



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS
RETRAITÉS DE L'ONTARIO

Depuis 1968



Since 1968



The Northumberland Applepress

Fall, 2011

www.rto-eronorthumberland.org

Issue No. 35

President's Message



I am sitting on the third floor of a hotel in Kingston looking east. I listen to the water lapping on the shore. It is windy and the cloud cover is increasing. According to the media weather forecast, it sounds like impending doom — somewhere in the Goderich area again? Nature is so able to turn a romantic setting into a disaster in seconds. Perhaps not here; somewhere else maybe; maybe not at all.

Jack Layton at a pinnacle in his political life ready to enjoy sparing with the conservatives, his life taken away. Nature? Don't know. Having been down the road I know some of the various emotions one goes through: they are complex.

We as a group are getting on in years . We must adjust our lives accordingly as our bodies say : John you can not cut that much grass, trim that much garden in one day. Spread it out . Get control.

But what do we as an ageing group need? How specifically and in what way does the medical profession assist us in our daily living? What more, and there is more, should the province do to assist an aging population? We need to start thinking about innovative models of geriatric care. It is the desire of RTO/ERO, Charitable Foundation to search for specific answers, by raising money to establish, maintain and support the RTO/ ERO Endowed Chair in Geriatric Medicine at the University of Toronto.

To give us some background on Charitable Foundation's plans we have two guest speakers at the Fall Luncheon Meeting of Northumberland District 30 . Joanne Murphy President of RTO/ERO and Gordon Cressy, Director of Advancement and Fundraising RTO/ERO Charitable Foundation. There will be a question and answer period following Gordon's remarks.

John Christie, President, Dist.30

RTO District 30 Executive

President– **John Christie**.....905-377-9220
 jyjchristie@sympatico.ca
 Past President– **Jane McCaig**..... 905-372-4495
 janispoo@cogeco.ca
 First Vice Pres.– **Charlotte Majic**.....905-885-5887
 cmajic@gmail.com
 Second Vice Pres.–**Philip Palmer**....905-987-0585
 philippalmertrto30@gmail.com
 Secretary- **David Staples**.....905-987-4055
 2chalkdusters@gmail.com
 Treasurer- **David Randall**.....905-372-3193
 drandall000@sympatico.ca

Executive Committees

Health Services– **Bob Moorcroft**.....905-885-4895
 bmoorcroft1@cogeco.ca
 Website Manager- **Don Colby**..... 416-488-2251
 district30rto@gmail.com
 Newsletter Editor- **Don Colby**.....416-488-2251
 district30rto@gmail.com
 Member Services Co-ordinator
Anne Tryon.....905-372-9635
 gtryon@cogeco.ca
 Political Advocacy– **Jane McCaig**..905-372-4495
 janispoo@cogeco.ca
 Social Committee- **Mary Bird**.....705-876-9777
 ambird@nexicom.net
 Travel- **Fay Farmer**.....905-372-7632
 faytl@sympatico.ca
 Pension– **Morris Tait**.....905-372-6700
 tait@eagle.ca
 Archives- **Connie Poole**.....905-372-2802
 lescon@sympatico.ca

Goodwill Committee

PLEASE SAVE THIS LIST!
 YOU OR A FRIEND MAY NEED IT!

Bowmanville
Phyllis Price905-623-3280
 Brighton/Codrington
Gladys Bonin 613-475-3226
 Castleton/Colborne
Bill Pratt 905-344-7971
 Cobourg
 A-C **May Anderson** 905-372-6602
 D-F **Bob Doak**905-372-2911
 G-J **Katherine Hart**905-372-2365
 K-M **Janette Johnston**905-373-1432
 N-S **Lorene Pratt**905-372-6208
 T-Z **Janette Johnston**905-373-1432
 Hampton/Enniskillen
Ross Metcalfe 905-263-2148
 Havelock/Norwood/Peterborough/Marmora/Madoc
Bob Watson613-473-2735
 Hastings
Jacqueline Beamish 705-696-2878
 Orono/Kendal/Newcastle/Newtonville
Sharon Staples905-987-4055
 Oshawa/Whitby/Courtice
Zelda Armstrong 905-576-7266
 Port Hope/Hope Twp./Campbellcroft
Muriel Bell905-885-2882
 Roseneath
Emily Macklin.....905-352-2738
 Trenton/Frankford/Stirling/Foxboro
Kathleen Gilpin.....613-392-0529
 Warkworth.
Katherine Stowell705-924-2224
 All other areas**Anne Tryon** 905-372-9635

