

ROTHALTON HERALD

District 15

September, 2014



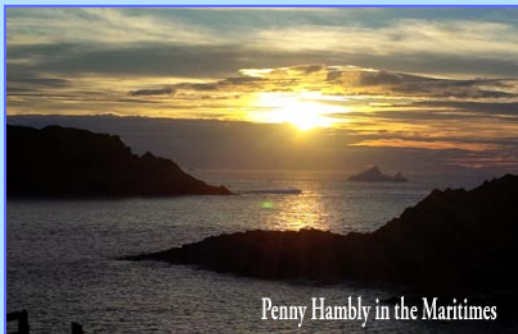
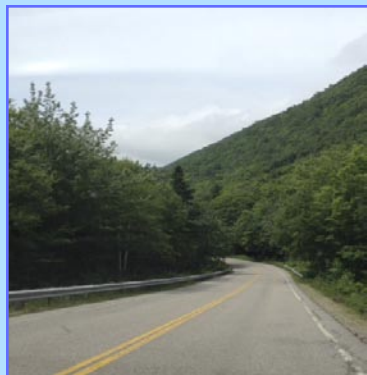
Unforgettable MEMORIES

"A Passage to Gibraltar" story and photos by Hugh McCully

MEMORIES... of Going Down the Road



Bruce Shapka in Alberta



Penny Hamblly in the Maritimes



Jerry Blosser in Arizona



Your District 15 Executive 2014-15



Here for you now...
Here for your future.

The Retired Teachers
of Ontario

Treas.	Asst. Treas.	Mem-at-Lg.	Pres.	2nd VP	Past Pres.	1stVP
Chub	Daliah	Jim	Penny	Moira	Phyllis	Carolyn
Baxter	Brown	Baker	Hamblly	Plexman	Kingsley	Hilton
Missing: Janet Carter-Wright, Secretary						

President's Report

By Penny Hambly



This is my first report as your new President. I want to thank our outgoing President Phyllis Kingsley who has worked very hard for our District. Phyllis is taking over as Newsletter coordinator and we know that she will do a great job.

I want to welcome all our new members and hope that by the time you receive this report we have met at our **To Hell With The Bell** breakfast which takes place on September 4 at the Quality Inn. We hope that you will join us at our future events. In April, I attended the Presidents' Workshop in Toronto organized by our Provincial RTO/ERO. There were two informative presentations - one from our Provincial President Norbert Boudreau entitled "Young At Heart" and another from Dr. Birgit Pianosi entitled "Age Matters." I encourage you to view them on our RTO/ERO District 15 website (district15.rto-ero.org). On May 6 we hosted the Pre-Senate Meeting at the Atrium Conference Centre which was attended by twenty-three people, twenty from other Districts. Some of the motions that were to be tabled at the Senate were discussed.

The Spring Senate was held on May 12-14 in Toronto. **Phyllis Kingsley** and I attended as voting Senators with **Carolyn Hilton** as Observer. Nine motions dealing with transferring of funds from RTO reserves were deferred, to be reworded and brought back to the Fall Senate. Notice of Motion was also given that the agenda for the Fall Senate not include a guest speaker. The Alzheimer Society of Ontario was awarded the \$10,000 Provincial Charitable grant.

Finally, I encourage you to get involved in District 15 RTO/ERO. You can start by supporting and attending our events. The **Fall Lunch** will be held on Wednesday October 29 at the Teatro Conference Centre in Milton. Our guest speaker will be talking about her personal experiences as a user of the Lion's Club Guide Dogs (see the report by Moira Plexman, our new Program Chair). We are also looking for a Charitable Foundation representative. This would be a good way to start getting involved. There is a special need for more men on our Board.

MEN WANTED!

We need more men on our District 15 Board as there are relatively few compared to the number of women. Please consider getting involved. We are only as strong as our members and we need your support. Contact: Penny Hambly, President at hamblyp@cogeco.ca

Visit us on the Internet at district15.rto-ero.org

Our Visit to Arizona

By Jerry Blosser

Marcia and I visited Arizona during the first week in March. It was on the Navajo Indian reservation, near the Utah state line - several thousand square miles in size, our Creator at work. It was just awe inspiring.



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We Get Letters, E-mails & Calls

By Peter Gnish



It's been a rather slow period since April. Only four members got in touch with us. We have heard that people like to read about other people particularly their friends and those they worked with. Why not drop me a line and bring your colleagues up-to-date on what is happening to you these days. My wife Cate and I are spending 6 months in Florida each year. However, we continue to work on the Halton Herald and we retrieve all of our e-mails (pgnish@gmail.com). You

are welcome to send your cards and letters south to 5260 South Landings Drive, #309, Fort Myers Florida, 33919. If you would like to call us in Florida, our telephone number is 239-208-2860. Our contact information in Hamilton remains the same – 153 Fairleigh Ave. S. Hamilton, ON L8M 2K4 and our telephone number is 905-547-1628 for the period May to the end of October.

Ian Downie: Along with his “Memories” submission which you can read on Page 6, Ian sent an email to say how much he liked the Halton Herald. He indicated that he is accompanying his wife **Jill** to Guernsey where she is doing research for the fourth book in the mystery series set there. The cover of her third book, which comes out in the fall, is pictured here. And, Ian is featured on YouTube. Type in “RMR Don't Compromise” to see why he has become a sex symbol for the very much older Canadian woman.



Jennifer Lobo and Vincent Leahy: On March 15, Dave Wright received a request from Jennifer and Vincent for tickets to see the Drury Lane production of Anne of Green Gables. At the time, they were on a train en route from Chiang Mai in Northern Thailand to Bangkok. They were going through their emails and came across one of the reminders from the Recreation Committee. This just shows that no matter where on earth you are, you can always get in touch with District 15!

Chris Logan emailed me to say that he and Diane “..are enjoying retirement in Thomasburg Ontario. We moved onto 180 acres of property north of Belleville on the Moira River several years ago and have spent our time building our second retirement home. We both enjoy the natural beauty of Eastern Ontario and the

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gardening opportunities this property has 'demanded' of us. We travel often and are blessed that we are close enough to family to babysit as needed! Love it!"

Herman Starr telephoned me in Florida early in April to talk about the latest issue of the Halton Herald. He mentioned that he was doing fine and was looking forward to the end of winter and some warm weather.



In the April issue of the Halton Herald you were invited to share your experiences and photos related to *"A Trip Down Memory Lane."* We received the three submissions which follow - from **Ian Downie, Hugh McCully** and **Bruce Shapka**. They, along with Luis Acero, who gave us the idea for this series with his submission printed in the April issue, will each receive a \$10 Tim Horton's Card for their involvement and effort. Thank you!

Anything For A Laugh

By Ian Downie

Sometime in the '80s I was acting as Master of Ceremonies for a Commencement at Lester B. Pearson H.S. The gym was the venue. Risers had been used to build a stage at one end of the hall. Crepe paper streamers stretched from the back of the stage to the ceiling. **COMMENCEMENT**, the letters cut from bristol board, ran across the streamers and I had a chair at the back of the stage under NCE. I would go forward to the lectern at the front of the stage to introduce speakers and various events of the exercises and then return to my seat.

Towards the end of the evening I introduced a lady from the I.O.D.E. (I cannot be certain of her organization) who was presenting one of the prizes and returned to my seat. Moments later, I sensed a certain instability in my chair and glanced down to discover that the right rear leg of the chair had slid off the surface of the stage and was poised unsupported over the 5 foot drop behind the risers. Carefully I started to raise myself from the chair to return the leg to its place on the stage. At that point the left leg slipped off the stage and both chair and I fell backwards into the crepe paper streamers. For a time the streamers held but they began to stretch and stretch until I and chair lay horizontally above the abyss. Then, snap, the streamers gave way and chair and I fell to the floor, disappearing entirely from the view of the audience. The entire audience rose in a wavelike motion starting from the front row.

