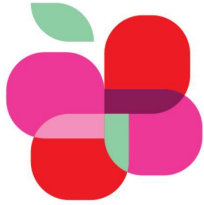


The Maple Leaf



**RTO
ERO**

A better future,
together

Ensemble pour
un avenir meilleur



District 29 Lanark, Autumn 2023

Website: <https://district29.rtoero.ca>

Email: president29@districts.rtoero.ca

Facebook: RTOERO District 29 Lanark
613-264-3611



Our newest group of retirees was treated to a complimentary brunch at this year's *To Hell with the Bell* social. They kicked off retirement with ear-to-ear smiles and full stomachs.



The ringing of the school bells gets things started - ringing in a new year of retirement.

Celebration Time

Close to one hundred retirees and friends celebrated their first (or another) year of retirement at Lanark's beautiful Timber Run Golf Course on Lanark County's first day of school. The smiles on so many faces lit up the room, and the laughter and chatter were almost deafening. As part of our annual tradition, a new retiree and a veteran retiree each ring a school bell to begin the festivities. This year, Louisa McMunn and Michael Hurren were our honorary Bell Ringers. Chatting with new and seasoned retirees, one quickly realizes that 'retirement days' are often just as full as our 'working days' were - just not rushed.

We were very happy to welcome the following retirees: Janice Page Featherstone, Tammy Kleiboer, Janet Sheehan, Lesley Blanchard, Vicki Shea, Louisa McMunn, Theresa McDonald, Tania Mason, Tim Zander, Jane Penfold and Deanne Strong.

At this time, we pause to remember friends and colleagues who have passed away since our last newsletter. We extend our condolences to our members who have lost loved ones.

Condolences:

Michelle Moore - her brother-in-law, Brian Moore, on June 5th
Audrey Blair - her sister, Evie Wright, on June 25th
Susan McCuan-Harron - her father, Sandy McCuan, on July 5th
Doreen Watt - her sister, Vivian Fleming, on July 19th
Karen Blackburn-Chenier - her daughter, Alexandra Gracie, Aug. 13th
Tom & Faye Brownell - their sister-in-law, Carol Ann Horne, Aug. 30th
Nancy Timmons - her sister, Carol Ann Horne, Aug. 30th
Shirley McLenaghan - her brother, Bob Livingston, Sept. 9th
Dan & Sharon Bourque - Dan's brother, Rodney, Sept. 17th
Judy Haddad - her husband, Ray Bowler, Sept. 27th
Bud Van Alstine - his brother, Donald, Oct. 11th
Carolyn & Don Rous - Don's mother, Sophie, Oct. 12th

In Memoriam:

Joan Withers - June 14th
Vivian Fleming - July 19th
Eugene Guagneli - Aug. 9th
Carol Ann Horne - Aug. 30th
Norma Bellamy - Sept. 5th
Velma Blanchard - Sept. 26th



Staying Connected through District Events

While attending the Fall Forum and Special Meeting, I was struck by how important personal interaction is in our lives. Two hundred representatives from the 51 districts across Canada arrived in Toronto to listen and share with one another. For some, it was their first time attending. Others were seasoned veterans, but the pleasure everyone enjoyed renewing friendships and meeting new people was obvious. RTOERO recognizes the importance of social interaction among all people, not just retirees, and encourages us to keep involved. Webinars and the RTOERO Foundation's Chime-In program help keep us connected virtually, but face-to-face contact is equally, if not more, important.

District 29 Lanark believes in keeping its members and friends connected and engaged too. While several social activities for the new year are still in the planning stage, we hope you will find time to attend at least one of these two **upcoming events** this autumn.

Thurs., Nov. 23rd - **Fall Luncheon** at Rob Roy's Pub and Restaurant, 33 Centre St., Smiths Falls.

- Contact **Grace Armstrong** at 613-264-1999 or celticgrace@storm.ca . **RSVP by Nov. 17th**

Wed., Dec. 6th - **Christmas Social** (6-8 pm) at Codes Mill Atrium, 17 Wilson St. E., Perth.

Contact **Kevin Hogan** kjhogan111@gmail.com or **Rob Umpherson** at 613-264-3611.

RSVP by Nov. 30th .

