



The Northumberland Applepress

Spring, 2008

www.rto-eronorthumberland.org

Issue No. 28

RTO District 30 Executive	Executive Committees
President– Morris Tait.....905-372-6700	Newsletter Editor- Don Colby.....613-475-1610
Past President– Sharron McMann.....905-372-3567	Membership & Goodwill
First Vice Pres.– Jane McCaig.....905-372-4495	Anne Tryon.....905-372-9635
Second Vice Pres -John Christie.....905-377-9220	Political Action– Jim Stirling.....905-885-5201
Secretary- David Staples.....905-983-5750	Social Committee- Mary Bird.....705-876-9777
Treasurer- David Randall.....905-372-3193	Betty Morris.....905-377-0446
Health Services– Bob Moorcroft.....905-885-4895	Travel- Fay Farmer.....905-372-7632
Website Manager- Don Colby..... 613-475-1610	Sharron McMann.....905-372-3567
don.colby@sympatico.ca	Pension– Sharron McMann.....905-372-3567
Recruitment– Barbara Moorcroft.....905-885-4895	Archives- Connie Poole.....905-372-2802
	Member at Large– Charlotte Majic.... 905-885-5887

President's Message



I hope all RTO friends and associates had a healthy and enjoyable winter season.

This year the Retired Teachers of Ontario organization celebrates 40 years of service to retired teachers. Many changes have occurred in society and the teaching profession since 1968. In 1968 I was beginning my second year of teaching at South Cramahe. At that time beginning teacher salaries were in the \$3,000.00 range which for me meant \$3,700.00 paid in ten equal payments. In '68 gas cost thirty five cents per gallon, houses were far out of my reach at \$ 20,000.00, the Beatles were riding high with Hey Jude and we were hearing 'Heard It Through The Grape Vine' for the first time. At that time the most popular T.V. programs were Dragnet, Mission Impossible and Laugh In viewed on a black and white console T.V.

Best wishes to any new retirees in our district and a warm welcome to re-

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President's Message continued from page 1

tirement and RTO. As a retired teacher you have great opportunities and security. Please encourage any newly retired teacher friends and associates to become a member of RTO. Early in 2008 RTO provincially welcomed new member number 60,000. This is a great organization providing health insurance and advocacy for seniors in the province and across Canada.

Our spring luncheon this year occurs at the Lions Centre in Cobourg on June 11. The executive have worked hard to create an interesting and enjoyable experience for district members. The theme of this event will be "Volunteerism". We will have a showcase of members' volunteer achievements as district members demonstrate their work and passion for organizations where they serve as volunteers. If you have volunteer experience you would like to share with the group please email or phone me (tait@eagle.ca or 905.372.6700) so space can be set aside for your display and exhibit.

There's a great opportunity for district members to get know one another better and attend a ball game at the Rogers Centre on August 23. It's a lot of fun and a chance to bring along family members to enjoy the afternoon. Hope to see you at the game and the lunch.

Morris Tait



Membership Report

We now have **620** full and **52** associate members = **672** in total

District 30 welcomes the new members: **Harold Stapley, Sharon Frew, Diane Laird, Charlotte Majic, Bonnie Minns, Jocelyn Pim, Dennis Thompson, Laurence Cromien, Havelock Jewson, Carol Sawatsky, Doreen Swan, Gail Burrell, Ruth Halligan, Helen Kucey, Frank Haveman, Brian Richardson and Ruth Knapp.**

Sadly missed are: **Irene Harris, Kenneth Halligan, Marian Marvin, Doris Thompson, Raymond Swan, Jane Bicko, Phyllis Fair, Joan Nicholas, Elizabeth Jones, John Carlton, J. Nelson, Helen Lewis, Doris Stapley, and Audrey Alexander.**

Sybil Love is enjoying her retirement as a non-member. I apologize for the error in the fall *Apple Press*.

