



# After the Bell *in Scarborough*

*Retired Women Teachers of Ontario*  
*Organisation des Enseignantes Retraitees de L'Ontario*

*Newsletter*  
*February 2014*

*Carina and Sharina*



## *President's Message - Marilyn Hodge*

Welcome to February and all that goes with it this year; some of which is very exciting such as the Olympics and some that is not so exciting. Everything considered it has been a brutal winter.

The announcements leading up to the Sochi Olympics and the naming of our Canadian athletes captured our interest and anticipation for medals to come. It was extra special when Hayley Wickenheiser, our amazing woman hockey legend, was named to lead the Canadian contingent into the opening ceremonies. Although, we celebrate the successes and accomplishments of all Canadian men and women; as women, we are always overjoyed to celebrate the successes of other women. Hayley Wickenheiser is an outstanding Canadian woman and an inspiration to young and old alike.

Once again, Mother Nature challenged us with way too much snow and a great deal of inconvenience and hardship on the roads and in our neighbourhoods. We have had to endure long dangerous trips on snow-covered streets and roads, multiple accidents and road closures, no matter where we went. I hope that all of you had someone to help you with the shoveling or, better yet, you have a snow blower and/or a great neighbour who owns one and who cleaned your driveway. February is Heart Month. Although exercise is good for your heart, stress is not.

When we were teaching, February was a good month, starting off with Groundhog Day and followed by Valentine's Day. Did you know that there are 5 famous weather-predicting groundhogs with four of them in Canada, although none of them are very good at predicting weather? Our Canadian groundhogs are Ontario's Warton Willy, Quebec's Fred, Nova Scotia's Shubenacadie Sam and Manitoba's Winnipeg Willow, as well as Punxsutawney Phil in the United States. Unfortunately, Warton Willie saw his shadow, so we may be looking at 6 more weeks of winter. It doesn't sound any better for the U.S. either, as Punxsutawney Phil also predicted six more weeks of winter.

Lessons on being kind and considerate to everyone seemed a little easier as we approached February 14<sup>th</sup>. Valentine's Day certainly provided us with great reading, writing and art ideas. The younger students wanted to learn how to cut out hearts and had fun gluing them to their home-made cards or to their desks, depending on their frame of mind that day.

When I was teaching, the Valentine cards were put in a special decorated box in the classroom and were given out by students. On February 7<sup>th</sup>, when I picked up my grandson from his SK class in East York, they had just returned from mailing their Valentine cards in a Canada Post mailbox. Recently, I gave away all of my teaching materials to a Toronto Community Housing Homework Club and, was shocked to realize all of the work that I had done and the amount of money I had spent. It seems that teachers are still spending their own money.

Marilyn Hodge – President, 2013 -2014



### **New Location for Luncheon**

**Q-SSIS Banquet Halls**  
**3474 Kingston Road**  
**(Kingston and Markham Road)**  
**416-265-2030**

Allergy Alerts to Judy-Anne Tumber  
Tuesday, February 18, 2014  
Luncheon - Ellen Roseman

Tuesday, March 18, 2014  
Fashion Show at Remington  
Parkview Golf and Country Club



Tuesday April, 15, 2014  
"The Passionate Cook"

Wednesday, May 7, 2014  
"Oh Canada Eh?" Trip

### **Grace**

For food in a world  
Where many people walk in  
hunger  
For faith in a world  
Where many walk in fear  
For fellowship  
Where many walk alone  
We give Thee thanks, O God  
Amen

## RWTO on the go.....

All Buses will depart PROMPTLY from the northwest parking lot where the AMC Movie Theatre was located at Kennedy Commons (Kennedy Rd. south of Hwy 401).

Paid reservations are NON-REFUNDABLE! Please let the coordinators know if you are unable to attend.

Note: Cheques for the excursions are to be made payable to RWTO-Scarborough and forwarded to the coordinator of each excursion.



### Oh Canada Eh? and Blossom Tour

Wednesday, May 7, 2014 Cost: \$115.00

Depart at 8:30 a.m., return at 5:00 p.m.

Includes bus, guided blossom tour of Niagara Region and dinner show

Coordinator: Lamoine Mustard 416-494-5103



Join our singing Mountie, Hockey Player, Anne of Green Gables and other favorites characters for a night of all-Canadian music, comedy and a family style meal.