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(Anything For A Laugh.. continued from Page 6)

The chair was destroyed but I had held on to the arms and was relatively unscathed. I climbed back up on to the stage. The lady presenter was valiantly continuing with her speech. Perhaps she thought the audience was preparing to give her a standing ovation. I walked to the front of the stage and when she paused said to ease the tension, "Don't worry. We'll do anything for a laugh."

Turning to return to my up-stage position I saw the letters now spelled COMME MENT. Certainly some audience members thought the whole thing had been staged as a sort of comic relief. At the end of the ceremonies a photographer/ reporter from the Burlington Post came to me and asked if I would do it again so he could get a photograph. I'm afraid I politely declined. After that I always made sure some sort of stop block was clamped to the back of the stage!



A Passage to Gibraltar

By Hugh McCully

The Strait slowly darkened as we sailed the last few miles east to Gibraltar. Behind, the setting sun silhouetted the southernmost part of continental Europe, Tarifa Point in bright orange. To the north, navigation lights of cargo ships disappeared into the fringe



of multicoloured lights on shore. A fast ferry headed southwest towards Africa while another approached us from the southeast. David, at the helm steered Tiarua north into the harbour of Gibraltar. Dick the skipper, gave course corrections as we motored along the breakwater toward the airport and then made a sharp right

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(A Passage To Gibraltar.. continued from Page 7)

turn to the marina in the shadow of the Rock of Gibraltar. At ten thirty at night the dock lines were secured and our thousand mile passage from Ponta Delgada in the Azores was over.

The passage actually started two weeks earlier. On a quiet late-July evening I was sitting on my boat in Picton. The phone rang. “Hi Hugh. It’s David in Horta in the Azores. We need a crew member for the run from the Azores to Gibraltar. Are you interested?” David, a retired McMaster microbiologist had spoken to me in the early spring about the chance of crewing on a boat making an Atlantic crossing but later reported that the need had passed. Now, the chance was reality. So, a thirty-two hour run straight through from Picton to Burlington, a day to pack and arrange transportation to Ponta Delgada and the adventure was on!

Tiarua is a forty-eight foot cutter-rigged sloop, a Bowman 48 built in Southampton, England, It has been maintained in top shape by its owner and skipper Dick Drinkrow. (You can read more of Dick in *Rounding the Horn: Being the Story of Williwaws and Windjammers, Drake, Darwin, Murdered Missionaries and Naked Natives —a Deck’s-Eye View of Cape Horn.*) Dick was originally from New Zealand but now lives in England. Dick had sailed Tiarua many thousands of miles in both Atlantic and Pacific Oceans and was moving the boat from Massachusetts to the Mediterranean.

You couldn’t ask for a better equipped boat to cross oceans than Tiarua. Tied to a dock or in a quiet anchorage it is idyllic to be rocked to sleep on a boat. Sleeping on a moving sailboat is entirely different. Bunks for the crew are arranged along the sides of the boat, usually in the bow of the boat. The bow is a long way from the boat’s pivot point (the middle of the boat) so in rough water the bow and its attached bunks move up and down a lot! Sleeping



when the surface you are on is jumping a foot or more in any direction is a challenge. Well, we sure were challenged. For seven of the nine days of the passage we constantly drove through four to ten foot waves. The waves came from at least two directions, mostly from the north, but enough from the north-west and occasionally other directions to give us a constantly disturbed sea state. Thus the boat had a constant three dimensional motion. It didn’t take long for us to find out that we needed a different place to sleep. That place was in the main cabin on a pipe berth that emerged from the side of the hull. The

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surface of the berth was U-shaped so that gravity kept you from rolling out even though the boat tried hard to eject you! The pipe berths got a lot of use but even under those conditions, sleep quickly overcame fatigue.

There is a rhythm to life on a boat: the rhythm of the sun and the moon; the rhythm of the ocean swells and waves, the regular hiss of breaking waves as they pass; the autopilot as it steers the boat; and the rhythm of the watches. With three people on Tiarua watches were three hours on and six hours off. This pattern continued without a break for the nine days from Ponta Lagada to Gibraltar. The three hours on watch had its own rhythm: clip on your safety harness when you come on deck, get a verbal status report from the previous person on watch and from then until the end of your watch stand up in the cockpit every fifteen minutes and do a 360° scan of the horizon looking for the lights of other ships that could threaten our boat. In between there was time to monitor the boat's progress from information read from the glow of the navigation instruments, watch the setting moon and the emerging stars, listen to the thump of the heavy salt spray on the dodger and be alone with your thoughts. Once the watch was over and an entry made into the ship's log, there was time for sleep.

The time you didn't sleep was when the watch ended at noon or six in the afternoon. That was eating time. Those on board Tiarua dined well. Fresh soups and salads, gourmet dinners prepared from a book of recipes collected by the skipper's wife and supported by a well provisioned pantry and a full freezer, and a chocolate sundae to finish off. A well-fed boat is a happy boat and our delirium knew no bounds.

All too soon the two week voyage came to an end. It was time for the memories of the thousand miles on Tiarua to be added to my sailing logbook and for those new memories to join the memories already recorded of trips on the boats of others: Toronto to St Anthony NF in 2000, New Bedford MA to Bronte via Halifax in 2005, Fernandina Beach FL to Charleston SC with Vince Weeks in 2008, Catskill on Hudson NY to Hamilton in 2012, and Sandy Hook NJ to Baltimore MD in 2013. They stood alongside thirteen years of memories from sailing my own boat: all five Great Lakes, Welland Canal, St Lawrence Seaway, Rideau and Erie Canals - over twelve thousand nautical miles. So much water. So little time to sail!

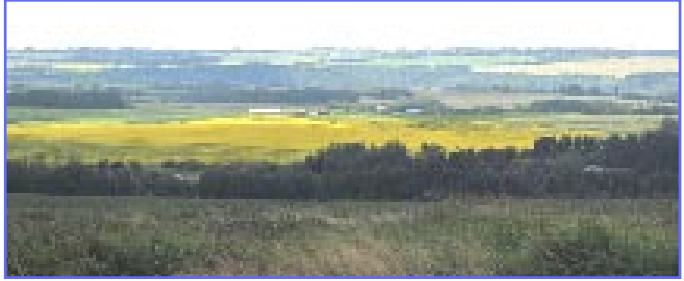
(A Passage To Gibraltar.. see more pictures on Page 44)



Church of My Fathers

by Bruce Shapka

My grandparents came to Canada well over a hundred years ago and settled on a homestead north of Edmonton. They cleared the land, grew wheat, raised



cattle and twelve children. Sixty years ago I spent my summer at my grandparents' farm. Far off on a hill top I could see a church. I never did get to see the church up close nor get to know some of its history. The church's name is Sts Peter and Paul Russo Greek Catholic Orthodox church. It is located in Dickie Bush, Alberta.

Three years ago my wife and I went to Alberta for a Shapka family reunion. I got to meet many relatives for the first time and it also gave us an opportunity to visit two items on my bucket list. Though, as a child, I had spent some time on my grandparents' farm, I never had the opportunity to visit the "Church of my Fathers." One important part for those who lived in the area was the need for a church. The farm community came together to build a church. Built between 1909 and 1912, my grandfather used his team of horses to drag logs to the construction site. My father, as a young man, help conduct Sunday services.



I had seen photos of this historic church that my grandfather help build. The church is an example of the Byzantine Revival style brought to Canada by Ukrainian immigrants. The architect of this church was a Bukovinian carpenter who could not read nor write. He designed and built the church from memories of

churches in the Ukraine. The church today is structurally sound and is still used

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Round and Round We Go

By Warren McBurney, Goodwill Committee Convenor

For some of us, our work as teachers led us through many exciting places and circumstances, then brought us back to our beginnings, or at least very close to them. One of our retirees has gone through these experiences and shares with us how much she enjoyed returning to her early teaching location.

