

RT
E O



STONY Bridges

JOANNE FAMIGLIETTI

PARTS UNKNOWN

page 16

District 23
North York



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 July 1, 2019 to September 30, 2019.

July: Jean Broome, Carol Keffer, Jan Kjollesdal, Susan Rott

August: Ezzat Armanios, John Buchanan, Ethel Cooper, Howard Ledger, Kelvin Matheson

September: Robert Artinger, Harvey Bride, Robert Collict, Marion Hall, Donald Hazell, Clarice Hitch, Joan Lester, Benjamin Wilson, Melville York



A Hearty Welcome to New District 23 Members!

by John Giannone – Convener ~ Membership

The Executive welcomes all the new members who have recently joined RTO/ERO District 23 and invite them to become active participants in all of our activities.

As of September 30, 2019 RTO/ERO District 23 has a total membership of 2831 members.

The following information was taken from RTO/ERO Provincial's monthly updates from July 1, 2019 to September 30, 2019

July: Maria Barroso, Linda Cook, Angela DiMondo, Lynne Kjollesdal, Sumintra Koowar, Mary Outow, Carol Sutton, Michael Tynan, Klinkajorn Winter

August: Gaetano Desandi, Fadia El-Jammal, Betty Ann Enta, Margaret Ledger, James Macdonald, Adelaide Maietta, Carla Marchetti, Aaron Weinberg

September: Margaret Bick, Issur Cooper, Lynn Daigneault, Shirley Hazell, Joe Saponara, Patricia Wilson

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Submissions

STONY Bridges RTO/ERO, North York, District 23 welcomes submissions for STONY Bridges from members. Do you have a story to tell, an experience to share or a poem you have written? Consider submitting your work for publication. Please include name, address, and telephone number (for identification only) and some past and present biographical information (for publication if space permits). Articles should be from 400 to 1200 words (one half to one page) in length. Photos are also welcome (minimum 300 dpi in jpg 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. STONY Bridges is published for its members in March, August, and November by the Retired Teachers of Ontario District 23, North York.

The due date for material for the next issue is January 15, 2020



District 23 Past President

by Sara Di Nallo – Past President

Welcome back everyone to a new year in North York, District 23. A very warm welcome to all our new RTO/ERO retirees who have joined us. I hope everyone had a wonderful summer. It was great to see you all at the Champagne Breakfast on September 26, 2019. It was another successful event coordinated by our Social Convener, Mildred Frank, along with the help of the Executive. There was a lot of excitement and happy chatter, as colleagues met and caught up with each other.

Events have already started for this year, and I hope many of you will be able to make some if not all the events planned. They are all listed in **STONY Bridges**. The Executive is doing a bang-up job and is in good hands with Maureen Capotosto, our President.

Autumn has arrived with its full glory.



As we anticipate and prepare for the brisk days ahead, I hope you will enjoy the fresh bounty of this season as well as the vibrant colours that nature provides us.



Well, What is it? Camera, Compass, Phone or Toy?

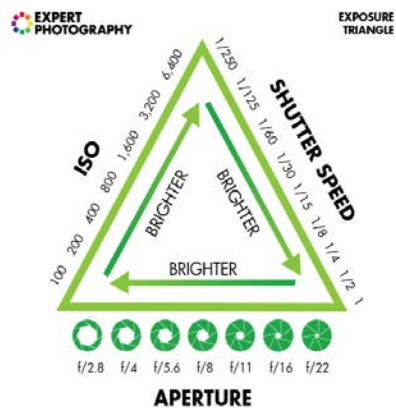
by Vernon Paige - Convener ~ Mobile Devices

We began with enthusiasm at our first meeting September 20 and now are responding to some challenges (opportunities!) that we recognized.

One challenge is the diversity in members' specific interests and in their levels of knowledge and experience. The more experienced among us are sharing their knowledge, and learning by doing so. At the same time, we are remembering the value of reviewing and refreshing past lessons while exploring new territory. We are all learning, we are all teaching, and we are all having a little fun.

Moving forward, we will be making a more conscious effort to review some basic tasks and functions, such as using Google™ and YouTube™ resources, as well as exploring more advanced subjects such as landscape and macro

photography, with time also for various other applications both practical and fun.



Coming up in future meetings:

- Photography during the holidays.
- Organizing, protecting, and sharing photographs.
- Email, messaging, and social media.
- Music, books, and games.
- Fake News and scams.

November 1, 15; December 6; January 17; February 7, 21; March 6 and April 3, 17 - 10:00 a.m. to Noon at Edithvale Community Centre, 131 Finch Avenue West - Dempsey Room, 1st Floor.

For further information, contact Vernon Paige, PhotoGuy.2019@gmail.com or Vernon.Paige@gmail.com.

WINTER EVENT CALENDAR 19/20

Month	Event
December	3 Bridge
	4 Anastasia
	5 North York Strollers
	6 Using Mobile Devices
	10 Bridge
	11 Executive Meeting
	17 Bridge, Nordic Pole Walking
	18 Have-a-Java
	30 Barber of Seville - Cut off Date
	7 Bridge
January	8 Executive Meeting
	14 Bridge
	15 Have-a-Java
	16 Needlework & Crafts
	17 Using Mobile Devices
	21 Bridge
	28 Bridge
	29 Book Club
	31 RTO/ERO Scholarship Deadline
	2 Barber of Seville
February	4 Bridge
	5 TSO - Cut off Date
	6 North York Strollers
	7 Using Mobile Devices
	11 Bridge
	12 Executive Meeting
	18 Bridge
	19 Have-a-Java
	20 Needlework & Crafts
	21 Using Mobile Devices
25 Bridge	
26 Book Club	
March	3 Bridge
	4 TSO Music of John Williams
	5 North York Strollers
	6 Using Mobile Devices
	10 Bridge
	11 Executive Meeting
	17 Bridge, Nordic Pole Walking
	18 Have-a-Java
	19 Needlework & Crafts
	24 Bridge
25 Book Club	
31 Bridge	
April	2 North York Strollers
	3 Using Mobile Devices
	7 Bridge
	8 Executive Meeting
	14 Bridge
	15 Have-a-Java
	16 Needlework & Crafts
	17 Using Mobile Devices
	21 Bridge, Nordic Pole Walking
	28 Bridge
29 Book Club	



Be Involved in District 23! Read All About it!

by Maureen Capotosto – President

Have you tried out a new activity this fall or joined one of our groups to see if what is being offered interests you? Everyone is always welcome to all of the groups or activities we are offering. Come just one time or each time the group meets. Each Convener has provided information about dates, time and location in this newsletter. If you have an interest, I encourage you to try the group out. The RTO/ERO Foundation is raising awareness that social isolation is a serious issue for seniors. Getting involved with interest groups helps you to have a support network – it gets you out and involved with others.

At the Champagne Breakfast there was such excitement in the room as we welcomed new members and toasted the beginning of their retirement. We were very pleased to present a cheque of \$4000 for our Service to Others' Project, which is Supporting the Period Purse, Menstruation Nation. In addition, we announced that The Rotary Club of Willowdale was also partnering with us to support The Period Purse by donating an additional \$1000. What a great start for this project. Tables were full of purses and product donations as well. Thank you for your generosity.

Our Holiday Season luncheon is held on Thursday, November 28, 2019. We would love to have you attend. Mildred Frank and her team have all the planning done. The York Minstrel Choir Singers will be our special entertainment along with a lovely meal. Consider bringing a guest. Come for 10 a.m. as we have Artisan/Craft vendors who

are bringing some interesting items along to sell.

This Fall Gwen Bumbury and Kathy Shorney attended the provincial Goodwill workshop. Gwen has shared information here in STONY Bridges. We thank Gwen Scriven for attending the Treasurer's Workshop in place of Lorraine Hennessey and assisting Lorraine in learning the new software program.

Karen Quinn and I attended the Communications Workshop and along with Merv Mascarenhas will be applying what we learned to our newsletters, website and social media communications. Later in October, Sara Di Nallo, Gwen Scriven, Mary Valtellini and I will attend the Forum where we will hear about provincial and district issues and network with representatives from all of the districts from across Canada.

“Be passionate and be involved in what you believe in and do it as thoroughly and honestly and fearlessly as you can.”

Marie Colvin



W. C. Fields—A Bridge Strategist?

by Alan Ward – Convener ~ Bridge

The Bridge Club reconvened at Willowdale United Church on Kenneth Avenue just north of Church St (south of Finch, 2 blocks east of Yonge) on Tuesday September 10th and will meet every Tuesday until early December 2019. 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 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.



Competing in the Bidding War

In many bridge deals, the high card points (HCP) are fairly evenly divided and being in 1st seat is often an advantage in winning the contract. If the 1st seat player (West) opens 1C or 1D, this implies that the hand has at most 4 cards in a major suit. A 1D bid usually promises a 4-card suit or better, whereas a 1C bid is ambiguous and “may be short”. Some players insist on being alerted after a 1C bid with the words “may be short”. The bids of 1C or 1D may show 12-14 HCP or 18-19 HCP. Hands with 15-17 HCP will usually be opened 1N unless they contain a void, a singleton or more than one doubleton.

The player in 2nd seat (North) may have very little and will pass, but need not have 13 HCP to overcall. Some noted bridge authorities will overcall with as little as 7 HCP. For such a very light overcall, it is best that the suit be spades to cause maximum inconvenience to the opponents. A hand with the QJ10xx of spades, Axxx of clubs and doubletons in diamonds and hearts is suitable for overcalling 1S after a 1C or 1D bid.