### Crazy for You

Festival Theatre, Stratford Cost: \$170

Thursday, September 18, 2014 or

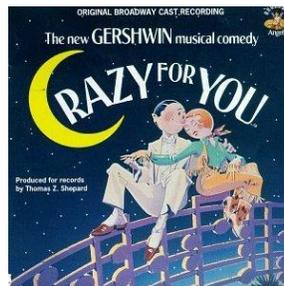
Tuesday, September 23, 2014

Includes bus, shopping time, orchestra seating theatre tickets, lunch, dinner and all gratuities

Bus departs at 8am, returning 8pm

Payment due date: February 1, 2014

Coordinator: Mary Marchut 416-291-2389



Sent to Deadrock, Nevada, to foreclose on a derelict theatre, banker Bobby Child falls for its owner's daughter, Polly Baker. Can he reconcile the demands of duty and love – and his own dreams of dancing? "I Got Rhythm," "Nice Work if You Can Get It" and "Someone to Watch Over Me" are just some of the gems in this dynamic musical's dazzling score.

### "Fall Frolic and Fun" in Lancaster, Pennsylvania's Dutch Country

October 6-9, 2014 Cost \$798 Twin, \$969 Single

Includes a Smorgasbord every night, breakfast every morning, lunch on your own.

Stay in Kitchen Kettle Village, Shop at Rockvale Outlet Centre

Musical - "Moses" & the theatre production "Half Stitched".

Payment not due until the summer of 2014

Coordinator: Lamoine Mustard 416-494-5103



Lancaster is one of the oldest inland cities in the U.S. The city is a place where historic preservation and a cutting-edge arts scene live and thrive side by side. Discover farmers markets, furniture makers, antique dealers and of course our famous outlet stores. Visit galleries and theatres

or enjoy a buggy ride through Amish Country.

## FOOD ALLERGY ALERT

If you have **food allergies or dietary restrictions**, it is important that we know about these so that accommodations can be made for you. We need to have this information **BEFORE** the luncheons. Please call Judy-Anne Tumber at 705-295-1995 or e-mail her at [jatumber@nexicom.net](mailto:jatumber@nexicom.net) to let her know about these allergies or restrictions. She will confirm the change with you once you have advised her. If fruit for dessert is the only change you require, then you will not have to inform her every month. This will be done automatically. **Please keep Judy-Anne informed if there are changes during the year. We want to ensure that you enjoy each and every lunch!**

## Fashion Show



"Age is just a number!"

(Marilyn Wetston's quote)

Members of our RWTO, will model fashions provided by *Marilyn's* on Spadina Avenue, north of Queen Street.

Marilyn Wetston, known on the air at AM 740, in print, and across Canada as "The Wardrobe Doctor", will offer practical tips on dressing comfortably, confidently and fashionably to reflect our personalities. She will demonstrate ways to accessorize to complete our outfits. A display of accessories will be available for cash sales (\$20), following the fashion show. Come and enjoy our spring luncheon at :

**Remington Parkview Golf and Country Club,**  
**6400 Steeles Avenue East, just east of Markham Road**  
**on Tuesday, March 18.**

A fabulous day of laughter, fun and fashion!  
Jeannie & Shirley



## PROGRAMME- Our Guest

How to Avoid Identity Theft and Consumer Frauds



*Ellen Roseman*

Straight talk on personal finance and consumer issues

We are delighted to have Ellen Roseman, Toronto Star personal finance columnist, as our guest speaker today. Her presentation will focus on consumer issues which seniors need to be aware of in this competitive consumer world. Copies of her new book, *Fight Back: 81 Ways to Help You Save Money and Protect Yourself from Corporate Trickery*, will also be available for cash sales (\$20), following her presentation.

[www.ellenroseman.com](http://www.ellenroseman.com)

Jeannie & Shirley

## *RWTO Scarborough Branch* *Nominations*

### *Help Needed!*

This year our RWTO/OERO organization will see a big change in the table officer positions. For 2014 – 2015 Marilyn Hodge will be the Past President. We will need

- \*A President,
- \*1st Vice President,
- \*2nd Vice President.

