these trainees as they talk about their areas of focus and how they became interested in geriatric research.

The RTO/ERO Chair in Geriatric Medicine is supported through the RTO/ERO Foundation, which invests in its bold vision—to enhance the quality of life for older Canadians—by funding:

- Research and training vital to the knowledge base of Canada’s aging sector
- Innovative initiatives that promote social connection and engagement among older adults

Established in 2011 as a registered charity, the Retired Teachers of Ontario/Les enseignantes et enseignants retraités de l’Ontario (RTO/ERO) Foundation was inspired by the philanthropic and innovative spirit of the RTO/EROs now 76,000 members. Through donations and support from the RTO/ERO community and from the public.

Learn more about how you can support the work of the Foundation at [www.embrace-aging.ca](http://www.embrace-aging.ca).

# The Birth of STO/ERO

Excerpted from material first published in 1993 in the STO/ERO Book of Memories

by Arthur McAdam (1899-1993), First President of the Superannuated Teachers of Ontario (STO/ERO), 1968-69

*I* would like to tell you about the birth of STO/ERO. To begin, I shall use a saying I heard when I was a boy: "It was the last straw that broke the camel's back." We shall leave the camel with its driver, but we shall retain the last straw.

In 1965, the Canada Pension Plan was introduced to take effect on January 1, 1966. Premier John Robarts determined that this pension should not be stacked on top of pensions to which the Ontario government contributed and which it guaranteed. At a meeting with the Ontario Teachers' Federation

**She lamented to me that the superannuated teachers were not organized.**

(OTF) he proposed that the teachers' contributions to the Canada Pension Plan be paid out of the 6% contribution to the Teachers' Superannuation Fund. When a teacher retired, that person would receive a pension earned by the combined contribution – in no case would it be less than a regular superannuation pension. If the combined pension were more than a regular pension, the teacher would get the benefit.

At about the same time, the government voted to compute teacher pensions on the best seven years' salaries – a real improvement since salaries were rising. But when OTF enquired what the government intended to do for those already on pension because they had contributed the 6%, too, the answer was "Nothing."

NOTHING? Nora Hodgins, Secretary of OTF, was perturbed. For 20 years the welfare of these people had been part of her responsibility. For them to be ignored

was of great concern to Nora. She lamented to me that the superannuated teachers were not organized. If they were, their numbers and expertise could be combined with OTF and maybe the government could be persuaded to do something for those who had taught on low salaries and had low pensions.

I listened attentively because I was one of those whose pension was computed on the best 10 years' service. Her plan seemed reasonable and I thought that as long as she was perturbed there was a chance we might achieve something! Having thought over what Nora had said, I wrote to her outlining a plan for the organization of the superannuated teachers.

In a teachers' meeting, if you dared to move a motion or offer a constructive suggestion, you found yourself with a job...in due time I received a letter on OTF stationery: By motion of the OTF Executive, I was instructed to form a committee and proceed to organize the superannuated teachers!

I discussed the matter with Norman McLeod and he agreed to help. We formed a committee of 10. OTF adopted us as one of its committees and paid our expenses and let us use its facilities. We owe a great deal to OTF for its help. Without it we could not have started.

We drafted a letter to all superannuated teachers stating our purpose, the form of a proposed constitution and the objectives for such an organization. This was approved by OTF. The letter asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who consented to be nominated for election to an organization of retired teachers. This letter was mailed to every superannuated teacher in Ontario. We did not receive 4,000 nominations, but there was a mail bag full!

The nominations were sorted into five piles, one for each affiliate of OTF. The six names receiving the most nominations in each group were put on a ballot. The Teachers' Superannuation Commission sent the ballot to every superannuated teacher and requested that the person vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of 20 members – a Senate elected by all of the superannuated teachers.

*That was the strangest election ever held on earth*

*But no one started a riot or bought votes with a bottle's worth.*

*So without the blare of trumpet or shouts from them that remain,*

*Silently down from many a town the curious senators came.*

A day was set for inauguration. When all were assembled an executive was elected. Someone nominated Art McAdam as president; someone moved that nominations close. In like manner, Norman McLeod was elected vice-president and Marion Tyrrell secretary-treasurer.