Partner will not expect an overcall to imply a full opening hand. An even weaker hand with 7 HCP holding Q10xxxx of spades also qualifies: the increased length compensates for the poorer quality of the suit.

Suppose that North has opening points but is balked by West’s 1D bid. North may have a hand with 3 spades, 3 hearts, 3 diamonds and 4 clubs and cannot make a 2-level overcall, is not strong enough for a 1N overcall and has too many diamonds for a double. North must pass. If East also passes, the 4th seat player (South) must choose between passing and balancing. South is aware that East has 5 HCP or less and that West cannot have more than 19 HCP and may have only 13-14. A hand with as little as 6 HCP and a good 5-card suit, particularly in spades, is suitable for balancing, knowing that North must have a minimum of 10 HCP and could have as many as 14. (With 15, North would have overcalled 1N). Even if South has only KQJ10x of spades and no other face cards it is worth a balancing bid of 1S. If West has 18-19 HCP, that hand may be worth another bid (perhaps 1N) despite East’s lack of support. If not, South may have bought the contract very cheaply, since North will probably pass.

A balancing bid rescues the 2nd seat player (North) who was prevented from bidding by West’s opening when both West and North had opening hands and were short in the major suits. With 13 HCP and the 3334 distribution mentioned above, North will be delighted to hear South’s balancing bid and will even consider raising it to 2S to prevent East from entering the fray. When the combined hands hold 8 trump, the “safe” level is the 2-level and a spade bid raises the stakes by forcing the opponents a level higher.

The 8-card fit is also the principle behind conventions such as DONT and Cappeletti where the opener has bid 1N and the opposing pair wish to compete. When the HCP are fairly evenly split, the side with an 8-card trump fit will usually prevail over the no-trump bidder with only a 7-card fit.

Most of the big swings in duplicate games arise from contested part-score games rather than easy games or slams where almost all pairs end up in the same contract. To quote W.C. Fields once more, “**never give a sucker an even break!**”



Cycling - The Learning Spokes

by Eileen Kearns – Convener ~ Cycling

By the time summer arrived and after the Spring rain, the RTO/ERO District 23, North York Cycling Group was definitely able to get in some amazing rides! They included trips to the Distillery District, Evergreen Brickworks and exploring some of Unionville’s cycling paths and Milne Park. We will definitely return to all these locations again next year. Visiting the Brickworks and exploring Unionville’s paths were new experiences this year.

Coffee and a light lunch were usually enjoyed at both the Distillery and Brickworks and, while in Unionville, we could not resist having an ice cream cone at the Old Firehall Confectionery on Main Street ☺. As Lucy Z. expressed, “It is so nice to have a refreshment break at the half way point of our rides.” How right she is! This fits nicely with the fact that we are in fact a social cycling group that intends to meet the RTO/ERO mandate of mitigating isolation for our members. Offering an activity that meets the needs of all potential cycling members does this.



A few of our past members were unable to join us this year and we hope they will be able to resume with cycling on at least a few occasions next year. Lisa T. summed this up nicely when she said, “It’s a little frustrating that other activities impinge on my ability to join you on more cycling dates.”

Once again we are grateful to the Toronto Parks staff for their commitment to enhancing the various park trails we cycle through. Our cycling will be a combination of off road on the trails and some on road cycling to connect to the next trail. The Learning Spokes are having a wonderful time exploring our city on two wheels!

Who? For those who have a comfortable and confident skill level with cycling. We are however a social cycling group and not a group seeking to set a goal to accumulate km cycled per season.

Where? - Routes: The start up locations may vary per ride. Sometimes from the Cumber Valley Ravine, but most often we will start at the Betty Sutherland Trail, Leaside Spur Trail, Wilket Creek Park just south of Edward’s Gardens, the Don Trail and Lower Don Trail to the Martin Goodman Trail,

Distillery, Brickworks etc.

Parking: On Craigmont Drive north side (north of Cumber Avenue) or more recently the parking lot in the North West corner of Sheppard and Leslie. We may also park, on occasion later in the season, at Sunnybrook near the Sunnybrook/Edwards Garden washrooms.

Meeting Site:-Craigmont Drive and Cumber Avenue or more recently the parking lot in the North West corner of Sheppard and Leslie -where there are washrooms. The washrooms at the junction of Sunnybrook Park and Edwards Gardens will also be a potential meeting place.

When: Thursday mornings at 10:00 am. If we are able to do the Unionville path we will meet at 10:30 at the Toogood Pond parking lot across from the Crosby Arena on Carlton Road.

Dates: The Spring dates for 2020 will be listed in the Spring Stony Bridges Publication.

Requirements:

Participating cyclists must have:

- bike with bell
- air in tires
- bicycle helmet certified approved by CSA, Snell, ASTM, CPSC, or ANSI and to be worn at all times
- running shoes
- water bottle
- emergency information incl. OHIP#
- a small snack is a good idea

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

To register email: Eileen_Kearns@edu.yorku.ca. Please note there is an underscore between the first and last name in the email address.

Registering for this event is most important as cycling is weather dependent and the trip could be canceled. Also we vary the location where we start as the season gets underway.



We Boldly Travelled Where We Hoped Never to Go

by Karen Quinn – Communications Convener

Shortly after 8 a.m., on Thursday, October 10, forty RTO District 23 members boarded a Mary Morton tour bus to set out for Kingston, Ontario. Under the leadership of Trips Convener Mary Valtellini and her right hand -- Mary Ellen Lawless, our cars were parked safely until our return. The sky was a brilliant blue and the day promised to be warm. Highway 401 showed a lovely display of autumn colours along the route.

Our first stop in Kingston was at Magnotta Wineries where members were allowed to sample from 4 wines selections while munching on savoury crackers. There was also time afforded for retail therapy for some avid shoppers (wine, clothing and napkins!) After the 150 minutes trek to the Limestone City the sips of wine at Magnotta, the group was a little peckish. After a little bus trip through downtown, we settled in for lunch at DOX at the Holiday Inn on the shores near where Lake Ontario empties into the St. Lawrence River.

Next stop -- Kingston Penitentiary. "The Pen" It has always been notorious in Canada as a maximum security prison. Constructed in 1833-34, and opened in 1835 it has housed some of Canada's worst criminals in its 178+ years. The cells originally measured 73.7 cm (26 inches) wide by 244 cm (8 feet) deep and 200.7 cm (6 feet, 7 inches) high. For many years, a code of silence was enforced—no talking to other prisoners.

It is the kind of place we all promised our parents we would never enter—until yesterday!

The outer walls of the prison are built of limestone and the



walls have mostly remained intact despite several fires and 2 major riots. Designated a national historic site in 1993, women and children have also been sentenced to this location. Margaret Atwood's novel, Alias Grace main character Grace Marks was housed here and "The Pen" was used as the grounds for the filming of the movie. Several retired teachers serve as tour guides and many former workers at the penitentiary were stationed in the areas they worked to provide the story and field our questions.

These expert guides cannot speak by name of any of the former inmates if they or the victims' family members are still alive to respect privacy legislation. Nevertheless, we learned of the rules, the difficulty of life, inmate salaries, labours, escapes, riots and a commitment to educate. One former inmate even broke back into the prison in search of Christmas funds! Both Charles Dickens and Ernest Hemingway visited the Pen.

The day was fascinating and all of us were able to cover about 2.5 km of ground to tour the facility.

Our final destination for the day, was the Big Apple where several members headed back to the buses for the day with loaves of Apple Bread, Apple Crumble, Pumpkin Pies and coffee to head home prepared with treats for the Thanksgiving Weekend.

Feedback for this day was very positive starting with the amazing weather. The Tour was enlightening, daunting and allowed us to see another side of life. We all gained knowledge of life on the inside and a gratefulness for the life we had in education. Great thanks to Mary and her team for a wonderfully planned day.



This book has got me in a total tizzy!

by Irene Kitchell - Convener ~ Book Club

Our District 23 Book Club continues to be a popular and successful initiative. All of our meetings are held on the last Wednesday of September, October, November, January, February, March, April and May. The meetings begin at 2:00 p.m. at the Edithvale Community Centre. Everyone is welcome to attend when the debate is convenient for them.

The members select books for the upcoming year at the May meeting. The person who selects each book is expected to lead the discussion. For further information, Convener Irene Kitchell can be contacted at [416-733-8711](tel:416-733-8711).



Wednesday, November 27, 2019

A Long Way from Home

by Peter Carey

At five, Saroo Brierley got lost on a train in India. Unable to read or write or recall the name of his hometown or even his own last name, he survived alone for weeks on the rough streets of Calcutta before ultimately being transferred to an agency and adopted by a couple in Australia. Despite his gratitude, Brierley always wondered about his origins. A Long Way Home is a moving, poignant, and inspirational true story of survival and triumph against incredible odds. It celebrates the importance of never letting go of what drives the human spirit: hope.

Wednesday, January 29, 2020

Little Fires Everywhere

by Celeste Ng

The novel takes place in a model community where lives appear to be controlled and all members are enrolled in perfect schools, have ideal jobs and make all the right decisions. Two families, one new to Shaker Heights, collide and things begin to crumble. A lot of secrets begin to unravel as these lives interlock. The story that unfolds truly reflects novel's title—Little Fires Everywhere. The book has been developed into a mini-series created by Reese Witherspoon.

Wednesday, February 26, 2020

Land of Lost Borders: Out of Bounds on the Silk Road

by Kate Harris

Kate Harris is recognized as one of Canada's top modern day explorers for her writings about nature and travel. She has earned many nominations and awards including the Ellen Meloy Desert Writers Award and the RBC Taylor Prize. She lives in a rustic cabin in British Columbia. **Land of Lost Borders** is her first book.