Shelley Goodman will continue as Secretary and Linda Jarvis will continue as Treasurer with Susan Urie assisting her.

Please be assured that Past Presidents, as well as our Area Director, will support you if you choose to be nominated for one of these positions.

There is also a hard working team of Committee Chairs and helpers to support the monthly meetings and programmes. Many ladies are staying in their current positions. However, we will need someone:

- \*to be the Co-Chair for Programme,
- \*someone to do the centrepieces for each luncheon
- \*someone to sell the books which members donate.

Please consider self-nominating for one of these positions. Judy-Anne has job descriptions and nomination forms here today.

Thanks,  
Judy-Anne

## Toonie Tuesday Zoo Ticket Winner

### Three Times Lucky!

Early last fall, my daughter Ashley and I were watching television. A notice for an "Invitation to Visit the Pandas at the Zoo" flashed on the screen. We both agreed that we would like to fit that into our list of 'things to do'. Now, to find a day when I was not supply teaching, the weather was nice and my daughter was free --- was a bit of a challenge. Several weeks later, the RWTO luncheon had its draw with Zoo tickets being one of the prizes. Feeling optimistic, I placed two of my tickets into the bag. As my luck would have it, my number was called. Having won 2 tickets, we were now faced with the same obstacle of trying to coordinate a time when we were both available. We decided on a very blustery, chilly, intermittently sunny, November afternoon. We had to be back in Markham for five, so Ashley could attend an interview for a job at a local bakery. We had a great afternoon. Many of the exhibits were closed but the pandas were delightful! They were kept in separate spaces, snoozing, rolling in the grass, tumbling over, eating bamboo shoots and taking little notice of the curious on-lookers that tried to 'capture' them. We were fortunate enough to meet up with Ron Lowe who was acting as a volunteer guide for the panda exhibit. Armed with lots of knowledge, we continued outdoors on our zoo adventure, when Ashley's cell phone rang. It was the offer of a job from a recent interview that she had attended for Wild Wings. Happy, but chilled to the bones, we made our way to our car in the almost empty parking lot. I dropped Ashley off for her interview and waited until she emerged, smiling, jubilant and waving her hands! Now she had a day job at the bakery and an evening/weekend job at the bar and a day full of memories. Three times lucky! Hmmm---- Now if only, I could win the Princess Margaret Lottery!

Lana Peck



## MEMBERSHIP NOTE:

We hope that you plan to renew your membership for the upcoming year. Please consider doing it soon! Membership forms will be available at the March Luncheon and are also attached to this newsletter.

The membership fee remains at **\$40**.

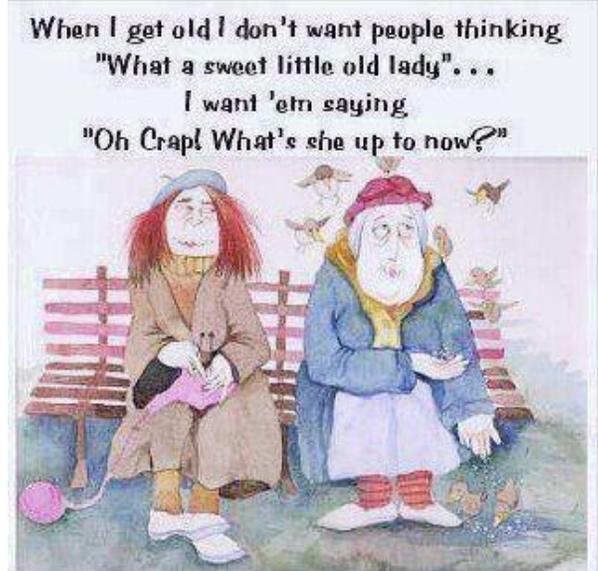
Please make your cheque payable to

**RWTO Scarborough Branch** and postdate your cheque to July 1, 2014 or August 31, 2014. We would appreciate it if you would renew **before August 31, 2014**.

Thank you,

Marg Lyons

Lilli Chu



## OUTREACH



Please bring only **NEW, UNOPENED** toiletries and one/two month old magazines for Julliette's Place. **PLEASE** ensure that the toiletry items you donate

have **NOT** been used or opened before bringing them. We cannot donate items that have already been used. Please know that we very much appreciate your donations.

