



Retired Teachers of Ontario, District 13
Hamilton, Wentworth, Haldimand

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Inside this Issue

President's Message.1,3
 Service to Others 2
 Studio Tour4
 RWTO.....4
 Port Dover.....5
 Kleinburg..... 5
 Stelco6
 Retirement7
 Scholarship/Did you ...7
 Health Matters 8
 Curling9
 Brandy.....9
 Changes9
 The War Years.....10
 What/Wellness11
 25 yrs, Contacts.....12
 Forms13/14
 2011 - 2012 Exec .15/16
 Annual Reports .. 17-26
 Swing Band27
 AGM Pictures28

President's Message



Where has the time gone? It seems like only yesterday that I was writing my first President's message. I found this year to be a wonderful and fulfilling experience. I never felt as if I were stranded on an island by myself. As I reflect on this past year, I am grateful for my Executive's support and proud of their accomplishments. Winston Churchill said, "We make a living by what we get, but we make a life by what we give." RTO/ERO District 13 Executive members are a prime example of a team of givers.

Members of our Political

Advocacy Committee visited the locked-out members of US Steel. Our thoughts are with the workers in their struggle for pension security. They should not be alone in their struggle.

I hope you had an opportunity to hear the PAC radio ads encouraging citizens to exercise their right to vote. Let us know if you did. District 13's poster entitled "Your Vote Matters" created by Norm Walpole of our Political Advocacy Committee was distributed throughout the city. RTO/ERO Provincial was so impressed with the poster that it was forwarded to other districts to be used for the past federal

(Continued on page 3)

Project - Service to Others



We are pleased to announce the successful grant application submitted by the Neighbour to Neighbour Centre entitled, 'Kids Can Succeed' Reading Tutor Program.

The amount of \$2 000 will go towards the Centre's reading tutor program in the Hamilton mountain schools. The targeted students are those in grades 1-3 who just need that extra help to be successful. The program has been a huge success for some time now and we are delighted to be a part of it in

the coming year.

In addition, District 13 has granted \$500 to the Camp Marydale and Urban Hoops Basketball Camp towards this year's summer program. Bus transportation is provided to those children in the inner city who would otherwise never have the opportunity to attend a day camp program. Special needs children are also accepted at this camp at no charge. We are pleased to be a contributor towards the outstanding program offered at Camp Marydale.



Last year's STO grant of \$4 000.00 went to the summer art program/camp 'Art Without Barriers' for needy students ages 8-12. The camp, for 20 students, took place at the Art Gallery of Hamilton during August 2010.

The original grant from RTO/ERO Provincial for \$3 700.00 was topped up to \$4 000.00 by District 13.

Tom Pettigrew, Chair Service to Others

President's Message *(from page 1)*

election and will no doubt be part of the Provincial PAC's election strategy this fall. Well done, Marnie Daly and District 13 PAC committee.

I hope you have an opportunity to participate in one of our wellness activities. Provincial records show that there are 84 members over 100; District 13 has 2 over 100. Keeping fit, eating well and sharing your time seem to be common elements in reaching an advanced age.

Congratulations! District 13's Service to Others submission was approved and \$2000 has been given to Neighbour to Neighbour "Kids Can Succeed" Tutor Reading Program. Tom Pettigrew and Rita Mauro are now accepting new applications for 2012.

This year's AGM was a great success. The venue was exceptional, the entertainment fabulous and the company as always was outstanding. At the meeting, we acknowledged members of our Quarter Century Club who were present. Ruth Borthwick celebrated her 85th birthday with us. The Borthwicks were accompanied by their two daughters Barbara and Cathy who are also educational retirees.

We honoured Gordon Near with the District 13 Distinguished Service Award in recognition of his numerous contributions to RTO/ERO District.13. Our sincere appreciation goes out to Gordon for his ongoing support to RTO/ERO.

Provincially, we have nominated Helen Szydlowski, for the Provincial

Distinguished Service Award. Helen has done many things for the District and we appreciate all of her work

As I leave the position of President, I know that RTO/ERO Hamilton-Wentworth Haldimand District 13 will continue to grow both in numbers and the expertise of its volunteers. Although 90% of our members have joined because of our outstanding medical plan, many want to be part of the organization for the opportunity to maintain friendships and continue their social interests after retirement. I look forward to seeing our new and recent retirees at the reception on September 29, 2011. Check the website and the newsletter for specific details.

The RTO/ERO Foundation will soon have its charitable tax number. The Foundation is accepting gifts, contributions and donations to establish the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto. If you are interested, donations are being accepted with the tax receipts to follow when the number is available. There will be on-line giving opportunities with immediate receipts. Check out the website (www.ero-rto.org/rtoero-charitable-foundation) for more information. Please consider the RTO/ERO Charitable Foundation as part of your future charitable giving. Gordon Cressy, the Director of Advancement and Fundraising for the RTO/ERO Charitable Foundation, will be joining us at the fall luncheon as the guest speaker. I have heard him speak on several occasions and thoroughly enjoyed his stories and humour. Put November 8th

(Continued on page 4)

President's Message (from page 3)

on your calendar for RTO/ERO District 13's fall luncheon.

As I pass the bell, the gavel and the presidential responsibilities on to Lee Hondronicols, I know the future looks promising for our District. The heart of the District 13 is the Goodwill Committee and the pulse is the many

wonderful Executive Members. The strength comes from our members and the president is a mere reflection of all of these. Thank you for giving me an opportunity to be a part of RTO/ERO Hamilton-Wentworth Haldimand District 13.

Have a safe, happy and great summer! Jackie Aird

Studio Tour-Dundas

Our first stop will be at Beads of Colour, well known for its one-of-a-kind beads, excellent classes and original works. Owner Debi Keir Nicholson will give us some insight into this particular "world of creativity" and will share some of the interesting travel experiences she's had in exotic locales while searching for materials.

