



RE  
TO

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

[Maya Angelou](#)

North York, District 23  
**Turning The Page Project**  
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**STONY Bridges**

March 2019, Issue 125



## In Memoriam

It is with great sadness that 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 October 1, 2018 to January 31, 2019

**October:** Helen Dimitroff, Caryl-Lee Hutchinson, David McGhee, Georgina Plant, Elizabeth Schoenhardt

**November:** Andrew Allen, Helen Coles, Katherine Doyle, Priscilla Galloway, Winnifred Godden, Janet Houlihan, Dale Hyde, Maria Iacampo, Richard Jaworski

**December:** Ella McQuiston, Mary Ruse, Jean Tedeschi

**January:** Barbara Beatty, Joseph Calleja, Fletcher Douglas, Helen Huber, Thomas Lake, Ruth Rayson, Barbara Sterritt, Douglas Wallace.

### Flick Douglas, STONY Editor



Thank you, Flick!

Sadly we lost Flick on January 5, 2019. Flick Douglas joined our Executive in the spring of 2017. He took on the position of STONY Bridges newsletter editor, bringing to it skill and expertise. He carried on with the production of the newsletter, working with our executive to keep our members informed with a good quality, polished magazine. Flick also participated on the 45/50th Anniversary Committee and acted as our photographer at all of our major events. He assisted with many projects and this was always appreciated. His contributions will be missed.



### New Members

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

The Executive welcomes all new members who have recently joined RTO/ERO District 23, and invite them to become active participants in all of our activities. As of January 31, 2019 RTO/ERO District 23 has a total membership of 2828 members.

The following information was taken from RTO/ERO Provincial's monthly updates from October 1, 2018 to January 31, 2019.

**October:** Suzanne Legacey, Ellen Orser, John Sacco, Maria Samson, Rosanna Stefani, Karen Weinstein

**November:** Margaret Allen, Diomira Di Sabatino-Drago, Sandra Hewitt, Bernardino Iacampo, Elizabeth Jaworski, Roza Kalokina, Luciana Logan, Carol Ann Slipetz, Benito Tatone, Virginia Vitale, Helen Yu

**December:** Sandra Bauer, Dennis Coles, Perriane Evert, Anne Kriisa, Lorine Lam, Gabriele Tedeschi

**January:** Colette Bright, Judith Clarke, Lisa Gallagher, Roberta Riven, Cherie Sachar, Linda Silver, Nadia Tarsitano, Marla Teper, Patricia Tkatchuk, Maurice Yeres





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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 material for the next issue is June 15, 2019



# Here for You Now/Here for Your Future

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

## Here For You Now/Here For Your Future

“Clear feedback is the cornerstone of improvement” ~ Sir David Brailsford, Team Sky General Manager

Thank you to all the members who have joined the many District 23, North York activities, outings and socials in the last 45 years. To continue providing the best possible services, the district Executive would appreciate your input about our programs, services and ways we communicate with you.

An online survey was created for this purpose. It’s designed to help us better understand how you feel about the present programs, services and activities and if you are satisfied with the means in which we communicate with you. This is an opportunity for you to also share any new ideas you would like the District to incorporate as part of what we do. Your opinion is important to us and preferences and choices will be taken into consideration. They will guide us in the areas we need to continue, that we need to improve, and we need to discontinue. We are also hoping to recruit some volunteers!

### How to Access the Survey—(Not currently active)

The online survey will be sent to the members who are on our email list.

If you are not on the District email list you can access the survey by entering the following web address in your browser: <https://www.surveymonkey.com/r/rtoeroDistrict23>

If you are reading an online version of the newsletter then just click on the link provided.

Please note: **IT IS IMPORTANT TO FILL OUT THE SURVEY ONLY ONCE**

Please ignore the web-page above if you filled out the survey online sent out to you via our email.



The survey will only take about 8 minutes to fill out. Participation will be available from April 1 to April 15, 2019.

Your responses will be kept confidential! They will be used only for District 23, North York planning to focus our efforts in order to better serve the needs of all members. New members’ input is greatly appreciated.

Thanking you in advance for your co-operation.

*“It takes humility to seek feedback, it takes wisdom to understand it, analyze it, and appropriately act on it.”*

~ Stephen Covey, Educator/Author





# President's Report

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

Welcome everyone to our Spring/Summer edition of STONY Bridges. It makes good reading as the harsh days of winter slowly begin to turn into wisps of warm air and soft breezes that welcome Spring. I hope everyone had a great holiday season even though it seems far away now.

As you can see from the articles in STONY everyone has been busy planning and running activities during the cold and harsh winter which help make winter fun, keeps us active and connected.

It is with a sad heart to report that Flick Douglas, our STONY Bridges editor died suddenly on January 5, 2019. Our thoughts and prayers go to his family. At first, the executive was in a state of shock and found it difficult to grasp that Flick had passed. He brought STONY into a new era and we will miss him.

I would like to thank Merv Mascarenhas (Webmaster) who volunteered to be Editor for this edition of STONY Bridges, Maureen Capotosto (Assistant Editor and 1<sup>st</sup> Vice President) and Karen Quinn (Past Editor and Communications), who stepped up and have worked hard to prepare this edition of STONY Bridges and made sure it got out on time to our members. I can't thank Merv, Maureen and Karen enough for doing this.

We celebrated RTO/ERO's, 50<sup>th</sup> Anniversary and as a District we celebrated our 45<sup>th</sup> Anniversary. Congratulations to our 45/50<sup>th</sup> Anniversary Committee who worked hard for almost 2 years planning the activities for our District during the Anniversary Year. The final event

culminated with a luncheon and celebration on November 14, 2018 at Parkview Manor. It was engaging and a fun event. I want to thank the Anniversary Committee and Social Committee for making it an outstanding day. Their hard work paid off.

Our AGM is on Thursday May 23, 2019, at the Thornhill Golf and Country Club. I encourage you to attend and if you can, to run for an executive position since we will be electing a new executive for 2019-2020. You can email me and let me know if you are interested. If you are not sure we will take nominations from the floor at the AGM. We are looking for a new editor for STONY Bridges. Any of our members or executive members who are interested can also let me know via email and, if they wish to run for it at the AGM in the Spring, we will also be taking nominations from the floor.

My year as President of District 23, will finish at the end of May. I am enjoying representing and working for you and our District. We are blessed to have the Executive we have working together and as a team we continue to accomplish many things. The saying **the difference between success and failure is a great team**, rings true in District 23. We are a success because of the great group we have. I would like to thank everyone for their support, help and guidance and working together.

I wish you all a Happy Spring and a Wonderful Summer ahead with many blessings and good health to you and your families.

## SPRING EVENT CALENDAR 2019

### March

- 5 Bridge
- 6 Executive Meeting
- 7 North York Strollers
- 12 Bridge
- 19 Bridge, Nordic Pole Walking
- 20 Have-a-Java
- 21 Needlework & Crafts
- 26 Bridge
- 27 Shen Yun Show Book Club

### April

- 2 Bridge Cut off date for Speaker's Series
- 4 North York Strollers
- 5 Cut off date for Wye Marsh Trip
- 9 Bridge
- 10 Executive Meeting & Speaker Series
- 16 Bridge Nordic Pole Walking
- 17 Have-a-Java
- 18 Needlework & Crafts
- 23 Bridge
- 24 Book Club
- 30 Bridge

### May

- 2 Wye Marsh Trip North York Strollers
- 6 Cut off date for Grand River Trip
- 7 Bridge
- 8 Executive Meeting
- 9 Cycling
- 14 Bridge
- 15 Have-a-Java
- 16 Cycling Needlework & Crafts
- 17 Cut off date for AGM & Spring Luncheon
- 21 Bridge Nordic Pole Walking
- 22 Book Club
- 23 AGM & Spring Luncheon
- 28 Bridge
- 30 Cycling

### June

- 4 Grand River Trip Bridge
- 6 North York Strollers + Cycling
- 11 Bridge
- 12 Executive Meeting
- 18 Bridge + Nordic Pole Walking
- 20 Cycling





## 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 beginning on January 8<sup>th</sup>, 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.

### The Table Champions

Congratulations to the following players who were undefeated on one or more occasions in the first five rounds between September 11<sup>th</sup>, 2018 and December 11<sup>th</sup>, 2018.