Thank you.

Sheila Meyer & Trudy Sutton



One morning, I answered the telephone to hear a representative from Microsoft who said he was calling to say that there was a serious problem with my computer and that he

was assigned to fix it for me. Apparently I had not kept up with up-dates and I had to admit to myself that my husband was the one who looked after the computer so this representative from Microsoft was probably correct. Just like my car, I leave it to the experts....as long as it runs, I am happy. I can't remember specifically what he asked me to do, what key I pressed, but by that time I was convinced that I was at fault and I was grateful that he was going to help.

He had complete control of my computer. He walked me through several screens. One was all about security features. It all made sense and he sounded very professional and convincing. I was so relieved that he called and that my computer would be 'fixed'.

Finally, he asked me to read the final screen and lo, and behold, there was a price attached to all of this service I received. In fact, if I did not pay, he said my computer would be locked until someone else at Microsoft was contacted to fix it. There were four choices.....from \$200 to \$400....depending on the length of time I would like my computer to flag updates in the future so that this would not happen to me again. He asked for a credit card number but I refused. I asked if I could be invoiced and he refused. I asked to speak to a supervisor who confirmed that I must pay by credit card.

What to do? My computer was locked. He told me he would call back later to see if I would reconsider and would be prepared to pay. He did call....at 4:00 a.m.! He was calling from Bangladesh and he told me he made hundreds of calls just like this one, as did all the others who worked at the Call Centre. He was not sorry at all...it was just business. In fact, he said I had wasted his time.

After the initial phone call, I called a friend who is computer savvy and she immediately told me it was a scam and that my computer was truly locked. I then called the OPP and was directed to the Fraud Department in Ottawa. I was told that this scam was very popular and I was one amongst 21 000 who had complained about it. (Imagine how many more did not complain and are not included in the statistics.)

Since we keep so much information on our computers, I was told to call my banks, any company I paid on-line and also to alert Trans Union and Equifax just in case someone tried to obtain a loan on one of my accounts.

I had to go to my banks and obtain new debit cards. I called Staples to ask how much it would cost to recover my computer. It was going to be expensive. Fortunately for me, a young member of my church heard what happened and he offered to fix it, which thankfully, he was able to do and I paid him for doing so.

In the meantime, I was without my computer for almost two

weeks. I could only contact people by telephone. I could not keep up with e-mails, pay bills or work on-line with my volunteer organizations. What a mess! I felt totally helpless at this point! Technology is wonderful until you don't have it. Please beware, ladies. If you receive a call like this, hang up and then report the call!

Judy-Anne Tumber

## FUNDRAISING ACTIVITIES

We are currently taking steps to learn how the Ontario lottery and gambling laws apply to our fundraising activities. Until we have further information, we will cease the previous activities. We know that a Silent Auction is legal. There will be no fundraising in March at our fashion show at the Golf Club. Hopefully, by our April luncheon, we will have all the information we need.

There will be NO Book Sale this month.

There will be NO 'Share the Wealth'.

There will be NO 'Toonie Tuesday'.

**There WILL be a 'Silent Auction'!**

Be ready to bid!!

Cash and Cheques accepted!

Thank you.

Susan Rowe, Linda Brent, Shirley MacDonald  
Fundraising Committee

## COMMUNICATIONS



Image Envision · 26053

Elaine Apted & Connie Cole  
Communications

If you have a change of address, telephone number or e-mail, please let our Membership Committee, Marg Lyons or Lilli Chu, know so that we can ensure that you receive all notifications regarding the luncheons or other matters of importance.

# RWTO/OERO Insurance Report

If you have questions about your coverage you may contact Terry Kennedy, Broker and Agent of Record for the RWTO/OERO Hospital and Home Care Plan and the Personal Accidental Death and Dismemberment Plan at: (tkennedy34@bell.net), or at: (1-519-583-0098).

On the RWTO/OERO Scarborough Branch 2014-2015 Membership form, there will be a question asking you to indicate if you have the Hospital and Home Care Insurance Plan or the Personal Accidental Death and Dismemberment Plan. You are under no obligation to answer these two questions. It is your choice. Because of privacy issues, the Provincial Office is not permitted to tell us if a member has the insurance or not.