The Goodwill Committee would appreciate your help. If you know of a member who could use a card, phone call, a visit to the hospital, or support in the death of a loved one, please let a committee member know or call Anne Tryon

A DATE TO MARK ON YOUR CALENDAR

**RTO District 30
 Spring 2012 Luncheon:
May 23, 2012**

News from the Treasurer



Our District's bank balance at the beginning of September was \$9,522.66. Anticipated expenses for September and October will be approximately \$ 3,900. This includes expenses for: an Executive Meeting, Retirement Workshop, Fall Luncheon, printing and mailing of the Apple Press and expenses for the observers to the Fall Senate. After these events, there would be a balance of about \$ 5,000. Our account is a community service account and we currently do not pay bank fees for our cheques. We also make a modest amount of interest on our account.

Dave Randall, Treasurer

Membership Report



We now have **65** associate and **668** full members belonging to our District 30.

Welcome to these new members:

Joanne Drury, Lorraine Swanson, Larry Langdon, Mary Lou Stogre, Bonnie McCool, Lauren Taylor, Ian McFarlane, and Heather Halls.

Sadly missed are: **Joan Hill, Rose Rose, Dorothy Larocque, and Patrick Daniel.** Transferees to other districts are **Barbara Higgs, Peter Higgs, and Rita Row.**

A special greeting to the **109** members who are 80 + years young. Have a great year!

Anne Tryon

Political Advocacy Report

October will be election month for Ontario. Our members need to weigh considerations about voting carefully. Is the candidate you prefer senior friendly? Is s/he going to make tax cuts that will harm education, or health care (hospital wait times; doctor accessibility; home care, etc.)? Are other services going to be adversely affected? Are tax cuts the answer to Ontario's debts: Ontario hydro and health care primarily? Whomever you vote for will have serious problems to solve, not least of them being able to operate successfully in the current economic climate. Not all problems will be able to be solved: economic resources currently available can only go so far.

View the ads of the various political parties and other interest groups and carefully weigh the data expounded. Some ads simply attack; others clearly explain past progresses, future priorities and current problems. Taking stock of various realities is never easy but for this election, it is important to do so. Think carefully before voting; if possible, attend the forums held by the candidates running for office. Check their past performances for honesty, integrity and effort. Even candidates who have never been elected have past performance records somewhere, and now, so much information is available on-line (Google can be your best information tool!). there is little reason not to vote knowledgeably. And, don't forget to vote!

PAC Rep, Jane McCaig

Fay Farmer's Travels - European Christmas Markets -

When planning an extended stay in Europe or South America would you like to unpack your bags, "live like a local", experience the life style, and visit the nearby sites and famous attractions, all with support when you need it and independence when you don't? Then Untours may be an alternative to a guided tour. Untours provides hand-picked, fully equipped accommodations (private apartment, cottage or farm house - depending on location), transportation: air (if needed), ground (car, rail, metro - depending on location), transfer assistance, on-site orientation and experienced support services before, during and after your holiday. Thus, travel essentials are provided and planning stress eliminated.

Untours is an American travel company that has been operative for thirty-six years and also sponsors the nonprofit Untours Foundation. This Foundation provides low-interest loans to people and businesses around the world that create work, housing, and fair trade where most needed. For destinations and information call 1-610-565-5242 or Email travel@untours.com.

Last May, three friends and I spent a delightful two weeks in Tuscany. We had a private apartment in a traditional farm house near Buonconvento, an Audi van, an escorted transfer to our location, a gourmet lunch/orientation session with our local contact at which we met other travellers and received all the materials and information necessary to ensure that our vacation ran smoothly. We also attended a local cooking class and a wine tasting. Except for our flights, we made all our arrangements through Untours.

While "living like locals" we had time to appreciate the spectacular scenery - rolling green hills, majestic cypress trees, well-tended

vineyards, olive groves, medieval walled towns and villages perched on hilltops, prosperous farms, and flaming poppy fields- all beneath the glorious Tuscan sun! Chatting with the local people, sampling the local produce, meats, cheeses and wines and visiting open-air markets, and nearby galleries and museums were part of the adventure.

