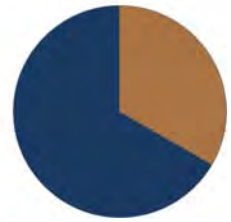




Twenty-Second Report



District 22 Etobicoke and City of York

August/September 2006

The Retired Teachers of Ontario – Les Enseignantes et Enseignants Retraités de l'Ontario

President's Message

As I write this note to you, the first day of summer has passed and everyone is thinking of relaxing more and "being organized" a little less.

Your executive is in the same mode! They have worked hard on your behalf this year – increasing membership, providing social activities and luncheons, seeing to the needs of members who require some TLC and encouragement. Also they have selected members for recognition and have kept active politically on your behalf.

This newsletter and our telephone calls are our main contact with you. Remember, the newsletter is yours – contribute! If you have useful or interesting information for retirees, let us know. Your contact is Eleanor Thomson. (*See page 5 for addresses*)

I would also draw your attention to three new members of your Executive, Pamela Guy, Sharon Kular and Sheila Tait. (*see executive listing on page 5*) I have no doubt that they will be valuable members of your executive.

As these new members join us, two valuable members are retiring from an active role on the executive - Secretary Betty McArthur and Past President Brenda Miller. Our thanks to them for their dedication and years of service

Also changing roles is Irwin Kelly. Irwin has been President for two years and before that he was Treasurer. Irwin has been a multi-tasking dynamo who has carried out many responsibilities – travel, social, hiking, aqua fitness, etc. As well as being president, he was always there and is a fount of knowledge. Thanks, Irwin, for always taking the extra steps for RTO. Fortunately for me and for District 22, he will remain on the executive as Past President.

Our fall season will start with a bang with the "To Hell with the Bell" Breakfast on September 13th and with our fall luncheon on November 8th.

Get involved! Gather one or two friends and we'll see you all at the luncheon.

*Gary Vipond
President
RTO District 22*



Senate Report

Twice each year, representatives from across Ontario meet in Toronto to represent their District in RTO Senate meetings. At the Spring Senate, several motions were passed.

These two are of interest:-

1. That an expenditure of up to \$50,000 be charged to the Contingency Fund, for the costs of a representative survey of members re their long term needs and priorities.

2. That Article t, Rights, Privileges and Responsibilities of Membership, sub-section 5.01, be amended by the addition of:

- the right to allow the member's spouse or partner and dependent(s) to join the RTO/ERO Group Benefits program, even though the said member does not meet the evidence of insurability.

AGM & Old Mill Luncheon

The AGM and Luncheon took place on Wednesday, June 14, 2006. It was well attended, with 121 members and guests staying for lunch and 24 members attending the meeting only. The annual meeting ran from 9:30 to 11:45 am and the guest speaker was our Mr. Harold Brathwaite from Head Office. Two special guests, Marjorie McCue & Alice Rycroft were awarded this year's Outstanding Community Service Award. Congratulations to both! Ena Greenwood, Gwen Gray and Gladys Payne were also special guests and received their 30 year membership certificates. Those 30 year members who were unable to attend will receive their certificates in the mail. During the meal we were entertained by two strolling musicians who willingly played requests. Many members indicated to me that the meal of salmon, beef or vegetarian was delicious, and if the chatting and laughter I heard during the luncheon was any indication, the day was enjoyed by all.

*Judy Paton
Social*



Ena Greenwood with her 30 year certificate



Gladys Payne ♂ and Gwen Gray ♀ receiving their 30 year certificates



That's Gary Vipond presenting all the certificates.

Recruitment and Membership

We welcome forty-five new members who have joined District 22 as of July 31st. Hopefully, they will become active participants in the programs we run for our members.

Our full membership list stands at 1725 with 128 associate members -- for a grand total of 1853 members.