Our second destination is Scott Barnim's Pottery Studio. Scott is an accomplished potter who exhibits and sells locally and internationally. Scott received his MFA in ceramics from Cardiff, Wales and is represented in many collections.

As time permits, there will be stops at a local gluten-free bakery and a few small galleries for those interested.

Date: **Tuesday, July 5, 2011**

Location: meet at Beads of Colour, 65 Main St. Dundas, ON

Time: 11:00 a.m.

Lunch (optional) at the Bangkok Spoon (Thai cuisine)

Registration deadline: ASAP. No cost.

Please call Jutta Busch at 905-529-5197 or e-mail jbusch4@cogeco.ca to register. At this time indicate whether you want to be included in lunch plans.

Waiver needs to be signed the morning of the tour.

Participants need to arrange their own transportation.

RWTO Hamilton-Wentworth Events

Meet & Greet @ Morning Coffee, Wednesday, September 7 (*For newly retired teachers*)

Lunch at the Castle, Wednesday, September 28

Harvest Luncheon, Wednesday, October 26

For more information contact: Elizabeth Mooney 905 575 7859
elizmooney@gmail.com

Lighthouse Theater – Port Dover

The show we are attending is called Mama's Country Record Collection, featuring the music of Dolly Parton, Kenny Rogers, Loretta Lynn and other Country Greats. Music will be performed live on stage. This is the story of a young woman who discovers her late mother's record collection as she tries to make peace with her estranged father.

Lunch reservations for those interested will be at the Beach House Restaurant at 11:45 a.m.

Place: Lighthouse Festival Theatre, Port Dover

Date: **Wednesday, September 21** Time: 2:00 p.m.

Cost: group rate \$27.00

Registration deadline: August 17, 2011

Cheques payable to **Lighthouse Festival Theatre** and sent to:

Jutta Busch, 701-1964 Main Street West, Hamilton, ON L8S 1J5. *(If we are fewer than 20 people, we will have to pay \$35.00. I will collect the difference from you on the day of the show).* Please note: all seats are in the balcony (no elevator). Participants need to arrange their own transportation.

McMichael Gallery Tour in Kleinburg

Join us as we tour McMichael's permanent collection of the Group of Seven artists and McMichael's other special exhibitions. On this beautiful fall day we can wander the picturesque grounds and view the sculptures, A.Y. Jackson's cabin and other landmarks.

Wednesday, September 28, 2011.

Cost: \$60.00 This includes the cost of the bus, admission to the gallery, a guided tour and is **based on a minimum of 30 people taking part.**

Lunch will be on your own. There is a restaurant on the premises.

Departure times: Andreychuk Arena, Hester Street - 9:30 a.m.

University Plaza, Dundas - 9:45 a.m.

Function times (approximately): Arrival Kleinburg 11:30 a.m. Free time to explore; lunch 11:30-2:00 on your own - restaurant on the premises, 2:15 p.m. optional general guided tour (60 minutes) 3:45 return boarding arriving home approximately 5:15 p.m.

Registration deadline August 20th.

Send cheque payable to Jutta Busch, application form and signed waiver (on pages 14,15) to:

Jutta Busch, 701-1964 Main Street West, Hamilton, ON L8S 1J5.



Oppose the Lock-Out of the Stelco Workers

The 900 members of Local 1005 USW were locked out by U.S. Steel Canada on November 7, 2010. The workers were locked out because the union would not agree to give up the indexing for 9000 pensioners and they would not agree to give up the pension plan for new hires, which will eventually lead to the elimination of the pension plan that workers at Stelco have had since 1956.

U.S. Steel is part of the North American trend of companies wanting to get out of pension plans for workers and replacing pension plans with a savings plan. U.S. Steel is using its monopoly position in North America and the fact that they have excess capacity in the U.S. to try to dictate to the workers that they have to give up their pension plan, or they will starve the workers out.

This lockout occurred three years after U.S. Steel purchased Stelco and is the

second time in three years that they have shut down the Hamilton plant. The first time they shut the Hamilton plant was in 2009 and this forced the Federal Government to sue U.S. Steel for violating the commitments U.S. Steel made to the government promising to keep full production and employment going for three years. After two years, the case still has not gone to court.

The workers at 1005 are fighting to preserve their pensions in the context of fighting for the retirement security for all and we are opposing the wrecking of Canadian manufacturing, especially by foreign monopolies coming into Canada and buying up Canadian companies and then shutting them down, either to wring concessions out of the workers or to steal their markets.

Gary Howe, Vice President USW 1005

RTO/ERO Retirement Reception

Thursday, September 29th, 2011
10:00 a.m.

Waterfront Centre (Chamber of Commerce) 555 Bay Street North, Hamilton

All recent retirees and new District 13 members since September 2010 are cordially invited to attend.

There will be short presentations about some of our upcoming events, tours and benefits. Light lunch is included.

Invitations for new retirees have been given out at the Spring Retirement Socials or distributed through the Board courier. In late August, they are also being mailed directly to the recent members of RTO/ERO Hamilton-

Wentworth, Haldimand. If we have missed you, contact Lee or Joanne.

Please circle September 29th on your calendar now. Enjoy the company of former colleagues and meet some new ones who are also enjoying this new phase of their lives.

RSVP to either: Lee Hondronicols at: lee.hondron@hotmail.com or Joanne Weeks at: weeksj@sourcecable.net before Thursday September 23rd, 2011.

We look forward to celebrating with you.

McMaster University –RTO/ERO Hamilton- Wentworth, Haldimand Gerontology Scholarship

Congratulations are extended to Emma Mauti, the winner of the RTO/ERO District 13 Gerontology Scholarship at McMaster University. Emma was unable to attend the recent District 13 Spring Annual Meeting Luncheon but did send along a note of gratitude. She stated that “It means a lot to me - recognition of the hard work of students reflects very well on your organization and shows that you appreciate their efforts in learning about Gerontology”. We wish Emma the best in her further studies.