An Excerpt from Lands of Lost Borders”
“Every time I got on my bicycle after a long hiatus it was like riding back to myself, the only way there. The dissipation of life in the city—days of to-do lists, errands, emails, small talk with strangers—generated static in my mind that I didn't notice was there until I started pedalling and realized it was gone, the way you don't hear the hum of a refrigerator until it stops. Such is the paradoxical freedom of cycling the Silk Road.”

Wednesday, March 25, 2020

They Call me George: The Untold Story of the Black Train Porters and the Birth of Modern Canada

by Cecil Foster

Author Cecil Foster, is a leading academic, journalist and author. His work speaks about the challenges Black people have encountered historically in Canada, to achieve respect and recognition for their contributions in our multicultural Canadian society. This book follows the lives of the Black porters on the trains that traversed our country and their struggle for recognition as Canadian citizens.

An excerpt from a review in the Toronto Star newspaper reads: *“In [They Call Me George]...Foster aims to restore the identities of the Black men who once worked on Canadian railroads. In the process, he also excavates a chapter of Canadian history that has been largely erased from the collective memory: the role that Black train porters played in furthering social justice and shaping Canada into the country it is today.”*

Wednesday, April 29, 2020

Becoming

by Michelle Obama

Michelle Obama is an author, lawyer and former First Lady of the United States, wife of the 44th President, Barack Obama. During her eight years of life in the White House, Mrs. Obama focused her efforts on poverty, healthy living, education and the youth of America. At the conclusion of her time in Washington, **Becoming** is the written memoir of the life and experiences that determined who created the remarkable Michelle LaVaughn Robinson Obama.

An excerpt from Becoming...
“For every door that's been opened to me, I've tried to open my door to others. And here is what I have to say, finally: Let's invite one another in. Maybe then we can begin to fear less, to make fewer wrong assumptions, to let go of the biases and stereotypes that unnecessarily divide us. ... This, for me, is how we become.” Michelle Obama



Turning the Web on its Head

by Merv Mascarenhas - Webmaster

Hear ye, hear ye! A significantly improved website experience will be coming to a computer, tablet or smartphone near you in 2020!

In the meanwhile, we continue to strive to make the existing website the go-to place for information on all things District 23:

- Articles on all major District 23 events, including photographs
- A new [online form](#) to allow you to switch from paper to electronic Eco-friendly versions of STONY Bridges and Renaissance
- An updated online Contact Us form that lets you communicate with any Convener – please use it to ask questions or provide feedback on the website, social media, events, etc.
- FLICKR [photo albums](#) of District events
- Links to current and past versions of STONY Bridges and our E-Newsletters
- A What's New page that lists all recent posts, and
- Resources such as the District 23 [Constitution](#)

Through our Twitter account [@RTO23 North York](#) we attempt to keep you informed on RTO-ERO matters, and also a variety of topics of interest to our members – education



STONY Bridges Unscathed

by Merv Mascarenhas – Editor

If you are like me and loathe cutting up a beautiful magazine to complete a form, I hope you know that District 23 event registration forms are now published on our website at <https://district23.rto-ero.org/activity-registration-forms>. This webpage has fillable pdf forms that you can complete, print and mail off to the convener with your cheque while keeping your copy of STONY intact.

Due to privacy concerns, we have stripped most contact information from STONY and the website. Use the website [Contact Us](#) form to reach members of the Executive.

Consider choosing to receive our interactive PDF version of STONY, which permits readers to click on links to navigate about or jump directly to websites that provide greater insight into topics introduced in articles. George Meek uses this feature extensively in his Health Services & Insurance report to provide links not only to other publications, but also to the page the content starts on!

and seniors' issues.

We encourage all members to follow it, like its tweets and retweet them. And if you are not on Twitter, do sign up by going to www.twitter.com. Our Twitter account will keep you informed by:

- Tweeting Breaking News and new content on our website
- Retweeting curated content related to seniors' matters, education and health issues
- Providing notifications about Events, News, Articles, STONY, E-Newsletter, etc.
- Attracting, informing and engaging members
- Inviting feedback on specific issues requiring feedback from stakeholders and the public
- Providing occasional live coverage of events

You do not need a smartphone to use Twitter. You can access it on a Windows PC, Mac or iPad/tablet. And you do not need to post anything – you can just be a passive consumer of RTO District 23 tweets. Whenever you choose to, you can like, retweet and follow Twitter users whose tweets are of interest to you.

Photographs, articles and poems for the website are always sought after.

When the interactive PDF version is downloaded onto a smartphone, readers can also initiate phone calls to numbers appearing onscreen. Members can opt to receive the interactive version in their email or from our District 23 website. If you are concerned about our environment and would like to save a few trees, you are encouraged to sign up for the electronic version by completing an online form (<https://district23.rto-ero.org/opt-in-for-online-newsletters>) on our website – you can choose between single or double-page spreads. You may elect to do the same with Renaissance. By doing so, an added benefit is that you will receive your copy of STONY or Renaissance a couple of weeks before Canada Post delivers the print version, wherever you may be – even a barstool in Bangkok!

We seek contributions from you, the members of RTO District 23, North York, in the form of articles, poems, stories, travelogues and photographs. Your offerings of photos or anecdotes make these events come alive for our readers! Share your thoughts and remembrances!



E-Newsletter & Facebook

by Karen Quinn – Communications Convener

Each month, E-Newsletters are sent out to all subscribed members highlighting North York's District 23 events and activities. These updates highlight upcoming programs that you can join or provide news items that occur outside the **STONY Bridges** magazine's timelines.

Your name is added to participate in our email fan-out as soon as RTO/ERO Provincial forwards us your registration information. You will always be connected unless you choose to unsubscribe. We currently have about 1535 District 23 members on our distribution list. The E-newsletter is an efficient, expeditious and economical way to deliver important, current information to our members. From time-to-time updates are mailed mid-month to update members about important notices or a change in status for upcoming events: availability of theatre tickets, program cancellations, change of location, etc.

E-Newsletters are also available on our District 23 website, on Twitter and on our Facebook page.

Facebook

Follow us on Facebook

<https://www.facebook.com/rtoerodistrict23/>

A RTO/ERO District 23 Facebook page was developed to highlight the work and activities in our district. Our Facebook page has regular updates and about 45 followers at this time. Check us out at the above link to explore what is happening in our North York District.

We post photos from major events, club activities and excursions. As well, our E-Newsletters are posted online each month as an easy access point for all subscribers.

LIKE our page, send us a message, take the opportunity to read professional articles about services offered, respond to questions that can encourage dialogue between members and see the latest updates from Provincial. Please **FOLLOW** us on our exciting adventure.

Change of Postal/Email Address or Other Personal Information

Please send all changes to: RTO/ERO Provincial Office, which is the **ONLY** contact. This will avoid any confusion about your information. District 23 cannot input your changes in information.

Phone: [416-962-9463](tel:416-962-9463) or Email: membership@rto-ero.org



FOLLOW US ON OUR WEBSITE



<https://District23.rto-ero.org>



Recruitment and You!

by Mary Ellen Lawless – Convener ~ Recruitment

As you will read in another part of this edition of STONY Bridges, the Champagne Breakfast welcoming new members to District 23 was another memorable occasion. Your Recruitment Committee handed out a welcoming letter delineating the advantages of membership in RTO/ERO along with a copy of the ESPRIT membership package and a beautiful RTO/ERO mug. Hopefully each recent member will find one or more activities to enjoy as part of the retirement experience.

The next Retirement Planning Workshop for the four Districts within the City of Toronto is planned for Saturday, November 16, 2019 at the Toronto Airport Marriott Hotel, 901 Dixon Rd., starting at 9 a.m. You are encouraged to remind any of your friends who are not members of our organization or who are contemplating retirement in the next five years or so to attend one of these workshops. They are free as is membership in RTO/ERO, at this time. Remember too that membership is open to anyone employed in any aspect of education, even those who have taught in other parts of the country or the world; spouses of eligible members plus a range of other categories. Registration information is available on the website: www.rto-ero.org.

Remember, recruitment never ends and it depends on YOU! You are the best ones to recruit new members because you know who are the potential members and whether they have joined our great organization or not. So, keep recruiting!