Teresa Borysewicz
 Rosemary Brady
 Joyce Bunn
 Norman Burland
 Wayne Chislett
 Kathleen Cooper
 Gary Cranmer
 Catherine Davison
 Maureen Donnelly
 Priscilla Drimmel
 Douglas Duff
 Gayle Forgrave
 Joy Gardiner
 Anita Grisonich
 Kazia Habas
 John Harbron
 Peter Hopkins
 Sandra Ingall
 Elizabeth Jackson
 Nella Jannetta
 Julius Kay
 George Kenins
 Marie Maksymiw
 Christina McLain
 Ann Mec
 Phyllis Moniz-Whyte
 Janice Nobuto
 Audrey Osika
 Helen Ostrowski
 Gordon Paul
 Joyce Prezio
 Derek Quinn
 Leslie Quinn
 Ruth Schmidt
 Beth Sheydwasser
 Shirley Sims
 Maria Solowy-Hrycyna
 Herbert Steele
 Alexandra Stefaniw
 Juliana Torner-Murphy
 Irene Van Cauwenberghe
 Michael Vernic
 Angela Waugh
 Karen Weiss
 Judith Yanaky

In Memoriam

We mourn the loss of the following members and extend sympathy to their families and friends.

Margaret Dool
Emma McKinnon
 January 2006

Wm. Ronald Armstrong
 February 2006

Orlon Hall
Florence Lombardo
Donna Ross
Carol Wickett
 March 2006

Lila Jean Ballantyne
Jean H. Crosby
Patrick Gravelle
Marion Johnston
Lorna Stankiewicz
 April 2006

J.G. Beatty
Margaret Fitchett
Rosalyn Leese
Donald R. McCartney
Marilyn Selkirk
Kathleen Swanston
 May 2006

Mary H. Baltus
Eleanor McCague
William MacKay
 June 2006



Awards Corner

Two of our four awards require input from our members. If you do not nominate, there just won't be any awards.

Service to Others

This award is funded by the Provincial office and winners are chosen from nominations from the Districts. A successful nomination results in a grant of up to **\$4,000.00**.

Who is eligible? Groups or individuals that offer these kinds of services:

- a) Daycare for children of single mothers
- b) Special educational programs for children with special needs
- c) Help for the homeless
- d) Crisis centres
- e) Support for group homes
- f) Long Term Care facilities
- g) Third World support programs
- h) Groups providing a social service to the community

To be successful there must be an involvement of a member of District 22. Application forms and complete details may be found at:

www.rto-ero.org

On the left side of the home page click on STO.

Nominations must be in by Nov 30



Marjorie McCue smiles for the camera after receiving her Outstanding Community Service Award

Outstanding Community Service Award

Criteria:

- 1) Must be a member of District 22
- 2) Provided volunteer services beyond the norm for at least five (5) years
- 3) Be nominated by three (3) persons, one of whom is a member of District 22

A full description of the volunteer activities be submitted to the Chair of the Awards Committee **no later** than

March 31

Submissions for either award should be sent to:

**Chair, Awards Committee RTO
Sharon Kular
73 Allanhurst Drive
Etobicoke M9A 4K2**



Alice Rycroft with her Outstanding Community Service Award



Head Office
 18 Spadina Road
 Toronto M5R 2S7
Telephone: 416 962 9463
Fax: 416 962 1061
www.rto-ero.org

District 22
Etbicoke and York
 Executive

Past President	Irwin Kelly	905 822 3334	*
President	Gary Vipond	519 941 5655	*
1 st Vice President	Silvio Sauro	416 626 3513	*
Secretary	Sheila Tait	416 767 2406	
Treasurer	Harold Royle	416 741 2781	*
Archivist	Jeanne Rutherford	416 626 0650	
Constitution/Awards	Sharon Kular	416 241 7278	
Goodwill	Pat Foubert	905 276 1972	
Health/Ins/Pension	Dorothy Garvin	416 621 8572	
Newsletter	Eleanor Thomson	905 841 3700	*
Political Action	Herb Cooney	905 276 1663	*
Recruitment	Adele Pick	416 622 7361	*
Social	Judy Paton	416 769 1373	*
Telephone	Paul Gregory	905 625 1573	*
Travel	Pamela Guy	416 245 5201	*
Webmaster	Joel Nasimok	416 398 0733	*

* email address on website

Our Masthead

In the newspaper world this column ↩ is referred to as **"The Masthead."**

It gives information about who publishes the paper and where the staff can be reached, how to submit items for publication and when the paper is published.