Did you know ...

The medical expense tax credit is the second most adjusted claim on the tax returns that are filed each year. Most taxpayers, especially retirees, fail to realize that they can claim the medical premiums paid out-of-pocket -- after a 3% deduction of net income with a maximum -- from a long list of claimable medical expenses. They also fail to realize that

they can go back 3 years with an additional 7 more years using the Fairness Provision in the Income Tax Act. All they need to do is complete a T1-Adjustment form for each year adjusted along with supporting receipts, documents and/or letters and then mail everything to Revenue Canada. Ask your tax professional for more details.

Your Health Matters

Those of you who have RTO medical coverage, be sure that you have received your 2011 Insurance Plan Booklet. In it is included the Out-of-Province/Canada Travel Booklet. If you can't find the information you require in one of these booklets, it is a good practice to call Johnson Inc. to ensure that you are covered, request a pre-determination if costs will exceed \$600, get a treatment plan and know the exclusions. A good example is a Dental Exclusion (page 31 item 5) "A Filling Repair Within 12 Months of the Initial Filling". You should make your dentist aware of this exclusion. Perhaps the work can wait in order to ensure coverage. If you have a lot of work being done, keep an eye on your yearly limit. Let your dentist know your limits.

Make sure your pharmacist knows that the \$100 Ontario Drug Benefit (ODB) deductible is covered. You can claim 85% of the ingredient cost of the \$100 ODB deductible and it might be worth asking your pharmacist to claim your most expensive drug at this point for the reimbursement.

The RTO insurance plan can be an addition to coverage you may already have with a group plan such as with the employer. If you are still with a Board Plan you can easily switch to the RTO plan entirely or in part. No medical required. If you have friends still working in education, they may be required to purchase medical once they turn 65. They can become Associate Members of RTO and purchase the medical coverage needed.

Recently, a few members did a survey of drug stores in the Hamilton area. We wanted to find out if the costs of drugs and dispensing fees varied at different pharmacies. Since

the RTO plan does not cover dispensing fees, we thought it would be an interesting research project. The plan has yearly limits so it is important if you take expensive medication that you are aware of some cost savings that may be available from different pharmacies. We looked at Lipitor in our sampling - 10 mg. 90 days supply. We found that dispensing fees ranged from \$9.97-\$11.99 and the Lipitor from \$174.69-\$193.99. Of course, the generic drugs were in the \$58-\$99 price range. If you are interested in our results and which pharmacies we surveyed, e-mail me at: jaird@cogeco.ca and I will be happy to share them with you. I would be interested in results from Burlington, and Haldimand Pharmacies if you would like to add to our survey.

Notes: 1. Check to see if letters of insurance coverage are needed when travelling. Cuba was asking for it and now some Eastern European countries are requesting proof of insurance. Johnson will be happy to give you a letter. Carry your plan book in case you need to provide information regarding your coverage.

2. The Shingles Vaccine: Zostavax is the only vaccine indicated to help prevent shingles in individuals 60 years of age or older, and is given as a single dose injection and works by boosting your immune system to help protect you from shingles. If you do get shingles even though you have been vaccinated, Zostavax can also help reduce the intensity and duration of shingles pain. Zostavax does not protect everyone who gets the vaccine and cannot be used to treat shingles or the pain associated with it once you have shingles.

Jackie Aird, Health Chair

Curling News

The Curling Bonspiel, sponsored by RTO District 13 and the Hamilton Teachers Credit Union, will take place on **Wednesday, November 9, 2011** at Dundas Valley Golf and Curling Club. Registration forms will be available in the September issue of the 13th World. Ken Drake



Brandy the Gardener

Brandy, our Saint Bernard, loved my wife and would imitate anything that Barb did, from smelling the flowers to eating the fruit that grew along the edge of the woods backing our property. She seemed to love the red currants, gooseberries and blackberries and would even pull back her lips to get at the fruit thus avoiding the prickles.

One year Barb decided to make a vegetable garden. She planted the seeds in neat rows and placed the packets on a stick at the head of each row. The next morning all the seed packets had vanished but there were strange little mounds throughout the garden. Inside each mound was a seed

packet. That summer mystery plants sprang up all over the garden.

Brandy also loved to tease all family members except me as we had taken a training class together where it was stressed who was “the boss”. Her favourite game was looking over Barb’s shoulders when she was working in the garden, which seems okay, except Barb could not stand up due to a heavy body blocking any move. It took a few “Brandy – move!”, each one growing stronger, until Brandy would back up. Both of them knew that it was a game that drew them even closer together.

Ray Long

Any Changes?

E-Mail Address Changes: Mountain Cable to Shaw

Realizing that some of our local e-mail addresses are changing as a result of the “Mountain Cable” to “Shaw” switch, it is very important to notify the RTO/ERO Provincial office of any alteration in your e-mail address as soon as possible whenever the changeover takes place.

Please be in contact with **Dianne Vezeau** at **1 800 361 9888 Ext. 223** or by email at: **membership@rto-ero.org**.

Also, please notify Dianne of any other changes. Thank you so much.

A Remembrance of Things Past: The War



As one's days draw to a close, there is an increased tendency to summon up remembrances of things past and inflict them on other people. Here I am at eighty-six years of age and finding pleasure in recalling those days and the many fine young men with whom we shared our lives. And perhaps, if anyone chances to read these few lines, they will appreciate not only the futility of war, but also the positive results that can mark forever the men and women who are involved in military life.