Jean Hamilton made writing this article extremely easy; she had much of it prepared in neatly written cursive script, a skill, alas, no longer shared with young students. Born into a Methodist minister's family in 1920, (one of our over-nineties of whom we are so proud), she graduated from Ottawa Normal School in 1942, at 22. I asked about her worst experience as a student teacher and she immediately told me about a grade nine geometry class at Glebe Collegiate in Ottawa. Given her assignment that Monday morning, she approached the class in fear and trembling, and admits that she "did have some heavenly guidance". Jean's Christian faith is never far from the surface in her life. She taught for two years in a one-room school north of Kingston. Gradually her nervousness, with its attendant attacks of hives, calmed down and she settled into her lifetime ambition which was to be a good teacher. In 1943 she married Keith Hamilton who was in the army at the time. After a few years, Pat, Bob and Susan made up their family. Life in Harrowsmith was saddened by the death of the children's father, when Jean was widowed in 1955.



Jean, her mother and family moved to Oakville the following year and she began to teach at Lorne Skuce Public School while her mother looked after their home and family until she died in 1978. During her teaching years, Jean, like all of us, went to summer school to improve her effectiveness in the classroom and to keep her certification. While she was at Lorne Skuce, the girls' volleyball team needed a staff advisor. Jean knew nothing about the sport; the girls did of course, but she

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supervised their practices and took them to their games. “We had fun, as I drove a Morris Minor at the time, and took four girls with me for each away game.”

We can follow her trail from Lorne Skuce to E.A. Orr, Eastview and Gladys Speers, mostly within west Oakville in what we locals still call the Hopedale area. She was welcomed in each school, and left her mark as well. At one time, she asked if her principal would please move a particular official’s portrait farther down the hall so that she didn’t see it every time she left her room. Jean’s requests were always couched in such language that they could never really be ignored! An aerial picture she has shows Hopedale as it was still under construction, a service station on Rebecca Street, and E.A. Orr Public, her next school off to the east.

One student writing about Mrs. Hamilton, years after he was married and a teacher himself, remembered her. “At Gladys Speers Public she put the fear of God into us. But what a teacher! To this day I count her among the top three teachers I have ever had, including university. She was simply fantastic. Please give her my warmest greetings and tell her that even after almost fifty years she is not forgotten.” Jean recalls her shock when one of her fellow lady teachers arrived one day in a pant suit, and another time when a man showed up in shorts. At school! What would she think of today’s outfits?

In her last years of teaching, she added “Librarian” to her titles, and was a deep source of knowledge and good advice for her young students at Gladys Speers. She retired from there in 1982, the same year as the principal, Gerry Droppo. After retirement, she took on several community services: distributing library books and tapes, Meals on Wheels, Church Choir and Sunday school at St. Paul’s United Church, and visitation and phoning for RTO.

Several years later, unable to live alone because of osteoporosis, she moved to Vistamere, the building once known as E.A. Orr P.S., and now beautifully renovated as a retirement residence. We’ll let Jean describe her feelings about her new home: “As I trundle with my walker down the hall, a wonderful nostalgic feeling sweeps over me as I recall my days at E.A. Orr – the congenial staff and the school atmosphere that made for an enjoyable experience. Where the school educated young minds in the sixties plus, now this beautiful retirement home has taken its place, where we elderly people may enjoy our later years. It has been a most happy experience to renew acquaintances with the parents of former students, now also living here.”

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(Round and Round continued from Page 12)

Family is still important to this lover of people. She has six grandchildren and eight great-grandchildren. She is justly proud of what they have done; they are a blessing to her and visit when they can. Pat lives in Powell River, BC, and Susan in Thunder Bay. Bob and Dolores visit every week to attend to her needs. Bob, a loving and caring son living in Puslinch, phones faithfully every morning.

As Jean reminisced about days gone by, she remembered many of the former teachers with whom she had been associated and were long-time friends. She particularly enjoys Halton Herald's great source of current and reflective educational news and information. Well there we are, from E.A. Orr to Vistamere, and its outlook on a sea of happy memories.

Welcome New RTO/ERO District 15 Members!!!

Our membership is now over 2400. Below are the names of retired teachers and other education staff who became members since April, 2014. Please welcome them and invite them to join you at one of our many activities.

Valerie Atkinson	Ingrid Bassett	Raquel Bennett Ahearn
Susan Carrigan	Stuart Charles	Margaret Mary Clay
Daphne Cody	Paul Crawford	Mario De Panicis
Carol Farr	Louise Florent	Stephanie Gagne
Judith Gibbons	Jeanne Gray	Karen Guyatt
James Hawkins	Katherine Heltcher	Marilynn Hayhow
Sandra Kelly	Jo-Anne Lanktree	Michel Lecavalier
Susan Longworth	Mark Lyall	Jeannie McCallum
Margaret Morrison	Lynn Mucci	Janine Nusca
Gail Oikawa	Sharon Peck	Florence Picket
Maria Piovesan	Joan Poniatowski	Linda Powidajko
Soraya Rench	Karyn Rosner	Geoffrey Rothwell
Dzuta Rousseau	Joanne Shoots	Barbara Stokl
Wendy Thomas	Gary Tupholme	Marion Uhler
Annette Venditti	Irene Visser	Nancy Waller-Bailey
Louise Wallis	Linda Williams	Mary-Bea Wolfe
Margaret Woodruff	Brenda Zamojc	

Nicole Mungar 
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Nicole@Mungar.net
www.mungar.net

MY FAMILY

I have been living in Oakville with my family for almost 20 years. My husband, Dr. Jeff Mungar is a local Optometrist. We have been blessed with 2 sons, Max is 12 and Nicholas is 11. Our 20 year old daughter is currently attending the University of Guelph.

This is a Paid Advertisement

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Awards Committee

By Carolyn Hilton



Each year District 15 RTO/ERO has the opportunity to present a “**Distinguished Service Award**” to a member who has made a significant and/or long term contribution to the work of RTO/ERO either locally or provincially. This year at our Annual General Meeting on May 8th, 2014 we honored one of our long time members, **Mary Lyons** (pictured below). Our President Phyllis Kingsley, who nominated Mary, presented her with the award and spoke of Mary’s dedication to District 15. Mary served as our President in 2007-08 and has fulfilled many other roles on the executive. She has always been an avid supporter of RTO/ERO and District 15 is very appreciative of her leadership.



Each year Provincial ERO/ERO provides a grant of up to \$4000 to each District for initiatives that support the concept of “**Service to Others.**” The purpose of the “Service to Others” (STO) grant is to raise the profile of RTO/ERO by encouraging members to participate in local, provincial or international education/community projects that show active teachers and the public that we care about our communities and are willing to help those who need assistance. This year we received an STO application entitled, “*Educating Children in Need: The Chiedza Childcare Centre in Zimbabwe.*” This project aims to raise funds for the Stephen Lewis foundation’s HIV/AIDS projects in Africa. Three local “**Grandmothers to Grandmothers**” groups are working together to raise funds to support the education of children at the Chiedza Childcare Centre in Zimbabwe. They plan to send an extra 60 children to school at the centre, contribute to their exam fees and fund early childhood education materials. District 15 supports this STO application which was brought forth by member **Linda Rafuse**. We are submitting this application to our Provincial body for approval in the fall.

A man went to see his doctor because he was suffering from a miserable cold. His doctor prescribed some pills, but they didn’t help. On his next visit the doctor gave him a shot, but that didn’t do any good. On his third visit the doctor told the man to go home and take a hot bath. As soon as he was finished bathing he was to throw open all the windows and stand in the draft.”But doc,” protested the patient, “if I do that, I’ll get pneumonia.” “I know,” said his physician. “I can cure pneumonia.”

Pensions and Concerns Committee

By Jim Baker



Update on the Status of the Ontario Teachers' Pension Plan - April 2014

Assets

As of December 31, 2013 the Ontario Teachers' Pension Plan had \$140.8 billion in assets compared to \$129.5 billion the prior year. This represents a 10.9% increase and is the first surplus in 10 years.

Reasons

- (1) This is a result of strong markets and higher interest rates. The fund earned a 27.6% return on its investments in 2013.
- (2) The Ontario Teachers Federation and the government agreed to increase equal-pension contributions from 8.9% to 13%.
- (3) Pension increases will not be fully adjusted to inflation until the fund has sufficient surplus to afford full indexing.