The masthead is usually found on the same page in each edition.

ET

The Twenty-Second Report is published three times per year – in January, April/May, and August/September, or as required. Deadline for submissions is three weeks prior to the month of publication.

We reserve the right to edit and/or condense all contributions and submissions.

Please send your stories, jokes, anecdotes, columns, comments, criticism and pictures to your editor:

Eleanor Thomson

Terriers' Run 300 Old Bathurst St King Twp L7B 1K5

☎ 905 841 3700 ✉ ethom@sympatico.ca

Walkers And Hikers

We will be planning at least two walks for the fall. A September walk probably will be a repeat of the well attended and very enjoyable walk along the Humber. Tentatively this is set for Tuesday Sept. 19. We start south of Eglinton and follow the Humber River to the Old Mill. If we have sufficient participation we may be able to leave a car at the Old Mill and then transport you back to the starting point or we may walk the return route.

We have not set the plans for an October walk but I am certain we will have some ideas prior to the September walk.

If you are interested make certain that you provide your e-mail address to ikelly@eol.ca

or phone 905 822 3334 and leave your phone number for future contact.

Irwin Kelly



Join the Canadian Federation of University
Women, Etobicoke
*Travel..Art..Theatre..Bridge..Speakers..Issues..
and More!*

For More Information Call 416-768-1479
<http://webhome.idirect.com/~billmce/>

General Meetings held the 2nd Thursday of each
month at:

Fairfield Centre
80 Lothian Avenue
Etobicoke



Monthly Lunch Club

The membership in our Lunch Club has now surpassed 35 members/friends/spouses.

We meet at various restaurants upon your recommendation on the 2nd Monday of each month – except October when the second Monday is Thanksgiving.

Please mark your calendars for an exciting lunch on Sept.11, Oct.16, Nov.13, and Dec.11.

Please phone/e-mail one of us if you plan to attend .

Betty Nykolaychuk

905-278-5382

bnykolaychuk@hotmail.com

or

Adele Pick

416-622-7361

adele_pick@yahoo.com

SHAW Festival Production of "HIGH SOCIETY" Deadline for registration: Sept. 15

The Story

A sassy and beguiling musical that combines the sophisticated wit of "The Philadelphia Story" with the glittering words and music of Cole Porter. Watch as our headstrong heroine deals with the preparations for her second marriage and the mayhem that ensues as she finds herself attracted to her ex-husband and a tabloid reporter covering her wedding!

Our Day

We will start at 8:30am and proceed to Niagara-on-the-Lake where we will have about an hour to browse and shop. At Michael's we will be treated to a roast beef meal with all the trimmings, including salad, bread, vegetables, dessert and tea/coffee. We will then move on to the Festival Theatre to view the play from our orchestra seating. Following the play we board our bus for the trip home to arrive around 6:30pm.

Date: Wednesday, October 18, 2006

Leave: 8:30am from St James United Church, 400 Burnhamthorpe Rd (E of Hwy 427)

Lunch: Michael's in Niagara Falls

Show: Festival Theatre 2:00pm

Arrive home at approximately 6:30pm

Price \$91.00 per person :

Includes: Deluxe Motor Coach Transportation Roast Beef Lunch at Michael's
Front Orchestra Seating Festival Theatre All Taxes Service charges and Gratuities.

Further info contact; pamguy@rogers.com or at 416 245- 5201

✂.....✂.....✂.....✂.....


Name:..... email

Address:Postal Code:.....



Enclosed is my cheque for \$_____ for _____Persons @ \$91.00 each for **High Society**

Make Cheque payable to **RTO/ERO District 22** and mail this form with your cheque to:



Pamela Guy
16 Sun Row Drive
Etobicoke M9P 3H4

Goodwill Report

Since the summer weather arrived I have been able to make eleven personal visits carrying plants and cards to our shut-in members.