Joyce Arnsby, Anna Bloom, Yvonne Gordon, Irene Loberto (5),  
Larry Miller (4), Hilary Schneeweiss,  
Larry Sonenberg (2), Alan Ward

### The Successful Slam Bidders

Sep 11	Joyce Arnsby & Bev Suzuki	6S+1
Sep 25	Ruth Hudson & Bev Henricks	6H
Oct 2	Courtney Doldron & Joyce Arnsby	6N+1
Oct 2	Irene Loberto & Angela Jutlah	6S+1
Oct 16	Darlene McCowan & Larry Sonenberg	6S
Oct 30	Courtney Doldron & Joyce Arnsby	6D+1
Oct 30	Irene Loberto & Ruth Hudson	6H+1
Nov 6	Evy Strasberg & Larry Sonenberg	6S
Nov 13	Robert Radko & Larry Miller	6N
Nov 27	Ann O'Neill & Larry Miller	6N+1
Nov 27	Sylvia Skippen & Mahesh Jain	7C
Dec 3	Darlene McCowan & Alan Ward	6H

The screenshot shows a bridge hand with the following details:

- Hand:** Dir: East, Vul: None, Optimum EW -100. Cards: ♠ Q2, ♥ K1094, ♦ A Q 5 4, ♣ A K Q.
- Hand 2:** ♠ A 9 8 5 3, ♥ A J 8 7 2, ♦ --, ♣ J 10 7.
- Hand 3:** ♠ K J 10 7 6 4, ♥ 5, ♦ J 8 6, ♣ 8 5 4.
- Hand 4:** ♠ --, ♥ Q 6 3, ♦ K 10 9 7 3 2, ♣ 9 6 3 2.
- Bidding:** 20, 5, 10, 5, 14, 5, 8 5 4, 6, 2, 5 2, 4, 4.
- Score Table (Board No 14 None Vul Dealer East):**

NS	EW	Bid	By	Trs	+Sc	-Sc	+	-
1	8	4♠	E	4	420	3.00	9.00	
2	10	5♦	S	5	400		9.00	3.00
3	12	5♠*	E	-1	100		7.00	5.00
4	1	4♠*	E	4	590	1.50	10.50	
5	3	5♠*	E	6		7.50	0.00	12.00
6	5	4♠*	N	4	590		10.00	2.00
7	7	6♦	S	6	920		11.00	1.00
8	9	5♠*	E	-1	100		7.00	5.00
9	11	3NT	N	-2		100	4.00	8.00
10	13	6♦	N	-1		50	5.00	7.00
11	2	6♠*	S	6	1090		12.00	0.00
12	4	4♠*	E	4		590	1.50	10.50
13	6	5♠*	W	-1	100		7.00	5.00

This hand came up in a recent tournament and clearly shows that even experienced players can get it wrong. At many tables, East took a deep breath and opened 2 spades. South could only pass and West promptly raised the contract to 4 spades. With 20 HCP, North so far had no opportunity to bid, but chose to double, either seeking support in one of the three unbid suits or hoping for a large penalty. East naturally passed, having expected to be defeated in 4 spades and hoping that partner had some points in the minor suits in addition to four cards in the spade suit.

At many of the tables South pondered then passed, assuming that this double was for penalties. In some cases, South opted instead to bid 5 diamonds. West then passed or raised to 5 spades, which was doubled by North. In three cases, North or South raised to 6 diamonds, which can only be defeated if West leads the Ace of hearts and follows up with a second heart for East to ruff. In the one case where North was declarer at 6D, the lead of the singleton 5 of hearts by East was enough to defeat the contract. (It is generally a good idea to return your partner's lead: there is often a good reason for it!)

It is unusual for there to be a cold game contract in both directions, especially with the high card points split 25-15 in favour of NS. This hand demonstrates the astonishing value of the spade suit in preemptive bidding situations. It also shows that doubling a suit contract is not without risk: with all those beautiful cards North will only take three tricks against a 4 spade contract. One North gambled on 3N and was punished for it. At table 11, the double was based on two aces, a risky move which will only succeed if the spades split 1:1 or if a heart is led.

Those of you who examine the table closely will notice that one table entered their result incorrectly into the computer, which was a very expensive error for one of the pairs. Can you spot the error?



## Cycling

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

### Cycling: Now into our Sixth Year

It is a beautiful sunny and crisp Sunday afternoon outside as I write this article about cycling. It is, in fact an ideal day to be contemplating cycling today under these weather conditions, with the one exception of the colder temperature. However, thinking about cycling will be a nice diversion as soon as this article is in print because then we will all be ready to plan our Spring outdoor activities!

Last year many cyclists asked how long do we tend to cycle on these Thursdays. This is somewhat difficult to predict because we often chat a bit before commencing and have a chat/break at the half-way point and then a break before heading back. On the return ride we tend not to stop and solve as many worldly issues. The best guideline I can share would be to plan on returning to our starting point approximately 2 and a half hours later. When we cycle to the Distillery or cycle a section of the waterfront trail you should count on the round trip being up to 3 and half hours given we usually have a coffee and light snack on these longer trips.

It is hoped that our first warm-up ride of the season will take us into part of the Serena Gundy Trail entering it just south of Lawrence Ave and as far as the Gargoyle Art Display at the Don River Valley Park.

This year we hope to cycle to the Distillery on our second ride and do some of the waterfront trail on our third or fourth ride.

If there is a continued interest in having some summer rides similar to last year, then we will plan these dates by mid June.

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

**Where?** - Route: Cummer Valley Ravine (East Don Parkland) where we continue south through the Betty Sutherland Trail to the end of the Leaside Spur Trail and often enter the Serena Gundy Park System to cycle part way down.

Sometimes we start our ride from Sunnybrook and Serena Gundy heading south on the Don Trail to the Distillery or part of the Martin Goodman Waterfront Trail. Our cycling will be a combination of off road on the ravine trails and some will be on-road cycling to connect to the next trail. Washrooms available at some locations.

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

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

**When:** Thursday mornings at 10:00 am. When we start our cycling trips from the Sunnybrook/Edward Gardens meeting point we will start at 10:30.

**Dates:** The dates for Spring 2019 cycling will be May 9th, 16th, 30th and June 6th and 20th.

In June we will discuss what dates we can cycle in the summer months.

Requirements: - Participating cyclist must have:

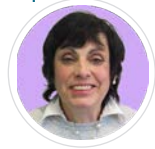
- bike with bell
- air in tires
- bicycle helmet certified approved by CSA, Snell, ASTM, CPSC, or ANSI worn
- running shoes
- water bottle

Please have with you your most important emergency information in addition to your OHIP #. **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](mailto:eileen_kearns@edu.yorku.ca)

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





# North York Strollers

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

416-483-4968

The Strollers walk on the first Thursday of every month regardless of the weather. Come dressed appropriately and prepared to enjoy friendship, and the beauty of nature and our city. Meeting places are listed for each walk. Most walks start at 10:00 AM, except where noted.

New walkers are always welcome.



## May 2, 2019

### Leaside and Environs

Led by Joanne Famiglietti  
Meet at Davisville Subway Station  
(On BUS Platform)



## March 7, 2019

### Ryerson Image Centre

Led by Joanne Famiglietti  
Meet at Queen St. Subway Station, 1 Queen St. East

## June 6, 2019

### Centre Island

Led by Joanne Famiglietti  
Meet at Ferry Docks  
9:45 AM SHARP !!!



## April 4, 2019

### Toronto Rehab Centre

Led by Joanne Famiglietti  
Meet at Queens Park 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 Pusateri's. There is a \$3.00 subsidy to each member who obtains coffee and a treat, signs in and then joins in the group for an exchange of friendship and ideas.

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

So we hope you will join us from 10:00 AM to noon on:

- Wednesday January 16, 2019
- Wednesday February 20, 2019
- Wednesday 21, March 20, 2019

- Wednesday April 17, 2019
- Wednesday May 15, 2019







## Book Club Report

by Irene Kitchell ~ Convener 416-733-8711

Our book club continues to be interesting, well attended and informative. Please join us on the last Wednesday of the month at 2:00 PM at Edithvale Community Centre.

All are welcome!

**Wednesday, March 27, 2019:**

### Life on the Ground: Letters from the Edge of Emergency Medicine

by Dr. James Maskalyk

In this deeply personal book, winner of the 2017 Hilary Weston Writers' Trust Prize for Nonfiction, humanitarian doctor and activist James Maskalyk reflects upon his extensive experience in emergency medicine. Splitting his time between a trauma centre in Toronto's inner city and the largest teaching hospital in Addis Ababa, he discovers that though the cultures, resources and medical challenges of the hospitals may differ, they are linked indelibly by the ground floor: the location of their emergency rooms. Here, on the ground floor, is where Maskalyk confronts his fears and doubts about medicine, and witnesses our mourning and laughter, tragedies and hopes, the frailty of being and the resilience of the human spirit. ....

Masterfully written and artfully structured, *Life on the Ground* is more than just an emergency doctor's memoir—it's a meditation on health and sickness, on when to hang on tight, and when to let go.

**Wednesday, April 24, 2019:**

### Beirut Hellfire Society

by Rawi Hage

It is 1978 in Beirut, Lebanon, partway through that country's Civil War. On a torn-up street overlooking a cemetery in the city's Christian enclave, we meet an eccentric young man named Pavlov, the son of a local undertaker. When his father meets a sudden and untimely death, Pavlov is approached by a colourful member of the mysterious Hellfire Society—a secret group to which his father had belonged. The Society's purpose is to arrange burial or cremation for those who for various reasons have been outcast and

abandoned by family, clergy and state. Pavlov agrees to take up his father's work for the society, and over the course of the novel he becomes a survivor-chronicler of his embattled and fading community, bearing witness to its enduring rituals as well as its inevitable decline.