Anne Tryon

Fay Farmer's Travels - The Mediterranean and Costa Del Sol -

Since last newsletter I re- terranean caverns formed by egypt, home of the Barbary
peated the World Tour, impressive stalactites and apes and from where spec-
Northern Hemisphere, by stalagmites; Malaga, the tacular views of the Atlantic
private jet. The third time capital of the Costa del Sol, Ocean, the Mediterranean
was just as exciting as the with its majestic Church of Sea and even the coast of
first. An excursion to see San Juan, impressive Picasso Africa can be had.

the fascinating drawings and museum and massive palace-
hieroglyphics in the Valley of fortress dating back to the The area, rich in historical
the Kings and Queens was 10th century; Ronda, the sites leaves memories of
included this time. charismatic city of Celtic quaint houses decorated

February-March brought a ters high overlooking an im- bright flowers, narrow cob-
long-stay on the shore of posing ravine that divides it blestone/tile patterned
the Mediterranean in Cala de into two parts that are walkways, flamenco dancing,
Mijas, a charming town in La joined by an old stone Spanish guitars, bright sun-
Costa del Sol. At the all- bridge; Granada, site of the shine(most of the time),
inclusive, low-rise hotel one Alhambra (13th -15th cen- sea breezes, beaches, out-
could walk the beach, swim in tury) with its fortified pal- door cafes and Andalusian
the pool, enjoy the nightly aces, gardens, frescoes, cas- equestrian skills. Washington
entertainment, take dancing, tle of Charles V and spec- Irwin wrote a book entitled
cooking or language lessons tacular view of the snow- "Tales of The Alhambra"
and even wash down vitamins capped Sierra Nevada Moun- which contains historical ac-
with chilled champagne at tains; Cordoba, the location counts and folklore.
breakfast. of the fascinating Aljama

A few of the many excur- Mosque (begun in 10th cen- Tours to The Cost Del Sol
sions around the picturesque tury and now a world heri- are available from several
Andelusian countryside in- tage site) which contains tour companies, including
cluded Puerto Banos, a very nearly a thousand columns, Merit, Travel Guild and Sen-
active coastal port with Sal- has a Gothic Cathedral built ior Tours.

vador Dali sculptures lining right inside it and is truly a My next adventure is es-
the walkway to a harbour living monument to the his- corting the Tulip Time Cruise
filled with expensive yachts tory of the area; and Gibrat- in Holland and Belgium this
from around the world; tar, the impressive rock spring.

Caves of Nerja, (discovered from where Churchill and .
in 1960), a network of sub- Eisenhower planned strat-

**Keep up-to-date by visiting our website:
www.rto-eronorthumberland.org**

Report of District Health Representative

1. Earlier this year, a copy of the 2008-2010 Health Plans Booklet was mailed to all plan participants. I have been asked to remind you that this booklet is expensive to print and is designed to last for three years. You are therefore requested to preserve your copy for that period of time. Recycle your out-of-date booklets to have only current information available.
2. Advocacy! District Health Reps have been requested to encourage RTO/ERO members to become their own advocate in looking after their health needs. Members are advised to speak up and question reasons for treatments, medications, side effects and lingering appointments or procedures. There are many cases in our Health system where the squeaky wheel gets the grease!
3. To reduce costs, members are requested to consider direct deposit for payment of claims.
4. When RTO/ERO Health Plans claims are submitted to Johnson electronically, either through the use of your drug card or directly by your dentist's office, there is no need for you to submit your claim via mail. Johnson Inc. receives your claim directly from the provider, eliminating mailing delays and postage costs.
5. When considering trip cancellation insurance offered by your travel agency, remember that your Extended Health Care Plan coverage already includes Trip Cancellation to a maximum of \$6000 per insured person per trip. You are also automatically insured for health coverage for an unlimited number of trips, each up to 62 days in duration.
6. When making claims under your Travel Plan, proof of departure is required for each traveler for whom a claim is made. A few examples of proof of departure are:
 - Purchase receipt from a Canadian duty-free store
 - Airline ticket or boarding pass
 - Signed receipt

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Goodwill Committee— Clip & Save!