Ongoing Concerns

- (1) Reverting to full inflation plus reducing contribution levels to 12% would mean the fund would only be 91% covered.
- (2) Retiring Teachers are living longer than the general population. They contribute, on average, 26 years and draw a pension for 31 years. This is in contrast to the past where they contributed for 27 years and drew a pension for 20 years.

Note: For teachers who retired after 2009 the cost of living adjustments will be as follows:

Pension Credit	Current Levels	New Levels in 2015
Earned before 2010	100%	100%
Earned during 2010-2013	50%	60%
Earned after 2013	50%	60%

Health Tip #1: Love Lavender

To ease stress and prepare for bed, soak in a hot bath spiked with a few drops of lavender essential oil. Play soothing music while you bathe to unwind further.

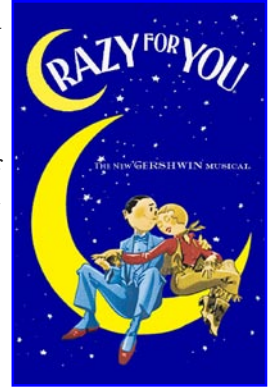
Recreation Committee

By Dave Wright



Stratford's production of *Crazy for You* was a highlight of things we have done since our last report in April. There is always a good show at Stratford, but this one was outstanding.

One of the dance routines is "Slap That Bass." This is not a reference to what a fisherman might do to a "keeper", but refers to a technique that some bass viol pluckers use to get specific sounds from the instrument. You can find a link to part of that number on the Stratford website. It is typical of many of the dance numbers in the show. Our current president, Penny, pointed out that there was lots of tap dancing in the show. She is a member of the Burlington Footnotes and was one of the group that did "Slap That Bass" in their June show, **Gotta Sing, Gotta Dance**. This dance was perhaps just as energetic for the ladies who are a few years older as it was for the kids in the Stratford company. Each year that we go to see The Footnotes, I marvel at what the women and men in the group can do.



Last year we had a lunch cruise on **Hamilton Harbour**. This year we lunched on **Toronto Harbour**. Usually we don't get the opportunity to "visit" on our theatre evenings, so the GO train ride to and from Toronto provided an opportunity for lots of conversation. I always guarantee good company. Next June we plan to go to the **Ripley Aquarium** in Toronto.

You can see in this issue's Calendar that there is a full schedule of events for the fall and winter. They are listed on the website (district15.rto-ero.org) as well and will be highlighted in the monthly e-letters. If there are changes we will let you know on the website and e-letter. Some events may be new and may not have been listed in the Herald, so visit the website frequently to see if there is something new, or simply to remind you of deadlines to get tickets. If your only contact with us is through the Herald, feel free to call me at 905-639-5093 or **Janet Carter-Wright** at 905-336-5328 for the latest information about events.

Join us when you can. Also, Janet and I would like you to give us ideas about things you would like to do. Your input is important. You have been very complimentary about the organization and quality of the events and we appreciate that. We are grateful for your support. However Janet, Paul and I only get tickets and reservations - your participation makes the events successful and worthwhile.

Visit us on the Internet at district15.rto-ero.org

When is the Best Time to Withdraw Money from RRSP's?

By Shane Walsh

Steve and Kelly are teachers who have just retired at 52. Their combined pension income from the Ontario Teachers' Pension Plan is the equivalent of one of their previous working salaries. They have additional savings for retirement in RRSP's, TFSA's and in a non-registered joint cash account. They want to know the best way to supplement their pension income during retirement without paying a fortune in taxes.

Their Financial Advisor recommends drawing income first from the non-registered account and when that money runs out, accessing the money saved in the TFSA accounts. Only then does he advise them to withdraw funds in the RRSP/RRIF accounts. He explains that the general rule is to always defer taking money from RRSP's and RRIF's because the money you withdraw counts as income and you have to pay taxes on it; so, you want to defer RRSP and RRIF income for as long as possible.

Steve and Kelly thought they should get a second opinion and were referred to a Retirement Income Specialist. This specialist made several suggestions including the one recommended by their existing Financial Advisor. The results were enlightening, proving conventional methods about deferring income from RRSP's and RRIF's to be dead wrong in their case. If Steve and Kelly were to draw down all of their non-registered assets and TFSA's first, they would eventually be left with a portfolio made up entirely of RRSP or RRIF assets. By the time they reach 71 years of age, they'd be forced to convert all of the RRSP's to a RRIF or an annuity, and start taking minimum scheduled withdrawals. By deferring the RRSP's to age 71, their current advisor would essentially drive up Steve and Kelly's income to a point at which they could have their OAS partially clawed back. Presently, the clawback is 15% for every dollar of net income above \$71,592.

The specialist suggested they take a more balanced approach and to consider drawing some income from the RRSP first. Steve and Kelly would pay far less in taxes if they start making RRSP withdrawals now at age 52. As neither will be eligible for Canada Pension until at least age 60, this gives them an 8 year window to withdraw from the RRSP's while their combined income is at its lowest point. They discovered that if they defer CPP until age 65, their Teachers' Pension will bridge and the couple could then apply for Old Age Security at age 67 to make up the difference in income. They also have the option to defer taking Canada

(When is the Best Time.. continues on Page 19)

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Pension until age 70 if needed and spread out the RRSP withdrawals further if it means preserving future OAS benefits. What did we learn from Steve and Kelly's situation? For teachers, following conventional advice could result in passing up a golden opportunity to take out some of your RRSP's while your tax rate is its lowest. By not making the withdrawals now, you may have to pay a substantial amount of tax down the road, when your non-registered funds are depleted and you're forced to make larger RRIF withdrawals later. You may think that you'll never have to worry about navigating through the tax brackets in retirement as you were often told that you will pay less in taxes during retirement than you did during your peak earning years. That very same conventional wisdom also suggested that deferring income from RRSP's was also the best course of action.

In Steve and Kelly's case, drawing down all their non-registered and TFSA money first before touching their RRSP's doesn't make any sense at all. A balanced "draw-down strategy" will work much better. The situation for them may not be the same as yours, but it shows why it pays to look closely at how RRSP draw downs will impact your taxes. Many people don't think about taxes enough during retirement, yet it's often the largest expense for retirees. The quickest and most effective way to determine which approach will save you the most money in the long-term is to ensure you have someone who specializes in retirement income planning and tax-based strategies working for you. Treat your long-term finances as you would your health. If you need brain surgery, it's best to consult a specialist in neurology, not just your general physician. The same goes for retirement planning.

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FINANCIAL ADVISOR

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Committee Member: Janet Carter-Wright

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RTO/ERO Halton District 15 Monthly e-letter

By Jan Murdoch

Each month we send an e-letter from RTO/ERO District 15 with updates from the various committees to our members. The e-letter along with the website and Halton Herald are our means of communicating with everyone. If you have a suggestion for the content or design of our communications, we would love to hear from you.

In the months of May and June, I had 30 bounce-backs with the e-letter, most of which were for individuals with a sympatico or bell.net email address. A bounce-back occurs if the address is no longer in use or if the firewall is set very high. Those of you with sympatico addresses may be required to give us permission to send you messages. For those people who travel a lot, I would recommend using a gmail, hotmail or yahoo account so that you can send and receive emails at leisure no matter where you are. Last month, I had people opening the e-letter in Australia, Japan, Germany, several U.S. states and England as well as in various locations across Canada. There are now many locations world-wide that offer free WIFI -Tim Horton's, Starbucks and McDonalds to name a few. Public Libraries often have free computers as well.