Deftly combining comedy with tragedy, *Beirut Hellfire Society* is at once propulsive, elegiac, outrageous, profane and transcendent—a profoundly moving meditation on what it means to live through war. ...

**Wednesday, May 22, 2019:**

### The Map of Salt and Stars

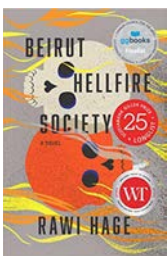
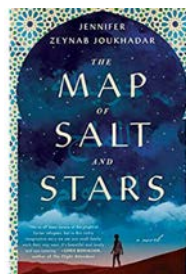
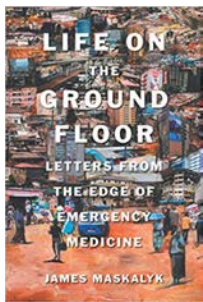
by Jennifer Zaynab Joukhadar

This rich, moving, and lyrical debut novel is to Syria what *The Kite Runner* was to Afghanistan; the story of two girls living eight hundred years apart—a modern-day Syrian refugee seeking safety and a medieval adventurer apprenticed to a legendary mapmaker—places today's headlines in the sweep of history, where the pain of exile and the triumph of courage echo again and again.

In the summer of 2011, just after Nour loses her father to cancer, her mother moves Nour and her sisters from New York City back to Syria to be closer to their family. In order to keep her father's spirit as she adjusts to her new home, Nour tells herself their favorite story—the tale of Rawiya, a twelfth-century girl who disguised herself as a boy in order to apprentice herself to a famous mapmaker.

But the Syria Nour's parents knew is changing, and it isn't long before the war reaches their quiet Homs neighborhood. When a stray shell destroys Nour's house and almost takes her life, she and her family are forced to choose: stay and risk more violence or flee across seven countries of the Middle East and North Africa in search of safety—along the very route Rawiya and her mapmaker took eight hundred years before in their quest to chart the world. As Nour's family decides to take the risk, their journey becomes more and more dangerous, until they face a choice that could mean the family will be separated forever.

Following alternating timelines and a pair of unforgettable heroines coming of age in perilous times, *The Map of Salt and Stars* is the epic story of one girl telling herself the legend of another and learning that, if you listen to your own voice, some things can never be lost.





## Webmaster

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

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District 23 launched its **twitter** account @RTO23\_NorthYork on December 13, 2018. We encourage all members to **follow** it, **like** its tweets and **retweet** them. And if you are not on Twitter, do signup.

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
- In short, improving communications with our members

We continue to strive to make the 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 provide us feedback on the website, social media, events, etc.
- CAPTCHA screening implemented on forms to stop spamming by bots
- FLICKR [photo albums](#) of District events
- Resources such as the [District 23 Constitution](#)

Photographs, articles and poems for the website are sought after. Be creative. Just do it!

Here's to a glorious spring! **tweet! tweet!**



## STONY Bridges

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

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Flick's untimely death has shaken us up to the core and created a huge void in our midst that needs to be filled. Maureen Capotosto and Karen Quinn have helped me put together March STONY. This edition includes a follow-up article Flick kindly wrote on Cyber Security for Seniors that focuses on email scams.

We have reverted back to a slightly larger format of 32 pages for STONY Bridges this month. There is so much to share with you, our members.

An increasing number of folks are choosing to receive our 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. 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!

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 natural 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 – choose between single or double-page spreads. You can 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!

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, travelogues and photographs.

If you attend any of the many activities of the district, we would love to learn about 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 you can reach out to those who are isolated!



# Communications

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

## Stay Connected with Email Updates

Each month, between September and June, E-Newsletters are sent out to all registered members highlighting North York’s District 23 events and activities. An abbreviated version of the monthly missive is offered during July and August. These updates highlight upcoming programs that you can join or provide news that occur outside the STONY Bridges magazine’s timelines.

When you select North York District 23 as your home base in the RTO/ERO Provincial organization, your name is added to participate in our email fan-out as soon as we are forwarded your registration information. You will always be connected unless you choose to unsubscribe. We currently have about 1480 District 23 members on our distribution list. The E-newsletter is an efficient, expeditious and economical way to deliver the 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, new volunteer opportunities, etc.

You can also register on our website: <https://district23.rto-ero.org>

Please scroll down on the main page and you will note the blue flashing oval: “E-Mail Update” It is important to be connected!

Our emails will arrive in your boxes from Karen Quinn -- “RTO/ERODistrict23”. Please make sure to add that name to your accepted contact list to receive regular emails from our group.

Mail Chimp is the organization used to create our monthly E-Newsletters, and it is distributed through the Provincial RTO/ERO domain. Your information will remain confidential.

If you have any questions or you are not receiving our communications, please email: [kquinn56@gmail.com](mailto:kquinn56@gmail.com)

## FOLLOW US ON OUR WEBSITE



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

## FOLLOW US ON FACEBOOK!

Our Facebook Page was created a little over a year ago. It can still be considered a work in progress, but check us out at the link below for a chance to explore what is new in District 23, North York. **LIKE** our page, send us a message, take the opportunity to read professional articles about services offered and see the latest updates from Provincial. Our E-Newsletter is published monthly on the site as well as (STONY Bridges). Please **FOLLOW** us on our new, exciting adventure.

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



## FOLLOW US ON TWITTER!

As our webmaster reported, our Twitter account was launched last December. Let’s make his day and get **500 FOLLOWERS** for District 23’s Twitter Account by our AGM in May!

[https://www.twitter.com/RTO23\\_NorthYork](https://www.twitter.com/RTO23_NorthYork)







# Recruitment Report

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

**ATTENTION:** Please share this notice with friends and colleagues who are still employed in any position in education and paying into any pension plan. Potential members are being encouraged to join RTO/ERO as soon after the age of 50 as possible to be eligible to participate in the [Top 31 Membership Benefits](#).

## Thinking about retirement? Attend a *free* retirement planning workshop



### Designed for anyone who

- works in schools and school boards, early years, post-secondary
- wishes to learn about retirement planning
- wants a workshop tailored specially to the education sector

### Attend and learn about

- preparing a secure financial future
- healthy, active retirement lifestyle
- health benefits in retirement
- free RTO/ERO membership and member benefits

### Attendees receive:

- comprehensive retirement planning handbook
- deluxe portfolio to organize your retirement planning documents
- chance to win exciting draw prizes

Register online: [rto-ero.org/rpw](http://rto-ero.org/rpw)

Questions? [rpw@rto-ero.org](mailto:rpw@rto-ero.org) or 1-800-361-9888



Hosted by RTO/ERO



### Toronto Centre

**When:** 9:30am to 12:30pm Saturday February 23, 2019  
Registration starts at 9:00am

**Where:** Toronto Marriott Bloor Yorkville Hotel  
90 Bloor Street East,  
Toronto, ON M4W 1A7

### Toronto East

**When:** 5:30 pm to 8:30 pm, Thurs. April 4, 2019  
Registration/refreshments start 4:30 pm

**Where:** The Estate Banquet & Event Centre  
430 Nugget Avenue,  
Toronto, ON M1S 4A4

This workshop is sponsored by  
**RTO/ERO Toronto Districts**



Check out each of our 4 Districts at  
our common website:  
[toronto.rto-ero.org](http://toronto.rto-ero.org)

Register at <https://rto-ero.org/rpw>



# Goodwill Committee

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

416-491-1213

## Significant Birthdays

Thursday, May 23, 2019, is RTO/ERO District 23, North York AGM & Spring Luncheon. It is also the time, at the Spring Luncheon, to recognize our members celebrating a 90th birthday within the calendar year. Members reaching this significant birthday are invited along with a guest to attend the Spring Luncheon. Were you born in 1929? In this case, a personal invitation will be mailed to you closer to the date with details regarding location and time. As well, members born in 1949 are entitled to attend the AGM & Spring Luncheon as our guest. The details regarding the Luncheon can be found in this Issue of Stony Bridges. Remember to indicate that you are celebrating your 70th birthday as one of our birthday guests.

All District 23 members are encouraged to attend the AGM & Spring Luncheon. This is a great opportunity to socialize with former colleagues, friends and the possibility to develop friendships.

It is also a time that members get updates on activities, events and programs connected with our organization. We look forward to welcoming all members. Please join us!

The Goodwill Committee continues to send birthday cards to District 23 members reaching their 80th, 85th, 90th, 95th and over birthdays. In addition to birthday cards, the Committee sends cards to the sick, and the bereaved. Telephone calls are also made to the shut-ins.

**Did you move or change email addresses?** Please

remember to inform the Membership Department at the Provincial Office to update your address or email address – this will avoid returned mail.