Each member I visited was referred to me by a telephone volunteer. What would I do without these callers?

When you phone about a member, please continue to get as much information as possible concerning the permanent address.

One birthday card and two caring cards have been mailed.

On the sad side, I have sent eleven letters of condolence to families of our deceased members.

The best time to reach me is between 6pm and 9pm on weekdays.

☎ 905 276 1972

*Pat Foubert
Goodwill*

Small World Corner

As a volunteer collecting food from Dominion Store for the Food Pantry in Newmarket I found a rather heavy box of canned goods. In the store one of the cashiers kindly helped load the box in the cart. However, when I got to my van I found I could not manage this box.

Two ladies were passing by and I politely asked if they would help put the box in the van. The younger one immediately lifted the box and easily moved it into the van.

Then she gave me a quizzical look and said "Is your name Thomson? You taught my brother in Wellesworth School!"

Well, you can imagine my surprise! I had, indeed, taught her brother back in the 70s! We exchanged email addresses and two days later I was delighted to receive an email from Nanaimo BC from my former student! He told me about his life out west and his two nearly grown-up children.

Eleanor Thomson

Do you have a "Small World" anecdote we could use in this corner? Send it to us and we will publish it.

Reunion

50th Anniversary Celebrations

**St. George's Junior Public School,
Etobicoke**

Celebrating 50 Years of Learning
September 30, 2006

Please join us from 1:00 - 5:00 pm on Saturday, September 30, 2006 at the school to celebrate 50 years of learning with fellow teachers, principals, students and alumni.

Contact:

Website: www.stgeorgesreunion.ca

Telephone: 416-395-7995 and leave your name and telephone number for a return call.



Irwin Kelly, Harold Brathwaite and Gary Vipond at the AGM



Adele Pick receiving her long service award from Silvio Sauro at the AGM

From Other Districts

It has been noted that other districts often have excellent articles in their newsletters. We will, hopefully, space permitting, provide one such article in our newsletters. These articles are all available on the web sights of the various districts.

This article was published in District 16 May newsletter. The complete article also contained some information on "Protecting Your Inheritance, Lottery Winnings or Gift".

Minding Your Money

Death & Taxes – Second Time Around

It is common these days for widows and widowers with mature families to remarry. Because most people wish to safeguard the inheritances of their children from the first marriage, they maintain separate finances and pay common bills out of a joint account. This is very wise. In addition, new wills should be drawn up to clearly identify each person's wishes for bequests to their children and others. I recently encountered an unwise decision regarding a bequest and want to advise you about how to avoid this error.

In this case, Mary's second husband died. She was aware of his wish to bequeath his RRSP investments to his children of his first marriage. When she went to the bank, she transferred her late husband's RRSP into her RRIF account. She then withdrew the amount of the RRSP from her account and distributed it to his children. This act cost her about \$10 000 of her money to comply with her late husband's wishes. Mary had to pay the service charges and taxes involved with selling the funds at fair market value. In addition, Mary had to claim as income, the amount of the RRSP withdrawal and pay significantly more, unnecessary taxes. This increased her income significantly which led to a clawback on her OAS, age amount and other benefits.

What should have been done was to have the bank sell her husband's RRSP investments

and deposit the proceeds into either his existing account or, if it was a joint account, into a new, trust account. Then the executor could have paid the taxes and other costs out of these proceeds. After all issues were tied up, the executor could then distribute the remainder of the money to the beneficiaries. This would have avoided the commingling of both people's money and the subsequent unfortunate cost to the bereaved widow. To be forewarned is to be prepared.

Some Helpful References:

www.cra-arc.gc.ca/E/pub/tg/rc4111/README.html

What to do following a death. This is an excellent guideline that describes a series of actions that should be taken following the death of a person.

www.cra-arc.gc.ca/E/pub/tg/t4011/README.html

Preparing returns for deceased people.