Thank you to all those people who have contacted me to update their email addresses. janmurdoch8@gmail.com or 905-691-8407 (cell)

**IF YOU ARE MOVING or IF YOUR ADDRESS INFORMATION or
YOUR E-MAIL INFORMATION IS INCORRECT**

Contact Dianne Vezeau at the Provincial RTO/ERO office

In Writing: 18 Spadina Road, Toronto, ON M5R 2S7

By Phone: 1-800-361-9888 Ext. 223 or 1-416-962-9463 Ext 223

or by e-mail at dvezeau@rto-ero.org

or Contact Hilary Barber by telephone 905-637-7067

or by e-mail at hilaryjpbarber@cogeco.ca

Health Tip #2: Keep Capsaicin Cream on Hand

For sore muscles and joints, apply a cream or ointment that contains capsaicin, the active ingredient in chile peppers, two or three times a day. The heat from the peppers has been shown to help relieve pain.

You are invited to the

RTO/ERO District 15 Fall Meeting and Lunch Wednesday, October 29, 2014

Teatro Conference and Event Centre
121 Chisholm Drive (Hwy 401 & Hwy 25)
Milton, Ontario



Guest Speaker:
National Spokesperson
and Canine Vision Dog
Guide Graduate
Beverley Berger

Beverley uses both perspective and humour to share her experiences as a Guide Dog user. She will have Jasper, her faithful Guide Dog with her.

Cost: \$25.00 for RTO District 15 members
\$30.00 for guests/ non-member spouses

PROGRAM

Registration:	12:00 noon
Lunch:	12:30 p.m. - 1:30 p.m.
Business:	1:30 p.m. - 1:45 p.m.
Guest Speaker :	1:45 p.m.

To attend please complete the registration form and mail with a cheque payable to RTO/ERO District 15
Deadline is October 17.

Registration for RTO Meeting and Lunch

Wednesday, October 29, 2014

Name: _____ **Phone** _____

Email _____

Check if vegetarian meal is required _____

Name: _____ **Phone** _____

Email: _____

Check if vegetarian meal is required _____

**Enclosed is a cheque payable to RTO/ERO
District 15 for \$ _____**

**Send to: *Carolyn Hilton
18 Ridge Drive,
Oakville, ON L6H 1B6***

Contribute to the Herald!

The next *Halton Herald* will be distributed in January, 2015.

- **Share a line** with our readers and let them know what you are up to.
- **Send a Letter to the Editor** on any topic that concerns you.
- **Write an article** on any topic that may interest your retired colleagues.
Please try to limit your article to a maximum of 1000 words. The full version of longer articles will be published on the District website.
- **Share a funny story** with our many readers.
- **Provide us with pictures** to share with our members.

Send your article or correspondence to the Newsletter Coordinator, Phyllis Kingsley by e-mail: philipot44@gmail.com by mail to 40 Rayne Ave. Oakville, ON, L6H 1C2 or telephone: 905-845-6911. Deadline - Nov. 15,

ADVERTISING AND PROMOTION POLICY

It is the policy of RTO/ERO HALTON DISTRICT 15 that all advertising and promotion to or by its members must have prior approval by the District. In this context Advertising and Promotion includes signage, verbal presentations, handouts, distributed material and display table material. Publication of any advertisement by an outside group in the Halton Herald or other District 15 printed material, on the District website or e-letter or at any District function or event does not constitute endorsement of the product or service by RTO/ERO Halton District 15.

Community Notices

Retired Women Teachers of Ontario, Burlington Branch - *Caring, Sharing & Having Fun*. Choose from: euchre, golf, walking, book club, tea room tours, lunch & a movie, scrapbooking, photography, travel club, delicious luncheons at the B.G.C.C with interesting speakers, friends and fun. CallCarolynn 905-689-8329 or Moira 905-845-1977.

Halton Learning Foundation "Celebration Raffle" - This year's raffle prizes will be "stay-cations". Tickets go on sale August 2014. Raffle to be held at the November 13, 2014 Celebration Dinner. Contact Nancy Trott, Project Manager, 905-335-3665 x3388.

Calendar of Events: September to February

- Sep 25 Breakfast at Mo's Family Restaurant, 467 Speers Rd., Oakville.
9:00 a.m. Contact Paul Durnan at 905-630-2285.
- Oct 17 Shaw Festival, Niagara-on-the-Lake. Musical *Cabaret*. 2:00 p.m. Cost \$52.00.
Contact Janet Carter-Wright at 905-336-5328 or jcwright@cogeco.ca
- Oct 24 Dinner Theatre, Aldershot Players, West Plains United Church, Burlington.
Comedy *Jenny's House of Joy*, a Norm Foster play. 6:30 p.m. Cost \$35.00.
Contact Dave Wright at 905-639-5093 or wandave@sympatico.ca.
- Oct 29 Fall Luncheon - see the flyer on page 22 with details and a registration form.
- Oct 30 Breakfast at Sunnyside Grill, Appleby Square, Burlington. 9:00 a.m.
Contact Paul Durnan at 905-630-2285.
- Nov 6 Drury Lane, 2269 New Street, Burlington. Musical *The Mikado*. 8:00 p.m.
Cost \$28.00. Contact Dave Wright at 905-639-5093 or
wandave@sympatico.ca ASAP.
- Nov 15 *North Metro Chorus* (Four Time International Championship Chorus),
Global Kingdom Ministries (Markham Rd. & Hwy 401), Markham.
2 p.m. & 7 p.m. Cost \$35. To purchase tickets, contact Mary Lyons at
905-336-5744 or by e-mail at mlyons3@cogeco.ca.
- Nov 23 Clarkson Musical Theatre, Meadowvale Theatre, Montevideo Dr.,
Mississauga (Erin Mills Parkway and Britannia Road area).
Musical *Young Frankenstein*. 2:00 p.m. Cost \$ 25.00.
Contact Dave Wright at 905-639-5093 or wandave@sympatico.ca.
- Nov 27 Breakfast at Mo's Family Restaurant, 467 Speers Rd., Oakville.
9:00 a.m. Contact Paul Durnan at 905-630-2285.
- Dec 9 Dinner Theatre at Carmen's, 1520 Stone Church Rd. E., Hamilton.
Musical revue *Jingle Bell Rock*. Doors open at 11:30 a.m.
Lunch at 12:00 p.m. Cost \$51.00. Contact Janet Carter-Wright
at 905-336-5328 or jcwright@cogeco.ca. Cheques to be made out to
Retired Teachers of Ontario District 15 and received by Janet
at 4491 Appleby Line, Burlington, ON L7M 0P3 by Sept. 30.
- Jan 16 Burl-Oak Theatre Group, Oakville Centre for the Performing Arts,
Navy St., Oakville. Mystery *Strictly Murder*. 8:00 p.m. Cost \$28.00.
Contact Dave Wright at 905-639-5093 or wandave@sympatico.ca by Oct. 1.
- Feb 5 Drury Lane Theatre, 2269 New St., Burlington. *Music Hall*. 8:00 p.m. Cost \$28.
Contact Dave Wright at 905-636-5093 or wandave@sympatico.ca by Dec. 1.
- May Stratford Musical. Play, date and cost TBA. Contact Dave Wright at
905-639-5093 or wandave@sympatico.ca by Dec. 1.

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Tours Committee

By Jan Murdoch



When I first saw the movie “**The Bucket List**” in 2007, I thought that it focused on a good life strategy. Clive S Lewis writes, “You are never too old to set another goal or to dream a new dream.” Whether it is trying a new food or activity, traveling to a new location or joining a new club or interest group, there are always new things on which to focus.

About 20 years ago I changed my attitude about celebrating the New Year. Although I greet it at midnight with a toast, a hug and a kiss, I also do something new in the morning of that first day. It may be something I haven’t done in a long time, for example on January 1, 2014 my family, friends and I went skating on an outdoor rink. On January 1, 2013, we all went Nordic Pole Walking along the harbor trail and had a champagne breakfast at some picnic tables and on January 1, 2006 I went to a hospital in Toronto to meet my new granddaughter, born the evening before. We have tried new foods, new sports and visited new places. To me it sets the tone for the New Year. Sometimes I go to my bucket list to find something that I have always wanted to do and we do it on that day. I have friends and family who have developed the same New Year’s Day attitude and so we now plan together. On December 30, 2014 I am flying to Los Angeles and on January 1, 2015 I will be watching the **Rose Bowl Parade** in person and then heading off to the **Rose Bowl Game**. In past new years I observed the parade on TV and have always said I’d like to experience it in person, so now I will.