RETIRE HAPPY! JOIN RTO/ERO

Top 31 Membership Benefits

<p>Group Insurance</p> <ol style="list-style-type: none"> 1 LARGEST group insurance plan in Canada for education retirees 2 GROUP INSURANCE plans that are owned, designed and managed by your peers 3 GUARANTEED ACCEPTANCE within 60 days 4 GROUP PLAN RATE = FOR EVERYONE 5 GREAT COVERAGE across Canada - live anywhere without changing your insurance 6 FREE 93-DAY TRAVEL COVERAGE through our Extended Healthcare Plan <p>Discounts</p> <ol style="list-style-type: none"> 7 1800+ MemberPerks® discounts 8 HEARING AIDS 9 TRAVEL 10 HOME & AUTO INSURANCE 11 COURTYARD MARRIOTT <p>Social Activities</p> <ol style="list-style-type: none"> 12 LOCAL EVENTS hosted by your peers 13 MERIT TRAVEL tours and discounts 14 LEADERSHIP OPPORTUNITIES 	<p>Support & Advocacy</p> <ol style="list-style-type: none"> 15 VOLUNTEER and job opportunities 16 PENSION SUPPORT AND ADVOCACY 17 \$100,000 Project-Service to Others grant program 18 \$37,500 annual scholarship program for family members 19 RTO/ERO FOUNDATION supports healthy aging research and resources 20 DISTRICT GOODWILL SUPPORT <p>Programs & Services</p> <ol style="list-style-type: none"> 21 BILINGUAL services and Francophone districts 22 LIVE & FRIENDLY one-on-one walk-in service 23 FAST RESPONSE TIME 24 RETIREMENT PLANNING workshops and advice <p>Publications</p> <ol style="list-style-type: none"> 25 RENAISSANCE magazine 26 LIAISON newsletter 27 TAX TIPS 28 POCKET PLANNER calendar <p>Online Community</p> <ol style="list-style-type: none"> 29 ENGAGE WITH RTO/ERO on social media 30 JIM GRIEVE vlogs 31 #LEADERSHIPSHINE monthly tweet chat
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rto-ero.org/retire-happy-join-rto

Toronto area 416-962-9463
Toll-free 1-800-361-9888

[@rto.ero](https://www.facebook.com/rto.ero) [@rto_ero](https://twitter.com/rto_ero)

Depuis 1968 Since 1968



Reaching Out: Learn about our Goodwill Initiatives

by Gwen Bumbury – Convener ~ Goodwill

This year the RTO/ERO Provincial Goodwill Workshop was attended by representatives from 49 Districts in Ontario and British Columbia. It was a positive and meaningful experience. The 2-day workshop was opened by Martha Foster, RTO/ERO Chair, and Jim Grieve, RTO/ERO Chief Executive Officer. Both thanked the participants for their volunteerism and commitment within their districts. Jim Grieve spoke about the challenges some volunteers experience and the positive rewarding aspects to the care and help given to members in need in our district. Moreover, he reported that members are very appreciative for the goodwill support and contribution within their districts.

A presentation on Recruitment/Succession Planning of Goodwill Representatives was delivered by Anna-Rita Lunghi, Director of HR and Volunteer Engagement. A focus was placed on a step-by-step procedure:

- How volunteers are recruited?
 - » Approach volunteers the right way;
 - » Connect to the person; say how the volunteer can benefit; -
 - » Accurately describe expectations and commitment; offer support and feedback.
- Designing Positions:
 - » Clearly identify the tasks you require for each of your volunteers. This will become the basis of the volunteer position.
- Strategies to Recruit:
 - » Recruitment is an ongoing process;
 - » always look for people who have the skills, interest and desire to support the district and goodwill.
- What is Succession Planning?
 - » Succession Planning is about retaining your current volunteers and engaging fresh new faces. It is not a one-time event.

One of the highlights of the workshop was the presentation on **Legal Issues** by N. Brettle, B. Donovan and N. Kochman. The presenters explained the differences between a **Power of Attorney** and a **Will**.

The **Power of Attorney for Personal Care** is a legal document in which an individual gives another person or persons the authority to make decisions on his/her behalf should he/she become incapable of making personal care decisions.

The other legal document discussed was the **Power of Attorney for Property and Financial Matters**. This power of attorney gives another person the power to act on your behalf if you become incapable of acting on your own.

The presenters spoke about the **Importance of a Will** which deals with the disposition of property and assets after death. Emphasis was made on – What could happen without a Will and why a Will is important. It was stressed how important it is to have a reputable will and estate solicitor complete your Will, as opposed to online wills which may create problems if incorrectly completed with the proper terms and conditions. The Lawyers also discussed Litigations pertaining to estates and trusts as a result of circumstances and complications surrounding the Will.

Joanne Murphy updated attendees on the work of the RTO/ERO Foundation on Social Isolation and its role to combat loneliness and social isolation among older adults.

Ms Murphy also spoke about some signs of Social Isolation namely: -

- physical decline
- lack of interest
- boredom
- mobility problems
- loss of a spouse
- hoarding
- personal hygiene

Mention was also made about community-based programs that address social- isolation among older adults such as the **RISE** campaign. The program states: “its goal is to help Canadians become aware of the possible impact of loneliness and social isolation on their older family members, friends and neighbours - and to take action”.

For more information about the **Reach Isolated Seniors Everywhere Campaign (RISE)**:

Contact: rise-cisa.ca or info@rise-cisa.ca; or

Call: [1-800-648-1111](tel:1-800-648-1111)



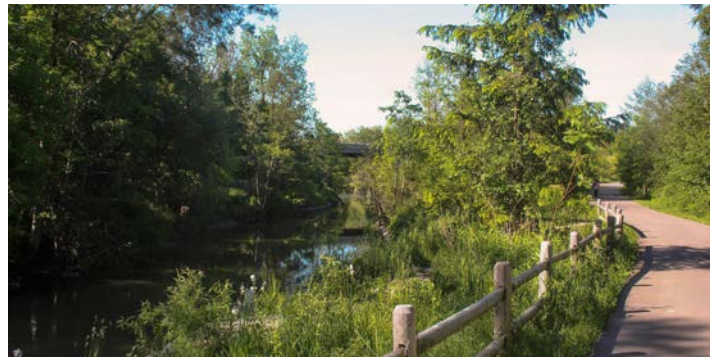
Nordic Poling/Walking Group

by Kathy Shorney – Convener ~ Nordic Poling

We will continue our regular third Tuesday of the month walking group at 10:00 am from the parking lot adjacent to the trails. Paths are paved and relatively level with few hills. Everyone is invited to attend regardless of your fitness levels. The purpose of the group is to provide an opportunity to share a morning outdoors, participating in a fitness activity, with or without poles. We meet at local parks in central North York. Washrooms are not always available. Please come dressed for the weather. We walk rain or shine. No activities are held in January and February for safety reasons.

For further information please call Kathy Shorney (Kshorney@yahoo.com; 416-225-1336). Check the monthly e-blasts for updates. New walkers or polers are always welcome. You are welcome to bring a friend or partner.

Tuesday, November 19, 2019 East Don Parkland (Leslie and Sheppard)



Eastbound on Sheppard turn onto Old Leslie and turn right, go over the bridge over Sheppard and turn right and follow the road to the park entrance down a little hill. Westbound take the first right west of Leslie and turn right to park driveway.

Tuesday, December 17, 2019: York Cemetery



Please use the entrance on the west side of Senlac (towards Bathurst) and park on the side of the road near the entrance.

Tuesday, March 17, 2020: York Cemetery

Please use the entrance on the east side of Senlac (towards Yonge Street) and park on the side of the road near the entrance.

Tuesday, April 21, 2020: East Don Parkland (Leslie and Sheppard)

Approaching from East bound on Sheppard turn onto Old Leslie and turn right at the top of the hill go over the bridge and turn right and follow the road to the park entrance down a little hill. From Westbound on Sheppard take the first right turn west of Leslie and turn right to park driveway.

Tuesday, May 19, 2020: Lower Don Trail (Bathurst and Sheppard)

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

Tuesday, June 16, 2020: East Don Parkland (Leslie and Sheppard)



Approaching from East bound on Sheppard turn onto Old Leslie and turn right at the top of the hill go over the bridge and turn right and follow the road to the park entrance down a little hill. From Westbound on Sheppard take the first right turn west of Leslie and turn right to park driveway.



RTO/ERO Foundation Update

by Mary Valtellini - District Foundation Champion (DFC) Rep

The Foundation's focus in October was the awareness of isolation among seniors in Canada. Reports were posted online on our District 23 Facebook page, on the Provincial website and in our monthly E-Newsletter. You can refresh the literature and determine how you can help by visiting:

www.rto-ero.org/endisolation

and registering to be part of the campaign. You will then receive an email outlining next steps.

You'll be given the opportunity to help raise awareness and funds for the campaign.

Upcoming Foundation Events

November 2019

November 13th – Foundation webinar hosted by Jim Grieve talking about volunteerism among older adults. Available to all RTO members (registration emails will be sent prior to webinar)

December 2019

December 3rd – Giving Tuesday – More details to follow

December 12th – Foundation webinar with Lori Schindel Martin available to all RTO members (registration emails will be sent prior to webinar)

5 things you might not know about the RTO/ERO Foundation

One of the key responsibilities of Foundation staff and leadership is to address any and all questions we receive from RTO/ERO members and from the general public. We believe that the more inquiries we field the better, because it suggests an interest in our work and operations. We also believe that frequently asked questions are an indication of specific information that may be missing or even misunderstood. In an effort to maximize transparency, we have updated our FAQ document, which can be found on our website at www.rto-ero.org/supportthefoundation.

Here are responses to the five most common questions we receive from RTO/ERO members:

1. We receive no government funding

The Foundation relies on voluntary donations from RTO/ERO members, and financial support

from corporate partners and others who care about improving the quality of life for older adults.

2. We issue tax receipts

The Foundation will issue a tax receipt for every individual donation of \$20 or more. The RTO/ERO Foundation is a Registered Canadian charity. Our charitable registration number is #848662110RR0001.

3. We are reducing administration costs

As a relatively new foundation, we are investing in building our capacity to fund more research. In 2018 the Foundation spent \$200,000 on fundraising, management and administrative costs. Charitable activities, including granting and knowledge translation, accounted for \$120,000 in spending. Each year, we have been able to increase our net revenue through targeted fundraising and stewardship, ensuring that the Foundation can continue to reduce its administrative costs and increase its granting portfolio.

4. 100% of your donation can go to programs

Individual donors to the Foundation have the option to dedicate 100% of their donation to one of our two granting streams: 1) geriatric/gerontology research and training, or 2) social isolation initiatives.

5. We received core support in 2011

When the Foundation was established in 2011, it had an initial goal to fund an endowed Chair in Geriatric Medicine at the University of Toronto, valued at \$3 million. While fundraising activities in the first three years raised some funds, the RTO/ERO offered, through a motion at Senate to fund the balance of the \$3 million.