Baltimore	Hastings
Theresa Ferguson 905 372 2839	Jacqueline Beamish 705 696 2878
Bowmanville	Orono/Kendal/Newcastle/Newtonville
Phyllis Price 905 623 3280	Sharon Staples905 983 5750
Brighton/Codrington	Oshawa/Whitby/Port Perry/Courtice
Gladys Bonin..... 613 475 3226	Zelda Armstrong 905 576 7266
Campbellford	Port Hope/Hope Twp./Campbellcroft/Bewdley
Mary Milne705 653 3623	Muriel Bell905 885 2882
Castleton/Colborne	Roseneath
Bill Pratt905 344 7971	Emily Macklin.....905 352 2738
Cobourg	Trenton/Frankford/Stirling
A-C May Anderson905 372 6602	Kathleen Gilpin.....613 392 0529
D-F Bob Doak905 372 2911	Warkworth
G-J Katherine Hart905 372 2365	Katherine Stowell705 924 2224
K-M Betty Sterling905 372 5175	
N-S Lorene Pratt905 372 6208	
T-Z Anne Tryon905 372 9635	
Gores Landing/Grafton	Other locations and associate members
Anne Tryon905 372 9635	and any one who needs assistance call
Hampton/Enniskillen	Anne Tryon 905-372-9635
Ross Metcalfe905 263 2148	
Havelock/Norwood/Peterborough/Millbrook	
Bob Watson613 473 2735	

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7. Prescription Drug Vacation Supply. Effective January 1, 2008, participants travelling outside the province for an extended period of time will be able to obtain up to a 200 day supply of medication before leaving the province. Previously a participant was only able to obtain up to a 100 day supply.

For claims submitted electronically by the pharmacy the pharmacist should contact the Johnson Pharmacy line, and Johnson will fax a form to the pharmacy for completion by the plan participant. The form can be completed while the participant is at the pharmacy and faxed back to allow Johnson's claims system to be updated so that the 200 day extended supply can be processed electronically.

Bob Moorcroft - District 30 Health Representative

Membership Recruitment

In March I attended a Provincial Workshop on Membership Recruitment. Two important issues arose:

- 1) Fewer teachers will be retiring in future.
- 2) In order to maintain and advance membership records other school personnel are now able to join the R.T.O. Membership.

Our strength is in our numbers. You can make a difference by encouraging retired teachers in your area to join R.T.O. - regardless of their retirement date. Their support is needed and essential.

Welcome to our team!

Barbara Moorcroft

News from the Treasurer

At the beginning of 2008, our bank balance was \$ 4,773.19. Our Provincial grant was received in the middle of February. This year our Provincial grant was paid in one payment of \$ 10,197.00. This leaves District 30 with a balance of \$14,896.78 as of April 15, 2008.



We have an investment of \$ 1,000.00 in Blue Jay Tickets. This expense was paid in December of 2007. When all tickets are sold, the \$ 1,000.00 will be returned to our account.

Detailed financial reports will be available during our meeting in June. I will also available the summary of our expenses and receipts from last year. There will be a copy of the financial report that is sent to the Provincial offices available for you to look at as well.

If you have any questions about the district finances, please feel free to contact me at any time.

Thank you,
Dave Randall, Treasurer District # 30

Traveling in Mexico: Some Safety Tips

I spent a couple of weeks in Mexico in late February/mid March. My first few days were in Mexico City, and as I was alone, with a wonky knee, I kept to taxis called by my hotel, high-end buses, and short, organized tours. In that way, I saw the pyramids just outside Mexico City (impressive), the shrine to our Lady of Guadalupe (a great goddess site for those, who, like me, like to theme their trips) and the Mexican version of the Museum of Civilization. The Mexicans have great difficulty with translations into English, both written/oral; I suggest you bring your own information (it will be better than anything you find there). Better still: learn Spanish!

Most of the rest of my stay was with friends, in a small silver city, called Guanajuato, (5 hours by bus from Mexico city), with some side trips to San Miguel, Morellio, and Patzquana (silver cities/historical/artistic). These communities, like Mexico City are over a mile in the sky: you need a couple of days to acclimatize. Lots of churches (Mary/the goddess is everywhere; as well as very bloody Christs); lots of cobblestone streets; pottery galore; some silver. Guanajuato is a city of tunnels: instead of going around the mountain the city is built on, the streets go through it! Though not a huge tourist city, this community has two language schools, lots of great places to eat and drink, some wonderful shops, a museum to Don Quixote, another to revolutionaries, and many other sites to peruse. Long term stays (my friends stayed 2 months) cost half as much as they do in places like San Miguel (very touristy, and an hour away).

