



**RTO
ERO**

March 2020, Issue 128

District 23
North York



STONY Bridges

**RTO/ERO
is evolving**

Page 4

**ERO/RTO
évolue**





In Memoriam

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

We extend our heartfelt sympathy to their families and friends.

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

October: Mario Bucciarelli, Shirley Faryna, Robert Heney, Patricia McCreery, Penelope O'Neill, Anthony Tung

November: Marcello Bernardo, Jean Bunn, Raymond G. Carl, Marguerite Haliburton, Valerie Hume, Mildred Moffitt, Marjory Patterson, Audrey Porter, Sandra Zeggil

December: Charles German, Pearl Ginsler, Brian MacDonald, Sharon Nugent, Marie-Therese Tadros, Ross Waters



Here's to New District 23 Members!

by John Giannone – Convener ~ Membership

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 December 31, 2019 RTO/ERO District 23 had a total membership of 2821 members.

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

October: Morris Rozen, Wan Chee Grace Tam

November: Nicodemo Bruzzese, Diana Bucciarelli, Maria Cappa, Mary Carrino, Diane Deutsch, Shari Fronda, Rita Heney, Robert Collict, Ayala Winkler

December: Arnold Ages, Rhona Bloom, Lalita Fernandes, Helena Nieto, Robyn Tommasini

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Join RTO/ERO
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and start
learning about
the benefits!

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Submissions

STONY Bridges RTO/ERO, North York, District 23 welcomes submissions for STONY Bridges from members. Do you have a story to tell, an experience to share or a poem you have written? Consider submitting your work for publication. Please include name, address, and telephone number (for identification only) and some past and present biographical information (for publication if space permits). Articles should be from 400 to 1200 words (one half to one page) in length. Photos are also welcome (minimum 300 dpi in jpg or RAW format). Please send photos as attachments and do not reduce the size. We reserve the right to edit, condense, crop, or reject letters, photos, or other submissions.

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



Interested in Volunteering for District 23?

by Sara Di Nallo – Past President

District 23, North York always welcomes volunteers. If you are passionate about something and about working with others then volunteering with District 23, is the way to go. District 23 is dynamic, vibrant, fun and busy always planning activities for our members. RTO/ERO District 23 is members planning for members. Being a member and volunteering for RTO/ERO, is about passing it forward. It is rewarding and, in many ways, a unique way to give back to the community. There are many opportunities and distinctive ways of volunteering your time in District 23.

Without our volunteers we would not exist as a District. Just reading STONY highlighting the many diverse activities shows what we are about. There also would be no RTO/ERO beyond the health plan if it weren't for the time and energy our volunteers give to keep it moving forward. I myself as a volunteer for District 23, am often humbled by the members who volunteer time and energy to make things happen. I am often amazed at their skills, ideas and commitment. As we volunteer our time, we work together for a common purpose. I feel blessed and am grateful to be working with such an amazing group of people. If you are interested in volunteering contact me at: sdinallo@outlook.com. Happy Spring everyone!

If you are looking for a volunteer opportunity check out District 23 at: <https://district23.rto-ero.org/> Find out about all the activities going on in the District and volunteer opportunities.

Go to: <https://www.rto-ero.org/search/node/volunteering>

Read about how: “Volunteering keeps you sharp in retirement”.

More than 70% of RTO/ERO members are active volunteers. That’s double the average rate for Canadian retirees.



6 Monumental Benefits of Volunteering:

- **Healthy body**
Volunteering will keep you physically healthier, with fewer stress related illnesses and will help you live longer
- **Emotional health**
You will enjoy higher self-esteem and better mental health as a result of volunteering
- **New friends**
Social interaction is key to a healthy lifestyle at any age, and volunteering connects you with like-minded people
- **Sharp brain**
Volunteering helps you learn new skills and maintain brain acuity
- **Time affluence**
Ironically, giving away your time actually makes you feel less busy
- **Happiness**
Those who volunteer are happier than those who don't, because they are sharing their passions and feel they're making a difference.

SPRING EVENT CALENDAR 2020

March

- 3 Bridge
- 4 TSO Music of John Williams
- 5 North York Strollers
- 10 Bridge
- 11. Executive Meeting
- 17 Bridge, Nordic Pole Walking,
- 18 Have-a-Java
- 19 Needlework & Crafts
- 20 Using Mobile Devices
- 24 Bridge
- 25 Book Club
- 31 Bridge

April

- 1 Last day to register for Speaker's Series
- 2 North York Strollers
- 3 Using Mobile Devices
- 7 Bridge
- 8 Executive Meeting, Speaker's Series
- 14 Bridge
- 15 Have-a-Java
- 16 Needlework & Crafts
- 17 Using Mobile Devices
- 21 Bridge, Nordic Pole Walking
- 22 Cut-off date for Magnotta trip
- 28 Bridge, Magnotta Winery Trip
- 29 Book Club

May

- Cycling dates TBA
- 1 Using Mobile Devices
- 5 Bridge
- 7 North York Strollers
- 12 Bridge
- 13 Executive Meeting
- 14 Cut - off date for Prince Edward County trip
- 15 Using Mobile Devices
- 17 Cut - off Date for AGM & Spring Luncheon
- 19 Bridge, Nordic Pole Walking
- 20 AGM & Spring Luncheon
- 21 Needlework & Crafts
- 26 Bridge
- 27 Book Club, Have-a-Java

June

- Cycling dates TBA
- 2 Bridge
- 5 Using Mobile Devices
- 6 North York Strollers
- 9 Bridge
- 10 Executive Meeting
- 11 Prince Edward County Trip
- 16 Bridge, Nordic Pole Walking



We are Evolving

by Maureen Caporosto – President

“We live in the present with knowledge that the past is alive in us – our history speaks to us. The future represents an idea or expectations that influence our present state of mind.”
 — Kilroy J. Oldster, *Dead Toad Scrolls*

RTTO/ERO is evolving with a new brand that we are featuring in our Spring edition of STONY Bridges. The new brand reflects the changes and growth we are making as an organization.

Members give top ratings to RTO health plans

RTO is the largest national provider of non-profit group health benefits for education community retirees; serving over 80,000 members and insuring over 100,000. The health plans continue to be the number one reason members join RTO and keep their membership for life. Here are some highlights from the 2019 RTO member survey:

- 90% of members are satisfied with the Extended Health Care Plan
- 90% would recommend the Extended Health Care Plan to a friend or colleague
- 87% agree there is a good balance between coverage and affordability

As a non-profit organization, RTO sets the premiums to cover the cost of claims (not to generate a profit) and aims to manage cost increases without sacrificing the level of coverage RTO members need.

We have expanded across Canada!

RTO is nationwide, including three new districts

RTO is a bilingual, trusted voice on healthy, active living in the retirement journey for the broader education community. With over 80,000 members in 51 districts across Canada, we welcome members nationwide who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education.

A sincere welcome to RTO’s three newest districts:

- District 49 The Prairies
- District 50 Atlantic
- District 51 Echo (Quebec)

We are a vibrant and vital organization that offers more than a health plan and much more than our competitors. Our new logo reflects how we are evolving as a community and organization to improve the lives of our members and of seniors. RTO/ERO advocates for us in many forums including with the provincial and federal governments. We provide social support through our many activities and events at the District level.

Karen Quinn and Merv Mascarenhas promote our District through a variety of media. Read Karen’s article that summarizes what is available and follow Merv on Twitter. Jim Grieve, CEO of RTO/ERO explains **“No matter how much we change we need to stay connected to our past - our heritage, our history, our legacy, and those most enduring aspects of our history that we all love.”**

He talks about the change in branding in a YouTube video that you can view [here](#).

District 23 offers so many ways to connect with others and to benefit from your membership in RTO/ERO. You are welcome at any activity whenever your schedule allows. You will always find vibrant, optimistic, inclusive and caring people. Spend some time with us and consider joining our Executive that keeps District 23, North York evolving and exciting.



RTO
ERO

A better future,
together
Ensemble pour
un avenir meilleur

District 23
North York



Duplicate Bridge- Takes a Lifetime to Master

by Alan Ward – Convener ~ Bridge

The Bridge Club meets at Willowdale United Church on Kenneth Avenue just north of Church St. (south of Finch, 2 blocks east of Yonge) on Tuesday afternoons (see the schedule below).

New members are welcome: please try to arrive by 12.45 p.m. Basic instruction can be provided on request. Contact Alan Ward at 905-889-3687 or by email.

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.

Oct 15	Judy Parnis & David Fleming	6N+1
Oct 22	Marg Jang & Mavis McKernan	6N+1
Oct 29	Alan Ward & Nili Bargman	6H
Oct 29	Larry Miller & Ann O’Neill	6N
Oct 29	Sophia Ng & Bev Suzuki	6S
Oct 29	Marg Jang & Larry Sonenberg	6N+1
Nov 5	Bev Suzuki & Marg Jang	6C
Nov 5	Marg Jang & Bev Henricks	6N
Nov 12	John Rosevear & Larry Sonenberg	6S
Nov 12	Darlene McCowan & Nadira Lakdawalla	6H
Nov 12	Irene Loberto & Una Owen	6N
Nov 26	Irene Loberto & Evy Strasberg	6H
Dec 10	Irene Loberto & Una Owen	6N

Upcoming Schedule

January 14th - June 16th except for February 25th (Room unavailable, Church Pancake Supper)
 September 8th - December 15th except for September 29th (Room unavailable, Church Spaghetti Dinner)

The Table Champions

Congratulations to the following players who were undefeated on one or more occasions in the first five rounds between September 10 and December 10, 2019.

David Fleming, Bev Henricks, Ruth Hudson,
 Margaret Jang, Irene Loberto (5), Larry Miller,
 John Rosevear, Hilary Schneeweiss, Jerry Tenenbaum,
 Alan Ward, Lee White

The Successful Slam Bidders

Sep 10	Irene Loberto & Hilary Schneeweiss	6C
Sep 24	Carson Klinck & Una Owen	6N

The Luck of the Draw

When playing Duplicate Bridge, I normally sit in the East seat and only play against those individuals in the North-South seats. East-West pairs actually compete against other East-West pairs, although we never meet in direct combat.

A successful afternoon is one in which we outperform our E-W opponents. An average score is 50% and the normal range is 35% - 65%. No pair ever scores 100% because that would require an unshared top score on every board.

Occasionally a pair will achieve a score in excess of 70%, but this implies that the rest of the field have had a poor afternoon. Competitive bidding often involves judicious bluffing and the willingness to go down (sacrifice) to hornswoggle one’s opponents.

The following hands were interesting for different reasons.