As well as exploring Buonconvento which was established in the 14th century on the site of a Roman fort, we visited nearby towns and villages: Montalcino - famous for its fortress and Brunello wine; Montepulciano - highest of the hill towns with Renaissance palazzos and churches; San Gimignano - completely walled with 13 medieval towers; Florence - with its impressive Duomo, Ponte Vecchio, Michelangelo's David and Uffizi art museum; Siena - site of the famous Palio summer horse race in the Piazza del Campo; the charming Chianti Valley with its many wineries and the lovely, Sant'Antimo Abbey -founded by Charlemagne in the 8th century, once used for medieval pilgrimages and still open for daily mass where monks sing Gregorian chants.

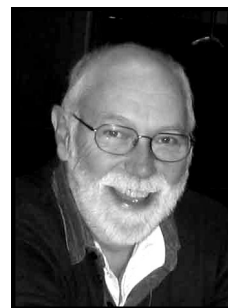
Check the current issues of Renaissance for Merit's exciting fall and winter travel opportunities. I will be hosting the Christmas Markets tour in Nov./Dec. and the longstay in Cannes in March. The markets tour is magical and the Cannes longstay conducive to exploring the French Riviera. It would be great to have you join me! For information about tours for retired teachers and/or for personal travel arrangements contact Merit at 1-877-872-3826 or visit www.rtotravel.ca.

Fay Farmer

Pension & Financial News

Our pension plan has a ninety four year history. The Teachers' Superannuation Fund was established in 1917 and later in 1989 the plan was renamed and restructured to become Ontario Teachers' Pension Plan.

During this summer OTPP was busy working on your behalf to broaden and deepen the investment portfolio. The Plan bought into the Babcock and Brown Gates Parking company. This is one of the largest parking companies in North America providing 400,000 parking spaces in 25 markets. More interest was bought in Brussels, Copenhagen and Sydney airports and OTPP also purchased a major stake in Flexera Software. The Chicago based software company has 80,000 customers and provides computer service in installation, sales and security of computer systems. Teachers' also recently increased interest in a Chile water company and Maple Leaf Sports and Entertainment.



The S.I.N. Bin

Our Social Insurance Numbers are important pieces of Government identification and should be protected and secured as we would any other valuable item. During this and the next issue of Applepress I plan to outline some of our rights as S.I.N. card holders.

For a start, please note:

You do **NOT** have to give your SIN number in any of the following circumstances.

1. Proving your identity (except for specific government programs)
2. Completing a job application before you get the job
3. Completing an application to rent a property
4. Negotiating a lease with a landlord
5. Completing credit card application
6. Cashing a cheque
7. Applying for a video club membership
8. Completing some banking transactions (mortgage, line of credit, loan)
9. Completing a medical questionnaire
10. Renting a car
11. Subscribing to long-distance or cellular telephone services.
12. Writing a will
13. Applying to a university or college

All retired teachers are encouraged to check the Teachers' Pension website for the latest information available. www.otpp.com

Morris Tait
RTO District 30 Pension Liaison

Lakeshore New Horizons Band

by Gail Rickard

Roy Ernst, a professor at the Eastman School of Music in Rochester, New York, initiated the New Horizons Band program. The program aims to fulfill the passion that many retired adults have for music, who had no time to devote to this interest while working. The New Horizons movement has spread all over North America. There are over 170 bands registered on the website. Many members connect with other New Horizon groups when travelling.

The newly formed Lakeshore New Horizons daytime adult band program will appeal both to those who have played before and to those with no previous musical training. Beginner instruction will be available on Wednesday mornings, which will eventually allow one to participate in the introductory community band. More experienced players will be welcomed to the Monday morning band. No need to worry about an instrument- most beginners will rent one. Practices will be held at Maple Grove United Church in Clarington, the first session beginning the week of September 12. If you live in Durham Region or Northumberland County, we are the band for you!

Many retired teachers used to play an instrument "back in the day", so this program may appeal to you. If playing a musical instrument is on your "bucket list", please contact President, Elliot Tremere at 905-623-2677 or tremere@bell.net.

RTO Scholarship

All District 30 RTO members are reminded that our RTO/ERO provincial office offers a \$ 1,000.00 scholarship each year to a qualifying person attending teacher education training. RTO/ERO sets aside \$ 25,000.00 each year to be granted to twenty five deserving people from across the province who are in teacher training.