The days prior will be spent visiting points of interest in Los Angeles, Beverly Hills and Hollywood including a stroll down the Walk of Fame. The trip is booked with a company that specializes in these types of tours so the seats for the parade and game are reserved and in an excellent location. Our guides for the trip are knowledgeable and friendly and escort us everywhere as well as to and from our hotel and the airport. I am looking forward to this new experience and am glad that my New Year’s Day group is growing. My 4 day /3 night trip which includes the Marriott hotel, daily breakfast and most lunches plus all the tours, transfers, and New Year’s eve celebration will cost **US \$1249 p.p.** based on double occupancy. A **US \$150 deposit p.p.** is required to make a booking. The price does not include the flights as I book them separately. My brother has decided to join us and we are looking for someone to share the accommodations with him to keep costs down. If this type of trip appeals to you let me know and I can arrange for you to join us.

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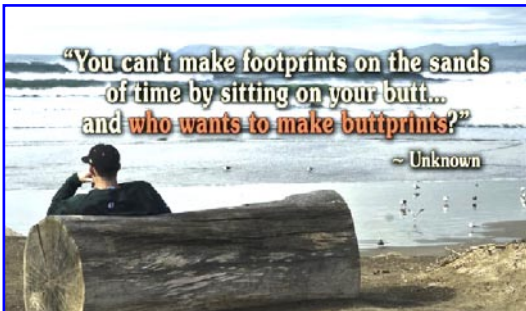
In 2015 we have a great group of people going to **South Africa**, another Bucket List excursion. We depart March 28, 2015 and so far everyone has opted to do the extended visit to Victoria Falls which means we return on April 13, 2015 (18 days). It appears that South Africa is the destination of choice for a lot of people; every time I open a magazine I read about a planned trip. I am happy to say that nowhere is the price better than with our trip. Our voyage starts in Cape Town where we will be met by a local representative and transferred to our hotel. The next day we have planned excursions to capture the true heart of the city as well as a welcome dinner at the Gold Museum of Africa. After a few days in Cape Town we travel overland east to Oudtshoorn and the Cango Caves then on to Knysna on the coast for a lagoon cruise before heading to Port Elizabeth to catch our flight to Kruger National Park. Our place of destination is the Kapama Game Reserve, a 5 star Lodge where we will do our unforgettable safari experience. <http://www.kapama.co.za/kapama-river-lodge/>

Once we leave this stylish location we drive the panorama route through the Blyde River Canyon to Johannesburg. We will visit Soweto and later have dinner



at the Moyo Zoo Lake. As mentioned everyone so far is joining us for the Victoria Extension so we will be leaving Johannesburg to fly Victoria Falls for a Cruise on the Zambezi River.

Price: **CD \$4600 pp** double occupancy and **CD \$950 pp** for the Victoria Falls Extension. Deposit due immediately: **CD \$1200 pp. Final Payment due:**



December 29, 2014. For a more detailed description of the Itinerary and what is included in the price please go to <http://travel-cronies.ca/Africa.html> or contact Jan Murdoch 905-691-8407, janmurdoch8@gmail.com.

We are still seeking single travelers both male and female.

Visit us on the Internet at district15.rto-ero.org

New York in June

By Jan Murdoch

New York is described as the city that never sleeps. We confirmed this on our latest visit. The streets were busy during the day but after 4:00 pm the crowds began to swell and change, especially in the Times Square vicinity. Women suddenly appeared in more formal or outlandish attire, very high heels or bare feet, creative makeup and hair styles, individuals dressed in white faces and creative costumes - definitely an eclectic group! Contributing to the scenery were bright billboards and colourful strobe lights advertising products, shows and entertainers. There was impromptu entertainment everywhere with musicians, dancers, singers and masked crusaders surfacing everywhere. What an exhilarating experience!

During the day we visited the main highlights of the city, taking advantage of our hop-on/off tour bus passes. Going to Ellis Island was an opportunity to get a better understanding of the experiences of early immigrants to the U.S. After 15 days of travelling in steerage, the Statue of Liberty would have been a welcome sight. Ground Zero now contains a wonderful memorial in tribute to the many people who died on September 11, 2001 and as **Janet Carter-Wright** said, "Visiting the 911 Museum was a highlight of the trip."

Having visited Chicago and seen the wonderful architecture of Frank Lloyd Wright, I was not disappointed with the Guggenheim, another of his creations. The man was truly ahead of his time when it came to designing buildings; starting on the ground floor you walk up a spiral pathway through a wondrous display of art exhibits. We also visited the Metropolitan and saw some spectacular pieces of history. The difference between these two institutions is that the first is private and the second is public. In New York when you go to a public Institution you pay whatever you can afford, not the posted admission price. So although the suggested entrance fee was \$25 per person, we paid \$2 a person. The receptionist said we could enter for as little as a penny! After the museums we strolled through Central Park, a serene and spectacular place right in the heart of Manhattan.



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(New York in June.. continued from Page 28)

Whether viewing the city from the top of the Empire State building or cruising down the Hudson River, I continually reflected on the many movies, books and TV shows that featured New York, most recently *"The Wolf of Wall Street."* I was disappointed to learn that you need to take two elevators to get to the viewing deck of the Empire State Building, because Meg Ryan only did it in one ride in *"Sleepless in Seattle."* Later the guide explained that Meg never actually made it to the Empire State Building as her part was done in a film studio.

Staying right in Manhattan was a great decision, convenient to many restaurants, live shows and good shopping - whatever peaked your interest. It also allowed easy access to Harlem, Brooklyn, Greenwich Village or Soho, all places of intrigue.

Not All Thieves Are Stupid

CELL PHONES

A handbag, which contained a woman's cell phone, credit card, wallet, etc., was stolen. 20 minutes later when she called her hubby, from a pay phone telling him what had happened, hubby said, "I received your text asking about our Pin number and I've replied a little while ago." When they rushed down to the bank, the bank staff told them all the money was already withdrawn. The thief had actually used the stolen cell phone to text 'hubby' in the contact list and got hold of the pin number. Within 20 minutes he had withdrawn all the money from their bank account.



Moral of the lesson:

- a. Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc...
- b. And very importantly, when sensitive info is being asked through texts, CONFIRM by calling back.
- c. Also, when you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet 'family and friends' who text you.

Archives Committee

By Judy Sloan



What do the Humane Society, Halton Women's Place, a Probus Club and a garage sale have in common? Don't know? Well they were all featured in newspaper articles which involved our RTO members and have now been added to our Halton RTO/ERO District 15 scrapbook.

Member **Mary Hopkins** has been a passionate and very devoted volunteer with the Burlington Humane Society which is a no-kill shelter for animals. In December Piya McKenzie, a remarkable young ten year old girl, held her first-ever fundraiser for the society. Along with her musical theatre friends and a grade 4 student on the piano, they entertained guests with Christmas carols. There was also a silent auction and bake and raffle sale. \$600 was raised and Mary was on hand to support this wonderful evening and better still, to accept the cheque. Piya and Mary were all smiles as they posed for a photo for the Burlington Post.

On February 14, 2014, a group of people gathered at the Burlington Mall to participate in the Halton Women's Place first annual One Billion Rising event, a global campaign to end violence against women, rise for justice and promote gender equality. The event was inspired by the women in the Congo who use dance to heal and support each other. Dance instructors from Impulse Performing Arts were on hand to teach the One Billion Rising dance to the audience. Some of the Burlington Footnotes dancers including RTO/ERO District 15 members **Kate Lowe** and **Judy Sloan** (yep, me) were there to add their support and dance experience to this very worthy event. We were shown in the March edition of SNAPD Burlington's article of the event posing with Diane, Executive Director of Halton Women's Place while taking a needed break. Maybe next year some of our RTO members will come out and join us in the dance. No experience is required!