STO/ERO was born!

Cameron, Ontario  
September 26, 1966.

Dear Miss Tyrrell,-  
At the last session of the Legislature the Teachers' Superannuation Act was amended so the pensions issued after Jan. 1, 1966 be computed on the best seven years of service. At that time an impression was gained that pensions issued before that time might be adjusted. However nothing has been done. In conversation with Miss Hodgins, I got the impression that the lack of action on the part of the government may be due the failure of pensioners requesting improvement in their pensions.  
It seems that some sort of organization of pensioners is necessary to put forward their views on pensions. With this thought in mind I wrote to Miss Hodgins and proposed that a pensioner from each of the Federation meet with me to formulate proposal that could be submitted to a general meeting of pensioners to be called later this Autumn.

*In this original letter written by Art McAdam in Cameron, Ontario on September 26, 1966 he asked Marion Tyrrell to join him at a meeting of pensioners representing the various Ontario teacher affiliates to formulate a proposal regarding the improvement of pensions.*



## 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 for the weather and prepared to enjoy friendship and the beauty of nature and our city. Meeting places are listed for each walk.



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

### Thursday October 4, 2018

[High Park](#)  
Led by Ernie Walker  
Meet at High Park Subway Station



### Thursday November 1, 2018

A Memorial Walk  
Led by Joanne Famiglietti  
Meet at [Museum](#) Subway Station



### Thursday December 6, 2018

A Holiday Walk  
Led by Joanne Famiglietti  
Meet at [Osgoode](#) Subway Station



## Have-a-Java

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

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

We will continue to meet at Bayview Village in the east foyer, in front of Pusateris. 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 in conversation with the group.

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 10:00 a.m. to noon

- Wednesday September 19, 2018
- Wednesday October 17, 2018
- Wednesday November 21, 2018
- Wednesday December 19, 2018



## Social Committee

by Mildred Frank - Convener ~ [speakingfrankly@rogers.com](mailto:speakingfrankly@rogers.com) 416-221-5328

Our Spring Luncheon at the Thornhill Golf and Country Club was lovely in every way. The luncheon follows our AGM, which went smoothly. Our new executive was elected with Sara Di Nallo as President. Sara brings enthusiasm and a willingness to work with everyone to keep our District 23 operating smoothly as we serve the needs of our members.



The committee managed every detail; lovely centerpieces, the hors d'oeuvres on the table, an excellent meal, prizes, and a program that moved along at a good pace and finished with wonderful entertainment from Cruisin'. Everyone had time to chat and enjoy the event.

We were delighted to have six of our members who celebrated their 90th birthday this year join us for lunch. Also, those members who turned 70 in 2018 joined us as guests for this event.



Mark your calendars and plan to join us for our Champagne Breakfast on Thursday, September 27th and our [Anniversary Gala](#) on Wednesday, November 14th.





## Champagne Breakfast 2018

by Mildred Frank - Convener ~ [speakingfrankly@rogers.com](mailto:speakingfrankly@rogers.com) [416-221-5328](tel:416-221-5328)



**Thursday, September 27, 2018**

**Come and celebrate our colleagues who have newly retired at the District 23 North York Champagne Breakfast at Parkview Manor Banquet and Conference Centre**

55 Barber Greene Road (North of Eglinton Avenue)

Free Parking

- 9:00 a.m.** Coffee/Tea
- 10:00 a.m.** Program

**Menu:**

- One glass of champagne and orange juice per guest
- American breakfast (low salt in 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

**Cost:**

- For the newly retired and prospective members: Free
- Member & 1 guest: \$18.00 each Additional Guest(s): \$24.00
- Cut Off Date: Monday, September 24, 2018

The Needlework and Craft group will offer 5 items for a draw. A \$5.00 donation for 5 chances to win! Proceeds will go to support our Service to Others project.

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

If you wish to attend please fill and mail the form below.