## Outreach to Our Members

The Goodwill Guidelines suggest that, **Personal contact is always considered the best kind of Goodwill that can be offered to our colleagues.** In the past, attempts to visit shut-ins did not prove favourable. If you know someone who would welcome a friendly phone call with maybe, a follow up visit, while respecting one’s privacy, do not hesitate to contact a member of Goodwill. But most importantly, visits to nursing homes will not be possible without the member’s and/or family’s permission.

Social isolation is getting increased attention and the idea that older adults are at risk is a great concern. Every effort is made to maintain contact with those members who are unable to attend social events and interactive activities that District 23 provides and promotes. We encourage all to be active participants.

## Committee Members:

- Gwen Bumbury..... 416-491-1213
- Xenia Cooper..... 905-881-5481
- Maria Fernandes..... 416-493-7616
- Kathy Shorney..... 416-225-1336



# Gift Baskets

by Olga McKenzie - Secretary and Sara DiNallo - President

During an RTO District 23 day trip, a few of us came up with the idea of making up gift baskets for donation and raffle, and any proceeds would go to our charity of the year. We are asking our members to donate items for these gift baskets. These items should be unused and non-perishable. Unscented toiletries are always appreciated, as are décor items, books and non-perishable food items. We are also asking for donations of containers, which would be appropriate as gift baskets.

These items would be collected at our annual AGM and Champagne Breakfast. Our Needlework group has

volunteered to assist with making up the gift baskets in September/October. There will also be a “shout out” for additional volunteers closer to the date.

Any questions can be directed to either Olga McKenzie at [omckenzie@sympatico.ca](mailto:omckenzie@sympatico.ca) or Sara Di Nallo at [sdinallo@outlook.com](mailto:sdinallo@outlook.com)







# Nordic Pole Walking Group

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

## Nordic Pole Walking ~ Spring Events

Spring is just around the corner and it is time to renew those fitness promises you made yourself over the winter. Please join our group for a healthy walk with or without poles to explore some of North York’s parkland trails. We walk on paved pathways and go for about 90 minutes. We walk at your own pace. Washrooms are not always available.

Nordic Poling activities provide the participant with both an upper and lower body workout. The poles are often viewed in the media as senior’s tools however in Europe they are very popular with all age groups and fitness levels. Poles can be purchased at any fitness /sports supplier for about \$40 per pair. No need to buy expensive ones. They collapse to fit in luggage or for storage.

Anyone can become a Nordic Pole Walker and instantly experience the benefits of poling. Our group suits all fitness levels and we also encourage those who just want to come for a walk with a congenial group. So wear your running shoes and bring a water bottle and join us. Spring is a beautiful time in our parkland trails.

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

### Event Schedule:

- **Tuesday March 19, 2019**, 10:00 AM York Cemetery -



Enter off Senlac Road on the east side. Park on the first side road.

- **Tuesday April 16, 2019**, 10:00 AM East Don Parkland - Leslie Street and Sheppard Avenue - the parking lot is off Old Leslie Street on the northwest corner of Sheppard Avenue East. Enter from eastbound Sheppard Avenue East via Old Leslie Street, turn right at the top of the roadway, cross the bridge,



turn right and go straight to the parking entrance. To arrive from westbound Sheppard Avenue East, take the first right west off Leslie Street and the first right into the parking lot.

- **Tuesday May 21, 2019**, 10:00 AM Earl Bales Park - lower level, enter off Don Valley River Road off Sheppard



Avenue on the south west side of the bridge over the valley. The parking is down the road near the dog park.

- **Tuesday June 18, 2019**, 10:00 AM East Don Parkland - Leslie Street and Sheppard Avenue - the parking lot is off Old Leslie Street on the northwest corner of Sheppard



Avenue East. Enter from eastbound Sheppard Avenue East via Old Leslie Street, turn right at the top of the roadway, cross the bridge, turn right and go straight to the parking entrance. To arrive from westbound Sheppard Avenue East, take the first right west off Leslie Street and the first right into the parking lot.





# Project Service To Others Report

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

Our Project Service to Others, **Turning the Page Library** is going strong. At both the Champagne Breakfast and the Anniversary Gala there were donations of new children’s books brought by members. I have also received emails from others to arrange to deliver books. These are gratefully received. In addition to our provincial grant of \$4,000 our members have donated the money raised from the Needlework & Craft raffle at the Champagne Breakfast and Anniversary Gala. There is an update report from the National Council of Jewish Women of Canada, Toronto section provided for your information.

We are looking at suggestions for our next project. Contact Maureen Capotosto ~ [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca) with the name of a suggested organization and contact information.

## NCJWC Toronto Update

by Susan Austin and Elayne Schuster

The additional funding RTO has provided has allowed us to expand the Turning the Page (TTP) Library Project and we are thrilled to announce that we have established partnerships with two shelters this year to create TTP libraries at their sites.

Both shelters have approximately 15 to 20 children in

residence at any given time, ranging in age from birth up to 18 years of age. Because of the housing shortage, the average stay can be up to one year. The two shelters are Yorktown Family Services, a 32-bed facility and Juliette’s Place, which has 35 beds.

Because Yorktown and Juliette’s Place are larger shelters, they already have existing arts and crafts rooms and playrooms with bookshelves, so our two new TTP Libraries are for older children and teens.

The designers and planners are putting the final touches on the project and we will update you regularly. We hope to have both projects completed by the end of June at which time we would like RTO to be present at the opening.



Eva Karpati, our President was at Council House this week when RTO member, Kathy Shorney dropped off 14 Book Pillows and Eva said the Book Pillows are wonderful and a perfect addition to our project. We echo Eva’s sentiments, which were, **We are so grateful for this partnership. You are all amazing.**

Here is a picture of one of the Book Pillows created:

Thanks again.



## BREAKING NEWS!



Ever been frustrated at having to cut up your beautiful copy of STONY to complete a registration form for a District 23 Activity.?

**F**ret no more. We now have a [web page](#) on our [website](#) that lists registration forms for each District 23 activity. These forms are updateable PDFs - you can fill them online before printing them and mailing them with your cheque to the respective convener/registrant.



# Our Gala







## RTO/ERO's 50<sup>th</sup> and District 23's 45<sup>th</sup> Anniversary Gala

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

On Wednesday November 14, 2018, District 23 celebrated a Gala at Parkview Manor for the 50th Anniversary of RTO/ERO and the 45th Anniversary of District 23. The Gala was the culminating event of the Anniversary Activities for the year. Thank you to the Anniversary Committee under the leadership of Maureen Capotosto for planning a successful event. Thank you to our Social Convenor, Mildred Frank, for arranging the venue, and menu, and the executive members who pitched in to bring everything together on the day of the Gala. The setting put everyone in a festive mood. The soft blue lighting and table settings added to the ambience of the celebration. The organization and attention to detail, along with the excellent food made the celebration a success, engaging and fun. The **Blazing Fiddles**, our entertainment for the event was upbeat and lively adding to the excitement of the day. They involved us in sing along songs, which everyone enjoyed.

The Senate Bell was used to call everyone to their seats to begin the festivities. The Senate Bell is the bell used at Senate to call the beginning of sessions and the ending of breaks. This bell is significant and valued by District 23. It has an inscription on it indicating that District 23, North York presented it to the STO/ERO Senate in 1988, on their 20th Anniversary. It was a statement of THANKS for STO/ERO's efforts. The bell has been used at every Senate gathering for the past 30 years. At the Gala the bell was used to call in our Past Presidents who came to the luncheon as Special Guests and were introduced to our members. A slide show allowed our Past Presidents to share memories highlighting their time as President and what they valued most in RTO/ERO. They were thanked at the celebration for their service and dedication to District 23. The slide show went on to feature pictures of members at events and highlighted activities in

District 23.

The celebration continued with a short speech from our Special Guests, Martha Foster, Chair of the RTO/ERO Board of Directors and Jim Grieve, Executive Director. They gave us a brief history of RTO/ERO over the years. Joanne Murphy chair of the Foundation also attended and spoke to us about the great work we are doing for the Foundation.

At the beginning of the meal, a Trivia Sheet prepared by Flick Douglas on events in the last 50 years was given to each table. You could feel the excitement in the air as each table rushed to complete its Trivia Sheet hoping to win. Between the main course and dessert, George Meek led the raffle draw of hand made gifts from the Needlework & Crafts Group along with a gift certificate from Merit Travel. Thank you again, to our talented Needlework & Crafts Group for their wonderful hand-made donations. Monies raised went to our PSTO project, **Turning the Page Library**, a NCJWC undertaking in a women's shelter in Toronto.

Everyone had a wonderful time, reminiscing and creating new memories. District Members were given 50<sup>th</sup> Anniversary memorabilia consisting of Notepads and/or Pens and Bags as well as a 45<sup>th</sup> Anniversary District 23 Mug.