Dir: North
Vul: E/W

Optimum
NS -100

♠ J 7 3
♥ A 8 6
♦ J 10 3 2
♣ Q 10 8

♠ --
♥ Q 9 5 4
♦ K 8 7
♣ K J 9 7 6 2

NORTH
WEST 25 EAST
SOUTH

♠ Q 10
♥ K J 10 3 2
♦ A Q 6 4
♣ 5 3

8
9 12
11

♠ A K 9 8 6 5 4 2
♥ 7
♦ 9 5
♣ A 4

♣	♦	♥	♠	N
N	-	-	-	4 4
S	-	-	-	4 4
E	3	2	5	- -
W	3	2	5	- -

On this hand, EW bid 5H expecting to sacrifice and South unwisely doubled. In a suit contract, three aces do not guarantee three tricks, particularly when South's hand has 8 spades! EW had a top score as a result of the double. The best result for NS is to bid 5S and go down 1 doubled especially with the vulnerability in their favour.

Dir: South
Vul: N/S

Optimum
EW -1100

♠ A 10 8 3
♥ K 7 6 3 2
♦ A J 9
♣ 5

♠ K 9 2
♥ A Q 10
♦ Q 6
♣ K J 9 7 3

NORTH
WEST 15 EAST
SOUTH

♠ 6
♥ 9 5 4
♦ 8 7 2
♣ Q 10 8 6 4 2

12
15 2
11

♠ Q J 7 5 4
♥ J 8
♦ K 10 5 4 3
♣ A

♣	♦	♥	♠	N	
N	-	6	4	6	5
S	-	6	4	6	5
E	2	-	-	-	-
W	2	-	-	-	-

This Board was a chapter of accidents! West opened 1 No Trump, North overcalled 2H showing 5-4 or better in the major suits. Transfers are still on after interference so East bid 2S, expecting West to transfer to 3C. South didn't like hearts and assumed that East had good spades for his 2 spade bid. South passed but should have doubled the 2 spade bid or bid 3S. West missed the transfer and passed, leaving East in a 2 spade contract with only four trump. Fortunately, this was not doubled and was down 5 for -250, a good score, since NS missed a spade slam. If doubled, the score would have been -1100, although doubling would have given East another bid. The spade slam is worth 1430 to NS. The par score is EW -1100, showing that EW do better by playing 7C - 5 doubled than by allowing NS to play and make 6S.

Dir: West
Vul: E/W

Optimum
NS 1510

♠ A K 5 2
♥ --
♦ Q 7 6 4
♣ K J 9 7 2

♠ 4 3
♥ K 9 7 6 5 4
♦ 5
♣ Q 10 5 3

NORTH
WEST 16 EAST
SOUTH

♠ J 10 6
♥ A Q J 10 8 3 2
♦ J 8
♣ 8

13
5 9
13

♠ Q 9 8 7
♥ --
♦ A K 10 9 3 2
♣ A 6 4

♣	♦	♥	♠	N	
N	7	7	-	7	-
S	7	7	-	7	-
E	-	-	3	-	-
W	-	-	3	-	-

North opened 1C and East made a preemptive bid of 3H. South doubled, and West passed. North bid 4S and East passed. South bid 4N (Blackwood) and NS reached 6S. What happens if West bids 6H after the double? (If EW had been non-vulnerable, even 7H - 4 doubled only costs -800.) If North opts to double and defend, 6H-3 by East is down 3 for -800, a better score than -950 which NS made for 6S +1. East led the heart ace, hoping to find West short in hearts, but found both opponents with a void.

At some tables, South bid 4D over East's 3H rather than doubling, thus missing the superior spade contract. Many NS pairs stopped at 4S and a few bid 5D. With 10 diamonds and 13 hearts, there should be 23 Total Tricks according to the Law of Total Trump. This is close: EW can make 9 tricks and NS can make 13. Even the excellent NS pair missed a cold Grand Slam while most of the others failed to even look for a slam. One EW pair were permitted to play in 5H doubled (-2) by their timid NS opponents.



So...Why Are the Learning Spokes, AKA The RTO/ERO District 23 Cyclists... Smiling?

...by Eileen Kearns - Convener - Cycling

I asked myself this very question while reviewing some of the pictures documenting our various rides and adventures over the last few years.

I do know that we are exhilarated, a bit tired, and often hungry, yet once again and, most importantly, we do not smell like roses ☺ by the time we are finished our rides!

Then I remembered....., we had an adventure on so many of these rides, which took on many different forms --- we laughed which made it so easy to smile for the camera.

Some of these adventures have included witnessing the changing landscape of the Don Trail and the carpet of flowers along the Betty Sutherland path which in their own right have been breathtaking.

Then there was always the three “young men” in our company who took it upon themselves to offer our cycling group as “extras” to a movie crew doing a shoot near the Botanical Gardens at Lawrence and Leslie. Their ongoing banter on most of our rides has always been enough to keep the group smiling and laughing!

We have also visited the Gargoyles along the Lower Don Trail and took pictures alongside them..... without ever having to travel to Scotland.☺

On one autumn ride, we had the delight while cycling the Upper Don Trail to stop and watch the salmon run. This was a sight many of us never dreamed of witnessing in the Don River.

During a hot summer ride towards the end of June in 2017, we encountered a publishing company enjoying their corporate team building day. They were taking pictures with red Canada hats along one of our cycling paths. Upon discovering that they published many of the anthologies used in our schools, it only seemed appropriate to share with them that we were a group of educators who had used their books. We then suggested how wonderful it would be for their organizer to also take a picture of our group holding the

vibrant red Canada hats in honor of the upcoming Canada 150th Celebration. How could they refuse? ☺ And thus we have a picture of us holding the Canada hats!

The best part for the RTO/ERO District 23 Learning Spokes, is the adventures that are yet to be discovered during our future rides. It will never be the length and speed of our cycling, but the journey along the way!



EILEEN KEARNS

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

Where?-Routes: The start up locations may vary per ride. Most often we will start at the Betty Sutherland Trail, Leaside Spur Trail, Wilket Creek Park just south of Edward’s Gardens, the Don Trail and Lower Don Trail to Martin Goodman Trail, Distillery, Brickworks etc.

Our cycling will be a combination of off road, on the trails and some on road cycling to connect to the next trail.

Parking and Meeting Site: The parking lot in the North West corner of Sheppard and Leslie.

We may also park, on occasion later in the season, at Sunnybrook near the Sunnybrook/Edwards Garden washrooms.

When: Thursday mornings at 10:00 am.

Dates: The Spring dates for 2020 will be published in the E-Newsletter that comes out at the beginning of May.

Requirements:

Participating cyclist must have:

- bike with bell
- air in tires
- bicycle helmet certified approved by CSA, Snell, ASTM, CPSC, or ANSI - **to be worn at all times**

- running shoes
- water bottle
- emergency information
- a small snack is a good idea

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

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

To register email: Eileen_Kearns@edu.yorku.ca

Please note there is an underscore between the first and last name in the email address.

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



Tales of a “Gadabout” on the Camino Trail

by Carmel Preyra – Guest Contributor

The word “travelogue” conjures up images of fabulous voyages a person has taken. The reader generally has an expectation of discovering exotic, enchanting locales. I’m sorry to disappoint, for my travelogue is full of information you will find utterly useless as a traveller. You’ll learn nothing about how to pack, reasonable fares, great hotels or once in a lifetime excursion to phenomenal lands. My travel log is a narrative of random events from my wanderings. You need to know, that at heart, I am a nomad, a happy wanderer, a gadabout. When I was two years old, a neighbour, travelling on a bus, caught sight of me, blocks away from home. I was happily sauntering along fearless and without a care in the world.

After retiring, many dispatch their trusty backpacks to the Sally Ann or plant flowers in their hiking boots. I, however, was determined to travel the globe, share our stories and perhaps a wee cup of tea. Always hoping to leave a little something behind that makes the places I’ve been a tiny bit better. It is in this spirit that I offer some recollections that might make you chuckle and remember it’s not the destination but the small steps along our journey.

Guarding Your Shoes

It’s 6:30 a.m. I’ve had a great morning, a good breakfast and I was ready to hit the trail when I discovered that my boots were

missing. Losing your boots on the Camino can be catastrophic and propel even the hardiest of us into a full-blown panic attack. The boots left behind were exactly like mine except they were a size 5 not a size 8. I panicked thinking I’d have to get to a major town to get new boots. Then it struck me, a brilliant idea indeed. I would take a taxi to a place where the Camino crossed the road and sit there waiting for the first of the pilgrims to arrive. Richard and his wife Martine volunteered to come along. Together we took our place standing sentinel at the crossroads.



CARM PREYRA

The first one to arrive was the spritely little doctor: at nearly five feet this little dynamo prides herself on being the first one out with no one passing her. Imagine the confused and angry look on her face when she saw us lolling about. We offered no explanation as she

raced by. The next was a father and son team who were ever so sweet. A band of pilgrim cyclists pulled in, stopping for a while to take pictures, have a snack and pee in the woods. They left as quickly as they had come. We checked everyone’s boots as they walked by. We shared the story of the missing shoes with those who cared to ask what we were doing.

Richard always suspected one of three women. A rather unpleasant threesome who had wreaked havoc the previous night with their incessant talking, their rude manner and demanding ways. He took an instant dislike to them all.

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Richard had a sixth sense, a visceral knowledge that the noisy racket coming our way was the offending troupe.

Richard was right. As soon as they crossed the road, we approached them, three abreast. Walking straight to them, I could see the shortest and most obnoxious of the three was wearing the same boots. I dropped to my knees right in front of her, holding tightly onto her legs explaining that she had my boots. She vehemently denied it. I continued to hold onto her, while unlacing the boots; her clucking companions fluttered around her as I pulled back the tongue and showed her my name which was clearly marked in indelible ink right across the tongue.

Stumped, she accused me of stealing HER shoes. Martine had lost her patience, she laced into the woman explaining that we had taken a taxi to get here. While Richard was going postal on the wench, I was quickly unlacing her other boot coaxing it off her feet. Her two companions had to steady the thief as I retrieved my shoes and handed her the size 5. Then I started spraying the boots with a disinfectant that another pilgrim handed me. The symbolism was not lost on the ladies. Without an apology, or a thank you for bringing her boots the squawking females

disappeared into the woods with Richard and Martine still nipping at their heels. Needless to say, I never leave my boots or my poles at the entrance of any place regardless of the rules. They always come with me. Occasionally I meet a pilgrim along the way who asks, “ah you’re the lady with the stolen boots.”

If you ever find yourself with a nagging vagabonding thought that gathers momentum until it has a life of its own, give in to it; pack your things and head out to the delightfully unfamiliar parts of this marvelous planet we call home. Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves too.

“All sorts of things occur to help one that would never otherwise have occurred.” (William Hutchinson Murray)

Happy Vagabonding!



CARM21 - THE END.JPG

How Do We Contact Individual Executive Members?