District 30 Northumberland, did not have any applicants in 2011.

If you're a member of RTO and have a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or stepchild going into teacher training they qualify as an RTO scholarship applicant.

Have interested students go online to www.ero-rto.org to find details about the scholarship and make application.

The next round of applications for the RTO scholarship is due in August 2012.

Morris Tait - Project - Service to Others Committee

Report of the District Health & Insurance Representative

By **Bob Moorcroft**

In June I attended a Workshop in Toronto for District representatives. I was impressed with the calibre of the program. In addition to information updates and an opportunity for representatives to raise questions and concerns, there were two outstanding speakers on the topics of Diabetes and Osteoporosis.



Dr. Ian Blumer spoke on Diabetes. Dr. Blumer is a diabetic specialist who practices in Ajax and does accept referrals from medical practitioners in Northumberland County. Here is some of the information he provided.

In Ontario 9% of the population have diabetes. In Canada 1 in 5 persons over the age of 65 have diabetes. By the year 2020 it is estimated that diabetes will cost Canadians 17 billion dollars annually.

Possible Effects from Diabetes—strokes, blindness, heart attacks, amputations, and kidney failure. 80% of diabetics die of heart attack or stroke.

BUT 70% of the complications are AVOIDABLE!

1. Weight control is the most important. Being overweight is an increasing problem especially for seniors.
2. EXERCISE
3. Control of blood pressure
4. Control of glucose levels
5. Use of cholesterol lowering medication.

Dr. Blumer stressed the importance of setting realistic goals, for example, a weight loss goal of 5% over a few months. For exercise, get a can of food in each hand and exercise while watching TV.

To Hell With The Bell

Retired teachers and guests gathered in five areas of District 30 on Tuesday, September 6th. Food, fun and fellowship were enjoyed by everyone. As the newsletter deadline was prior to this event, it is difficult to report on the actual event. The executive thank all who attended and special thanks go to the organizers in each area who planned the activities.



Barbara Moorcroft was one of the main coordinators of *To Hell With The Bell* for our district. She was instrumental in ensuring that volunteers were obtained to host in each area. After serving District 30 for many years in a variety of positions, Barbara is "retiring". We thank her for all of her years of service and leadership in the District.

Dave Randall

RTO/ERO District 30 Spring Luncheon and General Meeting May 25, 2011

David Staples, Secretary, RTO District 30



The meeting started at 9:30 a.m. with O Canada and an introduction by President **John Christie**. Approximately 80 members were in attendance.

Secretary **David Staples** made a motion, seconded by **Jane McCaig**, that the minutes from the Fall 2010 General Meeting be accepted as printed in the *Applepress*. Carried.

Treasurer **Dave Randall** reported Since the *Applepress* release, the District has received \$3, 200 for the Service to Others grant. Other expenses included newsletter publication, Hell With the Bell, donations, and the STO Grant being given today. As of this date, the balance is \$14, 310.24; future expenses include Senate observers and today's meeting. The balance would end up approximately \$13, 000.

Dave made a motion, seconded by **Don Colby**, that his report be accepted as presented. Carried.

Committee Reports:

Health - in **Bob Moorcroft's** absence, President John reported that it is essential to carry proof of health coverage, as some countries are now asking for proof prior to entering the country.

Newsletter/Web Site - **Don Colby** reported that the provincial RTO is asking the local districts to change the web site to Drupal, He is looking for someone to learn the system and implement it locally. The newsletter is being produced on upgraded software; he continues to ask members to send contributions for future publications.

Recruitment/Hell With the Bell - the Sept. 6th locations are set for all areas.

Political Action - **Jane McCaig** reported that with the upcoming provincial election, there will be some news releases soon.

Social - **Morris Tait** thanked **Mary Bird** and **Betty Morris** for the great job they do in decorating the tables etc. We are looking for a volunteer to take over this committee.

Travel - no report

Archives - **Connie Poole** is looking into doing a 2nd edition of "Schools in Northumberland". She is also looking for a volunteer to take over this committee.

Retirement/Pensions - **Morris** reported that there will 45, 000 teachers retiring between 2011 and 2020; he will be attending a Retirement Workshop in October.

Membership/Goodwill - **Anne Tryon** asked members to let her know of anyone needing "goodwill"; she would also like to have someone volunteer to help her.