When the funds were ready to be transferred from the Foundation to the University, we discovered that \$500,000 had been made available by the University, meaning that only \$2.5 million was required to fund the Chair.

Between fundraising and the remaining \$500,000, an investment of \$750,000 was made to provide core support to the Foundation in establishing its annual granting program. This investment continues to provide contingency support for the program, ensuring that the Foundation can meet its obligations as it focuses on building capacity to dramatically increase the funds available for granting.



Where in the World is Stackt Market?

by Joanne Famiglietti – Convener ~ North York Strollers

Welcome to another year of investigating and exploring parts of our exciting city.

Walks begin at 10 a.m. on the FIRST THURSDAY of most months, regardless of weather. Come dressed to remain comfortable and dry.

Enjoy the camaraderie of our members and the beauty of nature and architecture as we peruse unique areas of our amazing city.

New Members are always welcome. I can be reached at jcfam12@gmail.com or 416-483-4968

Thursday, November 7, 2019

Prospect Cemetery

Meet at Lansdowne Subway Station (stay on Bus Platform)

Led by Len Nicholson

Thursday, December 5, 2019

Allan Gardens Conservatory

Meet at College Subway Station

Led by Joanne Famiglietti

Thursday, February 6, 2020

New TTC Extension to Vaughan

Meet at Wilson Subway Station

Led by Joanne Famiglietti

Thursday, March 5, 2020

Don Jail

Meet at Broadview Subway Station on Bus Platform

Led by Len Nicholson

Thursday, April 2, 2020

Stackt Market

Meet at Bathurst St. Subway Station on Bus Platform

Led by Len Nicholson

Thursday, May 7, 2020

Chorley Park Path to Brickworks

Meet at Rosedale Subway Station on Bus Platform

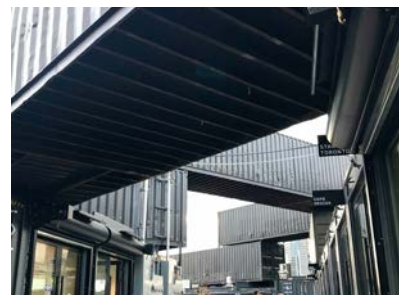
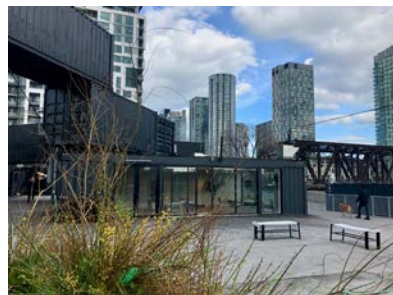
Led by Joanne Famiglietti

Thursday, June 4, 2020

Toronto Islands

Meet at Ferry Docks 9:45 SHARP !!

Led by Joanne Famiglietti



Exploring the Mysteries of Wychwood Park

by Joanne Famiglietti – Convener ~ North York Strollers

On Thursday Oct.3, 2019, our walk took 16 enthusiastic members to Wychwood Park. We began at Wychwood Barns, the former TTC repair shop. We proceeded to the park. Here we explored a unique park setting with exclusive private homes.

In the late 1800's, Marmaduke Mathews purchased 10 acres of forest (near what is now in the Bathurst/Davenport area) and named it Wychwood after an English forest. He established an artist colony and charged a surtax to maintain the property.

Even after it became part of Toronto, the extra tax remained. This park is also the site of Taddle Creek, the only remaining site of the underground streams.

We continued to the Toll-keeper's Cabin. Here tolls were collected for those travelling to the city.

Our walk concluded at Brown's Community College where we enjoyed a delicious lunch in the food court. A fun time was had by all.

Strolling through Toronto, WHO YA GONNA CALL? (Joanne Famiglietti!)

Each year, Joanne Famiglietti prepares to take District 23 members on a stroll through one of the many venues in the GTA. Eight excursions yearly bring members to historical areas, tourist areas, a neighbourhood of renown, Toronto institutions or a picturesque region that has to be seen to be believed. Joanne originally coordinated these events with Margaret Schumann but has gradually assumed the leadership over the years. She engages other colleagues such as Len Nicholson to lead some of the walks.

Before the beginning of each September, Joanne determines which locations to select for her group of strollers. Is there an area newly developed to choose like the new TTC line to Vaughan? Perhaps the murals in the west end Islington Village would generate great interest? Holiday selections such as Christmas in the Distillery District or a Festival of Lights display would be the charm! Interesting venues such as the Toronto Rehab Centre or Macdonald House will reveal a mystery of our city. There are always trusted

favourites such as Centre Island that prove to be great crowd pleasers.



Joanne visits each potential area. Her first priority is finding a public washroom location and making arrangements with the proprietor. Closer to the end of each stroll, a venue has to be found for the group to enjoy a luncheon together. Then Joanne plots the route, accounts for the time allowance, distance and pacing for the group. Two of the past three years, due to flooding on the Toronto Islands, Joanne had to plan an alternate route near the downtown location as access to Centre Island was restricted—both walks were most successful. Only one Strolling session has been cancelled in the past ten years and that was the new TTC train to Vaughan—weather conditions were too severe. Joanne will be offering that adventure in February, 2020. The final task for each walk is to prepare the history and informational notes for the area being visited --- a short script to help our District strollers learn a little more about the area they are visiting.

In summary, we salute Joanne Famiglietti for her excellent planning, quick-thinking, knowledge of our city and her hours of volunteering to prepare her strolls for District 23, North York.

Kudos to Joanne!





Health Benefits: More Than a Report!

by George Meek – Convener & District Health Rep (DHR)

Health Matters is produced 4 times per year by the Health Services Insurance Committee (HSIC) and is included as part of Renaissance. They are found on [pages 14 to 17 of the 2019 Summer](#), and [pages 14 to 21 of the Fall 2019](#), editions. It is my intention to highlight some of the important matters found therein along with other current important information. What follows is a possible roadmap to reviewing the many health plan and related articles that are found in 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](tel:416-226-3568) or at george.meek@sympatico.ca. Please 'look after your health and your finances'.

IMPORTANT HEALTH PLAN MATTERS

Change to the Travel Plan Effective January 1, 2020:

This is an advance notice which we thought you should have now to foreshadow what is to be communicated to you more formally toward the end of 2019 and in the new 2020-2022 Insurance Health Plan Booklet which will be mailed to you in December of 2019. If you travel using our Travel Plan, you need to read this.

The RTO/ERO Benefits Committee through the Board of Directors are pleased to announce changes to your travel insurance effective January 1, 2020. Royal and Sun Alliance Insurance Company of Canada (RSA) will replace Sun Life as the underwriter of the travel insurance. As well, Global Excel will be the new travel assistance provider, replacing Allianz Global Assistance. Your Extended Health Care, Dental and Semi-private Hospital plans will continue to be underwritten

by Sun Life and administered by Johnson Inc.

The Benefits Committee initiated this change in order to lock-in assurance of cost for what can be a volatile component of your benefit plan, and as a result of comments and suggestions from participants regarding travel emergency medical claims and travel assistance services. RSA is one of the top three travel insurance providers in Canada, with extensive experience in large Affinity travel programs and a proven track record of excellence in being there for customers in their time of need.

Global Excel is one of the largest independent travel assistance providers delivering full-service cost containment, claims management and superior medical assistance services to clients located in over 90 countries around the world.

The following enhancements will be made to your travel insurance as a result of this change on January 1, 2020:

- The maximum will change from \$2,000,000 per person per trip to \$10,000,000
- Baggage loss of up to \$1,000 will be added
- The maximum for emergency services of a chiropractor, podiatrist and chiropodist will increase from \$225 per year to \$500 per emergency and emergency services of a physiotherapist will increase from \$300 per year to \$500 per emergency. Emergency services of an Osteopath will also be added.
- The transportation to bedside benefits will change from seven consecutive days of hospitalization to three consecutive days.

All RTO/ERO Group Insurance Plan participants will be receiving new Benefits Cards with Global Excel's contact information. The cards will be mailed in

November along with the Communiqué newsletter. Please refer to the FAQ for additional information.

Coverage for your extended health care, dental and semi-private hospital plans as well as the claims processing are not affected by this change.

Further information follows:



Why are we changing insurer and travel assistance provider for the out-of-province/Canada travel plan?

- To provide ongoing financially stable travel insurance, the Benefits Committee investigated a plan with the highest degree of insurance available in the market. Due to the rising cost of care in the United States where most of our members travel, the US dollar exchange and the upcoming OHIP out-of-country changes, it was no longer viable to have a self-insured travel plan.
- RTO/ERO has received a number of comments and suggestions from members regarding the handling of travel emergency medical claims, and your Benefits Committee is confident that claims and medical assistance services will greatly improve with a change to RSA Canada and their travel assistance provider Global Excel Management.

How will I know which travel assistance provider to contact, Allianz Global Assistance or Global Excel?

The transition will be very simple. If a claim is incurred on or before December 31, 2019, you will contact Allianz Global Assistance. For all claims incurred as of January 1, 2020, you will contact Global Excel. This applies to both emergency medical claims and trip cancellation/interruption claims.

When will we receive Global Excel's contact information?

Your new Benefits Card will be mailed in November along with the Communiqué newsletter. Global Excel will have a toll free number for travel within Canada/USA, a second toll-free number for travel within Mexico and a call-collect phone number for calls from the rest of the world. All three phone numbers will be dedicated to RTO/ERO. As of January 1, 2020 you will need to discard your old Benefits ID Card and use this new one.