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

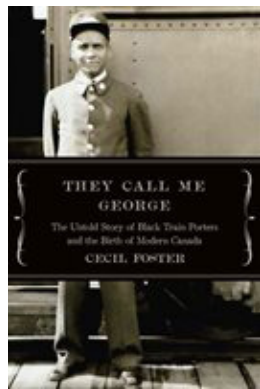


Reading for the Love of it

by Irene Kitchell - Convener ~ Book Club

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

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



Wednesday, March 25, 2020
They Call me George: The Untold Story of the Black Train Porters and the Birth of Modern Canada
 by Cecil Foster

Author Cecil Foster, is a leading academic, journalist and author. His work speaks about the challenges Black people have encountered historically in Canada, to achieve respect and recognition for their contributions in our multicultural

Canadian society. This book follows the lives of the Black porters on the trains that traversed our country and their struggle for recognition as Canadian citizens.

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



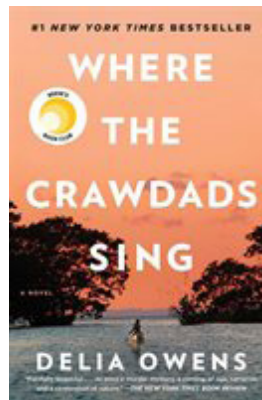
Wednesday, April 29, 2020
Becoming
 by Michelle Obama

Michelle Obama is an author, lawyer and former First Lady of the United States, wife of the 44th President, Barack Obama. During her eight years of life in the White House, Mrs. Obama focused her efforts on poverty, healthy living, education

and the youth of America. At the conclusion of her time in Washington, **Becoming** is the written memoir of the life and experiences that determined who created the remarkable Michelle LaVaughn Robinson Obama.

An excerpt from Becoming...

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



Wednesday, May 27, 2020
Where the Crawdads Sing
 by Delia Owens

For years, rumors of the “Marsh Girl” have haunted Barkley Cove, a quiet town on the North Carolina coast. So in late 1969, when handsome Chase Andrews is found dead, the locals immediately suspect Kya Clark, the so-called Marsh Girl. But Kya is not what they say. Sensitive and intelligent, she has

survived for years alone in the marsh that she calls home, finding friends in the gulls and lessons in the sand. Then the time comes when she yearns to be touched and loved. When two young men from town become intrigued by her wild beauty, Kya opens herself to a new life--until the unthinkable happens.

Where the Crawdads Sing is at once an exquisite ode to the natural world, a heartbreaking coming-of-age story, and a surprising tale of possible murder. Owens reminds us that we are forever shaped by the children we once were, and that we are all subject to the beautiful and violent secrets that nature keeps.

WE GRATEFULLY ACKNOWLEDGE INDIGO FOR THE USE OF ITS BOOKCOVERS AND BOOK SYNOPSES IN STONY.





Skinning the Web in Technicolour

by Merv Mascarenhas - Webmaster

The new RTO/ERO logo and branding are awesome! I can say it honestly because I had nothing to do with it. They are fresh, vibrant, multi-coloured, bright and eye-catching as compared to our previous staid, plain, monochromatic look. And speak of RTO/ERO being Cool and Woke.

Our Twitter profile picture is the new District 23 logo and it really makes our tweets stand out. If you are not on Twitter, please join the Twitterverse. Through our Twitter account [@RTO23 North York](#) we attempt to keep you informed on RTO-ERO matters, and also a variety of topics of interest to our members – education, seniors', and relevant social, health and political issues. We encourage all members to **follow** it, **like** its tweets and **retweet** them. If you are not on Twitter, do signup by going to www.twitter.com. Our Twitter account will keep you informed by:

- Tweeting Breaking News and new content on our website
- Retweeting curated content related to seniors' matters, education and health issues
- Providing notifications about Events, News, Articles, STONY, E-Newsletter, etc.
- Attracting, informing and engaging members.

You do not need a smartphone to use Twitter. You can access



What's Behind STONY Bridges?

by Merv Mascarenhas – Newsletter Editor

STONY is an acronym for our ancestral Superannuated Teachers of Ontario, North York. We have since grown to embrace all Ontario education workers in schools, colleges and universities. And STONY is just a cute name. Our icon is the glorious Pont de pierre, or “Stone Bridge” in English, that connects the left bank of the Garonne River to the right bank quartier de la Bastide in Bordeaux, France.

We hope that you like the fresh new RTO/ERO logo and branding that we have embodied in STONY beginning with this edition.

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

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

SHUT UP AND TWEET author Phil Pallen is featured in Twitter for Dummies on YouTube https://youtu.be/d_BVLftVaOw - view it for insights and comic relief. Twitter Tutorial For Beginners is also a great YouTube resource for new Twitter users - <https://youtu.be/SBDYYGER5iM>.

Just a reminder that a significantly improved website experience will be coming to a computer, tablet or smartphone near you in 2020! In the meanwhile, we continue to make the existing website the go-to place for information on all things District 23:

- Articles on all major District 23 events, including photographs
- FLICKR [photo albums](#) of District events
- Links to current and past versions of STONY Bridges and our E-Newsletters
- A What's New page that lists all recent posts, and
- **Resources such as the District 23 Constitution**
- The homepage has been changed to show our true colours and new branding.

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

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 would like to help save a few trees, you are encouraged to sign up for the electronic version by completing an online form (<https://district23.rto-ero.org/opt-in-for-online-newsletters>) on our website – you can choose between single or double-page spreads. You 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 in your email box a couple of weeks before Canada Post delivers the print version, and wherever you may be – even a barstool in Bangkok!



Our Mediums Bring the Messages to YOU!

by Karen Quinn – Communications Convener

One of our primary “jobs” in District 23, North York, each year from September to June, is to ensure that we inform our North York registered members of the business, activities, events and highlights that will occur throughout that year. We handle this through 5 major “mediums” to deliver the message:

- **STONY Bridges:** a magazine published 3x yearly in September, December and March by Merv Mascarenhas, Editor and his team (Maureen Capotosto -- associate editor and Karen Quinn and Gerard MacNeil, Distributor). The issue, containing 28-36 pages, is mailed out to all 2827 members or can be mailed online by our Webmaster. It is the **only** communication sent to all of our registered members. We aim to have a Feature issue in each magazine and an overview of what is coming and a reflection on the many committees, activities and celebrations in the district.
- **E-Newsletters:** are sent out to all registered members in North York’s District 23 if their names are on our e-mailing list and they have an active email account. These e-blasts are published at the start of every month to break down the events and activities that will occur that month as well highlight any major deadlines for registration documents. An abbreviated version of the monthly missive is offered during July and August. E-Newsletters are created and distributed by Karen Quinn, Editor. These updates highlight upcoming programs that you can join or provide news that occur

outside the STONY Bridges magazine’s timelines.

- **Twitter:** managed by Merv Mascarenhas. For more information, please read Merv’s article: [Skinning the Web in Technicolour](#) where he outlines [@RTO23 NorthYork](#) to you, our members.
- **District 23 Website:** managed by Merv Mascarenhas. For more information, please read Merv’s article: [Skinning the Web in Technicolour](#) where he outlines what our District 23 website can do for you. district23.rto-ero.org
- **Facebook:** managed by Karen Quinn and Elizabeth Clarke-Meneguzzi. **LIKE** our page, send us a message, take the opportunity to read professional articles about services offered and see the latest updates from the Provincial Office. Our E-Newsletter is published monthly on the site as well as **STONY Bridges**. Please **FOLLOW** us on this new, exciting adventure.

*“Great communication begins with Connection”
—Oprah Winfrey*

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

Our challenge is to help keep you informed in RTO-ERO, nationally and locally. We have chosen to engage you using these 5 forms of media to make you aware of all of the marvelous events going on in your home district. Please let us know if there is something you feel you are missing in the information approach we are taking... Please drop us a note on the **Contact Us** page on our website or through our E-Newsletter-- district23@rto-ero.org



**FOLLOW US ON
OUR WEBSITE**



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



The Time is NOW to Plan for Your Future!

by Mary Ellen Lawless – Convener ~ Recruitment

Welcome to 2020, a new decade and an excellent time for us all to review our long -and - short range plans in many areas of our lives.

As well, it is an excellent time to remind our friends who are still working in any field of education, that retirement planning should start at least five years before actually making the “move”. RTO/ERO is encouraging anyone who expects to retire in the next five years to join our supportive organization NOW... currently, membership is FREE!

The application form is on the RTO/ERO website and can be completed in a matter of minutes, thus giving one access to copies of our Renaissance magazine and other publications that inform, guide, and encourage readers to plan knowledgeably for their futures. Our national office continues to offer FREE Retirement Planning Workshops. Within the City of Toronto, these workshops are held in various parts of the city: east, west and downtown. The local planning Committee includes members from the four Districts: namely Etobicoke/York; North York; Toronto; Scarborough.

When talking to friends and colleagues about joining RTO/ERO, it is important to remind them to indicate on the application form their choice of District or they will be automatically assigned to the District associated with their home address.

Upcoming Retirement Planning Workshops:

- Thursday, Apr. 23, 2020, 4:30 p.m., Delta Hotel (Kennedy & 401), 2035 Kennedy Rd., Scarborough;

and

- Saturday, June 6, 2020 at 9:00 a.m., Montecassino Hotel (Keele & Sheppard), 3710 Chesswood Dr., North York.

You can check on the location of an upcoming workshop here: <https://www.rto-ero.org/join-us/retirement-planning-workshops>

Remember, recruitment never ends. We depend on YOU to share the good news about our great organization, so **Keep Recruiting!**

Your road to RETIREMENT

5-15 YEARS before you retire
Attend one of RTO/ERO's Retirement Planning Workshops
[rto-ero.org/rpw-schedule-list](https://www.rto-ero.org/rpw-schedule-list)

1-5 YEARS before you retire
Begin your transition into retirement. Connect with retired colleagues and join RTO/ERO.

6 MONTHS before you retire
Connect with your financial planner and look into your pension. Consider your insurance needs:
[rto-ero.org/group-insurance-plans](https://www.rto-ero.org/group-insurance-plans)

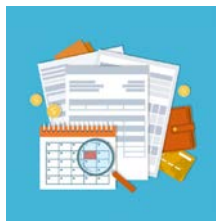
60 DAYS before you retire
Apply for RTO/ERO membership and group insurance.

RETIREMENT RELAX!
You've earned it.

Depuis 1968 **RTO/ERO** Since 1968
Celebrating our past - Creating your future
50th Anniversary
Learn more about retirement planning
[rto-ero.org/retirement-planning](https://www.rto-ero.org/retirement-planning)
@rto_ero @rto.ero

Coming soon: income Tax Letters and Tax Tips

It could be said that there are 5 seasons in Canada – winter, spring, summer, fall... and tax season. To assist with income tax preparation, Johnson Insurance automatically mails statements of premiums paid along with a summary of claims incurred and processed in 2019. Once the mailing is underway, the income tax letters will also be made available on the [Johnson Members Only website](#). Please watch your mail in the coming weeks - it is anticipated letters will be in policyholders' hands by the end of February 2020.