Stay tuned to our **Facebook** page and **website**. Also, please keep our *friends-without-email* informed through phone calls or personal invitations.

Entente Group Insurance Program

Submitted by Shelley Lynch

The *Know Your Entente Group Insurance Program* presentation on October 11th was, from all accounts, a resounding success! Colleen Knox, from Johnson Insurance, gave a thorough and informative presentation about all the aspects and advantages of our benefits plan to 48 RTOERO District 29 Lanark members. She provided information, resources and tools we need to help navigate our Entente Group Insurance Program with ease. Improvements to the Travel Plan are explained later in this newsletter.

If you missed this session, or have misplaced your booklet, remember that you can always call RTOERO or Johnson - Service and Claims directly.

RTOERO: 1-800-361-9888

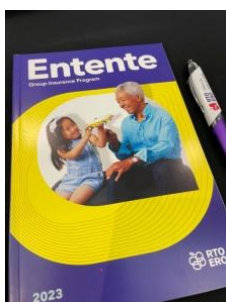
insurance@rtoero.ca

Johnson - Service and Claims: 1-877-406-9007

healthbenefits@johnson.ca



Shelley welcomed the participants to the presentation.



Colleen explained program features and answered questions.



Good news items from District 29

Shelley and David Lynch are delighted to announce their new **granddaughter**, Eve, was born on Saturday, **October 21st** at 6:40 am.

Rob Umpherson is happy to announce his **mother**, June, **turned 90 on the same day!**

What special events for everyone involved.

Highlights from the Special Meeting and Fall Forum

District 29 Lanark was represented by Rob Umpherson and Grace Armstrong (Corporate Members) and Doreen Wilson and Anne Graham (Alternates) at the meetings in Toronto Oct. 17th and 18th.

Special Meeting

The topic was **Membership Fee Revenue Alternative**. The RTOERO Board had received many requests from the members to replace the annual membership fee with revenue from another source. This topic was debated at great length. Basically, the RTOERO membership fee supports **all** programs and services to members **except** the group insurance program. RTOERO's long term investments, funded solely by insurance premiums, have grown significantly. These investments now generate enough annual interest **income** to offset the membership fee for plan participants. Removing the membership fee for plan participants will make RTOERO more competitive and attract new plan members. Spouses of plan participants can join as members for no membership fee. **Non-plan members** will continue to pay the annual membership fee since they have not contributed to the investments. **Plan participants' fees** will be paid via investment income. An **operations reserve** will also be created to provide the assurance of three years of estimated fee revenue.

Fall Forum

1) **Organization Naming Process:** As many of you know, our organization has had several names throughout its history. In 1968, it began as the Superannuated Teachers of Ontario(STO/ERO) - an organization created to advocate on our behalf for better pensions and allowances. A benefits plan evolved over time. In the 1970s, pre-retirement workshops began as a cooperative effort between us and the Ontario Teachers Federation. In the 1980s we assumed responsibility for all STO/ERO insurance programs. In 1998 our name changed to The Retired Teachers of Ontario/Les enseignantes et enseignants retraités d'Ontario. Districts began forming outside Ontario in 1982 (Mainland British Columbia). Our first francophone district (District 44 - Région du ciel bleu) was formed in 2003 . We now have districts right across the country. We no longer advocate solely for pension and health benefits but for improvements in the life of seniors, geriatric research and environmental stewardship to name just a few. RTOERO's members are no longer only elementary and secondary school teachers. Members now come from the broader education community including the Early Years, Post Secondary, Support Staff and educators from medical and legal communities. Our newer members may still be working AND may not have even lived or worked in Ontario. An organization which initially represented 7000 retired Ontario teachers now represents over 84,000 members from across Canada. It is felt that we need a new name which better reflects who we are now, while still acknowledging and respecting our past accomplishments. The process is underway.

2) **Benefits Committee Report:** Notice of changes to the plan will go out mid-November in the *Communique*. Basically, deficits were experienced in both the Dental and Extended Health Care plans due to higher than expected utilization and inflation. Claims in the Hospital and Convalescent Care Plan are lower than projected. As air travel continues to recover to pre-pandemic levels, increased claim activity is expected in 2024. There will be a Zoom meeting for District Health Representatives clarifying the changes before the Communique is emailed and mailed to members.