Full details will be provided in the new 2020 Insurance Plans Booklet, which will be mailed in December.

Will the premiums change? If so, when will we know the new cost?

Any premium changes are announced annually in the renewal newsletter, Communiqué (formerly the Group Benefits Update and Going Places newsletters). Premium rates are affected by the exchange rates and utilization. These factors

are always taken into account during renewal time.

Will I still be covered when travelling outside my province of residence but within Canada?

Yes, the travel coverage will continue to cover you when travelling within Canada.

Will Supplemental Travel still be offered?

Yes. The Supplemental Travel plan will be available with identical trip durations as your current plan.

Are my dependents still covered?

Yes. There are no changes to the eligibility requirements for the out-of-province/Canada travel insurance. Any dependents who are currently insured will continue.

Will this affect the processing of my travel claims?

Global Excel provides superior medical assistance services. RTO/ERO insured members will have the added feature of a Global Excel Mobile Service application, which can be downloaded on their phone. Here you will have the ability to track real-time claim information, update personal information or submit questions regarding your claim.

Will Global Excel pay for my emergency medical expenses up-front as Allianz did or will I have to pay the provider and seek reimbursement when I return home?

Global Excel will work with the provider to pay your eligible claims directly to the provider so that you do not have to make any up-front payments. Some medical facilities insist on upfront payment before they begin treatment. Although this situation is rare, it is important that you are aware. (End)

Article(s) in 2019 Summer and Fall Health Matters That May Be in the Interests of Your Health

- Protection Doesn't Stop With Sunscreen ([Summer: pages 14 and 15](#))
- Your Summer Survival Guide ([Summer: pages 16 and 17](#))
- Become Your Own Advocate ([Fall: pages 14 and 15](#))
- Food for Thought- healthy eating depends on proper digestion ([Fall: page 16](#))
- Lending a Hand is Good for your Health- how volunteering can help others and yourself ([Fall: pages](#))

18 and 19)

- Advertorial: The Relationship Between Catching the Flu and Losing Your Independence (Fall: pages 20 and 21)

Article Number 1: Member Story from Best Doctors:

Despite undergoing knee replacement surgery for osteoarthritis, Pamela was plagued by persistent pain in her right knee that impacted her mobility and sleep. Post-op physiotherapy only provided mild relief and other treatments were also ineffective in resolving the issue. It was only after Pamela enlisted the help of Best Doctors that she found out the reason for her constant pain: Her knee replacement hadn't been done correctly. Pamela reached out to Best Doctors, which she had access to through her extended health plan with The Retired Teachers of Ontario, after she wasn't getting any answers from the orthopaedic surgeon who performed the initial operation. He told her an X-ray showed everything was fine and advised Pamela to continue with her treatment plan. However, physiotherapy, laser treatment, and a cortisone injection only provided Pamela with temporary relief. Pamela's case was reviewed by a Best Doctors expert, an orthopaedic surgeon with a subspecialty in knee surgery, who provided some possible causes of Pamela's persistent pain and recommended further diagnostic testing, including blood work, a bone scan, and a possible CT scan.

Pamela also found a new orthopaedic surgeon using Best Doctors FindBestDoc® service, which provided her with a list of the most highly rated local orthopaedic surgeons. After Pamela went through further testing, the Best Doctors recommended surgeon determined that her knee replacement had not been performed correctly. This explained the constant pain, as her knee was not functioning properly. Pamela ended up undergoing another knee replacement surgery, performed by the new surgeon. Although she is still recovering from the second operation, Pamela said she feels better and her walking has improved. Pamela said she had a very positive experience using Best Doctors services and felt as though she received more support from Best Doctors and the new surgeon than she had received from her first surgeon. It was only after Pamela enlisted the help of Best Doctors that she found out the reason for her constant pain. For more information, call [1-877-419-2378](tel:1-877-419-2378), or visit members.bestdoctors.com.

Article Number 2: Malignant Neoplasms in the Prostate are Very Common, but with High Survival Rates:

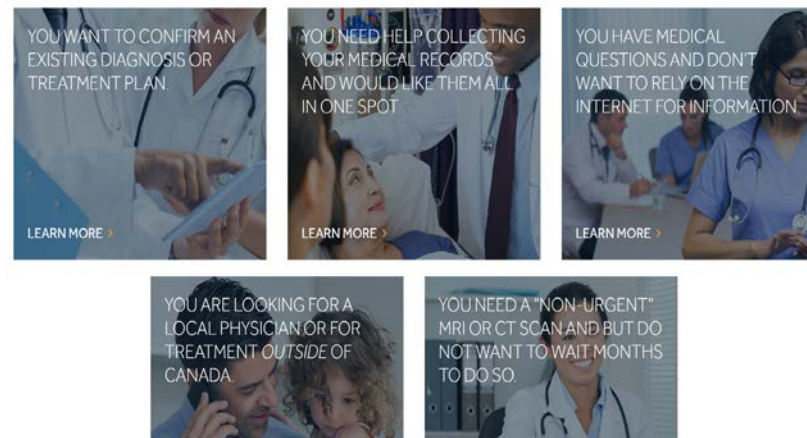
There were 1.3 million new prostate cancer cases in 2018 (U.S.) (1), but the slow growth rate of the tumors (or "malignant neoplasms") makes it a highly manageable illness. A malignant neoplasm is a cancerous tumor that grows in the prostate gland, a walnut-shaped male reproductive gland just below the bladder that controls the flow of semen. With early diagnosis, most men with this type of cancer can live for years with no problems (2). Prostate cancer is often a slow-growing disease. Because of this, you are more likely to die from other causes before you die from prostate cancer, and you are also more likely to catch it earlier if you get annual screening tests.

What causes prostate cancer? As with many cancers, the causes aren't known. Neoplasms are generally discovered more frequently in men who are older, African-American, or have a family history of the disease. The male sex hormone testosterone also contributes to the cancer's growth. While the number of men diagnosed with prostate cancer remains high, so does the number of men who get it and live.

Survival rates (3) after diagnosis of common types of prostate cancer are: 5 years: 99% 10 years: 98% 15+ years: 96%

Can prostate cancer be found early? Early screening is highly recommended as a significant step in prostate health. Prostate cancer can often be found before symptoms start by testing the amount of prostate-specific antigen (PSA) in a man's blood or by the digital rectal exam, in which the doctor puts a gloved, lubricated finger into the rectum to feel the prostate gland. There is no question that screening can help find many prostate cancers early, but there are still questions about whether the benefits of screening outweigh the risks for most men. There are clearly both pros and cons to the prostate cancer screening tests in use today. Currently, the American Cancer Society recommends that men thinking about getting screened for prostate cancer "should make informed decisions based on available information, discussion with their doctor, and their own views on the possible benefits, risks, and limits of prostate cancer screening."

As with any serious health conditions, your Best Doctors benefit is a critical cautionary step in confirming any medical diagnosis with a second medical opinion. You can rely on our staff of world-class medical professionals to give you the peace



of mind from a detailed, meticulously researched report on your specific case and any diagnosis. For more information, call [1-877-419-2378](tel:1-877-419-2378), or visit members.bestdoctors.com.

- <https://www.wcrf.org/dietandcancer/cancer-trends/prostate-cancer-statistics>
- <https://www.webmd.com/prostate-cancer/prostate-cancer-basics#1>
- <https://www.cancer.org/cancer/prostate-cancer/detection-diagnosis-staging/survival-rates.html>

Article Number 3: Contending with Rotator Cuff Tendinitis- Shoulder Surgery is Not Always the Answer:

Rotator cuff tendinitis—the inflammation of key tendons in the shoulder—is the most-common cause of shoulder pain and it can usually be treated without surgery.

The earliest symptom is a dull ache around the outside tip of the shoulder that gets worse when you push, pull, reach overhead, or lift your arm up to the side. Lying on the affected shoulder also hurts, as do common activities like getting dressed, lifting anything, or raising your arms over your head for any reason. Eventually, the pain may become more severe and extend over the entire shoulder.

"The best way to avoid tendinosis or tendinitis in the shoulder is to make sure your shoulder is flexible in all planes and that all of the muscles around the shoulder are strong and flexible," according to John Richmond, MD, one of the medical professionals who provide expert second opinions for our clients.

Other indicators can include:

- Swelling and tenderness in the front of your shoulder
- "Clicking" in your shoulder when you raise your arms over your head
- Loss of strength or range of motion

If you're having symptoms of rotator cuff tendinitis, your doctor will examine your shoulder to see where you're feeling pain and tenderness. Your provider will also test your range of motion by asking you to move your arm in certain directions. Depending on the severity of the pain, your doctor may require an X-ray or other imaging technique to get a better look at your shoulder and determine whether it is inflamed or torn. Rotator cuff tears are typically very painful, and sometimes require corrective surgery.

If there is a small or partial rotator cuff tear that is treated without surgery, the symptoms will quiet down over a six-week period, according to Dr. Richmond.

If you have symptoms of tendinitis, seeing your primary care physician is the first step in learning exactly what is going on. And—as with most medical issues—your Best Doctors benefit is a valuable tool in determining the exact source of your symptoms.

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

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.

RTO/ERO EDUCATIONAL SCHOLARSHIPS 2020

\$1500

(25 Scholarships available)

Deadline: **Close of Business January 31, 2020**

Eligibility

If you can answer "Yes" to each of the following statements, you are eligible to apply:

- I am a student who is attending a post-secondary university, college, or other institute, in the final year/semester of my program, and when I graduate I will receive credentials that are recognized in Canada.
- I will graduate on or before September 30, 2020.