I feel rather guilty to admit it but I loved flying, most of the time, and if danger was ever present, being young, you couldn't believe that anything untoward could ever come your way, and yet, there really were some exciting moments. There were a lot of positive aspects to military life: there was an opportunity to travel and see parts of the world that were fascinating even in war time. Also, the training developed some positive traits; for example, the ability to work as a team, leader-

ship qualities from the necessity to make decisions often in a few seconds, esprit de corps, pride in belonging to a great organization, the ability to conduct oneself in public "as befits an officer and a gentleman", (although I can't maintain that I have always lived up to that ideal), mathematical skills, a sense of organization and a desire for precision. So many memories!

My later life would have been quite different without that period in the RCAF. Veterans were well treated after the war; for example, I was able to attend university for five years and I couldn't have done so without those veteran's gratuities. And now, sixty-five years later, the Department of Veterans Affairs provides me with a small pension and assistance with the maintenance of our home. Pretty decent. I benefited from my personal military career - and yet I can't erase from my mind the regrets for the many young men and women who did not come home. They are not forgotten.

To be continued...



My car has this feature that I guess is standard, because it was on my last car too. It has a rotating gas tank. Whatever side of the pump I pull up to, it's on the other side. Rita Rudner

It's like magic. When you live by yourself, all your annoying habits are gone. Merrill Markoe.

Hard work pays off in the end, but laziness pays off now. Al Lubel

Normal people believe that if it ain't broke, don't fix it. Engineers believe that if it ain't broke, it doesn't have enough features yet. Scott Adams

The shortest distance between two points is always under construction. Noelle Alito

Taken from 'Jokes to Go' by Judy Brown

What Would You Do?

Imagine that you had won the following prize in a contest: Each morning your bank would deposit \$86 400.00 in your private account for your use.

However, this prize has rules, just as any game has certain rules. The first set of rules would be:

Everything that you didn't spend during each day would be taken away from you.

You may not simply transfer money into some account. You may only spend it.

Each morning upon awakening, the bank opens your account with another \$86 400.00 for that day.

The second set of rules: the bank can end the game without warning: at any time it can say, 'Its over, the game is over!' It can close the account and you will not receive a new one.

What would you personally do?

You would buy anything and everything you wanted - right? Not only for yourself but for all people you love - right? Even for people you don't know because you couldn't possibly spend it all on yourself - right? You would try to spend every cent and use

it all - right?

Actually this game is Reality!

Each of us is in possession of such a magical bank. We just can't seem to see it.

The magical bank is time!

Each morning we awaken to receive 86 400 seconds as a gift of life and when we go to sleep at night any remaining time is not credited to us.

What we haven't lived up that day is forever lost. Yesterday is gone.

Each morning the account is refilled but the bank can dissolve your account at any time ... without warning.

So, what will you do with your 86 400 seconds?

Those seconds are worth so much more than the same amount in dollars.

Think about that and always think of this: Enjoy every second of your life because time races by so much quicker than you think.

So take care of yourself, be happy, love deeply and enjoy life!

Here's wishing you a wonderful and beautiful day. Start spending. Anon (From the Internet)

Wellness Workshops

Kathi Kimmins was a very enthusiastic instructor at the recent "Laughter Yoga" session. We thoroughly enjoyed ourselves moving, chanting and laughing. The "Walking to Wellness" event took place down at the Hamilton Waterfront. While we walked, we listened to Barb Laughland and Joanne Weeks discuss the benefits of a regular walking program. Multi-tasking as we went along, we also participated in a scavenger hunt.

Vicki Peart is leading us in the Calligraphy Workshop taking place at the Amica Residence in Dundas on June 15th. Contact Alexandra Gall for further information: 905 628 6861. Details for the next workshops will be available in the September District 13 newsletter.

Honouring our District 13 “25 Year and Over” Members

The membership statistics of Hamilton-Wentworth, Haldimand includes the names of 237 members who have been part of RTO/ERO for 25 years and over. At the most recent luncheon, we recognized and honoured the following members who fall into this category who were in attendance: Anne Beckir, John Borthwick, Mary Bradica, Fern Crozier, Colin Crozier, Elva Forbeck, June Guenther, John (Jack) Guenther, Gordon McLennan and Elizabeth Terry. Congratulations to all of you and thank you for your years of service with Retired Teachers of Ontario. Thank you, also, for your participation in so many of our events and activities. We will continue to recognize our “25 year and over” members at subsequent luncheons and look forward to seeing you there.

Condolences go out to the Crozier family on the untimely passing of Ferne Crozier. Joanne Weeks, Membership Chair

Archives (Items needed)

Minutes of meetings and other District 13 memorabilia are stored at the Hamilton-Wentworth School Board Archives on Macassa Avenue, Hamilton.

District 13 will be celebrating its 40th anniversary in 2012. Any past Executive members who may have any items from the last 40 years contact Helen Szydlowski at 905 388 0146 or e-mail: hszydlowski@sympatico.ca

A history booklet is being prepared to showcase District 13's forty year history.

The Thirteenth World is published four times a year by District 13 of the Retired Teachers of Ontario for members of the District.

Publication times are as follows:
January & Tours Edition Series A
March
June & Tours Edition Series B
September

Editor and Layout:

Helen Szydlowski
E-mail: hszydlowski@sympatico.ca

Editorial Committee:

Jackie Aird, Jackie Carson,
Alexandra Gall, Lee Hondronicols, Gordon McLennan, Elaine Murray, Joanne Weeks, Jim Wilson

If you lose your newsletter, it can be found on the website:

www.rto-district13.org.

We would like to add more general interest stories. For those of you who have a story to tell that may interest your retired colleagues (limit 400 words) or a funny story to share (must be original) contact the editor and become a contributor.

Materials submitted for inclusion in the newsletter must be approved by the editor and the editorial committee.

The Committee reserves the right to edit material when necessary.

Deadline for submissions for the next newsletter is August 26, 2011.