This is a comprehensive compendium of terms and lists of responsibilities. Up to three returns may be prepared for a deceased taxpayer.

www.cra-arc.gc.ca/cgi-bin/jsearch3.cgi

RRSPs - Death of an Annuitant.

www.cra-arc.gc.ca/E/pub/tp/it508r/README.html

A guide to death benefits and their treatment.

For the non-computer facile, you may call the Canada Revenue Agency at 1.800.959.8281 and ask for the publications department.

Chuck Carr

Editor's Note: Chuck Carr is a certified income tax specialist, mutual fund specialist and retirement specialist. He was an auditor in chartered accountancy before becoming a teacher.

District 2 Etobicoke/City of York

PRESENTS

Owen Sound Christmas Lights

Advance Notice

At this point it is a little too early to establish the details of this trip. Walter would like those interested in this type of trip to contact him and make sure you are on a list for him to contact once details are determined.

You are not making a commitment to go -- only indicating an interest.

Date: Early December, 2006

Leave: St James United Church, 400 Burnhamthorpe Rd (2 blocks East of hwy 427)

Time: 9:30am

Lunch : in Owen Sound - location to be determined

Show: at 2:00pm - Program not available at this time

Supper: 4:30pm TBA

6:00pm Guided Light Tour of Owen Sound

Arrive home at approximately 9:30pm

Price \$80.00 to \$90.00 per person

Includes: Deluxe Motor Coach Transportation Lunch Theatre Presentation

All Taxes, Service charges and Gratuities.

For further info contact: ✉ walter.wild@sympatico.ca ☎ 416 244 - 7330

📄 Walter Wild 25 Shortland Crescent Etobicoke M9R 2T2

✂..... ✂ ✂ ✂.....✂.....✂...

Name.....email.....

Address..... ☎.....

Number of persons:.....

Owen Sound Show and Lights

Come to the Fall Luncheon

RTO/ERO District 22

Wednesday, November 8th 2006
at
Weston Golf and Country Club
50 St Phillip's Road
Etobicoke

Cash Bar at 11:00 a.m Lunch served at 12:00 noon

\$28.00 per person

Entrée Choices:

Supreme of Chicken Breast w/white wine & leek sauce CH

Parmesan/Herb Crusted Orange Roughy in saffron sauce R

Vegetarian V

Entertainment TBA

There is **no provision** to pay at the door – your name tag will be at the registration table. Registration is limited to **140 people** so please register with your cheque soon. **No refunds** unless we are notified by Friday, Nov. 3rd

For further information call:


Judy Paton at 416 621 6763 or Jeanne Rutherford at 416 626 0650


✂.....✂.....✂.....✂.....✂.....✂.....✂.....

Registration for District 22 Fall Luncheon at Weston Golf & Country Club, Nov. 8th

Name:..... Indicate Choice CH R V

Name:..... Indicate Choice CH R V

Please mail with your cheque for \$28.00 each,
payable to **RTO District 22**, to 


RTO/ERO
c/o Judy Paton
152 Cordella Avenue
Toronto M6N 2J9

Another Year!

Another year has passed and we're all a little older.
Last summer felt hotter and winters seem much colder.
I rack my brain for happy thoughts, to put down on my pad,
But lots of things that come to mind that make me kind of sad.
There was a time not long ago when life was quite a blast.
Now I fully understand about "Living in the Past"
We used to go to weddings, football games and lunches.
Now we go to funeral homes, and after-funeral brunches.
We used to have hangovers, from parties that were gay.
Now we suffer body aches - and while the night away.
We used to go out dining, and couldn't get our fill.
Now we ask for doggie bags, come home and take a pill.
We often used to travel to places near and far.
Now we get sore bottoms from riding in the car.
We used to go out shopping for new clothing at the Mall
But, now we never bother... all the sizes are too small!
We used to go to night clubs and drink a little booze.
Now we stay home at night and watch the evening news.
That, my friend is how life is, and now my tale is told.
So, enjoy each day and live it up... before you're too damned old!

Have A Happy And Great Day!

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