If you cannot answer "Yes" to the statements above, you are not eligible.

To submit application:

1. Please create an email that will be sent to: scholarship@rto-ero.org.
2. In the subject line of your email, please include your full name.
3. Attach the following documents in pdf (**only format to use**)
 - » The application, Proof of enrollment
 - » Current academic/extra-curricular/co-curricular/leadership letter of reference
 - » Current Community/volunteer/coordinator/employer letter of reference

Download Application from:

<https://www.rto-ero.org/programs-services/scholarship-program>



District Political Advocacy Committee

by Kathy Shorney – Convener ~ PAC

Now that the Federal election is over it is important that we make our representatives in Ottawa aware of the issues related to our members. We are asking government MP's to: implement a **National Seniors' Strategy**, make retirement income more secure for all seniors, and to prioritize **Pharmacare**.

Everyone deserves a retirement with a secure income with a guaranteed source of adequate funds. Defined benefits pensions are proven to make retirement secure and to enable Canadians to continue to contribute meaningfully to local and national economics and communities. A universal public Pharmacare program would cut drug costs, relieve other parts of the healthcare system and improve health outcomes. District 23 will continue to make contact with all MPs and MPPs, and local councilors across

our district, as our size includes several electoral districts. We are asking members to add to the conversations being held by a coordinated National **Vibrant Voices** advocacy partnership. It is important that our representatives both Provincial and Federal realize that engagement, care and quality of life should not have an age limit. You can show support and your concerns by:

We're speaking out on 3 key issues



- visiting our [Vibrant Voices landing page](#) and sharing your support for our issues by sending a message to your local MPPs and MPs through the landing page.
- downloading the [position papers from our landing page](#) and use the questions when speaking to your local representatives.

Visit vibrantvoices.ca today and show your support!



Gift Baskets

by Olga McKenzie ~ Secretary and Sara Di Nallo ~ Past President

Thank you to everyone who so generously donated items and baskets, etc. for our gift baskets.

We will make donations of the baskets to charitable groups. One basket will be also be raffled off at the luncheon. As you are aware the money collected from these items will be used for [The Period Purse](#).

The Needlework and Craft group have generously donated their time to help prepare them.

See you all at the Luncheon



Pardon me! Twiddlemuffs?

by Olga McKenzie for Margaret Schuman - Convener ~ Needlework & Crafts

The Needlework & Crafts Group is off to another successful start. The Champagne Breakfast was the first venue for displaying the many projects which the members created and a number of new retirees expressed interest in the work of the group. Of course, the draws continue to be a great contributor to this year's charity: The Period Purse.

On Tuesday, October 1, 2019, a number of members participated in a tour of the various baby units at Humber River Hospital. The staff were very welcoming and appreciative of the donations various members made which included preemie hats, nighties and blankets. The visit was very enjoyable and informative.

Twiddlemuffs continue to be popular and are donated to various facilities.

Many thanks to all who help in making our efforts a great success and as always, we welcome new members. Our next meeting will be held on October 17, at which time we will be assisting in assembling the Gift Baskets.

Thank you to the many RTO members and friends who have donated yarn, buttons, lace etc. to use in our various projects. We continue to appreciate these articles.

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

The Needlework and Craft Group will continue to meet at Edithvale Community Centre on the following Thursdays from 9:30 until noon.

- Thursday, November 19, 2019
- Thursday, January 16, 2020
- Thursday, February 20, 2020
- Thursday, March 19, 2020
- Thursday, April 16, 2020
- Thursday, May 21, 2020

For more information contact: Joan Bourne jbourne@sympatico.ca Margaret Schuman schumanmp@gmail.com





SPEAKING of BONES

by Gwen Scriven - 1st VP & Mary Valtellini - 2nd Vice President

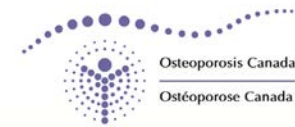
Wednesday, November 13, 2019

11:00 am to 12 noon (following Executive Meeting)

Edithvale Community Centre, Gibson Room
7, Edithvale Drive, Toronto

Guest Speaker:

Representative from Community Engagement, Osteoporosis Canada



SPEAKING OF BONES

The presentation will cover:

- What osteoporosis is
- Risk factors
- How osteoporosis is diagnosed
- What you can do to maintain healthy bones
- How osteoporosis is treated
- How to live well with osteoporosis

Register NOW by email with Gwen Scriven, gwscriven@gmail.com by November 6, 2019. **Space is limited by room size so register early.**

We hope to see you on Wednesday, November 13, 2019.



Vibrant Voices Campaign Amplifies Seniors' Views on Key Issues

by Maureen Capotosto - President

RTO/ERO collaborated with a network of national organizations representing more than 2 million seniors and their families, over the past federal election period. Our Board of Directors and Political Advocacy Committee have met with Members of Parliament last February. Previously a session was also held with the Members of the Provincial Parliament.

RTO highlighted the following three issues:

- national seniors' strategy
- retirement income security
- pharmacare

Position papers have been developed on each issue; along with questions you can ask when you meet your newly elected MPs.

Make your voice heard!

Go to our Vibrant Voices website page - vibrantvoices.ca to:

- send a message of support regarding our RTO/ERO positions directly to your MPs
- download our position papers
- share our advocacy issues on social media.

The following nine organizations partnered under the banner of Vibrant Voices Network for the federal election campaign:

- ACER-CART
- Canadian Federation of Pensioners
- Canadian Health Coalition
- CARP
- College and University Retirees Associations of Canada (CURAC)
- International Longevity Centre Canada
- National Association of Federal Retirees
- National Pensioners Federation
- RTO/ERO.



Have-a-Java

by Elizabeth Clarke - Convener ~ Have-a-Java

Have-a-Java continues to be a very popular social event which provides an opportunity to gather, socialize, renew or create friendships as well as meet members and conveners of the many District 23 activities. There was a great turnout at the first Have-a-Java of this year: twenty-two people, including a combination of long-time participants and new members.

We meet at Bayview Village in the east foyer in front of the LCBO on the third Wednesday of the month between 10 a.m. and noon. Each member who signs in and joins the group, receives a \$3.00 subsidy towards coffee and a treat.

Here are the remaining 2019/2020 dates:

- Wednesday November 20, 2019
- Wednesday December 18, 2019
- Wednesday January 15, 2020

- Wednesday February 19, 2020
- Wednesday March 18, 2020
- Wednesday April 15, 2020
- Wednesday May 20, 2020



Looking for Vendors ~ District 23 Artisan/Craft Show

by Maureen Capotosto - President

We will be featuring our 6th Artisan/Craft Sale at the Holiday Season luncheon.

Location: Parkview Manor Convention Centre, 55 Barber Greene Rd, North York, ON

Date: Thursday, November 28, 2019 from 10:00 a.m. to 2:00 p.m.

Table Fee: \$30 for members (\$50 for non-members)

If you would like to participate, complete the form below and

forward it as indicated.

A registration form is also available on our website.

Set-up details will be sent to registrants. The items for sale should be self-produced.

There is limited space so please register early. Space will be allocated on a first-come, first-serve basis. Should multiple Registration forms arrive on the same date, postmark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

RTO/ERO District 23, North York Artisan/Craft Show, November 28, 2019

Registration Form

RTO/ERO Member: Yes ___ No ___

Name: _____ Phone: _____ Email: _____

Product Description: _____

Send Registration to: Kathy Shorney, #869-6021 Yonge Street, Toronto, ON, M2M 3W2
 Craft Show Contact: Maureen Capotosto (905) 883-1496 or mpcapotosto@sympatico.ca



Hear ye, hear ye! Sign up for District 23 Events!

by Mary Valtellini - Convener ~ Trips

ANASTASIA

Wednesday, December 4, 2019 @ 1:30 p.m



Ed Mirvish Theatre
244 Victoria St. Toronto
Ontario, M5B 1V8

Inspired by the beloved films, the romantic and adventure-filled new musical Anastasia is on a journey to Toronto at last!

From the Tony Award®-winning creators of the Broadway classic Ragtime, this dazzling show transports us from the twilight of the Russian Empire to the euphoria of Paris in the 1920s, as a brave young woman sets out to discover the mystery of her past. Pursued by a ruthless Soviet officer determined to silence her, Anya enlists the aid of a dashing conman and a lovable ex-aristocrat. Together, they embark on an epic adventure to help her find home, love, and family.

Anastasia features a book by celebrated playwright Terrence McNally, a lush new score by Stephen Flaherty (music) and Lynn Ahrens (lyrics), with direction by Tony Award® winner Darko Tresnjak.

Cost: \$98.50 per person

Available Tickets: 20

Cut Off Date: November 15, 2019

Cheques: payable to: **RTO/ERO District 23**

Mail to: RTO/ERO c/o K. Shorney
#869-6021 Yonge St, Toronto. M2M 3W2

Rossini's "The Barber of Seville"

Sunday February 2, 2020 @ 2:00 p.m.



The Canadian Opera Centre
Four Seasons Centre

145 Queen St. West South - east corner of University Ave. and Queen St. West)

The Barber of Seville. The Canadian Opera Company opens its spring season with its new production of Gioachino Rossini's The Barber of Seville, from acclaimed Spanish theatre troupe Els Comediantes. Canadian baritone Joshua Hopkins stars as the wily barber Figaro, who helps a nobleman win the woman of his dreams.