Once again the RTOERO auditors are creating our popular Tax Tips document with information related to items of particular interest to seniors when preparing annual tax returns. Tax Tips 2019 will be available online and emailed to members later this month. As always, remember that this document is a general resource – for specific tax advice, consult your financial advisor.



“Your smile is a messenger of your goodwill!”

DALE CARNEGIE

by Gwen Bumbury – Convener ~ Goodwill

Upcoming Event

District 23 is delighted to invite members who are celebrating a 90th birthday in the current year along with a guest to the Spring Luncheon on Wednesday, May 20, 2020. The luncheon follows the Annual General Meeting at the Thornhill Golf and Country Club. Closer to the date of the event, a personal invitation will be sent to members in this category. Please mark your calendar and plan to attend if possible. Also, members celebrating their 70th birthday in the current year, are invited to attend the Spring luncheon as our guests. These members, born in 1950, are asked to complete the necessary form found in this issue of the Spring STONY Bridges, to indicate you are one of our birthday guests. At this event attendees will learn more about activities and hear all the benefits District 23, North York has to offer.

Significant Birthdays

Each year the Goodwill Committee members send birthday cards to District 23 members celebrating a significant birthday namely: 80, 90, 95 and over. Last year approximate 240 birthday cards were mailed to our members in District 23, North York. In addition to birthday cards we remember members in times of sickness. We also remember members who have passed away and send the appropriate acknowledgement to the family of the deceased member.

The Committee appreciates being notified of anyone who is ill or shut-in and would welcome a phone call.

Donations

In the Fall of 2019, a proposed amendment to the Goodwill Cards and Appropriate Recognition Policy was put forward to District 23, North York Executive to increase the yearly budgeted money donations to the TCDSB and the TDSB Breakfast programs from \$200.00 to \$300.00 effective this year, 2020. In recognition of members who have celebrated a significant milestone birthday District 23 continues to make donations to the TCDSB, The Angel Foundation for Learning and the TDSB, Toronto Foundation for Student Success Breakfast Programs. Donations such as ours have assisted the Foundations in continuing their work in supporting students and families in need.

According to the Communication and Marketing Manager, Pat Martin of the Angel Foundation for Learning, the Student Nutrition Programs continue to grow and now provide over one million healthy breakfast or morning meals to 60,000 TCDSB students, which improve attention spans and enhance their ability to learn. More importantly, empowering students to focus on education is at the centre of the AFL’s work.

Similarly, with the help of donors and sponsors, the goal of the Toronto Foundation for Student Success is to assist students and families in need. Both Foundations have expressed their gratitude for the commitment District 23, North York has made to support very meaningful programs.

To learn more about these two Foundations go to:

angelfoundationforlearning.org

tfss.ca

Goodwill Committee Members:

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





SPRING into Action!!!

by Kathy Shorney – Convener ~ Nordic Poling

Spring is on the way and it's time to get out and enjoy our city's variety of walking trails. We will continue our regular third Tuesday of the month walking group at 10:00 a.m.

We meet in a parking lot adjacent to the trails. Paths are paved and relatively level with few hills. Everyone is invited to attend regardless of your fitness levels. Since we proceed at everyone's own pace beginners and new pole walkers are invited and encouraged to tryout this fitness activity. The purpose of the group is to provide an opportunity to share a morning in the outdoors participating in a fitness/social activity with or without poles. Washrooms are not always available. Please come dressed for the weather. We walk rain or shine.

For further information please call Kathy Shorney, 416-225-1336 or email K.Shorney@yahoo.com. Check the e-blasts for updates. You are welcome to bring a friend or partner.

Tuesday, March 17, 2020 10:00 a.m.: York Cemetery - Please use the entrance on the east side of Senlac (towards Yonge Street) and park on the side of the road near the

entrance.

Tuesday, April 21, 2020 10:00 a.m.: East Don Parkland (Leslie and Sheppard) - Approaching Eastbound on Sheppard, turn onto Old Leslie and turn right at the top of the hill, go over the bridge and turn right. Follow the road to the park entrance down a little hill. From Westbound on Sheppard, take the first right turn west of Leslie and turn right to park in the driveway.

Tuesday, May 19, 2020 10:00 a.m.: Lower Don Trail (Bathurst and Sheppard) - Enter trail area off Sheppard, West of Yonge (just east of Bathurst on the south side) at the west end of the bridge via Don Valley River Road. The parking is at the bottom of the hill.

Tuesday, June 16, 2020 10:00 a.m.: East Don Parkland (Leslie and Sheppard) - Approaching Eastbound on Sheppard, turn onto Old Leslie and turn right at the top of the hill, go over the bridge and turn right. Follow the road to the park entrance down a little hill. From Westbound on Sheppard, take the first right turn west of Leslie and turn right to park in the driveway.



**SEEKING A
TREASURER**



Do you have a flair for numbers and want to volunteer with the District 23 Executive?

Nominations are being sought for the position of Treasurer to be elected at the Annual Meeting in May 2020.

Role includes:

- Keeping District accounts in QuickBooks™ as required by Provincial RTO/ERO (experience with QuickBooks™ or similar accounting program an asset).
- Attending Executive Meetings and presenting a financial report at each meeting and at the AGM
- Ensuring expenses are paid and reserve funds are appropriately invested

If interested, please contact: Past President ~ sdinallo@outlook.com



Foundation Update – What’s new for 2020?

by Mary Valtellini - District Foundation Champion (DFC) Rep

Excerpts of interest for you from RTO/ERO’s Foundations last newsletter Winter 2019:

Dr. Paula Rochon and her Mentees

I had the privilege of attending the Fall Senate/Forum and listening to Dr. Paula Rochon and the work she has accomplished since the RTO/ERO Chair in Geriatrics was established in 2015. She has worked diligently in her field and has developed expertise locally, nationally and internationally.

She has contributed to many research projects but very importantly also devoted herself to mentoring young student doctors who in turn develop their own research projects in geriatric medicine. At the Forum, she invited two students, Dr. Nathan Stall MD and Dr. Stephanie Read PhD to speak about their research. Dr. Read discussed “how Ontario’s largest administrative database was being leveraged to identify patterns of inappropriate prescribing and drug safety among older adults. Dr. Stall’s research was seeking to understand how the provision of care for individuals with dementia can have serious health impacts on friends and family caregivers.”

As a member of the “sandwich” generation, I found the latter presentation very powerful.

New funding for 2020 grant program

The RTO/ERO Foundation is pleased to announce \$100,000 in new funding for projects that advance our collective knowledge about the impact of social isolation and loneliness on friend and family caregivers, and/or that evaluate innovative interventions to improve their social engagement and mental health. These are defined as individuals providing informal and unpaid care - typically to seniors over 65 years

of age. The first step in the granting process is the release of the “Call for Expressions of Interest”. Responses will be submitted to the Foundation in December and January, and following careful consideration by the grant review panel, a select list of applicants will be invited to submit full proposals. Final decisions are typically made in April. According to Statistics Canada, as Canadians age, friend and family caregiving becomes increasingly important to the well-being of seniors. An estimated 3.8 million Canadians aged 45 or older are providing unpaid care to a senior with a short- or long-term health condition.

These are individuals who provide assistance with tasks such as transportation and personal care.

They help seniors remain in their homes, thereby reducing demands on the health care system. For the first time, the Foundation is inviting expressions of interest from researchers across Canada. Four grants of \$25,000 will be awarded, based on the recommendations of an expert peer-review panel. **“Caring for someone with a health condition or limitation, particularly a cognitive impairment such as Alzheimer’s, can cause physical and emotional problems and create financial and social burdens for the caregiver”,** says Jo-Anne Sobie, Executive Director for the Foundation. **“These grants will ensure research is taking place in this important and emerging area of senior’s health and wellness.”**

For more information please contact Deanna Byrtus by email at dbyrtus@rto-ero.org or by phone at [416-962-9463](tel:416-962-9463) ext. 271.

Spring AGM – Luncheon May 20, 2020

District 23 contributes to the Foundation yearly with the raising of funds during the raffle of items lovingly knitted and created by our Needlework and Craft group at our AGM/ Spring Luncheon. Thank-you to all district members for supporting and contributing to our Foundation!

Take advantage of free online classified ads and volunteer opportunities

RTO members can post free classified advertisements, job postings and volunteer opportunities that may interest members on the RTO website. Classifieds include categories such as reunions, for sale and for rent.

To view or post on the classified ads page, visit: rto-ero.org/classified; to view or post on the volunteer and job opportunities page, visit: rto-ero.org/programs-services/job-and-volunteer-opportunities



“Things that will make you forget to check your phone!”

by Joanne Famiglietti – Convener ~ North York Strollers

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

Walks begin at 10 a.m. on the FIRST THURSDAY of most months, regardless of weather. Come dressed to remain comfortable and dry. Enjoy the camaraderie of our members and the beauty of nature and architecture as we peruse unique areas of our amazing city.

New Members are always welcome. I can be reached at jcfam12@gmail.com or [416-483-4968](tel:416-483-4968)

Thursday, March 5, 2020

Don Jail

Meet at Broadview Subway Station on Bus Platform

Led by Len Nicholson



Lest We Forget...Moments in Time

by Len Nicholson – Member ~ North York Strollers

In honour of Remembrance Day, last month’s walk was held on November 7 in Prospect Cemetery, also known as the “Cemetery on St. Clair” which opened in 1890. Extending from St. Clair and Lansdowne to Eglinton Ave. West, the natural features woven into this cemetery’s landscaping make it one of Toronto’s most beautiful green spaces. This walk gave the North York Strollers an opportunity to pay tribute to Canadians who distinguished themselves as soldiers, athletes, artists, and immigrants.

Our first stop was the veteran’s section which featured the “Cross of Sacrifice”, a cruciform sanctioned by the Imperial War Graves Commission with similar found in cemeteries of the Commonwealth around the world. Here we visited the graves of two Victoria Cross recipients, Walter Leigh Rayfield (1881-1949) and Colin Frazer Baran (1893-1958) who were awarded this honour for their gallantry and bravery. Their grave markers are distinctive from others as a result of receiving this award.

We then proceeded to the grave of J.E.H. MacDonald (1873-1932), an original member of the “Group of Seven”. MacDonald was also an author and his last years were spent as the principal of the Ontario College of Art.

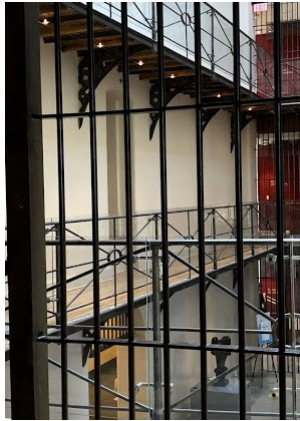
We then moved to the grave of Vernor “Jumpin’ Jackie” Forbes (1897-1985), who played goalie in 7 different hockey leagues, including the NHL between 1916 and 1936. Unlike

Thursday, April 2, 2020

Stackt Market

Meet at Bathurst St. Subway Station on Bus Platform

Led by Len Nicholson



Thursday, May 7, 2020

Chorley Park Path to Brickworks

Meet at Rosedale Subway Station on Bus Platform

Led by Joanne Famiglietti

Thursday, June 4, 2020

Toronto Islands

Meet at Ferry Docks 9:45 SHARP !!