Trip Application for Port Dover - Lighthouse Theatre

Wednesday, September 21

Make cheque (\$27.00 pp) payable to ‘Lighthouse Festival Theatre’ and send to: Jutta Busch, 701-1964 Main Street West, Hamilton, ON L8S 1J5

Name _____

Address _____

Postal Code _____ Phone Number _____

E-Mail _____

Participants need to arrange their own transportation.

The waiver on the back of this form must be signed for you to participate in this event.



Trip Application for McMichael Gallery in Kleinburg

Wednesday, September 28

Make cheque (\$60.00 pp) payable to ‘Jutta Busch’ and send to: Jutta Busch, 701-1964 Main Street West, Hamilton, ON L8S 1J5

Name _____

Address _____

Postal Code _____ Phone Number _____

E-mail _____

The waiver on the back of this form must be signed for you to participate in this event.

Acknowledgement, Waiver & Release

The participant in the Port Dover Excursion (the "Event") acknowledges and agrees that RTO/ERO, including District 13, 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 Event are therefore hereby advised to carry their own insurance in connection therewith.

By signing below and in consideration of the participant's attendance at the Event, the participant hereby releases and forever discharges RTO/ERO, District 13, and their respective directors, officers, members, agents, employees and volunteers (collectively, the "Releasees") from any and all actions, causes of action, claims, and demands (collectively, the "Claims") from any loss, injury or damage of any nature, including death which has arisen or may arise from the participant's attendance at the Event, unless such loss, injury or damage has arisen as a result of the sole negligence of one or more of the Releasees.

Any Claims arising out of the participant's attendance at the Event will be governed by the laws of Ontario, Canada, and the participant consents to the exclusive jurisdiction of the Courts in Ontario, Canada in any such action.

X X.....
Printed Name of Participant Signature
X..... X.....
Printed Name of Participant Signature
.....
Date Signed



Acknowledgement, Waiver & Release

The participant in the McMichael Gallery Trip (the "Event") acknowledges and agrees that RTO/ERO, including District 13, 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 Event are therefore hereby advised to carry their own insurance in connection therewith.

By signing below and in consideration of the participant's attendance at the Event, the participant hereby releases and forever discharges RTO/ERO, District 13, and their respective directors, officers, members, agents, employees and volunteers (collectively, the "Releasees") from any and all actions, causes of action, claims, and demands (collectively, the "Claims") from any loss, injury or damage of any nature, including death which has arisen or may arise from the participant's attendance at the Event, unless such loss, injury or damage has arisen as a result of the sole negligence of one or more of the Releasees.

Any Claims arising out of the participant's attendance at the Event will be governed by the laws of Ontario, Canada, and the participant consents to the exclusive jurisdiction of the Courts in Ontario, Canada in any such action.

X X.....
Printed Name of Participant Signature
X..... X.....
Printed Name of Participant Signature
.....
Date Signed

RTO/ERO District 13 Executive 2011 - 2012

Executive Officers

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(Continued on page 16)

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RWTO Haldimand:

Karen Walton 905 765 6034 204 Caithness St.E., Caledonia N3W 1C2

Annual Committee Reports 2010-2011



Retired Teachers of Ontario District 13

Hamilton Wentworth Haldimand

Website: www.rto-district13.org

The website is our method of getting the RTO “news” to our members immediately. It is important that members check our website from time to time to be well-informed on what has recently changed at RTO provincial and at RTO District 13.

The website is where we post election news and new appeals for retired teachers to help with other volunteer organizations. We also have posted many photographs taken of members on our enjoyable outings run by the Tours Committee and recreation events such as the Golf Tournaments.

Here you can see your RTO District 13 executive and members hard at work on your behalf in our various committee meetings: Tours; Political Advocacy; Goodwill; Editorial.

If you need to check the date of any upcoming District 13 event, they are all listed and are easy to view. The website is a friendly place. We are aware that not all members have access to the internet but ask a family member or friend to let you have a look at our website.

Jim Wilson

Awards Committee

At the Spring AGM Luncheon held on May 4th, 2011, the following were recognized and congratulated for their long standing service to RTO/ERO District 13 Hamilton-Wentworth-Haldimand:

Leaving District Committees: Goodwill: Anne Luxon, Lyle Beaudoin, Sheila Bryant;

District Executive: Bob Sinclair, Bruce Evenden;

Positions of Responsibility: Estelle Baxter (Pension Concerns),

Leo Normandeau (Political Advocacy),

Alexandra Gall (Secretary).

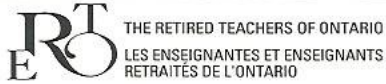
We are happy to say that Estelle and Alexandra will continue on the executive as representatives. Leo, as Provincial 2nd Vice, will be an ex-officio member of District 13.

Gordon Near received the 2011 District 13 Distinguished Service Award.

Robert D'Alessandro, Awards Chair

District 13 Financial Committee Report

Prepared by Doug French, Treasurer



District No. 13 - Hamilton & Haldimand
Consolidated Financial Statement for the Period January 1-December 31, 2010