Cost: Ring 4 seats - \$68

Available Tickets: 12

Cut Off Date: December 30, 2019

Cheques: payable to: **RTO/ERO District 23**

Mail to: RTO/ERO c/o Mary Valtellini
762 Clarence St., Woodbridge ON L4L 8V2

To register for one or more events, please complete the registration form(s) on the opposite page or on the website, and return with your cheque(s) before the cutoff dates.

Toronto Symphony - The Music of John Williams

Wednesday March 4, 2020 at 2:00 p.m.

Roy Thompson Hall



Celebrate the undisputed king of movie music with a look back at four decades of John Williams' beloved works! With a particular focus on his legendary collaboration with Academy Award - winning director Steven Spielberg, there will be no shortage of fan favourites including themes from Jaws, Indiana Jones, Hook,

Schindler's List, and more. It's going to be a feast of film scores!

Cost: \$50.00

Available Tickets: 20

Cut Off Date: February 5, 2020

Cheques: payable to: **RTO/ERO District 23**

Mail to: RTO/ERO c/o Mary Valtellini
762 Clarence St., Woodbridge ON L4L 8V2

Toronto Symphony - The Music of John Williams – Wednesday March 4, 2020 at 2:00 p.m.

Cost: \$50.00 | **Cut-off Date:** Wednesday, February 5, 2020

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets _____ **@ \$50.00** **Cheque enclosed for \$** _____ **.00**

Please make cheque payable to "RTO/ERO District 23" and mail to:
RTO/ERO c/o Mary Valtellini, 762 Clarence St., Woodbridge ON L4L 8V2

I have read the "Acknowledgment, Waiver & Release Form for RTO/ERO" on page 30

Rossini's "The Barber of Seville" – Sunday, February 2, 2020 2:00 p.m.

Cost: \$68.00 | **Cut-off Date:** Monday, December 30, 2019

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets _____ **@ \$68.00** **Cheque enclosed for \$** _____ **.00**

Please make cheque payable to "RTO/ERO District 23" and mail to:
RTO/ERO c/o Mary Valtellini, 762 Clarence St., Woodbridge ON L4L 8V2

I have read the "Acknowledgment, Waiver & Release Form for RTO/ERO" on page 30

Anastasia – Wednesday, December 4, 2019 1:30 p.m.

Cost: \$98.50 | **Cut-off Date:** November 15, 2019

Name: _____ **Email:** _____

Telephone: _____ **Guest:** _____

of tickets _____ **@ \$98.50** **Cheque enclosed for \$** _____ **.00**

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

I have read the "Acknowledgment, Waiver & Release Forms for RTO/ERO" on page 30



Service To Others Project

by Maureen Capotosto – Convener ~ PSTO

This year our Service to Others Project is supporting The Period Purse: Menstruation Nation. We are pleased to announce that the provincial office awarded us the maximum grant of \$4000 towards this project. The Period Purse is a grassroots organization started by Jana Girdauskas to support women who need menstruation products and live in shelters.

The Period Purse has become a non-profit organization advocating for health and wellness and equality of access to products. Our project supports the work in schools with the Menstruation Nation program, supporting discussion, promoting healthy periods, reducing stigma around periods and providing access to free products.

At the Champagne Breakfast, we were able to present a cheque to Jan Siegel who represented Jana Girdauskas and The Period Purse group. Fortunately for our project, Jan Siegel is President of the Rotary Club of Willowdale and a member of RTO/ERO and a former President (twice).

The Rotary Club of Willowdale has decided to also donate a \$1000 to our Project. This is very welcome support. Thank you!



Holiday Season Luncheon 2019

by Mildred Frank - Social Convener



Cost: \$37.00

Cut Off Date: Friday, November 22, 2019

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

The Needlework and Craft Group will offer 5 items for a draw. A \$5 donation for 5 chances to win! Proceeds will go to support **The Period Purse**, our Project Service to Others focus this year.

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

If you wish to attend, please fill and mail the form below. A fillable form is also available on the website.

Thursday, November 28, 2019

Parkview Manor Banquet and Conference Centre

55 Barber Greene Road (North of Eglinton Avenue)

Toronto

Free Parking

10:00 a.m. Artisan Craft Sale

11:00 a.m. Cash Bar

12:00 p.m. Lunch

Entertainment: **The Yorkminstrels Show Choir**

MENU

Cream of Leek & Potato Soup

Lemon-Crusted Filet of Sole or Roast Turkey

Grilled red peppers, asparagus, mashed potatoes

Rolls and Butter

Coffee or Tea

Caramel Crunch

frozen dessert featuring chocolate ice cream, caramel & walnuts

Holiday Season Luncheon 2019 – Thursday, November 28, 2019 – 10:00 a.m.

Cost: \$37.00 | Cut-off Date: Friday, November 22, 2019

Name: _____

Email: _____

Telephone: _____

Guest: _____

of tickets _____ @ \$37.00

Cheque enclosed for \$ _____ .00

Member: circle entrée dish: **Turkey | Sole**

Guest: circle entrée dish: **Turkey | Sole**

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 and agree to the "Acknowledgment, Waiver & Release Form for RTO/ERO" on page 30





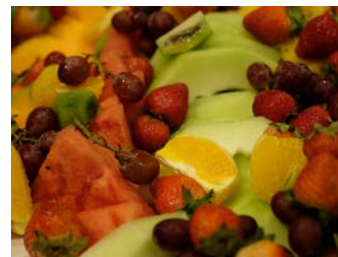
Champagne Breakfast

by Maureen Capotosto ~ President

Our annual Champagne Breakfast welcoming new retirees for District 23, proved to be another successful event. It was held at Parkview Manor on Thursday, September 26, 2019. It was well attended by our members and guests. The Champagne Breakfast provides new retirees with a wonderful opportunity to celebrate achieving a significant milestone in their careers -- **“Retirement.”** Many RTO/ERO, District 23 members look forward to the event annually. One could feel the excitement in the room as colleagues welcomed each other, talking and sharing stories about their retirement and events in their lives.

The new retirees were congratulated with a Champagne/ Orange Juice Toast. It was followed by a delicious buffet spread provided by Parkview Manor and the staff as always was very cordial.

Jackie Aird, RTO/ERO Board Director brought greetings from the Board. Stephen Wong, Director of Benefits spoke about our health plan providing some key information and tips for new members.



As always, the Needlework and Craft Group, through their generous handcrafted donations, had another successful fundraiser for our Service to Others Project -- **Supporting The Period Purse: Menstruation Nation.**

Thank you to Mildred Frank, our Social Convener and her talented group of volunteers who worked hard to make the event successful.

Thank you for the generosity of those who contributed purses and other items for The Period Purse. Also thank you to those who contributed items for the Gift Baskets.

Representatives from our RTO/ERO partners included: Hearing Life, Iris - The Visual Group, Merit Travel, and Venngo. They provided useful handouts and information on their services. Thank you to Merit for the gift certificate prize. Our Conveners shared information on our many District activities through their poster boards.

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 canceled cheque is proof that you have a ticket to each performance. If your cheque has not been cashed within ten days after the cut-off date, please phone Lorraine Hennessey, Treasurer at [416-444-8535](tel:416-444-8535). Members who send in their cheques after the quota of seats has been filled, will be phoned and asked if they wish their names to be put on a waiting list. If no one cancels, the cheques of the people on the waiting list will be shredded. We do not mail your cheques back to you. As well, if you cancel your ticket(s) prior to the cut-off date, your cheque will be shredded. However, once the cheque has been cashed, there are no refunds, unless there is a waiting list. The onus is on you to find someone to use your tickets, but we will try to help you. On the day of a performance, if you are late arriving at the theatre, please go to the Box Office to pick up your ticket(s). Please note that all our seats are in the Orchestra section of the theatre. Tickets are assigned in the order in which the requests are received. The earlier you send in your request, the better your seats will be. And finally, if you have any suggestions of performances that you think our members would enjoy, please contact Mary Denise. Please be aware that we need about five months lead time in order to advertise in STONY BRIDGES.

Acknowledgment, Waiver & Release Form for RTO/ERO

District 23 Bus Trips, Excursions, Events Note: Participants in RTO/ERO District 23 bus trips will be asked to sign a release form. The participant in RTO/ERO District 23 Bus Trips, Excursions, Events acknowledges and agrees that RTO/ERO, including District 23, will not be responsible for any loss, injury or damage of any nature, including death, howsoever arising in connection with this trip/excursion/event. Participants in the RTO/ERO sponsored events are therefore hereby advised to carry their own insurance in connection therewith. By signing on attached pages and in consideration of the participant's attendance at the event, the participant hereby releases and forever discharges RTO/ERO, District 23, and their respective directors, officers, members, agents, employees and volunteers (collectively, the "releases") from any and all actions, causes of action, claims and demands (collectively, the "Claims") from any loss, injury or damage of any nature, including death, which has arisen or may arise from the participant's attendance at the event, unless such loss, injury or damage has arisen as a result of the sole negligence of one or more of the releases. 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 canceled cheque are your confirmation for the activity/event.

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, the website, social media or at later events.



Blast from the Past!

The Year was 2007 and We Celebrated!


by Mary Cairo – Archivist



Change Of Postal/ Email Address or Other Information

Please send changes to: RTO/ERO c/o Dianne Vezeau, 18 Spadina Road, Suite 300, Toronto, ON, M2R2S7 or to membership@rto-ero.org; or call the RTO/ERO Membership Section at [416-962-9463](tel:416-962-9463) or [1-800-361-9888](tel:1-800-361-9888) or fax: 416-962-1061.

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

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STONY BRIDGES

c/o Gerard MacNeil
1407-88 Erskine Ave.
Toronto Ontario
M4P 1Y3