Led by Joanne Famiglietti

the professional hockey players of today, he stood only 5’6” and weighed 140 pounds! Nearby we visited the grave Wesley Cutler (1911-1956), who played for the Toronto Argonauts from 1933 to 1938 helping his team win the Grey Cup in 3 of those years.

The last grave required crossing Rogers Road where the “Golden Girls of Prospect Cemetery” are buried. The grave is marked “FRIENDS” where 4 women who were not related decided to be buried together. These women shared a Carpatho-Russian identity, which was deeply complex along religious, national and political lines. They were all born between 1900 and 1909 and died over an almost 30-year period. One of the reasons given for their desire to be buried together was so they could continue to play their favourite card games and indeed when the last of them passed away in 2006 a deck of cards was placed in her casket!

One could not help but wonder how many more stories were buried beneath us as we walked these beautiful grounds.

The group then headed to the local Nova Era Bakery for a delightful and delicious lunch which for some included the absolute best Portuguese tarts!

We should also add that the group of 10 that decided to venture out on a day after a major snowstorm and when half of the subways were delayed shouldn’t be called “Strollers” but rather the North York “Troopers”!



Health Benefits: More Than a Report!

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

HHealth 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 12 to 18](#) of the Winter 2020, edition. It is my intention to highlight some of the important matters found therein along with other current important information. What follows is a possible roadmap to reviewing the many health plan and related articles that are found in this edition of Renaissance. Now you can organize your reading of the articles that interest you and then check them off.

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

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

Important Health Plan Matters

1. **Highlights of Benefits Committee Meeting December 2- 4, 2019: Gayle Manley- Chair.**
 - Venngo - Venngo/ MemberPerks staff outlined the increase in participation this year for RTO/ERO. We continue to monitor and assess opportunities for enhancements to this program for our members.
 - Financial Report up to October 31, 2019 and Projections 2020 - The committee reviewed the financial report with discussions around the implications of Shingrix usage on the plan as well as the potential end of year results. The final numbers for 2019 will be examined at the February meeting.
 - Presentation from Ontario Teachers' Pension Plan- Of the total 68,714 pensioners with benefit deductions, 73% (50,469) are with the RTO/ERO plan as of November 30, 2019. Note also that many new retirees have benefit deductions taken from their bank accounts.
 - Communique and Booklet for 2020 Update- The Communique went out to all plan participants in November along with the new Benefits cards. The new Insurance Plans Booklet 2020 will be delivered along with the next Renaissance issue by early January. For snowbirds travelling before the booklet arrives, they can access the booklet on the RTO/ERO website. Here is the link: [https://www.rto-ero.org/group-benefits-](https://www.rto-ero.org/group-benefits-program-booklet-2020)

[program-booklet-2020](#)

Insurance Plans Booklet

2020



2. Changes to the Travel Plan Effective January 1, 2020:

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

The Benefits Committee initiated this change in order to lock-in assurance of cost for what can be a volatile component of your benefit plan, and as a result of comments and suggestions from participants regarding travel emergency medical claims and travel assistance services. RSA is one of the top three travel insurance providers in Canada, with

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extensive experience in large Affinity travel programs and a proven track record of excellence in being there for customers in their time of need.

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

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

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

Some questions and answers:

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

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

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

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

Will Supplemental Travel still be offered?

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

Are my dependents still covered?

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

Will this affect the processing of my travel claims?

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

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

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

3. Stability Clause for Travel:

In the previous Travel Booklet, you could find it on the inside of the front cover entitled 'Important Information'. You can now find it on pages 59 to 61 entitled **Section 8- What Are You Not Covered For?** I understand it is pretty much the same but may be more restrictive in regard to any change in medication (check with Global Excel if you have a question).

Reference is made to the 'Medical Referral Benefit' in the 1st paragraph (please see page 57).

You should also review **Section 7- Conditions That May Limit Your Coverage** on page 58. The following may be easier reading: in Communiqué on page 5 you will find an easier to read interpretation of all of this entitled **Understand the Stability Requirement for Travel Insurance** and on page 6 also read **When Travelling, Call Before Seeking Treatment**. We hope all of this assists you.

4. Premiums and Other Changes Effective January 1, 2020:

Extended Health Care, Dental, Semi-private and Convalescent Hospital plans will continue to be underwritten by Sun Life and administered by Johnson Inc.

- Premium increases are 5%, 4.5%, and 5% respectively. The specific premiums and the rationale therefore are set out in the Chair's Message and on page 1 of Communiqué.



- New travel insurance provider- Global Excel.
- New 2020 Insurance Plans booklet (which includes the RTO Travel Plan and begins on page 45). The information for your Extended Health Care, Dental, and Semi Private plan claims have not changed.
- Dental plan - reimburse will be updated to the 2020 dental fee guide for practitioners. The plan will now allow the 'assignment of benefits', The plan will now pay the dentist directly the allowable fee (if the dentist agrees). You will still be responsible for paying the co-payment and for any non-eligible services. You can also pay the dentist in full and submit a claim for reimbursement.
- You have received a new benefits card which is effective for use on January 1, 2020. This card has essential information on both sides and should be carried along with your OHIP card at all times. Please see page 3 of Communique for more details.
- Travel Coverage Just Got Better: please read page 4 of Communique for even more details on improvements. Also a 'Summary of Travel Benefits' is found on pages 48 and 49 of the Insurance Plan Booklet.

Article(s) in 2020 Winter Health Matters That May Be in the Interests of Your Health

- Boost Your Memory- Mounting research suggests you can stall memory decline as you age: ([Winter- page 12](#))
- Games Night- Beat the winter blahs, make new friends and exercise your brain ([Winter- pages 14 and 15](#))
- Turn a Games Night into a Fundraiser ([Winter: page 15](#))
- Superfoods in your Spice Cabinet- Heat up your cold weather menus with good-for-you herbs and spices ([Winter: page 16](#))
- Cross- Canada Health Challenge- And the winner is ... ([Winter: page 18](#))



Article Number 1: Member Story from Best Doctors:

Despite undergoing knee replacement surgery for osteoarthritis, Pamela was plagued by persistent pain in her right knee that impacted her mobility and sleep. Post-op physiotherapy only provided mild relief and other treatments were also ineffective in resolving the issue. It was only after Pamela enlisted the help of Best Doctors that she found out the reason for her constant pain: Her knee replacement hadn't been done correctly. Pamela reached out to Best

Doctors, which she had access to through her extended health plan with The Retired Teachers of Ontario, after she wasn't getting any answers from the orthopaedic surgeon who performed the initial operation. He told her an X-ray showed everything was fine and advised Pamela to continue with her treatment plan. However, physiotherapy, laser treatment, and a cortisone injection only provided Pamela with temporary relief. Pamela's case was reviewed by a Best Doctor's expert, an orthopaedic surgeon with a subspecialty in knee surgery, who provided some possible causes of Pamela's persistent pain and recommended further diagnostic testing, including bloodwork, a bone scan, and a possible CT scan. Pamela also found a new orthopaedic surgeon using Best Doctors FindBestDoc® service, which provided her with a list of the most highly rated local orthopaedic surgeons. After Pamela went through further testing, the Best Doctors recommended surgeon determined that her knee replacement had not been performed correctly. This explained the constant pain, as her knee was not functioning properly. Pamela ended up undergoing surgery. Pamela said she had a very positive experience using Best Doctors services and felt as though she received more support from Best Doctors and the new surgeon than she had received from her first surgeon.

Article Number 2: Michael's Story from Best Doctors:

Michael knew something was wrong when a bad fall during a hike led to extreme pain in his shoulder. He went to the hospital and had X-rays done but was told the results didn't show any broken bones. When the pain persisted,

Michael's doctor sent him for an ultrasound that revealed a tear in his rotator cuff. His doctor referred him to a surgeon, but the wait time was very long. In the meantime, Michael and his wife reached out to Best Doctors after learning they had access to the service through his wife's Extended Health Care plan with the Retired Teachers of Ontario. Michael said he was looking for a second opinion on the best method of repairing his shoulder.

Best Doctors set about gathering Michael's medical records, including all his test results, and Michael received a report after a Best Doctors expert reviewed his case. "What he saw was not good news," Michael said. The torn tendon had retracted too far to be repaired using the normal procedure, a result of too much time having passed since the initial injury. The Best Doctors expert suggested a few surgical options that would enable Michael's shoulder to be restored to nearly full use. Best Doctors also provided Michael with recommendations for orthopaedic surgeons in Toronto and the United States. Michael was able to get an appointment to see one of the Toronto-based surgeons within two weeks. The

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specialist recommended surgery to repair the torn rotator cuff, but he advised Michael to first strengthen his shoulder. Michael has since been working with a physiotherapist and he said he expects to undergo surgery in a few months. “That probably wouldn’t have happened if I hadn’t contacted Best Doctors,” Michael said, adding he will undergo a new type of procedure that has only recently been adopted by a few surgeons in Canada. He applauded the Best Doctors process, describing the service as “fantastic.” “Dealing with Best Doctors was great—I got a lot of information that I needed, and I received it in a timely manner,” Michael said.

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

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



Service To Others - Request for Project Proposals

by Maureen Capotosto – Convener, PSTO

“Be the change you wish to see in the world.”
Mahatma Ghandi

Do you have an organization or cause that you would like to recommend that we can consider for our Service to Others Project?

District 23 North York selects one project each year to support with our fundraising through the Needlework & Craft draws and our Artisan/Craft Sale and through member donations and/or participation. We also apply for the National RTO/ERO grant of up to \$4000 to support our project.

If you would like to nominate an organization for us to consider, please contact Maureen Capotosto, Convener at

mpcapotosto@sympatico.ca. You will need to provide the name of the organization, a contact person, and information on why you think our district members would like to be involved in supporting it.

The project is intended to raise the profile of RTO/ERO by demonstrating to active teachers, other educators, and to the public that RTO/ERO and its members care about their communities and about public education and are willing to help others who need assistance. It provides a means by which RTO/ERO members can participate in education, social and/or community projects. Submissions can be made up until March 27, 2020.



Walking in a Winter Wonderland...

by Joanne Famiglietti ~ Convener, North York Strollers

On December 5, 2019, the Strollers had a most successful day.

Twenty very active members met at the College Street Subway Station to begin our walk along Carleton Street. We passed Maple Leaf Gardens, now home to Loblaws, and the Mattamy Centre, a shared facility with Ryerson University. We continued across Jarvis Street and proceeded south to The Allan Gardens Conservatory.