Sometimes, it is helpful for the Branch Insurance Convener to know whether or not you have the insurance. For example, we receive a change of address from you and, we know that where you are moving, is a Retirement or Nursing Home, where there is a nurse on duty, the Convener could remind you to cancel your insurance as you would no longer be covered. As a matter of interest, in the past, we found out about one of our Scarborough Branch members who paid for her insurance for several years, only to find out when she was hospitalized, that she was no longer covered under the plan. She had moved to a Retirement Home where a nurse was on duty. If the Branch Convener had known that she had the Insurance Plan, she could have been informed to cancel it and she would have saved several years of payments and a lot of angst after her hospital stay.

Please remember the following:

If you move to a Retirement Home or to a Nursing Home where there is a nurse on duty, you will no longer be covered under the Insurance Plan.



If you have the RWTO/OERO Insurance or are a caregiver for someone with the insurance, please be sure to inform Manulife at 1-800-268-3763, if you or they change their place of residence. Manulife tries to reach any lapsed policy holders after 30 days, but the letter is sent to the last current address that is on file.

Adrienne Johnson – Insurance Convener (2013 -2014)

## Did You Know?

1. Since light travels faster than sound, some people appear bright until you hear them speak.
2. If I agreed with you, we'd both be wrong.
3. We never really grow up, we only learn how to act in public.
4. War does not determine who is right - only who is left.
5. Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
6. To steal ideas from one person is plagiarism. To steal from many is research.
7. I didn't say it was your fault, I said I was blaming you.
8. In filling out an application, where it says, 'In case of emergency, Notify: 'I put 'DOCTOR'.
9. I used to be indecisive. Now I'm not so sure.
10. To be sure of hitting the target, shoot first and call whatever you hit the target.





## February Treasurer's Report

Linda Jarvis

Bank balance January 10, 2013		\$9188.61
<u>Income</u>		
January luncheon	2395.00	
RWTO membership dues	40.00	
Raffle	18.00	
50/50	44.50	
Trip – Famous Players	2348.00	
Trips – Stratford	13430.00	
Total	\$18275.50	
		\$27464.11
<u>Expenditures</u>		
Cathie MacGillivray – newsletter	47.91	
Joyce Simmons – flowers	56.50	
Qssis – January luncheon	2492.20	
Speaker – Dave Cockell	125.00	
Bus driver tip – St. Jacob's trip	40.00	
RWTO remittance	120.00	
Cheque order	52.31	
Total	\$2933.92	
Bank balance February 10, 2014		\$24530.19

**\*\*\*\*\*I have NOT paid for the three trips yet.**



**RWTO Scarborough Branch,  
685 McCowan Road,  
PO Box 6656  
Scarborough, Ontario  
M1J 3N8**



Cathie MacGillivray

[cathiemacgillivray@hotmail.com](mailto:cathiemacgillivray@hotmail.com)

**RWTO/OERO Scarborough Branch**  
**Membership 2014 – 2015**

Surname: \_\_\_\_\_ Given Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Postal Code: \_\_\_\_\_

Email Address: \_\_\_\_\_

.

Date of birth: \_\_\_\_\_ Retirement Date: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Do you have the RWTO/OERO Hospital and Home Care Plan Yes\_\_ No\_\_ or the  
Personal Accidental Death and Dismemberment Plan? Yes\_\_ No\_\_

***Membership fee for 2014 – 2015 is \$40.***

**( Fees for members ninety years of age and over are complimentary. )**

\*Please make your cheque payable to: **RWTO Scarborough Branch.**

\*Please **postdate** your cheque to **July 1, 2014** or **August 31, 2014** and submit with the  
**membership form.**

Dues can be paid at the **March, April, or May** meetings, or mailed to:

**RWTO Scarborough Branch**  
**Box 66564**  
**685 McCowan Road, Scarborough, ON**  
**M1J 3N8**

If you have RWTO insurance and wish to maintain it or wish to participate in the plan, you must pay your RWTO membership fees each year. New retirees do not need to have a medical if they apply for the Hospital and Home Care Plan during the **first** year of their retirement.