In recognition of March being Probus Club Month in Canada, the Men's Probus Club of Burlington inducted two of its long-time members as honorary gold badge members. RTO member Willard Price was one of the recipients of this prestigious honor. Willard is shown in a photo in the Burlington Post being congratulated by the president of Probus Burlington. On behalf of all of our RTO/ERO District 15 members, I'd like to extend our congratulations also. We are proud of you Willard.

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The Burlington Footnotes held a garage sale at St. Stephen's Church in Burlington at the end of April this year. Funds raised at the sale were to assist the group's 13th annual production of *Gotta Sing, Gotta Dance* which was held at the Burlington Performing Arts Centre the third week of June. The Burlington Post featured a glamorous photo of **Margaret Daniels**, a former chair of our Political Action committee all dressed up in a costume helping out at one of the booths. Marg is one of a group of our RTO members who are also members of the Burlington Footnotes. We would like to thank those of you who came out to a performance to support us and we hope that you enjoyed our show.

Now for the sad news. I have two deceased members to add to the Obituary section of our scrapbook. The first member is known to everyone in the Halton Catholic District School Board. **Mary "Doreen" Byrnes** (nee Allen) passed away peacefully at Creekway Village on Friday, March 14, 2014, at the age of 78. She was predeceased by her husband **Clifford** (2008) who was a much loved and respected former Director of Education of the HCDSB and a former president of our Halton RTO/ERO District 15. Although married to such a distinguished man, Doreen was always very down to earth, friendly and sociable with a great sense of humour as well as being blessed with "the gift of gab." Doreen was a primary teacher until her marriage to Cliff in 1958. She then stayed home to raise their eight children, five of whom have pursued careers in education. She did some supply teaching when they were older and finally went back to teaching full time as a primary teacher at St. James in Oakville. Doreen was always very family oriented, amusing everyone with her hilarious descriptions of her children's adventures. She was an avid reader (I was in a Book Club with her for many years), she loved playing cards, especially euchre, and going on trips to casinos with Cliff. Doreen was also very dedicated to her religion and her community. She was an active member of St. Raphael's Catholic Women's League and she served on the Hydro Commission Board for many years. She was also very involved with the Heart and Stroke Association in Burlington and was responsible for starting Jump Rope for Heart in our schools. Doreen was an energetic and very caring mother, teacher and friend, truly passionate in her causes, who will be greatly missed especially by our Halton Catholic Board community.

Lisabeth Irene Tupholme (nee Thomas) passed away on May 21, 2014 at her home in Bracebridge after a 4 year battle with cancer. Born in the original family home in New Hamburg, Ontario on December 15, 1946, Liz excelled at school

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Keaner's Store

By Dave Wright

The store at Craig Kielburger S.S. bears the name *Keaner's*. **Steve Keane** was a teacher at EC Drury H.S. for many years before transferring to Craig Kielburger with the staff and students when it opened. He later retired from Kielburger. Steve was one of those kinds of teachers we all aspired to be. The kids loved him because of all the things he did for them. There was a Keaner's store at E.C. Drury but it wasn't located in as prominent a location as it is at Kielburger.



In the attached photograph, Steve is on the right and is talking to **Dave Foster** who was Head of Student Services at EC Drury for many years. I can imagine Steve is saying to Dave "You could never grow a mustache like this."

(Archives.. continued from Page 31)

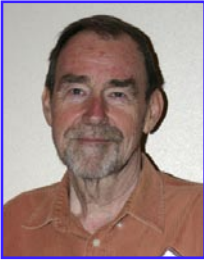
and graduated from the University of Western Ontario and earned her B.Ed. from the University of Toronto. Liz first taught in St. Catharines and Cambridge Ontario. She and her husband Gary then moved to Burlington Ontario where they raised their 2 boys and resided for the next 34 years. Liz worked for 28 years with the Halton Public School Board in Oakville teaching English and Special Education. It was during her time in Burlington that Liz became interested in all types of folk art and taught herself how to create works of art using all types of media. Upon moving to Muskoka in 2009 (where Liz and Gary had met in 1972), Liz became an accomplished painter. She was always busy sewing her country Santas or teddy bears, making jewellery and painting people or scenes. Many of her art pieces are now spread around the world and so we can all take solace in the fact that Liz will continue to live on in her creative works of art. What a beautiful legacy to leave to the world.

Thank you to everyone who has contributed to our Archives' scrapbook in the past and please keep those newspaper photos and articles coming! My address is 1446 Brenner Court, Burlington On. L7P2Z2. You may also contact me by email at judymsloan@yahoo.ca or by phone at 905-336-5538.

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Health Services Committee

By George MacRae



Out-of-Province Travel

Members have no doubt heard horror stories of insurance coverage being denied for Canadians travelling abroad because insurance companies have determined that the claim was made for a pre-existing medical condition.

RTO-ERO Extended Health Coverage provides outstanding out-of-province coverage, but members are cautioned that coverage is only provided for sudden and unforeseen medical emergencies. Most members are aware that any cancer, heart or lung condition deemed unstable or for which you require further investigation, consultation or treatment is not eligible for coverage. However you should also be aware that any medical condition for which you contemplated or reasonably foresaw the need to seek or receive treatment would also not be eligible for coverage. Details are provided on the inside front cover of the 2014 Out-of-Province/Canada Travel Booklet. As every participant's pre-existing condition differs from one person to another, participants are encouraged to call Johnson Plan Benefits Service (1-877-406-9007) to find out how their condition may or may not affect their travel insurance.

Power of Attorney

A general or continuing Power of Attorney (POA) for property must be filed with Johnson for someone other than the member to act on their behalf. The POA must be an original or notarized copy (the original or notarized copy will be returned to you). This POA allows the named person to sign claim forms, change addresses or benefit information, or request specific information on the member's file on their behalf.

Plan Changes

Each year our Health Insurance Committee reviews our plans and makes changes based on requests from members and cost implications. These enhancements are normally announced in November.

Health Tip #3: Go Herbal

For varicose veins, try horse chestnut, an herbal extract that's been shown in studies to strengthen veins and reduce swelling. The herb is also available in topical creams, though there's not as much evidence for these.

Recruitment & Member Services Committee

By Hilary Barber



Happy September, one of the most beautiful months of the year here in Ontario! Welcome to all our new members who have recently retired and who are looking forward to reconnecting with previous colleagues and also making new friends as members of RTO/ERO.

Last spring we hosted our annual **“Wine and Cheese Social”** where we provide School Board employees considering retirement an opportunity to find out about the benefits of belonging to RTO/ERO and specific events and opportunities provided by RTO/ERO District 15. See below, the photos taken during this event.

Our next celebration will be the annual **“To Hell with the Bell”** breakfast on Thursday, September 4th, 2014. Flyers were sent out to all Public and Catholic schools in Halton in June. If you know of anyone who retired during the 2013/14 school year, please encourage them to attend this breakfast event. They are welcome to come with a current RTO member. For more information visit the RTO/ERO District 15 website or you can contact me: hilaryjpbarber@cogeco.ca or at 905 637-7067.

I have really enjoyed serving as your membership and recruitment chair for the last few years. However, for personal reasons, 2014/15 has to be my last year and I will be stepping down as of May 31, 2015. If there is anyone who would be interested helping with this important role and sitting on the RTO/ERO District 15 Board, please contact me so that we can work together this year, which will help with the transition.



Visit us on the Internet at district15.rto-ero.org

Newsletter Coordinator Report

By Phyllis Kingsley



As **Cecile Leach** has retired from the Board, I have volunteered to take over the role of Newsletter Coordinator. I would like to thank Cecile for all her hard work last year, especially as we had re-structured the tasks associated with the newsletter, making her role largely experimental as we worked through “teething” issues.

My role this year will include receiving and editing (with the very able help of **Pam Ahrens** and **Carolyn Hilton**) submissions for the Herald, obtaining and managing advertisements, liaising with the printer, and dealing with any issues that arise with CanadaPost. **Peter Gnish** remains the Editor of the Herald and he and **Cate Roberts** will continue with the design and layout in their usual inimitable fashion. Our proof-readers - **Chub Baxter**, **Eleanor McCulloch**, **George MacRae**, **Marilyn MacRae**, **Ray Smith** and **Dave Trueman** - round off the team.