I want to thank everyone for all their hard work in making the Anniversary Gala a reality and a great success. I hope you all had a wonderful time. The thank you notes that followed from guests at the Gala highlighted how much they enjoyed the day. The events, menu and great company made the Gala a memorable day for all of us. Thank you for being there and helping to make the day and celebration eventful, wonderful and special.



## 2018 ~ A Year of Celebration

by Maureen Capotosto – Anniversary Committee Chair ~ [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca)

This year we celebrated District 23, North York's 45<sup>th</sup> Anniversary and RTO/ERO's 50<sup>th</sup> Anniversary. We marked this special year with a number of accomplishments:

- Additional pages were included in STONY Bridges which included some history of the District and some reflections of our Past Presidents
- Creation of a new District banner that highlights the activities we offer
- Champagne breakfast attendees received a 50<sup>th</sup> anniversary bag, RTO/ERO pen and pad

- Anniversary Gala attendees received a mug marking our 45<sup>th</sup> anniversary, bag with chocolates and 50<sup>th</sup> Pin.
- Past Presidents attended our Anniversary Gala as guests
- Introduction of a Trivia Quiz and prize for table participants at our Spring Luncheon, Champagne Breakfast and Anniversary Gala

Thank you to the committee: *Marisa Agostini, Mary Cairo, Elizabeth Clarke, Sara Di Nallo, Flick Douglas, Mildred Frank, Mary Ellen Lawless, Olga Mckenzie and George Meek.*

Look for your pictures on our [website](#) and on [Facebook](#).





# The June Szeman District Awards

by Maureen Capotosto – 2<sup>nd</sup> VP & 45/50<sup>th</sup> Anniversary Chair ~ [mpcapotosto@sympatico.ca](mailto:mpcapotosto@sympatico.ca)

The RTO/ERO 50<sup>th</sup> Anniversary June Szeman District Award was developed for presentation at the district level to members who have performed extraordinary leadership in the development and growth of the district. These District 23, North York Recipients were recognized at our Anniversary Gala in November 2018.

We were fortunate to have 3 awards to present to deserving members.

## David Fleming



David has been a member since 1996; he was involved with the Bridge group, and the startup of the golf group. He was President in 2003-2004. David was instrumental in the development and offering of the Retirement Planning Workshops that are offered by the combined Toronto Districts and continued to have an active role with them for 11 years.

## Mildred Frank



Mildred has been an active member of District 23 since 1994 and was President in 1995-1996. Mildred is our Social Convener Extraordinaire, organizing events for over 20 years to promote a welcoming atmosphere and develop relationships among the members of District 23. Mildred brings her organizational skills and attention to detail to all that she does. We rely on her style and contagious enthusiasm to make every event a great success. Mildred always demonstrates a deep respect for the team of people that carry out the plans so we never lack for willing helpers. Our members enjoy the events as Mildred oversees that all runs according to plan.



## Margaret Schuman



Margaret was President in 2007-2008 and has brought her enthusiasm and energy to the initiation of several popular activities that we offer:

- The Strollers group that walks around Toronto visiting interesting locations,
- The Have-a-Java group that meets monthly for coffee & a treat and
- The Needlework & Craft group that support and raise money for our PSTO projects, The Foundation, and other charities.

Margaret also had significant involvement in the Retirement Planning Workshops since their inception as a presenter and chair of the workshops.



# Health Service & Insurance: More Than a Report

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

**Health Matters** is produced 4 times per year by the Health Services Insurance Committee (HSIC) and is included as part of **Renaissance**. They are found on [pages 14 to 23](#) of the 2018 Summer edition, [pages 16 to 21](#) of the 2018 Fall edition and on [pages 14 to 16](#) of the 2019 Winter 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 to remember:

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

Your 2017-2019 Health and Travel Booklets will not be printed again until early 2020. Related to this, you have received a bright yellow communication/document in late 2018 entitled **Communique'- RTO/ERO 2019 Health Benefits Update**. This Update on our health plans for 2019 includes important information such as any benefit and premium changes for 2019 and also includes important articles and advice which relate to benefits of our Health, Dental, Semi- Private Hospital and Convalescent Care Plan, and our Travel Plans. It includes important information related to your travel and services from Global Alliance. Please file this document in the pocket provided on the inside cover of the aforementioned Health Booklet for easy reference which you have already filed carefully.



### Highlights of the October 1-3, 2018 Benefits Committee Meeting:

**RTO/ERO Governance Transition Update:** The RTO/ERO Benefits Committee is now composed of 10 members with 4 members from the Board of Directors (Chair Martha Foster, Vice-Chair Rich Prophet, Martin Higgs, and Gayle Manley who was appointed as Chair of the Benefits Committee). There are 6 other members appointed from the membership.

**Health Plans for 2019:** The notice of the changes for 2019 entitled **Communique** will be mailed to plan members including all plan changes that will be effective January 1, 2019. Knowing that there is a probability of a deficit in the Extended Health Care plan for 2018, considerable attention was spent on cost containment and potential ways to keep the

plans well-funded but cost-effective. It is important for plan members to recognize that increased utilization, exchange rates and inflation influence premium rates, even when plan changes are minimal.

**Allianz Global Assistance:** The committee has begun to do a review of Alliance by searching the market through a Request for Proposal process for a Travel Assistance Provider (also covering Trip Cancellation/Trip Interruption Benefits), We began the

process with the assistance of Johnson Consulting and RTO/ERO staff. We received 4 proposals (out of a possible 10) for this service. The Benefits Committee recognized a number of implementation challenges if we were to change providers for January 1, 2019. The Committee will delay the RFP while it monitors Allianz's performance over the next 6 months.

**Review of Johnson Consulting in 2018:** At the June 7, 2017 meeting the Benefits Committee recommended to the Board of Directors that we engage Coughlin and Associates to do the review of Johnson Consulting in 2018. This is part of our regular cycle of reviews of services to our plans. Consulting is part of the **triumvirate** of services that our third party providers offer RTO/ERO. Coughlin and Associates conducted a thorough review, evaluating the services and deliveries against the current service agreement between RTO/ERO and Johnson, as well as against industry accepted standards and practices. Results were very positive with a few recommendations for improvement. Regarding the question



of whether to do a review or a RFP, it was indicated that **reviews** are entirely appropriate and that Johnson Consulting is **efficient, competitive, effective and competent**. We shall continue with Johnson as our Consultant.



**Best Doctors and First Health Care (Eldercare Select):** The Benefits Committee received proposals for renewal from both Best Doctors and Eldercare Select. With new services proposed from each provider, we found some overlapping of their respective offerings. Decisions needed to be made as part of the 2019 plan renewal. The results of this will be published when plan members receive their mailing of **Communique** in November. Result: Eldercare Select services will no longer be offered as part of the Extended Health Care plan. Similar assistance is available through Best Doctors 360°. You can receive condition-specific website links and articles, physician biographies, and contact information for specialists, groups, associations and facilities to assist you with your specific medical needs.

**Guaranteed Acceptance for RTIP Plan Members:** Members of the RTIP 4000 plan can now join our health plans with guaranteed acceptance. Those insured in the RTIP Gold 750 or 2500 plans are also invited to make the switch, but will need to complete a health questionnaire to qualify. In 2016, many RTIP policyholders contacted us for help because their premiums had increased dramatically or they had lost benefits. In keeping with our mission of improving the lives of our members and seniors, we took the extraordinary step of temporarily allowing RTIP policyholders to switch with guaranteed acceptance. It is also important to note that new members who join RTO/ERO now will enjoy free membership until Dec. 31, 2019. If you have colleagues who might wish to join our health plans or who have opted to join RTIP 4000 and want to switch to or join RTO/ERO, please encourage them to: Call [1-800-361-9888](tel:1-800-361-9888)/[416-962-9463](tel:416-962-9463)



**Why Have Health Plans After 65:** We often hear that people do not think they need a health plan after age 65 because **All drugs are covered**. The Ontario Drug Benefit does not cover all drugs. Of the top ten drugs used in our Extended Health Care Plan, only two are covered by the Ontario Drug Benefit- Crestor and Singulair. This is a powerful demonstration of why we need our health plans after age 65 and that is not even mentioning eye care and paramedical practitioners! 2017/18 Rank Brand Name Description: 1. Nexum (Gastrointestinal); 2. Cialis (Erectile Dysfunction); 3. Shingrix (Shingles Vaccine); 4. Victoza (Diabetes); \*5. Crestor (Cholesterol); 6. Viagra (Erectile Dysfunction); 7. Dexilant (Gastrointestinal); 8. Visc Injections (Osteo/Arthritis); 9. Restasis (Eye); and \*10 Singulair (Asthma Note). Those prescription drugs without an \* in front of them are NOT covered by ODB.

**Highlights of Benefits Committee Meeting December 3-4, 2018:**

Johnson Inc. gave an update on recent performance in claims and service, in particular regarding turnaround time, answer rate and speed of answer. The committee was satisfied that Quality Assurance monitoring will ensure that service levels continue to be at the levels outlined in the service agreement.