Submitted by: Rob Umpherson robumpherson@gmail.com

Member Highlights

RTOERO has 84,160 members – 80,402 retired and 3,758 actively employed in 51 districts across Canada.

In RTOERO District 29 Lanark, we have 567 members - 550 retired and 17 actively employed.

Over 100,000 people belong to *Entente*, RTOERO's Group Insurance Program, administered by Johnson Insurance.

Close to 100 members and guests enjoyed our *To Hell With the Bell* brunch on the first day of school at the Timber Run Golf Course in Lanark.

Forty-eight members and guests attended the very informative Benefits workshop on October 11 at Beckwith Community Hall organized by Shelley Lynch and presented by Colleen Knox from Johnson Insurance.

Mark your calendars – Join the group for a District Luncheon on November 23 at Rob Roy's in Smiths Falls and our Christmas Get together on December 6th at Fiddleheads in Perth. Watch for more details.

Please pass the word about RTOERO to your colleagues and friends. We are here for you and appreciate your questions and suggestions.

Submitted by: Anne Graham, Membership & Recruitment Coordinator annegraham2207@gmail.com

Awards and Scholarships

RTOERO believes in the power of our community to secure a better future, and we are committed to helping secure better futures for students, for each other, and for seniors in Canada. One of the ways we work towards achieving this goal is through our post-secondary scholarship program, established with reference to our strategic goal: To improve the lives of members and seniors.

This year, RTOERO is awarding 20 scholarships valued at \$3000 each to post-secondary (college or university) students enrolled in programs that lead to careers in either seniors health and well-being; education; environmental stewardship; or that reflect a strong commitment to diversity, equity and/or inclusion. For more information, go to <https://rtoero.ca/giving-back/scholarships> or email scholarship@rtoero.ca .

Applications are due by January 12th, 2024.

Keeping current with EXISTING members

Keeping records up to date is essential. If you have moved, changed email addresses or phone numbers, please contact the RTOERO office in Toronto to update your contact information. You can reach them at membership@rtoero.ca or by telephone at 1 (800) 361-9888 and ask for Membership.

Improvements to the Travel Plan

You have a **new option** to top up your existing trip cancellation and interruption coverage.

With the RTOERO travel insurance included with your extended health care plan, you're covered for up to \$6,000 per person, per trip for cancellation or interruption expenses. You can now add extra coverage..

Buy the extra trip cancellation/interruption insurance for a specific trip to have coverage of up to \$12,000 per insured for that specific trip. Choose single, couple or family coverage.

Read the Entente Group Insurance Program booklet for full details, as coverage is subject to the same terms and conditions as the trip cancellation/interruption in the RTOERO travel plan.

Extra days:

You have coverage for up to 93 days per person, per trip through your extended health care plan. If you're travelling for longer than 93 days outside your province or territory of residence, you can easily add coverage for extra days.

Add five more days of coverage for a trip of up to 98 days, or extend your coverage in 15-day blocks.

Staying longer? Extend coverage while you're already on vacation.

Premiums are added to your regular monthly payment and deducted in equal monthly installments.

For full details, including the premiums and application form, visit the RTOERO website.

Get your questions answered by a licensed Johnson Insurance representative or add extra coverage by calling 1-877-406-9007.

Safe travels!

If you have further questions?

Contact RTOERO by email at insurance@rtoero.ca , or by phone: 1-800-361-9888

Submitted by Shelley Lynch shelley.k.lynch@gmail.com



And speaking of travel ...

Someone is moving on. That's right, Simon Liebowitz, RTOERO's Chief Administrative Officer, is retiring after 22 years with the organization.

Anyone who has had the good fortune to deal with Simon, appreciates the knowledge, patience and kindness he possesses.

Simon, we wish you a Happy Retirement and Safe Travels, wherever they may lead you.

District 29 Lanark

POLITICAL ADVOCACY MEETING – September 20, 2023

This meeting was attended by PAC representatives and District Presidents from across Canada, chaired by Board Chair Martha Foster. The focus of the meeting was to assist District PAC members in understanding their role and to provide tools to facilitate participation of Districts in pursuing advocacy issues of interest to their members.