	<u>2010</u>	<u>2009</u>
Assets at January 1		
General Ledger Balance	\$ 10,782.52	16,825.00
Investments	<u>13,192.50</u>	<u>8,000.00</u>
Other assets: _____	<u>98.93</u>	<u>98.93</u>
Total Assets	\$ 24,073.95	24,923.93
Revenue		
Grants		
Annual	\$ 41,825.37	38,934.36
Bilingual Services		
Project - Service to Others	<u>3,700.00</u>	
Retirement Planning Workshops	<u>151.50</u>	
Interest on Bank Balance and Investments	<u>442.70</u>	309.46
Other (Wellness Day, Dist.Meetings,Misc)	<u>8,672.50</u>	6,668.00
Total Revenue:	\$ 54,792.07	45,911.82
Total Assets and Revenue:	\$ 78,866.02	70,835.75
Expenses		
District Goodwill	\$ 3,247.46	3,482.63
Bilingual Services		
Project - Service to Others	<u>4,008.73</u>	
Recruitment	<u>2,954.96</u>	1,048.68
Meetings		
Executive	<u>783.48</u>	310.64
District	<u>7,638.27</u>	6,315.36
Senate	<u>2,799.71</u>	4,643.70
Provincial Workshops		
Newsletter (mailings, printing, postage)	<u>23,668.23</u>	21,231.09
Office expenses	<u>1,711.65</u>	
(bank charges, faxes, photocopies, stamps, stationery, telephone etc.)		803.31
Retiree Receptions	<u>1,402.00</u>	1,069.20
Retirement Planning Workshops	<u>3,231.37</u>	
Transportation	<u>972.53</u>	1,016.00
Website	<u>1,302.65</u>	376.79
Donations	<u>1,341.00</u>	1,290.00
Political Advocacy	<u>43.07</u>	
Other Expenses		
Wellness day		2,471.36
Committes	<u>14.59</u>	621.29
Rent	<u>700.00</u>	700.00
Recreation	<u>1,275.00</u>	1,200.00
Citizen Court Reception	<u>112.17</u>	181.75
Total Expenses	\$ 57,206.87	\$ 46,761.80

District 13 Financial Committee Report *(Continued from page 18)*

Assets at December 31

General Ledger Balance	\$ 8 036.22	10 782.52
Investments	13 524.00	13 192.50
Other Assets: TCU Shares	98.93	98.93
Total Assets	\$ 21 659.15	24 073.95

District Meetings (Social) Report

We have such a great talent pool in District 13 and we saw some of that at each of our District Meetings this past year. Many of our local retired teachers had the opportunity to share their talents with us.

Our District 13 Fall Luncheon was held at Carmen's Banquet Centre on November 2, 2010 with 105 in attendance. In celebration of 'Year of the Home Child', we thoroughly enjoyed hearing guest speaker/author and former teacher, Mary Pettit, who shared information about Home Children and her book "Mary Janeway: Legacy of a Home Child".

The craft/hobby/interest display proved to be very popular and we will continue this special event at the next Fall Luncheon. Displays included the following: hand-painted glassware, paintings, photography, scrapbooking,

sewing crafts, estate jewellery, card-making, an exhibit for the Silver Swing Band and prints/cards for Grandmothers of Steel. There were also displays from relatives of other Home Children.

Be sure to watch for information in the June and September newsletter for the date and location for the Fall Luncheon. Please consider preparing a display of your hobby/craft/interest.

Today, May 4, 2011, we celebrate spring at the Waterfront Centre with our Spring Annual Meeting Luncheon. Our entertainment is the Golden Swing Band from the Ancaster Achievement Centre. The group includes a number of retired teachers who are also sharing their interests/talents with us today.

Joanne Weeks, Co-Chair Social



Political Advocacy Committee (PAC) Report



L to R: Norm Walpole, Jackie Aird, Lee Hondronicols, Joanne Weeks, Jan Lukas, Chub Baxter, Estelle Baxter, Marnie Daly (Chair)

Once again the Political Advocacy Committee has gone through a transitional year. As Leo Normandeau's provincial responsibilities increased, it became necessary to appoint a new Chair for the PAC. In February the Executive appointed Marnie Daly as the interim Chair.

The PAC has been involved in promoting the priorities of RTO on issues of health care for seniors, affordable housing and living independently with dignity. With the call of the Federal Election, the Committee quickly formulated a plan of action for advocacy based on these principles. To that end the Committee approved the purchase of a series of radio ads to be aired in the week preceding the election. The radio spots were developed in a non-partisan format to inform the public of our concerns and to encourage seniors to vote for the candidate who supports health initiatives and affordable housing programs for seniors. The com-

mittee also developed a poster to distribute in retirement homes throughout our region which provided information and encouragement for seniors to exercise their rights as Canadians.

The PAC became involved in outreach through a Saturday morning visit to the U.S. Steel plant in Hamilton to lend support and "walk the line" with our USW brothers and sisters who have been locked out for many months. We were able to learn a great deal about the issues for which they are fighting. In fact, there are approximately 900 locked-out workers who are fighting to protect the pensions and benefits of over 9,000 retirees. This issue is very important as we watch the attack on pensions all over North America. The committee presented the picket captain with an RTO flag and, of course, we provided them with sustenance in the form of homemade soup and donuts. *(Continued on page 21)*

Political Advocacy Committee Report *(Continued from page 20)*

The Committee continues to focus on local health care initiatives and their impact on our members. This will be the focus of our plan of action when we prepare for the upcoming Provincial Election in October 2011. Since the bulk of health care program decisions are made through provincial funding initiatives, we will be looking at the platforms from all parties for support of our positions.

It has been a very busy time for PAC activities for the past few months and the spring and summer promise to be even more interesting. I would like to express my personal appreciation to all the members of the PAC for their patience and support as I took on this role.

Marnie Daly, Chair PAC Committee



L to R: Jim Wilson, Jackie Aird, Marnie Daly, Lee Hondronicols, Helen Szydowski, Joanne Weeks, Elaine Murray

Newsletter Report

The District 13, 'Thirteenth World', Newsletter is published four times a year. The newsletter goes out to over 3000 members. This year we have added a colour cover which enhances our pictures and adds a little pizzazz. If you lose your newsletter, it can be found on the website - www.rto-district13.org. We aim to keep our membership informed of all the activities and events that are planned. We have added a few more general interest stories and we welcome more articles. Material from members submitted for inclusion in the newsletter must be approved by the editor and editorial committee.