2019 Projection for RTO/ERO Group Insurance Program: We received a projection statement of Revenue and Expenses for 2019 for our plans; a small surplus is predicted for 2019. Although there is stability to some of the plans, it is particularly challenging to predict travel claims, especially if there is a large **sudden and unforeseen medical emergency**.

Allianz Global Assistance gave us an update on two things: 1. Service Delivery for claims and phone service, and 2. An update on operational transformation plans for their immediate future. The intent of the foundational changes is to enhance customer service, streamline and centralize document collection and management, shift from reactive inquiries to proactive claim management and simplify adjudication decision-making and improvement in total claims cycle time. The committee will continue to monitor service levels with Allianz. Note: There is also a bi-weekly work group with Sun Life, Johnson and RTO/ERO staff present.

**Article(s) in 2018 Summer, Fall and 2019 Winter Renaissance Health Matters That Relate to Our Health Plan**

**Best Doctors-** A benefit to all Extended Health Care (EHC) participants- read carefully (Summer: Page 17)



[Hidden Risks of Influenza](#)- Why Vaccination Makes Sense (Fall: Pages 20 and 21).

[Preparing for Influenza](#)- The flu season is upon us- be prepared (Winter: Page 16)

Article(s) in 2018 Summer, Fall and 2019 Winter Renaissance Health Matters That May Be in the Interests of Your Health:

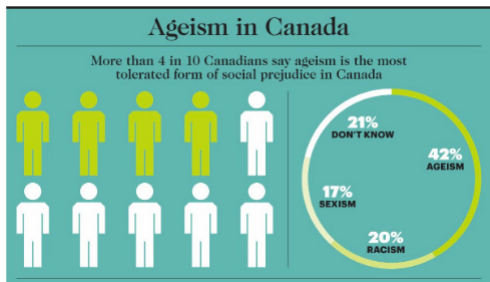
[10 Step Home Prep- Preparing your home for travel](#) does not have to be complicated (Summer: Page 16)

[Loneliness is Bad for Your Health](#)- Here are 5 ways to prevent it (Summer: Pages 18 to 22)

[The Shift to Age-Friendly](#)- Ontario is making significant moves to become more age- friendly (Summer; Page 23)

[Ask Questions, Choose Wisely](#)- More is not always better when it comes to healthcare (Fall: Page 18) (Remember [Best Doctors](#))

[Ageism in Canada](#)- More than 4 in 10 Canadians say Ageism is the most tolerated form of social prejudice in Canada (Fall: Page 19)



[Table to Toilet](#)- 72% of people who suffer digestive discomfort say that it affects them emotionally (Winter: Pages 14 & 15)

**Article Number 1: Soleful Tips To Better Foot Care:**

Want to put your best foot forward and avoid toe woes? Here are 10 ways to care for your feet.

1. Be good to your soles. Wear fresh clean socks and well-fitting shoes every day.
2. Get the right fit. Always have your feet measured before buying shoes.
3. Barefoot isn't better. Always wear shoes outdoors to protect your feet. Indoors, wear shoes as much as possible.
4. Perfect your pedicure. Trim your toenails straight across and file any sharp edges.
5. Keep the blood flowing. Improve circulation by stretching, walking and other exercise. Avoid sitting too long with your legs crossed.
6. Keep your feet clean. Wash your feet every day in warm (not hot) water, using a mild soap. Soaking your feet can dry your skin.
7. And dry. Drying carefully between your toes will help prevent problems such as athlete's foot.



8. But not too dry. Apply a good lotion to your heels and soles. Wipe off excess lotion that is not absorbed. Don't put lotion between your toes – excessive moisture can promote infection.
9. Give your feet TLC. Clean cuts or scratches with mild soap and water, and cover with a dry dressing suitable for sensitive skin.
10. Consult an expert. Have your feet checked annually by your doctor

The RTO/ERO Extended Health Care Plan covers foot care services provided by a registered nurse, chiropodist or podiatrist, up to the allowable maximum of \$1,300/year for paramedical services. Learn more about foot care:

- [Foot care Info-sheet for seniors](#) from the Public Health Agency of Canada
- [Foot care tips: A Step towards good health](#) from the Canadian Diabetes Association (PDF)

**Article Number 2: Five Tips for Healthy Hair**

Hair health is influenced by the seasons and the surrounding environment. Though hair health may not be on the top of your self-care list, it is a great indicator of overall health. Here are five tips to promote healthy hair:



1. In the drying heat of the summer months, treat your hair with essential oils, based on your hair texture. Argan oil and coconut oil are two examples. Ask a hair care professional which oils will work best for you.
2. Lower the heat. If you use heat styling tools – blow dryers, straightening irons, curling devices – try reducing the temperature and frequency of use to protect the integrity of your hair.
3. Hair thickness and density correlates to protein retention. Metabolic, medicinal side effects, and hormonal factors also contribute to hair protein loss and retention. Use a protein deep conditioner or hair mask to assist in replenishing proteins.
4. Hair strands thin with age and exposure to different elements, chemicals and medications. It is important to protect your hair and scalp as more skin is exposed to the sun and drying elements. Wear a hat or try hairstyles such as ponytails and buns to avoid parting your hair and exposing your scalp. Moisturize hair with oils or hair masks.
5. Hair indicates health and vibrancy. If you experience seasonal or general deterioration in hair health, consult a dermatologist or health provider to learn what natural supplements and/or medication changes can help you.

**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**.



## 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 getting ready for the Fall Federal elections. I will be working on keeping our members and future retirees aware of the issues that RTO/ERO Political Advocacy Committee (PAC) is focused on. I will be suggesting how our members can become part of RTO/ERO initiatives to ensure the Federal Government representatives in our ridings become aware of the issues related to: Aging with Dignity, the Vibrant Voices Campaign and to support the Federal Minister of Seniors.

As part of the Federal election focus, we will continue to encourage our members and future retirees to vote, know their candidates and to ask questions. In addition to information relayed through our monthly E-newsletters and our Fall STONY Bridges magazine, flyers and posters will be distributed to North York schools. We hope to suggest questions that future retirees can ask candidates that promote our issues around: community access, pharmacare, elder abuse, pension issues and geriatric care.

By visiting schools, we promote RTO/ERO PAC activities and encourage membership to strengthen our political advocacy voice. It is important that we question our local representatives about their support for 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 in September. All activities will be in concordance with RTO/ERO's position being a non-partisan, issue-based organization. Please watch the monthly E- newsletters for more information and current issues.



A **Vibrant Voices** federal advocacy event was held in Ottawa on February 20, 2019. The three issues that were promoted were: Pharmacare, National Strategy for Seniors and Pension Security.

RTO/ERO has prepared a response to the Pharmacare discussion paper based on the responses of 2000 of our members to our survey. It will be sent to the Advocacy Council on the Implementation of National Pharmacare. We believe “Pharmacare would cut costs, allow for better monitoring of medicines, lead to a healthier population, and reduce the burden in other treatments.”

A letter has been sent to the Prime Minister, Premier, and the leaders of the Provincial Parties regarding concerns of the negative actions in cancelling the Franco-Ontarian University and the removal of the Office of the French Language Services Commissioner of Ontario. Your Provincial PAC committee continues to work on your behalf.



## Health and Wellness Seminar Series sponsored by RTO/ERO District 16, Toronto

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

RTO/ERO District 16, Toronto is operating a **Health and Wellness Seminar Series** on four successive Wednesdays beginning March 27, 2019 and they have been gracious enough to accept registrations from members of District 23, North York. The courses will be held at Holy Rosary Church Parish Hall (between Bathurst and Spadina—adjacent to St. Clair West Subway).

Topics include:

- How Can Estate Planning Contribute to Our Well Being?
- Cannabis and Implications for Our Health Plan
- Prevention of Alzheimers, Managing the Effects
- Later Life Fitness
- Vaccines for Seniors?

- The Effects of Using Medical Marijuana
  - Some Practical Ways to Cope With Social Isolation
  - RTO/ERO Health Insurance, 2019 Changes/Highlights

Please follow the link below for the dates, the topics and speakers, and the minimal cost. If you would like to attend any or all of the seminars, please complete the Registration Form provided at the site. A big **THANK YOU** to District 16, Toronto and hope you enjoy.

<https://district16.rto-ero.org/sites/district16.rto-ero.org/files/district-files/16E-zine/TimedItems/wellnessregister.pdf>





## Needlework & Craft Group

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

The Needlework and Craft Group have continued to be a very productive and caring group. Numerous, creative items have been made with love.

**Turning The Page**, our Project Service to Others for this year, has received numerous Book Pillows and more are being created. Money from the RTO/ERO Project Service to Others grant and the proceeds of the draws at our 45/50<sup>th</sup> Anniversary Gala will help facilitate the creation of a library in a shelter. Children who are in a shelter are able to make use of the facilities and will receive a Book Pillow made by members of our group.