Turning the Page Library ~ Project Service to Others Donation Read about our current Service to Others project on [page 18](#). **Donations of a book suitable for any age child would be gratefully received.**

**The Champagne Breakfast 2018 – Thursday, September 27, 2018 – 9:30 a.m.**

**Cost:** See above for details | **Cut-off Date:** Monday, September 24, 2018

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_  
**Telephone:** \_\_\_\_\_ **Guest(s):** \_\_\_\_\_

# of tickets \_\_\_\_\_ @ \$18.00 **Newly Retired/Prospective Member ~ # of free Tickets**  
 # of tickets \_\_\_\_\_ @ \$24.00 **Name(s) of newly retired:** \_\_\_\_\_  
**Cheque enclosed for \$** \_\_\_\_\_ **.00**

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

Mildred Frank 505 Cummer Avenue, Suite 705 Toronto, ON M2K 2L8 Phone: [416-221-5328](tel:416-221-5328)

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



## Anniversary Gala Luncheon 2018

by Mildred Frank - Convener ~ [speakingfrankly@rogers.com](mailto:speakingfrankly@rogers.com) [416-221-5328](tel:416-221-5328)



**Wednesday, November 14, 2018**

**Parkview Manor Banquet and Conference Centre**

55 Barber Greene Road (North of Eglinton Avenue)

- 10:45 a.m.** . . . . . Cash Bar & Background Music
- 11:30 a.m.** . . . . . Program Begins
- 12:00 a.m.** . . . . . Lunch Served

Entertainment: Blazin' Fiddles

Special Guests include our District 23 Past Presidents.

Anniversary gifts provided as souvenirs.

**Cost:** \$40.00

**Cut-off Date:** Friday November 9, 2018

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

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

The Needlework and Craft groups will offer 5 items for a draw. A \$5 donation for 5 chances to win! Proceeds will go to support "Turning the Page Library", our Service to Others project this year. Holiday tree decor will be available for sale.

Turning the Page Library ~ Project Service to Others Donation. Read about our current Service to Others project on [page 18](#). **Donations of a book suitable for any age child would be gratefully received!**

**Anniversary Gala Luncheon 2018 – Wednesday, November 14, 2018 – 10:45 a.m.**

**Cost:** \$40.00 | **Cut-off Date:** Friday, November 9, 2018

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_  
**Telephone:** \_\_\_\_\_ **Guest:** \_\_\_\_\_

# of tickets \_\_\_\_\_ @ \$40.00 **Cheque enclosed for \$** \_\_\_\_\_ **.00**  
**Name:** \_\_\_\_\_

Please circle entrée dish: Grilled Salmon Filet Mignon Please circle entrée dish: Grilled Salmon Filet Mignon

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

Mildred Frank 505 Cummer Avenue, Suite 705 Toronto, ON M2K 2L8 Phone: [416-221-5328](tel:416-221-5328)

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





## District 23 Trips & Events

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

### Man of La Mancha

**Thursday, October 18, 2018 at 9:00 a.m.**

*Hamilton Family Theatre in Cambridge and*

*Beer tasting at the Grand River Brewery*

9:00 a.m. Depart from Blessed Trinity Church – 3220 Bayview Ave. Toronto

10:30 a.m. Enjoy samples and a tour at the Grand River Brewery.

11:30 a.m. Lunch at the Napa Grill – you can make your Entrée choice at the restaurant

2:00 p.m. Show Time: “One of the greatest treasures in musical theatre, *Man of La Mancha* is a breathtaking tale of epic proportions. In a bleak dungeon, the playwright Cervantes is awaiting trial by the Spanish Inquisition. But first he must face court of fellow prisoners eager to relieve him of his precious unfinished manuscript. In order to save himself, Cervantes stages the saga of Don Quixote, casting himself as the deluded knight errant on a magical adventure to defend the noble principles of honour and truth. With its timely message of courage and idealism in the face of despair. *Man of La Mancha* will inspire all of us to keep reaching for the stars with its unforgettable anthem, *The impossible Dream*. This powerful and riveting theatrical experience will touch the heart, stir the soul, and unleash the imagination.

45 seats/tickets available – **Cost:** \$139.00

If you wish to attend please fill out the form on page 34.