It was in this quiet little city, in broad daylight, on a Sunday at noon, that I was robbed. Swarmed, really. I had come out of a side street by a church, and was about to enter the main square when I felt something wet on my head. I was sure it was bird doo-doo. Then, I noticed this red, wet, sticky stuff on my left sleeve and my shirt front! Three people came from no-where to 'pat' me down with paper napkins they happened to have in hand! I kept looking up to see where this 'stuff' came from, and they encouraged me to do so while they opened my belt pouch and stole all the cards in the front pocket. I was initially startled; I was not the least frightened as my 'helpers' seemed most solicitous; but, I managed to wrench away before they got into inner pockets of my pouch for money and other cards.

Apparently, this is quite the scam: spray the 'mark' with water, ketchup or some other liquid; pretend to help the 'mark'; take as much as they can finagle!

I did report this 'incident' to two policewomen in the square; they spoke no English, and were very unhelpful, except for calling another policewoman over to take me to a bank or internet café, or wherever I could make her understand to take me. They took down no information. The internet café I first went to was only useful in obtaining bank card phone numbers. Actual contact had to be made by phone (charges reversed). Some internet cafes have such phone contact available.

Jane McCaig

RTO Luncheon Themes

Each of our luncheons now has a theme. The themes add interest and information to the occasion. Our first themed session involved healthy life styles, when local health food shops, health care providers, GNP pharmacy, chiropractic health care and the YMCA for exercise provided the displays. This first attempt of themes was so successful the practice was continued.

We added travel next as a theme when local travel agents came and displayed their products for teachers to inspect.

Continued on the next page.....

Last fall there was a really interesting theme when teachers demonstrated the hobbies they enjoy in retirement. We had a dozen great hobbies showcased. Hobbies ranged from stamp collecting, book writing, African travel and philanthropy, spinning, genealogy, quilting, and painting. Each of the RTO members who demonstrated their hobby received a free lunch in appreciation for their efforts

On June 11 this year when we have our spring lunch, the theme will be "Volunteerism". We have more than a dozen retired teachers who are willing to showcase their volunteerism and the organizations that they assist. The volunteer talents being demonstrated this time involve, a Lion's Club, a Rotary Club, Capital Theatre, YMCA, Horizons, Cystic Fibrosis, Habitat, Women's Resource Centre, and many others. Retired teachers are talented people and can add much to an organization by volunteering.

Be sure to attend the spring lunch to enjoy the fellowship, and the showcase of retired teacher volunteerism, better still volunteer to show your volunteerism. We do not have any churches represented, if you volunteer for a church this is your opportunity!

Morris Tait

Interest Groups

I have heard various RTO members complain that our RTO district has nothing to do: no trips, no cards, no clubs. Apparently, there have been efforts in the past to establish such interest groups, with no success. However, we have decided to try again.

If any member is interested in Bridge; Euchre; Scrabble; Birding; Day Trips; Book Exchanges; Book Clubs; Painting; Stained Glass; Writing; Hiking, Cycling, Skiing, etc., please contact Jane McCaig, at 905-372-4495, or janemccaig@cogeco.ca. Depending on response, I will attempt to put like-minded people in touch with one another so that such activities can be organized and/or reported on. Please let me know as soon as possible. Thanks.

Jane McCaig

Project Service to Others

Each year an organization is selected by the District Executive to be promoted as the recipient of the Provincial Project Service to Others award of \$4000 or \$2500.

For 2007-08 our selected organization is "Alpha House" which is a home for young mothers and children. This is a Northumberland County program.

Our selected project begins in September 2008 and permits young mothers to return to Secondary School in the mornings and return to Alpha House in the afternoon. This program is sponsored in part by the Board of Education. The program is different from the Individual Studies Program since it provides baby sitting for the children. It is our hope to include retired teachers to assist in this program. The grant money will also cover necessary school materials for the mother and educational toys for the children.

The districts selected for the grant have not yet been announced but we hope that the information will be available at our luncheon meeting. Do come and hear the news first hand.