Helen Szydowski, Editor

Membership/Recruitment Report

District 13 membership stands at 3078 as of March 31, 2011 with an overall increase of 119 members over the past year. We are pleased to announce that the latest results for the Provincial Recruitment Contest indicate that we are in 2nd place in 'numbers increase' and 5th in 'percent increase' across all of the 46 Districts in attracting new members - both Full and Associate. Thank you for continuing to spread the word about our wonderful organization.

We held an extremely well-attended Retirement Reception for new retirees on September 30th, 2010 at the Waterfront Centre in Hamilton. The newest District 13 members were invited to attend as well as recent retirees who had not, as yet, joined RTO/ERO. The reception provided an opportunity to learn about our activities and programs and to enjoy a lovely social time and light lunch. If you know of someone in the field of education who has recently retired or will be retiring this year, please let them know about the upcoming 2011 Retirement Reception scheduled for September 29th, 2011 at the Waterfront Centre. Notices will be posted soon in all schools and Board buildings and invitations will be mailed out in early September.

Because of the popularity of the Retirement Planning Workshop that was held on November 24th, 2010 at the Waterfront Centre with over 100 potential members in attendance, we have scheduled another Retirement Planning Workshop for this Fall. The date will be November 23rd, 2011 and

it will also take place at the Waterfront Centre. This workshop is for all staff employed by the local school boards who are considering retirement within the next four years. It is open to teachers, office administrators, caretaking and maintenance staff, educational assistants, supervisory staff, college and university instructors as well as private school educators. Please share the information about the upcoming Retirement Planning Workshop.

Please pass along to retired colleagues who commuted their pension that they may also join RTO/ERO at this time. A new category for Full Membership includes the following: a retired teacher with a minimum of 15 years of credited service who opted for a commuted value transfer from the Ontario Teachers' Pension Plan following the Ontario Teachers' Pension Plan rules in place at the time of commutation.

ADDRESS/INFORMATION CHANGES: If you have an address/information change, please contact Dianne Vezeau at the **RTO/ERO Provincial Office** at **1 800 361 9888** or email at **www.rto-ero.org**. It is so very important to update your information since all mailings are based on the Provincial list. We want to make sure that you receive both your Provincial and your District information. Please also ensure that your family and/or your Executor are also aware of this contact number.

Joanne Weeks, Chair Membership/Recruitment

Goodwill Committee Report



L to R standing: Elizabeth Kelly, Mary McCormack, Diane Keesmaat, Christa Stoeckler, Barb Jarrett, Marilyn Hill, Marianne Allemang, Karen Walton, Penny Nijse, Kathryn Mills, Chuck Forbeck, Vicky Zivanic

Seated: Elvira Peterson Lee Hondronicols

Photo courtesy Joanne Weeks

The RTO/ERO Goodwill Committee for District 13 keeps in contact with our more senior members. Birthday cards are sent out to members over 80. Significant birthdays (80,85,90,etc.) are acknowledged with flowers or gifts. Special certificates are presented to members who are 90 years of age or older. Currently District 13 has 115 members over 90 and 3 members who are 100 or older.

Geographically, District 13 is divided into 18 areas determined by postal codes or towns. There is also a team who stays in contact with our members who have moved out of the area. Each area is served by one or two representatives and lists are updated at least twice a year.

Being a Goodwill Representative is a rewarding job. Whenever there are vacancies, volunteers quickly come

forward; all 18 areas are now serviced. If Goodwill sounds appealing to you, we can find you a job.

When an RTO member dies, a donation is made to honour their memory. Recently donations have gone to local churches, RBG, City Kidz, Cancer Assistance Programs, Bob Kemp Hospice, Educational Archives, Cancer Society, Heart and Stroke Fund and Doctors Without Borders. Our committee members also send a card to the family and frequently attend funerals or visitations.

Please let the committee know if a member in your circle of friends needs some attention from our representatives.

Barb Jarrett, Lee Hondronicols,
Co-Chairs Goodwill Committee

Pension Concerns Committee Report

Estelle Baxter has retired as Chair of the Pension Concerns Committee. Estelle deserves 'a big thank-you' for the fine work, loyal dedication and lively humor that she has brought to this committee over the years. Thank you, Estelle!

Here are some items that you may or may not be aware of that can have an impact on your pension and retirement:

*In January 2011, you received an increase of 1.6% to your pension.

*Effective January 1, 2010 the Ontario budget announced a reduction in the lowest tax rate from 6.05% to 5.05%; and that all the other tax rates have remained the same.

*The Ontario government has introduced legislation to convert the Ontario Property Tax Credit to the Ontario Energy and Property Tax Credit (OEPTC). This tax credit will be paid quarterly, starting in the summer of 2011. The OEPTC is based on property tax or 20% of rent paid. If you did your own tax return, you quickly learned that filling out the provincial tax forms was confusing and many mistakes may have been made which hopefully will be addressed.

*Eligible seniors will continue to receive additional assistance with their property taxes through the Ontario Senior Homeowner's Property Tax Credit.

*The Ontario Teachers' Pension Board has reported a 'healthy looking' return on their investments. The shortfall and liabilities in paying future pensions continue to be a concern. You can get further information at www.otpp.com.

*There are currently 1.4 working teachers for each retiree. This ratio is projected to fall to approximately 1:2.1 in 10 years. A typical teacher retiring in

2010 has 28 years of pension credit and is expected to receive a pension for 30 years. This demographic profile necessitates an investment risk tolerance that is lower than that with a higher-to- retiree member ratio.

*Private pensions are being unfairly eroded by companies who are no longer in business or are reconsidering their liabilities and do not want to continue funding pensions to their retirees - just think of Nortel or US Steel.

*For seniors the Tax-Free Savings Account is an excellent way to save money. You can shelter the interest income from taxes and if you follow the guidelines, you can withdraw the money tax-free.