JOANNE FAMILIETTI

Poinsettias. The artistic displays were absolutely breathtaking.

Afterwards, we had a delicious lunch together at Golden Diner, a local restaurant, known for its huge portions and very reasonable prices. They were great people to deal with, as they very kindly reserved the entire back section of their eatery for District 23 members to all dine together. It was a great day for all of us!

Here we strolled through the 9 greenhouses, with exotic plants from around the world, especially the countless number of



Service To Others Project

by Maureen Capotosto – Convener, PSTO

The Period Purse strives to achieve menstrual equity by providing marginalized menstruators with access to free menstrual products, and to reduce the stigma surrounding periods through public education and advocacy. They seek to erase the stigma surrounding menstruation and shed light on the unique challenges faced by people who experience homelessness.

District 23, North York is supporting the menstruation conversation working with high school students through the expansion of the education program **Menstruation Nation** to more high schools across Ontario. The program materials are being purchased. Jana Girdauskas confirmed that they have started to buy their Moontime Kits for the indigenous reserve. Their deadline is March 1, 2020 to have the products in a school.

Volunteers from TPP visit schools supporting student groups and offering presentations. They promote discussion in order to promote healthy periods, reduce stigma around periods and provide access to free products. We were successful in obtaining a \$4000 grant from RTO/ERO that is assisting in providing these kits and materials for the school program. We also raised \$450 through the raffle of items by the Needlework & Crafts Group and the Artisan/Craft Sale.

Willowdale Rotary Club is also working with us to establish a partnership to support our Service to Others Projects. They have donated an additional \$1000 to The Period Purse.

Educating young menstruators in some Ontario schools, students and staff are taught about healthy periods, while addressing period poverty and sharing knowledge about sustainable and reusable period products. The Period Purse volunteers work with adolescents to help them feel proud about their bodies while busting period myths, encouraging menstruators to no longer fear the word “period” and to identify ways they can spread period positivity.

One in seven Canadian girls miss school due to a lack of period products. This may happen when the choice is between a meal and a box of tampons. There is ongoing work with policymakers, community leaders and educators to ensure a variety of free menstrual hygiene items are provided to those who need them. Young menstruators are also given the opportunity to choose the period product that works best for their experience, ultimately allowing them to healthily

and proudly go to school while menstruating.

Fostering a safe space where all questions are welcome, the Period Purse volunteers address thoughts teens might be too scared to share. They highlight the proper use of a menstrual cup, showcase comfortable, reusable period underwear, and discuss the environmental impact of one-time use period products.

The funding provided through our project will assist in paying for manuals, posters and product samples to be used as part of this education program



We thank all the members who donated purses and products at our Champagne Breakfast or Holiday season Luncheon. At the AGM/ Spring Luncheon you are invited to donate clean underwear or products. **At this time, they do not need purses.** Check out items to [donate](#). There is even a link to an Amazon wish list.

If you are interested in [volunteering](#) there are many opportunities. There is a form that can be completed at the link provided. On their [website](#) there is information about all aspects of their advocacy.



What we accept:

- tampons & pads
- menstrual cups
- cloth pads
- washcloths
- new underwear
- new socks
- bar soap, wipes
- hats, scarves, gloves
- chocolate or granola bars



Please DO NOT donate:

Mouthwash, pain medication, razors, metal nail filers, nail clippers, perfume and any used hygiene items.



Advocating for your Security

by Kathy Shorney – Convener ~ PAC

As your Political Advisory Committee (PAC) convener, I continue to monitor all communication from the Provincial Committee and keep updated on the activities of our local and provincial political representatives across District 23. I also monitor reports in the media related to Senior Citizens and their issues.

It is important that the members of District 23 are aware of the strong Political Advocacy position of our RTO/ERO organization and the work it does to promote a quality retirement for our members and their families. Our National Political Advocacy Committee continues to be very active in taking our concerns as RTO/ERO members and retired persons, to the appropriate levels of government and related service providers. Recently meetings have been held with education unions, affiliates and associations, including ETFO, CUPE and School Trustees to build stronger connections and to raise RTO/ERO's profile.

A letter has been sent to the Minister of Health in opposition to the proposed cuts in healthcare. A meeting was also held with the Canadian Medical Association to discuss working together on common advocacy issues. In the Fall, a

successful Vibrant Voices meeting with the government was held. You can visit the vibrantvoices.ca website to gain more information.

The mandate of the Political Advocacy Committee includes the following: "To monitor the provision of all pension plans represented throughout our current and prospective membership and make recommendations to the Board regarding the communication of relevant pension information."

To this end the PAC committee will have invited representatives from OMERS and OTPP to update PAC members on pension issues.

We are speaking out on 3 key issues:

- [Retirement income security](#),
- [National Seniors Strategy](#) and
- [National Pharmacare](#).

We are proud to have Marisa Agostini and Gwen Scriven from District 23 as members of the National Committee and as liaisons to our district.



Do You Work or Volunteer in Education While Collecting an OTPP pension?

by Gwen Scriven ~ 1st Vice President & Member of National PAC

If you collect an OTPP pension and are doing some work in education, even on a volunteer basis, make sure you understand the re-employment rules.

Re-employment rules apply to 'work or volunteering in education'. The category of 'education' is not limited to teaching or even schools. Find out if what you are doing counts toward your re-employment limit!

Each school year, you are allowed to work or volunteer in education for a total of 50 days without interrupting your pension. Both paid work and volunteering are included in this total. For example, if you work in education for 40 days and volunteer in your grandchild's school for a total of 11 days during a school year, you would be over the limit of 50 days and your pension could be affected.

It is important to understand if the work or volunteering you do is considered re-employment in terms of your pension. Check www.otpp.com/reemployment to learn more. If you are unsure about your case call OTPP directly at [416 226 2700](tel:4162262700) or [1 800 668 0105](tel:18006680105).





Any day spent sewing, is a good day!

by Margaret Schuman - Convener ~ Needlework & Crafts and Olga McKenzie ~ Secretary

Members of the Needlework and Craft Group continue to create many beautiful, creative articles which have been very well received and welcomed in our community.

Numerous preemie hats, gowns and blankets have been created and welcomed at Humber River Hospital. Members of our group were treated to a special tour of the hospital.

Unique, colourful and very tactile Twiddlemuffs and Fiddle Blankets, continue to be created and have found their way into more hospitals, nursing homes and seniors' residences. These unique, colourful and tactile, one of a kind articles, have been very well received and are having many positive effects on the Seniors using them.

Members of the group are once again busy creating unique articles for the draws at our Annual General Meeting in May. We were delighted that over \$500.00 was raised at the Holiday Luncheon for our current project THE PERIOD PURSE.

Our group continues to meet at Edithvale Community Center on the third Thursday of many months at about 9:30 a.m. We are delighted to have welcomed some new members to our group. Upcoming meeting dates are:

- Thursday, March 19, 2020
- Thursday, April 16, 2020
- Thursday, May 21, 2020



TWIDDLE MUFFS MONTAGE.JPG





How Can Estate Planning Contribute to Our Well-Being?

by Mary Valtellini – 2nd Vice President & Gwen Scriven ~ 1st Vice President

“How Can Estate Planning Contribute to Our Well-Being?”

Wednesday, April 8, 2020

10:45 a.m. – 12:00 p.m.

(following the Executive meeting)

Edithvale Community Centre, Gibson Room,

7 Edithvale Drive, Toronto

Guest Speakers: Chris Clapperton, Estate Law specialist

Bank of Montreal Representative, Estate Planning

Join us for our final Speaker’s Series session of the year, to find out from an Estate Law Specialist what we need to consider and prepare as our final plan for the management of our Estate. In this meeting, we can begin to examine what steps we need to ensure will make the process as simple as possible.

Cut-off Date: Tuesday, April 1, 2020

Register now by e-mail with Mary Valtellini: mary.valtellini@rogers.com

Space is limited by room size so please register early to secure your spot.



Have a Java

by Elizabeth Clarke – Convenert



Have a Java continues to be a popular event with the number of attendees growing. The new meeting time of 9:30 a.m. to 11:30 a.m. was well received. It is wonderful to see colleagues reconnect after many years. Old friendships are revived, and new friendships forged.

Here are the remaining dates:

- Wednesday, February 19, 2020
- Wednesday, March 18, 2020
- Wednesday, April 15, 2020
- Wednesday, **May 27, 2020** ← **Note date change**

We meet at Bayview Village in the east foyer in front of the LCBO usually on the third Wednesday of the month between 9:30 a.m. and 11:30 a.m. Each member who signs in and joins the group, receives a \$3.00 subsidy towards coffee and a treat.

HAVE_A_JAVA.JPEG



Lights, SmartPhone, Action!

by Vernon Paige ~ Group Leader, Mobile Electronic Devices Special Interest Group

Our special interest group meets in the morning, the first and third Friday of most months at Edithvale Community Centre. There have been 6 meetings to date. These are not structured lessons. Vern Paige presents information on various topics related to “mobile electronic devices”, leads discussions and answers questions that arise from the topics, and encourages sharing of everyone’s related suggestions and experience. Following are some topics from our meetings.

Photography: Better Pictures

There are 4 steps you can take to create better photographs

1. Understand what’s “wrong” with the pictures you take now, how they could be “better”.
2. Understand the features and capabilities of your camera, how to use them for better results.
3. PRACTICE!
4. Only as a last resort ... get a better camera.

“Better pictures?” What is it about your pictures that doesn’t satisfy?

“Artistic” elements such as content and composition can be addressed by studying “better” pictures to see how they differ from yours. This has led artists to various “guides to success” often referred to as “rules of composition” – just suggestions of course, not really rules. You can find these rules in any course or book about photography (or art), by Internet search, by asking any photographer (or artist). We discussed a few photographs, why they were “good” or not, the “rules of composition” that they followed or did not.

“Technical” elements of photographs such as lighting, sharpness and colour can be addressed by learning and effectively using the features and capabilities of your camera. Your camera may have more capability than you realize, but you must learn how to take advantage of it. A digital camera depends upon a specialized and very powerful internal computer controlled by a specialized and very powerful computer application program (an APP). It may be possible to improve the features and performance of a cellphone camera by installing a new “camera app” at very little or no cost – but first, discover and use what you already have. We discussed some “advanced camera controls” that can help create better photographs, how to install a smart-phone “app” with these controls if they are not already in the camera, and when and how to use them. Examples of these controls include “ISO” or sensitivity, shutter speed, exposure measurement and compensation, and “white balance”.

Google™ or other Internet search tools, and YouTube™, are our friends and teachers, very able to help with photography. Although these tools are accessible on our powerful and versatile smart phones, it is much easier to do research on a device with a much larger screen – a computer or at least a tablet.

Following are some Internet resources we have found useful. Note that there may be some ads, but they can safely and easily be ignored or sometimes turned off. Some of the material is at an advanced level, but some of it quite accessible.