Barbara Moorcroft, Co-ordinator
David Randall, Recording Secretary
Anne Tryon, Morris Tait

Fall 2007 Annual Meeting Minutes

1. **Call to Order:** President Morris Tait welcomed all and called the meeting to order at 10:00 am., introduced the Executive and welcomed the “hobby” presenters.
2. National Anthem: Morris led the members in the singing of O Canada.
3. **In Memoriam:** A moment of silence was held for members who had passed away in the past six months.
4. Agenda Approval: Moved by Claude Thompson and seconded by Bob Moorcroft that the agenda be adopted as printed. Carried.
5. **President’s Remarks:** He noted his pleasure to serve as your President, complimented the Executive for their efforts, stated that RTO emergency funds were available as is a \$1000 Scholarship. The retirement workshops were successful and the Blue Jays game was very enjoyable. He enjoyed recent Senate experience where he learned that Johnson's Insurance has a new up-dated brochure and that that the 40th anniversary of RTO is to emphasize marketing.
6. **Secretary’s Report:** Sharron presented the hi-lights as David Staples was unable to attend the Spring Luncheon. Sharron moved that the minutes be accepted, seconded by Barbara Moorcroft. Carried.
7. Treasurer’s Report: Dave Randall presented a short and precise report: as of October 30 we have a balance of \$5763.33. Moved by Dave, seconded by Sharon Staples that the Report be accepted as read. Carried.
8. **Other Reports:**
 - a) **Recruitment:** Anne Tryon - no additional report
 - b) **To Hell With the Bell:** Barbara Moorcroft - An enjoyable breakfast was enjoyed. The numbers attending were down slightly. Brighton and Bowmanville areas are in need of new co-ordinators.
 - c) **Membership/Goodwill:** Anne Tryon - as printed in the Applepress
 - d) **Health Insurance:** Bob Moorcroft - no additional report. If you have problems, please call Bob.
 - e) Pension and Retirement, Sharron McMann - our pensions will increase by 1.8%, beginning in January, 2008.
 - f) **Archivist:** Connie Poole - she has all past copies of the Applepress, except for 3 issues. Please call Anne if you have a back copy she needs.
 - g) **Web Site and Newsletter:** Don Colby - we continue to get a few “hits” on our web site. Members are encouraged to submit articles.
 - h) **Senate:** John Christie - presented a brief summary of the key points from last week’s Senate.
 - i) **Travel:** Fay Farmer - as printed in the Applepress, and there are brochures at the back of the room detailing up-coming trips.
 - j) **Retirement Planning Workshop:** Morris Tait - this was held on September 29 and went quite well.
 - k) **Project Service to Others:** Barbara Moorcroft - this year we are supporting Alpha House in Cobourg. This program’s focus is on young single mothers, to allow them to train for employment, take extra courses etc. One of the key features is that they provide much needed babysitting.
 - l) **Social:** Betty Morris - no report
Harry Knapper moved, seconded by Jane McCaig, to accept and file the reports. Carried.
9. **New Business:**
 - a) **Blue Jay tickets** - Sharron reminded the members that tickets would be available for the game on August 23/08, against the World Champion Boston Red Sox. Tickets will be \$40.00 ea., with \$5.00 going to charity. Email Sharron to reserve your tickets.
 - b) **A volunteer** is needed for the position of Second vice-president. Please see Morris.
 - c) Sharron introduced the slate of officers for 2007/2008.
 - d) Members were asked to leave any children’s books they brought for the **Bartleman Book Project**.
 - e) A **special thanks** was offered to **Lorraine Oliver** for her dedicated efforts on behalf of RTO.
10. **Special Guest Speaker:** We were entertained with an informative speech by RTO’s Past-President, **Ron Poste**, from Northumberland County.
Speech hi-lights - RTO now has close to 62000 members
 - health plans are the most sought after category from RTO
 - if traveling out of the province, and an emergency occurs, call World Access, IMMEDIATELY
 - Johnson will have a new booklet available in Feb.
 - Health plan costs will rise 2% and Dental plans will rise 3%
 - Extended Health Care demands continue to exceed the plan income
 - Johnson is encouraging members to submit claims electronically, as it saves them \$2.00 on each claim



Minutes continued from previous page:

- there will be a \$4.00 to \$5.00 fee increase to join RTO for 2008 (each member)
- pension income splitting is now law
- PSA testing will soon be paid for by OHIP

11. **Next Meeting:** Spring Luncheon, May 20, 2008 at the Lion's Community Centre

Adjournment: Morris declared the business meeting adjourned

This was followed by our "Hobby" displays presented by retired teachers across the area. John Velduis even came from Virginia to talk about his fund-raising campaign for a 3rd world university!