The Herald is published three times a year - at the beginning of September, January and April, and the deadlines for the submissions are July 15, November 15 and February 15 respectively. We would love to publish your stories and pictures as long as your articles are under a thousand words. We reserve the right to edit submissions as it may sometimes be necessary to shorten articles to fit into the newsletter. Longer versions may be published on the Website.

You may send your articles to me via email at philipot44@gmail.com or through regular mail to: The Halton Herald, c/o Phyllis Kingsley, 40 Rayne Ave., Oakville ON L6H 1C2. If you would like to become involved in the production of the newsletter in this role sometime in the future, I would be delighted to mentor you – just contact me. Succession planning is important!



Book of Remembrance

We remember with fondness

Gordon Bassett

Marjorie Fleming

John Picket

Ron Shoots

Elizabeth Tough

George Walaszczyk

Doreen Byrnes

Betty Marsh

Joseph Poniatowski

Edith Silcox

Elizabeth Tupholme

Marilyn Wilson

Deirdre Gipp

Christina Murdoch

Christina Rudling

Mary Tarbolton

Ron Uhler

Program Committee

By Moira Plexman



The **Annual General Meeting** of RTO/ERO Halton District 15 was held Thursday, May 8, 2014 at the Burlington Convention Centre. Approximately one hundred were in attendance. A lovely luncheon was followed by comedian, motivational speaker and occasional teacher, **Steve Brinder** who regaled us with interesting, hilarious and sometimes poignant stories from his years as an occasional teacher

in Toronto. He especially enjoyed talking about his time as a substitute in kindergarten where children really do and say the “darndest things.” He got kindergarten teachers in the audience to assist him with some singing, and really “took us back” to our classroom days in a highly entertaining way. Special thanks to Program Committee members: **Penny Hambly, Carolyn Hilton, Gail Reeves, Phyllis Kingsley, Roberte Rivard, Colton Roberts and Ruth Ramanauskas.** See the pictures below of the happy members who attended.



Save the Date! Mark your calendars as you will not want to miss our fall program organized by your Program Committee. The **Fall Meeting and Lunch** will be held on October 29, 2014 at Teatro Conference Centre in Milton. Guest speaker will be **Beverly Berger** sharing her personal experiences as a user of Guide Dogs. She is able to speak with both perspective and humour about her experiences. She will have her faithful guide dog, Jasper, with her. Beverly is a spokesperson for Guide Dogs of Canada, a program provided by the Lions Foundation of Canada.



(AGM... continues on Page 37)

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(AGM... continued from Page 36)



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New and Old*



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Our Three Week Car Trip Through The Maritimes

By Penny Hamby

This past summer my daughter Tara, 4 1/2 year old grandson Raine, and I spent three weeks travelling by car through the Maritime Provinces. We knew that it would be an interesting trip when after only an hour of travelling, Raine asked, "Are we there yet? This is taking forever!"

We travelled through Quebec to New Brunswick and then over the Confederation Bridge to Prince Edward Island. It was exciting to spend Canada Day in Charlottetown as they celebrated their 150th anniversary. They had a special festival at the waterfront that was running for seventy days with musical guests, children's activities and spectacular fireworks at night. We also visited the Anne of Green Gables house.



We took a short ferry ride over to Nova Scotia where we boarded the fourteen hour overnight ferry across to Newfoundland. We were just ahead of Hurricane Arthur as our ferry was the last to leave before they shut down all the ferries for two days. The voyage was a little rough but we arrived safely and travelled up to Twillingate to see the icebergs. This was really the highlight of our trip as my daughter had been tracking them for over a month to make sure that they would still be there. We were not disappointed - they were so beautiful and looked like white marble statues in the water. We went on a boat tour which took us up close and around them. Every day, because of the wind and rain, they seemed to change positions and a few even looked like they were about to topple over. We were told it takes about three years for them to travel down from Greenland. After three days, we



were sorry to leave to drive down to St. John's in the rain and extensive fog, amid many moose warnings.

St John's is very beautiful with its colourful "jellybean houses" and very narrow streets. Water Street, the main commercial street, claimed to be

(Through the Maritimes.. continues on Page 40)

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(Through the Maritimes.. continued from Page 39)

the oldest street in North America, is a hub of activity with restaurants, shops and pubs. While in St. John's, we also went up to Signal Hill with its beautiful view of the city; visited the fabulous Geo Centre, and travelled out to Cape Spear, which is the most easterly point of Canada, where we saw whales breaching in the water.



Next we took the overnight ferry back to Sydney, Nova Scotia, where we immediately drove through the Cabot Trail. It is the most scenic route in Canada with its magnificent coastal views. After stopping in Truro, we drove to The Bay of Fundy during low tide and were able to walk on the shore. I was most impressed by the colour of the water which is clayish brown due to all the churning when the tide changes.

In Halifax, the highlight was a city tour on the Harbour Hopper which is an amphibious vehicle. It takes you to historical points of interest such as Citadel Hill and then into the water where you pass the Halifax naval fleet. We also went into the Maritime Museum which had fantastic displays of The Titanic and the historic Halifax Explosion of 1917.

Peggy's Cove was amazing. I was totally shocked to see this majestic lighthouse built on the large, smooth, wave-washed granite rocks surrounded by a narrow ocean inlet. It is in a small picturesque fishing village with many little artisan shops and a restaurant. The only disappointment was that it was a very foggy day and you couldn't see very far. We also went on to visit the memorial to the victims of the Swissair Flight 111 disaster



The rest of the trip took us back through New Brunswick and Quebec where we stayed in Montreal so I could visit St Joseph's Oratory and Olympic Park, and finally home. Twenty three days on the road but we have wonderful memories of the beautiful Maritimes!

(Through the Maritimes... see more pictures on Page 43)

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(Church Of My Fathers.. continued from Page 10)



for services. My uncle, who is on the church's board, took us inside. We went in to view the beauty of the church. Suspended from the central dome is a long cable holding a large chandelier. A few centimetres directly under the chandelier was a white metal post. I asked my uncle what the purpose of this pole was? The answer he gave was very important. The gap between the two was a measure of any structural change that might occur in the church's dome.

When our visit to the church and cemetery was finished I did get to visit my grandparents' farmstead. I remembered the old barn I used to play in. I didn't see

the white summer kitchen. It was gone. It had burned down. There were sheds still standing but in poor repair. The main house, which was no longer being used, was still there but I did not recognize it. I thought it was made of red brick but it appeared not to be.

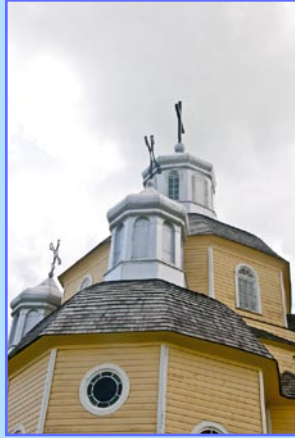


One of the highlights of the reunion was a dedication at the Ukrainian Cultural Heritage Village by the then premier of Alberta, Ed Stelmach. He unveiled a bronze plaque which held the names of my grandparents. My grandparents were declared "pioneers" of Alberta.

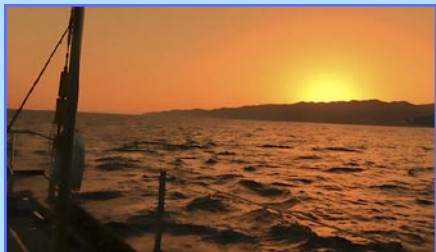
(Life Changing Trip.. additional pictures on Page 43)

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Canadian MEMORIES... from the Prairies to the Maritimes



MEMORIES... of Smooth Sailing



*Hilary Barber, Membership Chair
District 15 RTO/ERO Halifax
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