Personnel at Humber River Hospital are delighted to receive the numerous **Preemie Hats**, which are given to and worn by the premature babies in the unit. Countless **Twiddle Muffs** have been created and found their way into various senior residences in our area and elsewhere. Some Twiddle Muffs have found their way into nursing homes in Midland and Penetanguishene, Ontario and one Twiddle Muff travelled to Australia.

Numerous, beautifully created blankets continue to be placed into the rooms newly decorated and furnished by **Room For a Child**, a previous Project Service to Others.

The mother of one of our members produces **granny squares** for the group despite ongoing issues with dementia. Knowing that she is producing something useful, and appreciated has enabled her to feel that she is a contributing member of society and still part of a social group. Her work engages her hands and mind. In turn, her granny squares are turned

into a variety of **Sensory Lap Mats** to help other people with cognitive issues. Along with feeling more confident and less isolated, she is also thrilled to be considered part of the group that cares so much about others.

Unique articles for the Draws at our Annual General Meeting are being created and the proceeds will once again go the RTO/ERO Foundation.

We were approached by a group of women from “knitted knockers of Canada.” As a result, some of our members are busy making **Knitted Knockers**. These are special handmade prosthesis for women who have undergone mastectomies.

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 welcome these articles. The door is always open to new members of this fun loving, creative and welcoming group. Members are glad to share their expertise and talents in helping new members to create 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 a.m. until noon.

- Thursday February 21, 2019
- Thursday March 21, 2019
- Thursday April 18, 2018
- Thursday May 16, 2019

For more information contact **Joan Bourne** [jbourn@sympatico.ca](mailto:jbourn@sympatico.ca) or **Margaret Schuman** [schumanmp@gmail.com](mailto:schumanmp@gmail.com)





## Speaker Series

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

### Spring Speaker Series:

Tuesday, April 10, 2019 at 10:45 a.m.

### Guest Speaker:

**Nouchine Davarpanah**, Public Education Coordinator for The Alzheimer Society of Toronto

This is a follow-up (but independent) session to the very well received presentation that we had from the Alzheimer Society last year.

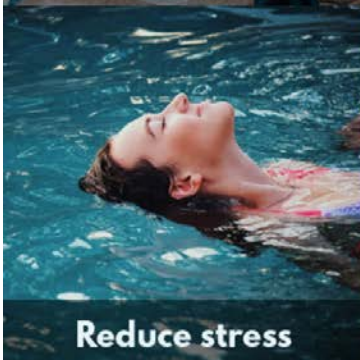
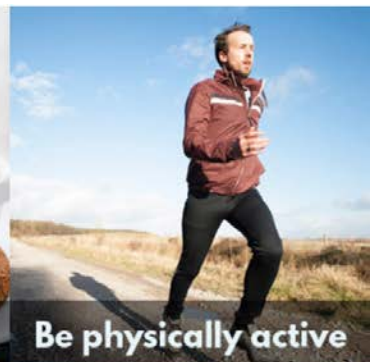
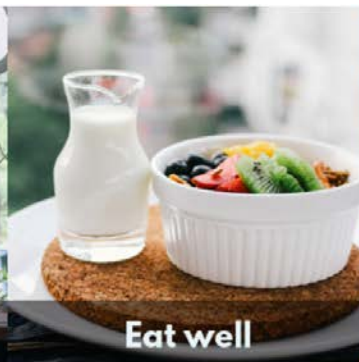
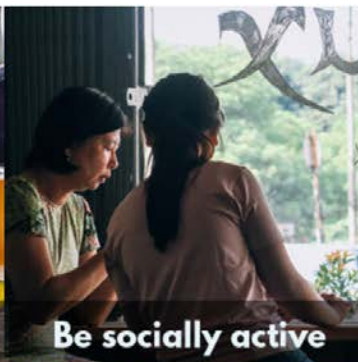
**Presentation Focus:** Brain Health

**Learning Objectives:** To better understand the risk factors of dementia and improving and maintaining the health of the brain. Also learn about myths and facts of Alzheimer's disease and dementia.

Register by email with Gwen Scriven, [gwscriven@gmail.com](mailto:gwscriven@gmail.com) by Tuesday, April 2, 2019. Space is limited by room size, so register early.

For further information, please contact:

Gwen Scriven ~ 2<sup>nd</sup> Vice President ~ [gwscriven@gmail.com](mailto:gwscriven@gmail.com) ~ 416 226 0226





# St. Jacobs ~ Christkindl Trip



*On Thursday, December 6th, 42 members of District 23 boarded a bus at 8:30 am and headed off to St. Jacobs farmer's market. Following a delicious buffet lunch at Crossroads they continued on to the Christkindl German Market in Kitchener City Hall to sample traditional foods and purchase gifts.*







# RTO/ERO Foundation Update

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

The Foundation is currently working on updates and will be reporting to RTO/ERO members in their newsletter and website in March 2019. The Foundation has granted a total of \$100,000 for research in community-based interventions to end social isolation in older adults. Currently, they are vetting requests for proposals to continue this wonderful work. The Board of Directors will announce their decision during the Spring Senate in late May 2019.

We want to congratulate the Foundation in reaching out to other organizations who are addressing social isolation and continuing the dialogue on behalf of older seniors and RTO/ERO members.

### A sneak peek at their March Newsletter:

- An article on adult Bladder Health and Urinary incontinence
- A report from Dr. Paula Rochon, RTO/ERO Chair in Geriatric Medicine and her teams published review on

preventing, detecting and reversing prescribing cascades of senior prescription medications.

### Foundation Staff Update:

The Foundation welcomes Mike Prentice as the new Director of Communications [mprentice@rto-ero.org](mailto:mprentice@rto-ero.org)

Contact Mike for all inquiries related to communications or to our social isolation awareness campaign.

The Foundation team also includes:

- Jo-Anne Sobie (Executive Director)
  - [jsobie@rto-ero.org](mailto:jsobie@rto-ero.org)
- Deanna Byrtus (Manager, Donor Relations)
  - [dbyrtus@rto-ero.org](mailto:dbyrtus@rto-ero.org)

Contact Deanna if you are interested in including a gift in your will to RTO/ERO Foundation or becoming a Monthly Donor and helping to end social isolation thus ensuring that aging adults get the care and support they need.

## Wye Marsh & Martyrs Shrine – Thursday, May 2, 2019 9:00 AM.

**Cost:** \$120.00 | **Cut-off Date:** Friday, April 5, 2019

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

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

*circle entrée dish:* **Chicken | Ribs**

*circle entrée dish:* **Chicken | Ribs**

**# of tickets** \_\_\_\_\_ **@ \$120.00**

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

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

*I have read the “Acknowledgement, Waiver & Release Forms for RTO/ERO” on page 31*

## Grand River Boat Cruise – Tuesday, June 4, 2019 9:00 AM.

**Cost:** \$114.00 | **Cut-off Date:** Monday, May 6, 2019

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

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

**# of tickets** \_\_\_\_\_ **@ \$114.00**

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

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

*I have read the “Acknowledgement, Waiver & Release Forms for RTO/ERO” on page 31*





# District 23 Trips & Events

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

## WYE MARSH & MARTYRS SHRINE

Thursday, May 2, 2019

**9:00 AM** Depart from 3220 Bayview Ave, Blessed Trinity Church

Journey northward to Midland, where we'll experience the Martyrs Shrine. Tour the grounds by coach, with a step-on guide. Visit the church and learn about the daily life and tragic demise of the Jesuit missionaries who lived there. At the Wye Marsh Wildlife Centre, we'll watch the dazzling Birds of Prey show and a guide will take the group to see their wonders of forest, stream, and marsh. Visit Sainte Marie Among the Hurons, Ontario's first European fortress. Staff dressed in the 17th century costumes as Jesuit Missionaries, will give the group a tour.

**10:30 AM** Martyrs Shrine- Tour of Church

**12:00 PM** Lunch at The Boathouse Eatery – [Preselect choice of Chicken or Ribs](#)

**1:45 PM** Wye Marsh – [Birds of Prey](#) show

**3:30 PM** Saint Marie Among the Hurons – guided tour

**6:00 PM** Approximate Return Time

**Note:** Only 46 seats available

**Cost:** \$120.00

**Cut-off Date:** Friday, April 5 2019

**Cheques:** payable to **Mary Morton Tours**

## GRAND RIVER BOAT CRUISE

Tuesday, June 4, 2019

**9:00 AM** Depart from 3220 Bayview Ave, Blessed Trinity Church

Enjoy a luncheon cruise along the historic Grand River. This tranquil country setting is the perfect place to relax and enjoy beautiful river scenery.

Begin your day at the Grand River Dinner Cruises in “The Landing,” with includes coffee and muffin and time to browse their craft shop. Enjoy an interesting audiovisual presentation of the Grand River, followed by a fabulous live music show featuring **The Blazing Fiddles**. You will then embark on a 3-hour cruise, featuring a scrumptious 3-course Roast Beef lunch. During your cruise, your captain will give an informative narration, and you can sit out on the promenade deck to enjoy the river scenery. Home-baked bread, apple pie, and other baked goods are available to purchase after your cruise.