Later we enjoyed a great buffet luncheon, followed by door prizes.

David Staples, Secretary, District 30, R.T.O.

An Invitation to: To Hell With the Bell

September 2, 2008

Contact the following people for local information (place and time):

Bowmanville	Karin Murphy	905-983-9326
Port Hope	Barbara Moorcroft	905-885-4895
Cobourg	Sharron McMann	905-372-3567
	Anne Tryon	905-372-9635
Brighton	Joe McMullen	613-475-2928
Campbellford	Marilyn McMillan	705-632-0039
	Mary Mitchell	705-924-2376
	Maureen O'Grady	905-344-7468

This is your only written invitation. Mark it on your calendar NOW!
Please plan to bring another retired teacher who does not belong to R.T.O., or a friend.

Do join the fun!

Barbara Moorcroft
905-885-4895

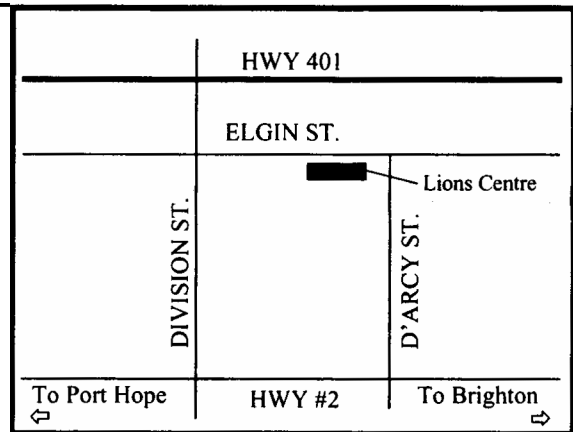
To Hell With the Bell Co-ordinator

Retired Teachers of Ontario

District 30, Northumberland

Spring Meeting & Luncheon
Wednesday, June 11, 2008
Cobourg Lions Centre

9:30 Registration, coffee and chit-chat
10:30 Business Meeting
11:15 Social— Volunteerism in RTO
12:00 Luncheon



Please detach and return the following form, including a cheque for \$15.00 made out to The Retired Teachers of Ontario, District 30, to David Randall, 614 MacKechnie Cres., Cobourg, ON, K9A 4X8. All cheques must be received by June 2. No reservations can be made without payment nor can refunds be made if you cancel. (We must pay for the dinners regardless!) There will be our usual draws of six tickets for a **free** lunch at the Fall, 2008 meeting as well for several other items.

Members who are 85 years of age or older receive complimentary lunches but please let us know if you plan to attend and if you will need a ride or special dietary meal. The luncheon meeting is open to all RTO/ERO members regardless of district affiliation.

Please notice that while including your email address (if you have one) is optional, we would like to be able to contact you occasionally with pertinent RTO related information using this method. To protect your privacy no addresses will be made public. We would also appreciate knowing if you DO NOT have an email address.

(Tear Here)-----

Name: _____

Phone: _____ Email address: _____
(optional)

Address: _____

Name(s) of any guests @\$15.00 : _____

NOTICE TO SCHOOL STAFF

The Northumberland Applepress is a publication of RTO/ERO (Retired Teachers of Ontario) District 30, Northumberland. We have about 700 members who receive this newsletter twice a year. In addition to mailing it to our members, we send it to all public and separate schools in District 30 to introduce our organization to **active but soon to be retired teachers**.

PLEASE POST THIS ISSUE ON YOUR STAFF ROOM BULLETIN BOARD

To obtain more information or inquire about membership in RTO/ERO, please call or e-mail a member of our executive.