*The RTO/ERO Provincial Pension and Retirement Concerns Committee, with administrative support, has concentrated on both Pensions and Fact Sheets. The RTO/ERO Provincial Pension and Retirement Concerns Committee have been working on the development of Fact Sheets on numerous topics of interest to all teachers. Available are 66 Fact Sheets: Financial Issues (10); Government Benefits (5); Health Issues (11); Insurance Issues (7); Legal Issues (11); Marital Issues (9); Surviving Spouse Issues (5); and Retirement Issues (8). All of the Fact Sheets can be viewed and obtained from the Provincial RTO/ERO website: www.rto-ero.org. These Fact Sheets are made available at all meetings. Please feel free to take a copy of any fact sheet that may interest you.

If you have any pension questions or concerns call me at 905 664 1965.

Robert D'Alessandro, Chair Pension-Concerns Committee

Tours Committee Report

Since last September we have attended 'South Pacific' at the Four Seasons Performing Arts Centre in Toronto, 'The Doctor's Dilemma' at Shaw, John McDermott at the Sanderson Centre, a boat cruise from Fenelon Falls and 'The Splendours of India's Royal Courts' at the AGO.

We will also be attending 'Camelot' at Stratford, 'The Calendar Girls' at the Royal Alexandra, a Blue Jays game and 'Italian Funerals and Other Festive Occasions' at Drayton.

Our boat trip this year is to Pelee Island where we will be served a hot buffet luncheon, tour of the island, visit the Heritage Museum and more.

It will be a long day but very interesting and lots of fun.

Plans are being made to attend 'Candida' at Shaw and an Illusionist in Niagara Falls. In the New Year, on January 21st, we are making plans to attend a 'Robbie Burns Birthday Party' at the Old Mill in Toronto. There will be pipes and drums, Highland dancers, fiddlers, the tasting of the Scotch and, of course, the parade and salute to the haggis with a four-course served dinner. Please plan to join us on as many outings as possible.

Have a safe and happy summer.

Phyllis Doyle, Chair Tours Committee



Tours Committee Meeting: L to R: Gordon McLennan, Helen Szydlowski, Marvin Shepherd, Ted Lowrey, Rita Mauro, Phyllis Doyle, Jim Wilson, Sylvia Kajiura and taking the picture Joanne Weeks.

Recreation Committee Report

The following events were offered to the membership in 2010/2011:

May: The Workers Arts and Heritage Centre-Tour and Workshop: This event was attended by numerous members of RTO and The Women's Art Association of Hamilton. The Art Bus outing was also offered to both groups.

June: Port Dover Harbour Museum/lunch: Participants enjoyed a most interesting tour of the Harbour Museum, followed by a tasty lunch at the Beach House restaurant.

September: Ottawa Street Tour: A large group met at Earl's Court Gallery where we enjoyed the current exhibition followed by a tour of the "new" facility and an explanation of the finer points of picture framing by owner Bob Daniels. A visit to 'Under the Moon' and 'All Sorts Gallery' completed the morning's agenda. A delicious lunch at Limoncello nicely ended the day.

November: Tour of Bruno Capolongo's Studio/lunch/Grimsby Art Gallery was another very well-attended event. Bruno gave a power-point presentation of The Cranbrook

Estate & Gardens (near Detroit) as well as an overview of his encaustic paintings. He toured us through his home to see his collection of art.

Most of his own work is sold or currently being shown at various galleries. Grace Capolongo catered a wonderful chicken lunch for the group.

This was followed by a short drive to the Grimsby Art Gallery for a tour/talk of the current exhibition.

November: Crock-A-Doodle- painting pottery Christmas ornaments/lunch

April: Origami Workshop

A small but enthusiastic group took part in Kathy Johnson's origami workshop. A great way to get started in this ancient (and challenging) craft.

Still to come a Studio Tour of Renate Karnebogen's Studio.

The very successful biannual golf tournament was a big hit with our golfers.

The curling tournament has been rock solid under the capable hands of Ken Drake.

Jutta Busch, Chair Recreation

Wellness Workshops

As a follow-up to the successful Wellness Day, District 13 is offering a series of Wellness Workshops. The Spring events included "Laughter Yoga" with Kathi Kimmins in April. "Walking to Wellness" will take place at the Hamilton Waterfront on May 25th and a "Calligraphy" workshop by Vicki Peart is scheduled for June 15th.

There are still spaces available for both events. Please be in contact with Alexandra Gall at 905 628 6861.

Watch for further information in upcoming newsletters about the workshops scheduled for the Fall session: Digital Photography, Financial Wellness and an active session on assorted types of fitness. **Joanne Weeks**



Laughter Yoga Picture: L to R: Alexandra Gall, Nancy Chiarot, Kathi Kimmins, Mary Grubic, Elaine Carr, Rosemary Marcotte, Lee Hondronicols, Christa Stoeckler

Golden Swing Band - Ancaster Senior Achievement Centre

Entertaining at the Spring Luncheon was a group from the Ancaster Senior Achievement Centre entitled the Golden Swing Band. At this time, the band consists of the following members: Pierre Arnold on violin, Bill Dahlman on guitar, Mary-Ellen Gillies on keyboard, John Heaslip on trumpet, Bruno Klemm on bass, John Nicholas on drum, Dave Robinson on banjo and Harry Smith on trombone. You may recognize some of the names as former teachers.

The core of the group has been together for about three years with some members joining within the last year. The group entertains at senior residences across the city and surrounding areas and meets once a week to practise at the Ancaster Senior Achievement Centre out in Alberton on Wednesday afternoons. All are welcome. If you are interested in joining the jam sessions, please get in touch with the Ancaster Senior Achievement Centre.



Spring Luncheon & AGM 2011 *(Pictures courtesy Jan Lukas, Rosemary Marcotte)*