RTO/ERO Second VP, Leo Normandeau: He brought greetings from President **Joanne Murphy** and the rest of the executive. He's pleased that District 30 has two executive members on provincial committees - **Don Colby** and **Morris Tait**. There will be a no-deficit budget next year. Finally, he talked briefly about the establishment of the RTO Charita-

Continued next page.....

Minutes continued from previous page:

ble Foundation headed by **Gordon Cressey**.

To thank **Leo Normandeau** for coming to our luncheon, our Executive made a donation to the new foundation.

Project Service to Others: John presented a cheque for \$3,200 to the Ontario Peer Helpers Association, represented by **Lorraine Swanson**. This is a non-profit group of retired and active teachers who host provincial workshops and leadership camps for both elementary and high school students.

Spring Senate Report

The eightieth meeting of RTO/ERO Senate was held at the Toronto Marriott Eaton Centre Hotel. It was attended by two Senators from our district (President John Christie and VP Charlotte Majic) as well as two Observers (Past President Jane McCaig and 2nd Vice Philip Palmer). *(Philip Palmer presented an extensive report which was included in the minutes prepared by Secretary David Staples. Because the entire report is available in the minutes posted on our website, www.rto-eronorthumberland.org, as well as on the provincial RTO/ERO website I have, in the interest of space, deleted it from these published minutes. Don Colby, Editor.)*

This report was presented by **Philip Palmer**, Observer at Spring Senate, May 2011.

Entertainment was provided by local theatre groups - West Bend, 4th Line Theatre, Victoria Opera Company, Northumberland Players, Brighton Barn and Capitol Theatre. Each group gave a short presentation and had brochures available for interested members. As well, each theatre company graciously donated free tickets for lucky draws after the meal.

Morris thanked the groups for their presentations and generous gifts.

The day ended with a delicious buffet meal served by the staff of the Cobourg Lion's Centre.

Brighton's To Hell With the Bell

To Hell with the Bell was held at the Brighton Barn Theatre on Tuesday, Sept., 6th, 2011 from 9:00-10:30am with 17 in attendance.

Everyone enjoyed meeting old and new acquaintances. We shared memories and experiences. It was interesting to learn from Joe McMullen how he and Brian Todd started up the first "To Hell With The Bell" in Brighton.

We are looking for New Volunteers to take charge of organizing next years "To Hell With The Bell".

Many Thanks to All. Karen and I enjoyed taking charge for 3years, but due to health reasons we are no longer available to carry on as organizers. However, we will be attending the yearly event.

Gladys Bonin

Retired Teachers of Ontario

District 30, Northumberland

Fall Meeting & Luncheon
Tuesday, October 18, 2011
Cobourg Lions Centre

9:30 - 10:00 *Registration, refreshments, displays and chit-chat*

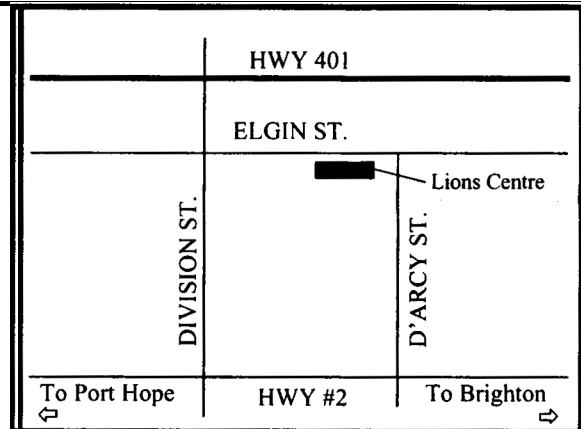
10:00 - 10:45 *Business Meeting*

10:45 - 11:00 *Joanne Murphy, President RTO/ERO*

11:00 - 11:15 *Break*

11:15—12:00 *Gordon Cressy re: Foundation plus questions for Gordon & Joanne*

12:00 - 1:15 *Luncheon and Draws*



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 Oct. 10. 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 for a number of prizes noted elsewhere in the *Applepress*.

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. 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.

This luncheon meeting is open to all RTO/ERO members regardless of district affiliation.

(Tear Here) - - - - -

Name: _____

Phone: _____

Email address: _____

(optional - if we don't already have it!)

Address: _____

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