- <https://expertphotography.com/the-complete-guide-to-smartphone-photography-96-tips>
- <https://www.photographymad.com/pages/view/10-top-photography-composition-rules>
- <https://shotkit.com/iphone-photography-tips>
- <https://www.androidpit.com/tips-tricks-smartphone-photography>

For more information, email Vernon Paige: PhotoGuy.2019@gmail.com or Vernon.Paige@gmail.com.

Media literacy – safe links and websites, “malware” protection.

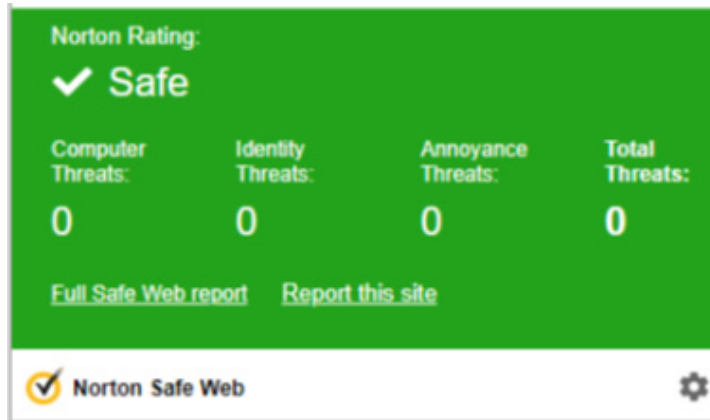
Microsoft Windows™, Apple OS™, and operating systems for tablets and smart phones such as Apple™ and Android™, all contain, FREE, some built-in protection against “malware” threats. Windows’ is called Windows Defender™, for example. Some experts and some users feel this is sufficient, others are not confident that this is adequate. Additional protection is readily available, some free and some NOT! Some well-known names in this area include Norton Security (formerly Symantec, and previously Peter Norton), McAfee, Kaspersky, Bit Defender, Avast, AVG, MalwareBytes and NOD32.

Most of them have a limited free offering and/or a limited free trial period, as well as a more comprehensive version for a fee by subscription. Every expert has a preference and opinions among these programs. Undoubtedly all have some value, and some are better than others. If you have your own personal Tech Expert, follow their advice. I have some experience with several of these programs and consider some of them to be annoyingly intrusive and aggressive about trying to “upsell”.

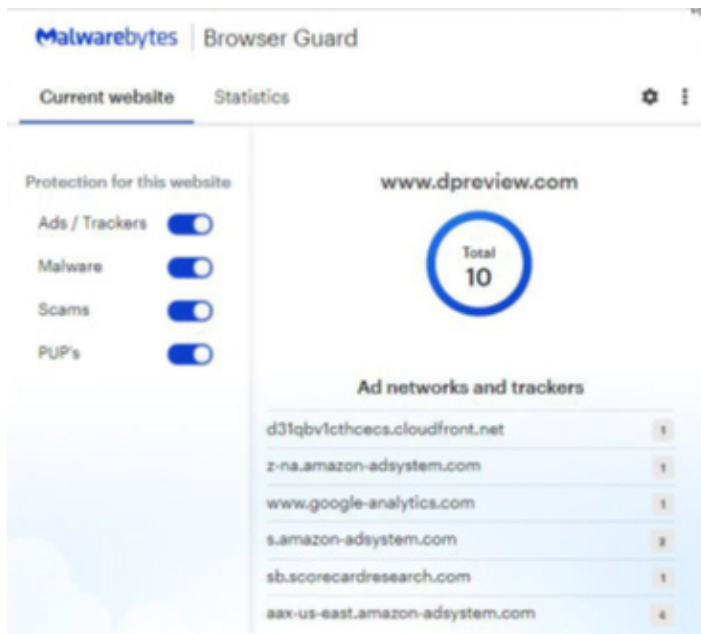
I am not qualified to discuss this in detail, but – briefly – here are a few thoughts. McAfee, Norton, and MalwareBytes (and probably others) each offer a free “browser extension” that claims to warn against potentially dangerous links and

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websites. It seems to me that this is a reasonable measure. They all do periodically “suggest” that you add more comprehensive protection for a price, but you can just say “No”. Additionally, most offer a free “scan, detect and remove” program that looks for Potentially Unwanted Programs (“PUPs”) on your computer, as well as a more comprehensive version that attempts to prevent such risks rather than merely detecting them later. I have become comfortable with MalwareBytes™ for all 3 levels of protection.



Example of Norton Safe Web™ “browser extension” report, the checkmark in the upper right corner changes colour in the presence of a “threat” and details are described. <https://safeweb.norton.com>



Example of a detailed report by Malware Bytes Browser Guard™ <https://www.malwarebytes.com/browserguard/>

The McAfee WebAdvisor™ report is similar but we don't have an example. <http://tinyurl.com/McAfee-WebAdvisor>

On “safe” websites these programs simply display unobtrusive icons in the upper right corner of the browser window. The links for the above “browser extensions” will also guide you to the other services offered by each company, and other similar services can be found by searching for “antivirus software”.

Internet addresses – safe links

Lately we've been frequently hearing the expression “fake news” and hoping that we (and the children) have an adequate grasp of “media literacy”. As we rely increasingly on the Internet, we should be constantly aware of the sources of the information that we are exposed to. One element of modern media literacy is the knowledge of how to read Internet addresses and see where a “link” will take you. On a computer or tablet, “hover” the cursor over a link for a few seconds to reveal the “URL” (address); it may not lead where you might think. This is another reason to do most of your Internet research on a computer or tablet rather than on your phone – a phone simply doesn't have a large enough screen to show this information.

Family group pictures

Of course be careful not to hide anyone behind the others, but there are other considerations as well.

Try not to string a large number of people out in one long line, as people on the ends of the line may be cut off or may be made to appear more overweight than they really are, and also everyone will be quite small. If it's a posed picture, consider shooting from the waist up. Try to avoid cutting off “extremities” like feet and hands (and heads of course!)

Outdoors, be careful to avoid faces hidden in the shadows of hats, but don't make your victims squint into bright sun either. Pictures in the shade help avoid these problems. Surprisingly, a flash may be very effective in these situations, but see more below about flash.

Indoors, try to ensure that everyone in the group has approximately equal light on their faces.

Camera flashes are often more hindrance than help. They have a limited range – about 3-4 metres on smart phones, up to about 5 metres on “real” cameras. Anyone or anything as close as 2 metres will probably be “overexposed” (too light), anyone or anything more than 5 metres will be lit hardly at all. In a group at varying distances, someone closest to the flash is likely to be overexposed, someone further away is likely to be “underexposed” (too dark). And we all know about “red eye” in pictures. It is usually better to use other light sources if possible – lamps, light from windows. “Diffusing” a flash through something like a very thin tissue may help prevent

red eyes and make the flash softer at a short distance but it will also reduce the effective “reach”.

Sharing Pictures - Photo Books

Most of us have too many pictures on our phones, tablets, computers. Too many to look at 2 months or 2 years later. Select some of the best or most meaningful and share them – in a digital slideshow, or a handful of prints, or a small album, or a photobook, or a larger print for the wall.

Best Photo Book Sites for Canadians

- Jen Millard November 11, 2019
<https://www.savvymom.ca/article/best-photobook-sites-canadians/>
- PhotoInPress
<https://www.photoinpress.ca/en>
- Google Photos
https://www.google.com/intl/en_ca/photos/printing/photo-books/
<https://support.google.com/photos/answer/7378811?co=GENIE.Platform%3DDesktop&hl=en>

Google’s value proposition is it normally takes hours to make good photo books, but with this new addition to Google Photos, you can now whip one up in minutes. Users can easily create books organized by people, places “and things that matter”.

There are suggested books created for you, or you can start from an existing album. Google Photos will pick from your best images, removing duplicates and low-quality images. Each book arrives in 4-6 business days. Shipping is fairly expensive, since it’s \$14.99 regardless and may be tough to swallow when the entry book costs \$17.99. But if you’re looking for quick and easy, this will make photo books for you in minutes.

Toronto Symphony - The Music of John Williams

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

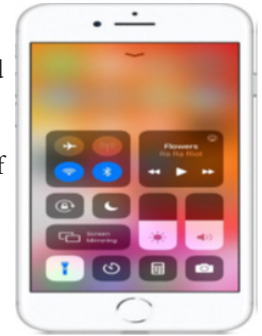


Celebrate the undisputed king of movie music with a look back at four decades of John Williams’ beloved works!

With a particular focus on his legendary collaboration with Academy Award – winning director Steven Spielberg, there will be no shortage of fan favourites including themes from Jaws, Indiana Jones, Hook, Schindler’s

Flashlight

You know you have a FLASHLIGHT in your pocket or purse, right!

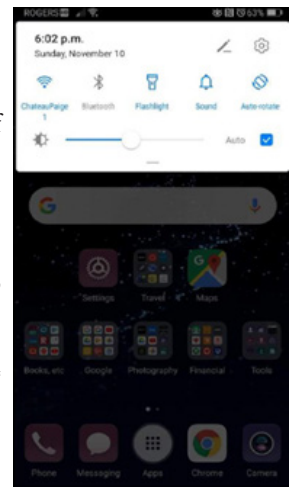


iPhone 8 or earlier, iPad Pro, and iPod touch

1. Swipe up from the bottom edge of the screen to open Control Center.
2. Tap the Flashlight button .
3. To turn off the flashlight, tap again.

Android phones

- 1 Swipe down from the top edge of the screen to open Quick Settings.
- 2 Tap the Flashlight button .
- 3 To turn off the flashlight, tap again.



Use Google™ or refer to Apple™ Support for other models.

For more information, email Vernon Paige:

PhotoGuy.2019@gmail.com or Vernon.Paige@gmail.com.

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

Cost: \$50.00

Available Tickets: 20 - **ONLY 1** Ticket Left

Original Cut Off Date: February 5, 2020

Contact: Mary Valtellini, mary.valtellini@rogers.com



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

by Mary Valtellini - Convener ~ Trips

Magnotta Premium Winery Experience

Tuesday April 28, 2020

10:00 a.m.

271 Chrislea Road Vaughan, Ontario

Meet at 271 Chrislea Rd. Vaughan by 9:45 a.m.

Your tour begins with a sparkling wine reception in our Awards Room. You will have exclusive access to this tasting bar and, weather permitting, access to an outdoor patio featuring gurgling fountains and an original life size bronze by renowned sculptor Lea Vivot.

Your private tour leader will then take you through a viewing of the state-of-the-art equipment used to produce our award winning wines. A brief overview of stainless steel fermentation and bottling techniques will be part of this production area tour. You will then descend a hand painted stairwell to the temperature controlled underground barrel cellar where you can reflect on the aromas and sights of wines actually being barrel aged and learn the importance of this technique in the development of finer vintages. A showcase of vintage cooper tools will provide you with an in-depth overview of the artistry of the ancient trade of barrel making. The cellar houses a replica of traditional method riddling racks for sparkling wines. European chandeliers captivate an elegant 40-foot oak tasting table and the subdued lighting and balanced humidity make this a true winery experience.