The Advocacy Issues identified for focus by RTOERO are included in the following 3 categories:

Seniors Strategy – Ageism, Social Isolation, Aging at Home, Creation of a Senior's Advocate

Geriatric Issues – Geriatric training (currently not mandatory for Doctors), Healthy Aging, Long Term Care, Elder Abuse Prevention

Environmental Stewardship – common recycling standards, sustainable transportation, safeguarding water supply and drinking water

To assist representatives in carrying out their role, resources have been added to the website including a Learning Management System which includes a Webinar Section and an Advocacy Toolkit including White Papers and Position Papers, Blogs and Articles, a catalogue of eRenaissance articles and Digital Election Campaigns.

To facilitate outreach on Advocacy issues within each District a template has been created for use in developing an action plan for focus on a specific advocacy issue considered significant by the members. Each District is being asked to create a plan for 2024. In light of this, members will be canvassed to assist in identifying an issue of importance in our area and tracking progress in achieving our goals.

The addition of these resources will be of great assistance in focusing on issues of importance to all of us and raising the profile of RTOERO within our communities.

Liaison sessions will be held at the end of October to review the progress of Districts in creating their individual plans.

An upcoming virtual event was also announced: Future of Aging Summit, May 15-17, 2024. A link to the event will be provided closer to the date.

Respectfully submitted by Helene Gilhooly - Political Advocacy Chair - phillygilhooly@gmail.com

Environmental Stewardship

Help reduce the amount of plastic being used trying one or more of the following strategies:

- **Choose products with plastic-free packaging.** Making purchasing decisions based on the type of packaging sends a message to retailers and producers that consumers want more sustainable options.
- **Switch from bottled hand soap to bars.**
- **Don't use plastic produce bags. Bring your own mesh bags** (making these can be a great DIY project and gift if you're crafty!). Or, don't bag the produce – you will wash it thoroughly at home.
- **Wash and chop your own lettuce, spinach and other greens.** Pre-washed and packaged greens are convenient but not necessary.
- **Use beeswax food wrap and other non-plastic options.** Various reusable food storage options exist.

District events being considered for 2024

January - Walk, Skate and Visit at the Smiths Falls Arena

February - Valentine Tea; Senators Hockey Game

March - Curling

April - Breakfast Social

If you have suggestions for events, **please contact Kevin Hogan**, Social Convenor at kjhogan111@gmail.com

Goodwill Committee

Linda Cuthbertson, Goodwill chair, would like to thank all the Goodwill team members who, by caring and reaching out, aim to improve the lives of senior members in the district.

Almonte/Pakenham: Doreen Wilson, Helene Gilhooly **Carleton Place:** Kate Townend, Vivian Young

Lanark: Anne Graham

Perth: Sharon Dowdall, Carole Dufort, Grace Armstrong, Wendy Hassard

Smiths Falls: Mary Dexter-Kayser, Kathy Porter.

If you would like to be a member of this team, **please contact Linda** at lindaonthebay@gmail.com

District 29 Lanark Executive Board for 2023-2024

Past President	Kevin Hogan		kjhogan111@gmail.com
President	Rob Umpherson	613-264-3611	president29@districts.rtoero.ca
1st Vice President	Grace Armstrong	613-264-1999	celticgrace@storm.ca
2nd Vice President	vacant		
Secretary	Bev Lee	613-283-6716	basenjibev10@gmail.com
Treasurer	Doreen Wilson	613-256-2866	doreenwilson@live.ca

District Committee Chairs

Benefits	Shelley Lynch	613-831-1104	shelley.k.lynch@gmail.com
Service to Others / Community Grants	Grace Armstrong	613-264-1999	celticgrace@storm.ca
Communications:			
Newsletter	Rob Umpherson	613-264-3611	robumpherson@gmail.com
Webmaster	Kerry Lamming	613-702-2121	kerrylamming@hotmail.com
Facebook	Shelley Lynch	613-831-1104	shelley.k.lynch@gmail.com
Goodwill	Linda Cuthbertson	613-267-6001	lindaonthebay@gmail.com
Historian	Ann McGahey	613-283-2147	mamc3@sympatico.ca
Social Convenor	Kevin Hogan		kjhogan111@gmail.com
Political Advocacy and Pension	Helene Gilhooly		phillygilhooly@gmail.com
Membership/Recruitment	Anne Graham	613-259-2207	annegraham2207@gmail.com