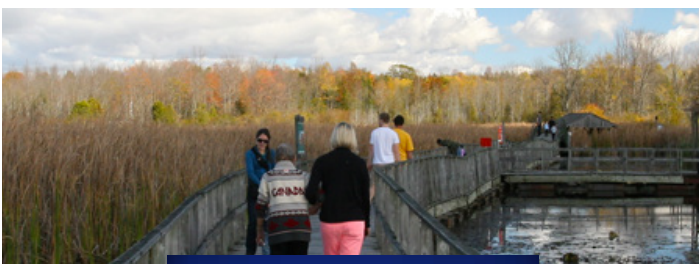
**6:00 PM** Approximate Return Time

**Note:** Only 46 seats available

**Cost:** \$114.00

**Cut-off Date:** Monday, May 6, 2019

**Cheques:** payable to **Mary Morton Tours**



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



# Annual General Meeting & Spring Luncheon

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



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

**Cost:**

- Member & 1 guest: \$29.00 each
- Additional Guest(s): \$46.00
- Cut Off Date: Friday, May 17, 2019
- 70 year olds: **Members born in 1949 dine free**

There will be a draw for unique articles made by the members of the Needlework and Craft Group. All proceeds will go to the RTO/ERO Foundation. A \$5 donation will give you 5 chances to win one or more of these creative items.

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

Thursday, May 23, 2019

**Thornhill Golf and Country Club**  
 7994 Yonge Street, Thornhill  
 Free Parking

- 9:30 AM** Registration and Coffee
  - 10:00 AM** AGM – Briar Lounge
  - 11:00 AM** Cocktails & Hors d'oeuvres -dining room
  - 11:30 AM** Lunch served
- Times are approximate based on the AGM

**MENU**

Garden Salad, baby mixed greens with sprouts, thin slices of radish, heirloom cherry tomatoes in apple cider vinaigrette

**Choice Of Entrée**

Chicken Supreme, plump chicken breast with wild mushrooms, served in mushroom velouté with herb roasted new potatoes, seasonal vegetables, or Grilled **Jail Island** Atlantic Salmon Filet, served in lemon-chive beurre blanc with herb roasted new potatoes, seasonal vegetables, or Chef's choice Vegetarian entrée  
 House-made vanilla ice cream, served in a chocolate tulip cup with fresh berries  
 Freshly baked breads & whipped butter  
 Coffee or Tea

**AGM & Spring Luncheon – Thursday, May 23, 2019 – 9:30 AM**

**Cost:** \$29.00 | **Cut-off Date:** Friday, May 17, 2019

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

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

# of tickets \_\_\_\_\_ @ \$29.00      # of tickets \_\_\_\_\_ @ \$46.00      Cheque enclosed for \$ \_\_\_\_\_ .00

**Member:** circle entrée dish: **Chicken** | **Salmon** | **Vegetarian**      **Guest:** circle entrée dish: **Chicken** | **Salmon** | **Vegetarian**

Born in 1949 (70 years old this year) dine free? Circle: **Yes** | **No**      **Additional Guest:** \_\_\_\_\_  
 circle entrée dish: **Chicken** | **Salmon** | **Vegetarian**

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 Forms for RTO/ERO” on page 31





# Champagne Breakfast 2019

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

**Thursday, September 26, 2019**

**Come and celebrate our colleagues who have newly retired at the**

**District 23 North York Champagne Breakfast  
Parkview Manor Banquet and Conference Centre**

55 Barber Greene Road (North of Eglinton Avenue)

Free Parking

**9:00 AM** Coffee/Tea

**10:00 AM** Program



**Cost:**

- For newly retired and prospective members: **Free**
- Member & 1 guest: \$20.00 each
- Additional Guest(s): \$25.00 each
- Cut Off Date: Monday, September 23, 2019

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.

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

**MENU**

*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*

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

**The Champagne Breakfast 2019 – Thursday, September 26, 2019 – 9:30 AM**

**Cost:** \$20.00 each | **Cut-off Date:** Monday, September 23, 2019

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

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

**# of tickets** \_\_\_\_\_ **@ \$20.00** **Newly Retired/Prospective Member(# of free Tickets):** \_\_\_\_\_

**# of tickets** \_\_\_\_\_ **@ \$25.00** **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 Forms for RTO/ERO” on page 31



# CyberSecurity for Seniors

by Flick Douglas – former Newsletter Editor

In this issue of STONY we will focus on various types of email scams. You may recall from the last issue that this is one of several ways in which hackers can fraudulently attempt to obtain your personal information and valuables.

An email scam is an unsolicited email that claims the prospect of a bargain or something for nothing. Some scam messages seek business, others invite victims to a Website with a detailed pitch, and others scammers impersonate a relative or acquaintance seeking your help in solving a problem. For an extensive list of email scams go to:

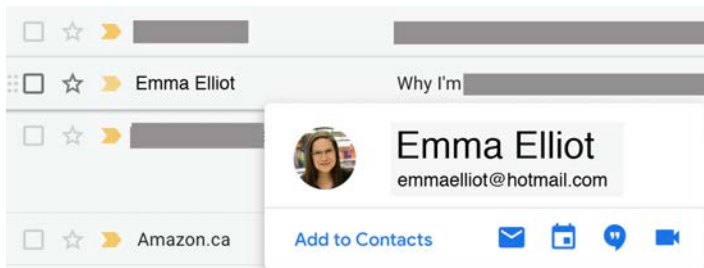
[https://en.wikipedia.org/wiki/List\\_of\\_email\\_scams](https://en.wikipedia.org/wiki/List_of_email_scams)

Impersonation email scams are once again becoming profitable for scammers. Consider the following case.

Albert receives an email from a member of his tennis club describing a fantastic investment opportunity with a link to the website of a fledgling technology company that is about to have its stock go public. Emma has corresponded with him about club business, has been friendly, however she has never spoken to him about any financial matter in the past. Albert is a little suspicious of the email because of the poor grammar and spelling it contains. He is hesitant to reply to this email without further information. Emma's name as it appears in the inbox looks normal, but let's take a closer look.

## Taking a Closer Look

When he lets his cursor hover over Emma's name more data is revealed in a popup. Albert recognizes Emma's picture, however, when he checks her email address with the tennis club directory, there is a discrepancy.

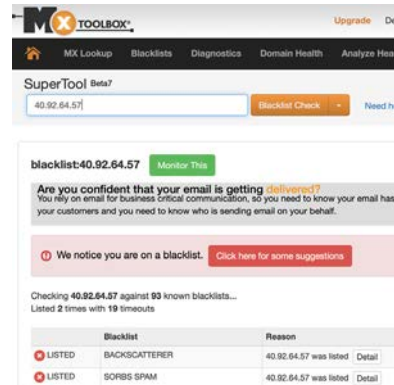


Does Emma have an email account with hotmail as well as sympatico? Is Emma not currently a recognizable contact? Why is his email system suggesting that he might want to add her again?

Albert's granddaughter, Felicia, is somewhat more savvy than he when it comes to technology. Felicia suggests that Albert check the header of the email to better understand who was

its actual originator. She shows him how to click on "More" in the open email message and scroll down to "Show Original". Felicia copies the email header. (To discover how to find email headers in your mail system go to: <https://mxtoolbox.com/Public/Content/EmailHeaders/>)

The copy of the header is then pasted into the free MX Tool email header analyzer. An enormous amount of information



is revealed including the IP ([Internet Protocol](#)) address of the sender, the route that was taken by the message as it traveled from the sender to the receiver, and the longitude and latitude from which the email

was sent. Further analysis reveals that this particular IP address has been blacklisted multiple times for suspected fraud.

This is just the start of things that can be analyzed. By Googling the longitude and latitude, the street address of the sender including a photo of the actual building can be found. In this instance, there was also a photo of a woman who was thought to be a scammer. And you thought this was only possible on television!

If Alberts granddaughter can find this type of information from an email header, think what a black hat hacker could do! Once an IP Address is known to a hacker, your computer can be pinged to find open and vulnerable ports through which viruses and spyware can be installed.

Always keep your system and protection software up-to-date! Run scans of files on your system regularly!

## Don't reply to a suspicious email!



Christopher Wylie is the Canadian data scientist who helped to set up Cambridge Analytica, the company that mined data of between fifty and sixty million Americans, analyzed this information to build psychological profiles, which enable them to send personalized streams of messages to voters to influence voting patterns in the 2016 presidential election. He says: **I go through life with a healthy dose of skepticism! It is the best way to go through life!**



# Reminder of Policy for Trips

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

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



# From the Archives ...

## Gathering Around the Table at Our Spring Luncheon

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



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

This will ensure your continued receipt of STONY Bridges, Renaissance, your 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 or email him at [g.macneil@bell.net](mailto:g.macneil@bell.net).



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### STONY BRIDGES

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