Your tour will return to the Awards Room with a private wine tutorial and tasting of four of our flagship Limited Edition and Gran Riserva wines. Each wine will be selectively paired to an exceptional gourmet food item, from artisanal cheeses to unique tapenades.

A sample of our award winning Icewine will complete this remarkable experience and will be paired with seasonal fruits and fine pastries to complement the Icewine flavours to the fullest. Once your tour is complete, you are free to peruse the fine art collection lining the walls of our retail store, seeing firsthand Group of Seven original pieces, and international and local works including a selection of bronzes and statues. You will have ample opportunity to purchase wines, gourmet food items and a wide assortment of wine accessories.

Cost: \$56.50

Available Tickets: 30

Cut Off Date: April 22, 2020

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

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

Wonders of Prince Edward County

Thursday June 11, 2020

The Itinerary is as follows:

8:30 a.m. Departure from 3220 Bayview Ave, Blessed Trinity Church



With local guide Peter Brotherhood, experience the remarkable beauty of the county. See the largest fresh water sand dunes in the world at the Sandbanks Provincial Park. Admire the panoramic view of the Glenora Ferry and the mystical Lake on the Mountain Provincial Park. At the Little Bluff Conservation Area, marvel at more panoramic scenes of Lake Ontario from the 18-metre-high limestone cliffs and stroll the Barrier Beach looking for driftwood and sea glass. At Point Petre Provincial Wildlife Conservation Area, be awed by the limestone strewn shoreline, the crashing surf and discover fossils in the limestone or see migrating shorebirds. We will stop at the nearby Black River Cheese Factory to sample their cheese as well as purchase the same. Enjoy a buffet lunch at Isaiah Tubb's Restaurant 'On the Knoll'. Bring your camera and binoculars!

6:30 p.m. Approximate return time home

Cost: \$114.00

Available Tickets: 45

Cut Off Date: May 14, 2020

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

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

To register for one or more events, please complete the registration form(s) on page 31 or on the website (<https://district23.rto-ero.org/activity-registration-forms>), and return with your cheque(s) before the cutoff dates.

Leaving on a Jet Plane---NOT!
Airport Tour: Airside Airport Tours
Tuesday September 22, 2020



SHUTTERSTOCK_1355144063.JPG

See what goes on behind-the-scenes at Canada's busiest airport on a Toronto Pearson Airside Tour.

“Do you ever wonder where your baggage goes after check in? Or how many different machines are used to clear snow from the runway? Or how we control wildlife at the airport?”

Toronto Pearson's Airside Tours provides a unique look at what it takes to keep our airport running every day. Learn about the history of the airport, the economic impact, its operations and how we are giving back to local communities through our investment program, the [Propeller Project](#).”

Tour: begins at 9:30 a.m – Meet at 9:15 a.m. at **Greater Toronto Airports Authority** | Stakeholder Relations & Communications, 3111 Convaire Drive, Toronto, Ontario, L4W 2P7

There is free (but limited) parking. Carpooling is recommended. There is a washroom at the start of the tour but not during the ride on the bus (which is about 90 mins).

EACH person will need to present a non-expired Driver's License or Passport to board the bus for the security checks.

Cost: Free
Maximum: 30 – On a first come first basis
Register with: mary.valtellini@rogers.com
Confirmation will be sent to you

St. Jacob's and Evita
Thursday, October 15, 2020

The itinerary will be as follows:

- 8:30 a.m. Depart from 3220 Bayview Ave, Blessed Trinity Church
- 10:30 a.m. St Jacob's Market for browsing and Shopping
- 11:45 a.m. Buffet lunch at the Stone Crock
- 2:00 p.m. It's Showtime!! – Evita at St Jacob's Country Playhouse



SHUTTERSTOCK_97238312.JPG

“Oh what a circus, oh what a show” ... this epic Tony Award*-winning Broadway musical by Andrew Lloyd Webber and Tim Rice charts the meteoric rise of Argentina's infamous Eva Perón, affectionately known as Evita.

Full of ambition, glamour, and magnetism, Eva climbs her way up the ladder of success from a life of poverty, first as a model and actress, then as the wife of General Juan Peron, and finally as a celebrated spiritual leader and the most powerful woman in South America.

To the poor masses, she is adored as a saint; to her enemies, she is reviled as a manipulative dictator. Nevertheless, for over thirty years this legendary woman becomes the driving spirit that helps define a nation.

Featuring some of the best-loved songs in musical theatre including “Don't Cry For Me Argentina,” “Buenos Aires,” “Another Suitcase in Another Hall,” and “High Flying, Adored,” Evita is a powerful and riveting theatrical experience not to be missed.

6:30 p.m. Approximate Return Time
Cost: \$135.00
Available Spots: 45
Cut Off Date: September 11, 2020
Cheques: payable to: **Mary Morton Tours**
Mail to: RTO/ERO c/o Mary Valtellini
 762 Clarence St., Woodbridge ON L4L 8V2

To register for one or more events, please complete the registration form(s) below or on the website (<https://district23.rto-ero.org/activity-registration-forms>), and return with your cheque(s) before the cutoff dates.

Magnotta Premium Winery Experience – Tuesday, April 28, 2020 at 10:00 a.m.

Cost: \$56.50 | Cut-off Date: Wednesday, April 22, 2020

Name: _____

Email: _____

Telephone: _____

Guest: _____

of tickets _____ @ \$56.50

Cheque enclosed for \$ _____ .00

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

I agree to the “Acknowledgment, Waiver & Release Form for RTO/ERO” on page 34

Wonders of Prince Edward County – Thursday June 11, 2020 at 8:30 a.m.

Cost: \$114.00 | Cut-off Date: Thursday, May 14, 2020

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 Mary Valtellini, 762 Clarence St., Woodbridge ON L4L 8V2

I agree to the “Acknowledgment, Waiver & Release Form for RTO/ERO” on page 34

Leaving on a Jet Plane---NOT! – Tuesday September 22, 2020 9:30 a.m.

Cost: FREE

Maximum 30 spots available on a first-come, first-served basis

To register for this free event, please email Mary Valtellini at mary.valtellini@rogers.com

St. Jacob’s and Evita – Thursday, October 15, 2020 8:30 a.m.

Cost: \$135.00 | Cut-off Date: September 11, 2020

Name: _____

Email: _____

Telephone: _____

Guest: _____

of tickets _____ @ \$135.00

Cheque enclosed for \$ _____ .00

Please make cheque payable to “Mary Morton Tours” and mail to:
RTO/ERO c/o Mary Valtellini, 762 Clarence St., Woodbridge ON L4L 8V2

I agree to the “Acknowledgment, Waiver & Release Forms for RTO/ERO” on page 34



Annual General Meeting & Spring Luncheon 2020

by Mildred Frank - Social Convener



Cost per person:

Member & 1 guest \$30.00

Additional Guest(s)..... \$46.00

70-year olds: Members born in 1950 FREE

Cut Off Date: Friday, May 15, 2020

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

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.

Donations of new underwear or period products for The Period Purse would be greatly appreciated. At this time, they do not need purses. Check out items to donate on their website. There is even a link to an Amazon wish list. **If you wish to attend, please fill and mail the form below. A fillable form is also available on the website.**

Mark your Calendar for our Champagne Breakfast to be held on Tuesday, September 22, 2020

Wednesday, May 20, 2020

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

- 09:30 a.m.** Registration and Coffee
- 10:00 a.m.** AGM - Briar Lounge
- 11:00 a.m.** Cocktails & plated hors d'oeuvres in Dining Room
- 11:45 a.m.** Lunch served

Entertainment: to be announced in E-Newsletter

MENU

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

Steak Diane, cubes of beef tenderloin sautéed with brandy pepper demi-glaze & touch of cream, served with mashed 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 2020 – Wednesday, May 20, 2020 – 09:30 a.m.

Cost: \$30.00 - 46.00 | **Cut-off Date:** Friday, May 15, 2020

Name: _____

Email: _____

Telephone: _____

Guest: _____

of tickets _____ **@ \$30.00** _____ **@46.00**

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

Member: circle entrée dish: **Steak | Salmon | Vegetarian**

Guest: circle entrée dish: **Steak | 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 agree to the "Acknowledgment, Waiver & Release Form for RTO/ERO" on page 34



Another Festive Holiday Luncheon

by Cheryl Paige ~ Member at Large

On Thursday, November 28, 2019 over 120 members of RTO/ERO District 23 participated in a Holiday Luncheon Celebration organized by Social Convener Mildred Frank and her committee at Parkview Manor Banquet and Conference Centre on 55 Barber Greene Road. The ambiance was electrifying!

The event started off with displays of marvellous artisan/craft items. Members were able to purchase many beautiful holiday crafts, including patchwork blankets, pop-bottle earrings, bracelets, knitted crafts, and even decorated shower curtains and pillowcases. Seasonal baskets/bags, as well as needlework items made by the Needlework & Craft group, were raffled off to members.

It was interesting to see how artisans from South Africa were able to recycle pop bottles into lovely candle vases. Money collected by two of the vendors went to charitable causes, such as the Princess Margaret hospital and the Stephen Lewis Grandmothers to Grandmothers Campaign.

During the meal, guests were entertained by the York Minstrels Choir group with medleys from Andrew Lloyd

Webber and Irving Berlin as well as a Motown tribute.

George Meek thanked the choir and entertained us with his jokes.

Maureen Capotosto welcomed everyone, thanked us for coming and then introduced speaker Joanne Murphy, Chair of the RTO-ERO Foundation Board. Joanne shared information on the federal government's study entitled **The Canadian Longitudinal Study on Aging** which examined adults over 20 years between the ages of 45 to 85 to determine what seniors' value most in life as they grow old. Through interviews, researchers were able to document financial, biological, medical, social and psychological concerns that seniors encounter over time. Joanne saved the good news to the end; that is, we are a much healthier generation than our parents and researchers now believe that 75 is the new 65!!! There will be more posted about this study in upcoming RTO/ERO Foundation news.

Overall the Holiday Luncheon Celebration was an entertaining social event with good food and great company!



VERNON PAIGE

Reminder of Policy for Trips

All Cheques Must Be Postdated To The Cut-Off Date

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

Acknowledgment, Waiver & Release Form for RTO/ERO

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

Registration Forms

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

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

Tickets, if required, are given out on the day of the function.

Refund Policy

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

Photos taken at any RTO/ERO North York District 23 event may appear in STONY Bridges, the website, social media or at later events.



Wednesday in Niagara-on-the-Lake

The Year was 2016! April 20th.

by Mary Cairo – Archivist



KAREN QUINN

Change Of Postal/ Email Address or Other Information

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

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

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STONY BRIDGES

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