### A Day at the Races- Woodbine Racetrack Friday, November 2, 2018

*Woodbine Racetrack, 55 Rexdale Blvd. Toronto*

12:00 a.m. *Lunch Buffet*

1:00p.m. *Post Time*

*You are welcome to a delicious buffet and an afternoon at Woodbine Racetrack. \$46.00 covers the cost of the buffet, watching the races and a \$10.00 coupon for the Woodbine Casino. The Woodbine Club Dining Room opens at 12:00 and the buffet is served from 12:00- 2:30 p.m. Post Time is 1:00 p.m. We hope to see you at the races. Parking Lot A. West Entrance Gate 10*

**Cost:** \$46.00      **Cut-off date:** Friday, October 5, 2018

If you wish to attend please fill out the form on page 34.



### St. Jacobs and Christkindl

**Thursday, December 6, 2018**

8:30 a.m. *Departure from Baview 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*

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



## Speaker Series

by Maureen Capotosto – 1st Vice President ~ [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca) 905-883-1496  
and Gwen Scriven – 2nd Vice President ~ [gwscriven@gmail.com](mailto:gwscriven@gmail.com) 416-226-0226

**Fall Speaker Series:** Thursday November 8, 2018 at 11:00 a.m.

**Guest Speaker:** [Rochella Vassell](#), Central West Consultant / Social Media Coordinator for [Elder Abuse Ontario](#)

Rochella has spoken at the RTO/ERO Senate and with our District 23 executive. Her message is important and helpful.

Presentation Focus: Elder Abuse 101

Learning Objectives:

Learn about the different types of elder abuse, including warning signs, prevention, resources and mandatory reporting.

Register by email with Maureen Capotosto, [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca) by Friday, November 2, 2018. Space is limited by room size so register early.



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

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

The PRCC workshop for district representatives that was cancelled due to the ice storm in April has been re-scheduled for October 14 - 15, 2018. The focus of this workshop will be dealing with social isolation of seniors.

### Pension Plans Annual Results

Both OMERS and the OTPP plans show steady growth with excellent returns for 2017.

OMERS is 94% funded. In 2017, they have shown a net rate return of 11.5% with net assets of 95 billion dollars. They have 482,000 members and have paid out 4 billion dollars in pension during the last fiscal year an equal amount that was collected. Their active to retired ratio is 2:1. Their strategic plan shows that they will be fully funded in 2020.

OTPP is 105% funded. In 2017, they have shown a net rate return of 9.7% with net assets of 189.5 billion dollars. They have 323,000 members and have paid out 5,927 billion dollars in pension during the last fiscal year while 3,385 was collected from contributions. Their active to retired ratio is 1.3:1. The 10.3 billion dollar surplus was placed in a reserve. The purpose of the contingency reserve is to reduce volatility in the funded position of the Plan and to facilitate stability in Plan members' contributions and benefits (including inflation protection) in the event that future results show a decline in Plan assets and/or an increase in Plan liabilities.

**MAN OF LA MANCHA – Thursday, October 18, 2018 at 9:00 a.m.**

**Cost: \$139.00 | Cut-off Date: Friday, September 14, 2018**

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

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

**# of tickets** \_\_\_\_\_ **@ \$139.00** **Cheque enclosed for \$** \_\_\_\_\_ **.00**

Please make cheque payable to “Mary Morton Tours” and mail to:  
RTO/ERO c/o L. Hennessey, #869-6021 Yonge Street, Toronto, ON, M2M 3W2

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

**A Day at the Races – Friday, November 2, 2018 at 12:00 p.m.**

**Cost: \$46.00 | Cut-off Date: Friday, October 5, 2018**

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

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

**# of tickets** \_\_\_\_\_ **@ \$46.00** **Cheque enclosed for \$** \_\_\_\_\_ **.00**

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

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

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

*I have read the Acknowledgement,  
Waiver & Release Form printed on [page 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, Assistant Treasurer at 416-444-8535.** Members who send in their cheques after the quota of seats has been filled, will be phoned and asked if they wish their names to be put on a waiting list. If no one cancels, the cheques of the people on the waiting list will be shredded. We do not mail your cheques back to you. As well, if you cancel your ticket(s) prior to the cut-off date, your cheque will be shredded. However, once the cheque has been cashed, there are

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

## Acknowledgement, Waiver & Release 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 ...

Gathering Around the Table at Our Spring Luncheon.

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




### 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).

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