



Rapport

May 2024

RTOERO District 15 Halton

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Executive 2023-2024

Past President Micki Clemens
 President Jerry Powidajko
 1st Vice-Pres. Regan Hefferan
 2nd Vice-Pres. Brad Fisher
 Secretary Dianne Visschedyk
 Treasurer Carol Pashkievich

Rapport Editor Brad Fisher
 Copy Editor Micki Clemens

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PLEASE NOTE!

On MAY 29 at the Burlington Convention Centre, the doors to the room for the AGM will be open from 9:30 a.m. but close at 10:15 a.m. for our AGM proceedings. The doors will reopen for general luncheon seating at 11:30 a.m.



Early spring flowers at Robert Edmondson Conservation Area. -Dianne Visschedyk

Keep the Date!

Our AGM and final luncheon will be held on **May 29th, 2024, at the Burlington Convention Centre**. Our annual meeting will run from 10:00 - 11:30 AM where we will review the year, hold elections, and collect information from members present. Registration for the luncheon will run from 11:15 AM – noon, followed by opening remarks, our lunch, and then the presentation at 1:30 PM. Our special presenter at the luncheon will be the Director and Senior Curator, **Elizabeth Semmelhack, of the Bata Shoe Museum in Toronto**.

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President's Message

Welcome to May...the month likely named after the Roman goddess, Maia, who oversaw the growth of plants. Some notable days include May 5th or Cinco de Mayo, a day to celebrate the culture and heritage of people with a Mexican background, especially food, drinks, music, and dancing; May 12 is Mother's Day – definitely don't forget; and May 20th is Victoria Day, celebrating the birth of Queen Victoria.



Jerry Powidajka

Our recent ZOOM presenter was Chris Wedeles, who is quite renowned as a naturalist and ornithologist! This presentation included a slideshow and talk about birds and bird watching. This activity has become a very popular pastime with many people for its engagement with nature and the outdoors, and by the enthusiasm of our presenter and attendees, you can see why! Thank you, Chris, for all your insight and stories not to mention sharing some of the amazing pictures! Chris has also recommended the following three books:



- *The Sibley Field Guide to Birds of Eastern North America: Second Edition* Paperback – Illustrated, March 29, 2016
- *Sibley's Birding Basics: How to Identify Birds, Using the Clues in Feathers, Habitats, Behaviors, and Sounds* Paperback – Oct. 1, 2002
- *A Peterson Field Guide to The Birds of Eastern and Central North America: Large Format Edition* Paperback – Large Print, Aug. 15, 1999

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“The World at your Feet: A Walk through the Bata Shoe Museum Collection.” The Bata Shoe Museum is North



America's only museum dedicated to exploring the history and cultural significance of footwear. Drawing from a world-renowned collection of nearly 15,000 shoes and shoe-related objects, join Elizabeth Semmelhack for a fascinating journey through some of the most significant artifacts from the collection. The BSM strives to enlighten and entertain visitors of all ages. For every shoe there is a story!!! This presentation will be uniquely interesting and worth your presence. Hope to see you all there!

I would also like to share some of the results from a recent survey of our members about giving back to their community:



- 73% of RTOERO retired members volunteered when they were in the workforce - far above the Canadian average of 42%
- 62% of RTOERO volunteers do so to give back and make a difference
- 61% enjoy the social interactions related to the volunteer role
- 74% of members say that volunteering contributes to the enjoyment of their retirement

President's Report continued page 3

President's Report continued from page 2

79% of RTOERO's retired members are volunteers

Hopefully if you are not volunteering already, this may motivate you to give to your community and benefit in your retirement.

The **2024 Annual National Meeting and Spring Forum** will take place on May 14-15 in Toronto. This will include participation from all districts, and we are pleased to have **myself, Regan Heffernan, Brad Fisher and Penny Hambly** as delegates. We will report back to the group with information in the **June Rapport**.

Our remaining Board meeting dates for 2024 are as follows:

Wednesday, May 29, 2024 - AGM

Tuesday, June 18, 2024

Information will continue to be made available on our District 15 website.

Also, District 15 Halton has its own **Facebook** page as a way to stay in touch, share information, and promote and celebrate events with all members. Thanks to the work of **Carey Mollenhauer**, our **Media Manager**, we have a vibrant Facebook presence. Please visit our site at www.facebook.com/RTOERODistrict15Halton. We also encourage you to visit our website, <https://district15.rtoero.ca> for up-to date information, a calendar of events, and support documentation.

Brad Fisher, Editor, and **Micki Clemens, Copy Editor**, continue to co-ordinate our electronic newsletter, **Rapport**. This is a great collection of pictures, news and stories, focusing on District 15 - Halton, published multiple times a year. I know Brad would appreciate your submissions sent, for possible inclusion, to rapportd15@gmail.com.

The **Halton Herald**, our newsletter, comes out three times a year in print and electronic form, thanks to the amazing work of **Peter Gnish, Editor** and **Micki Clemens, Copy Editor**. Although we do send *the Halton Herald* by mail, members are

invited to consider receiving their edition of the *Halton Herald* electronically. If you would like to save a few trees, please send our **Editor, Peter Gnish**, an email stating that you no longer wish to receive a paper copy in snail mail but would like to enjoy the *Herald* digitally. Send your email to District15Halton@gmail.com.

Have a great month of **May**...and remember, life is a participation sport! Get out there and enjoy!

Jerry



Cherry blossoms at the RBG, the Arboretum.
- Toni Pizzingrilli



MORE BIRDS NEEDED ON OUR BRANCH AN AVIAN APPEAL FOR VOLUNTEERS

This year there will be several open spots on our District 15 “Branch” (Board) for some keen and willing individuals who would like to join up with the great “flock” (group) of people already working on the Board and share with them the pleasurable rewards of volunteer service.

While we discourage “flighty” candidates, we are eager to welcome those who, like “the birds”, are willing to keep our particular “ecosystem” running smoothly.

Our District 15 Board needs some volunteers who will “fly swiftly forward” to assist us in the organizational activities of our Halton district and help us to maintain the “lift and thrust” of all our endeavours.

You all have been teachers, educators, education workers, and recognize that your “harmonious efforts” supported students on their learning journey. You have breadth and depth and scope with talents and skills you still possess. Surely you could exercise them in “songful” ways again.

As a volunteer for District 15, it will be YOU helping US to create a stronger, resilient, and more caring “colony” (community) for our members!

A. NOMINATIONS FOR THE EXECUTIVE:

On May 29, at the Election of the Executive at our AGM, we will be calling again for candidates from the floor for all of these following positions.

PRESIDENT: Jerry Powidajko is stepping away from the role of President, so this leadership position is available. Jerry will remain on the Board as Past President for continuity and coaching of the new President.

FIRST VICE-PRESIDENT: Regan Heffernan has agreed to have his name stand for President at the AGM on May 29. This means that if he is elected, we will have an opening for First Vice-President for the coming year. As a First Vice-President, you have your choice of providing support for any of the Board Committees you choose, as well as supporting the President.

SECRETARY:

Dianne Visschedyk, our secretary, will be stepping down and we need a new person to fulfill this significant task. You are provided with your own Chrome computer to record the minutes and you have the support and assistance of the President and the Copy Editor for your work.

A. DRAFT SLATE for the EXECUTIVE

Past President – Jerry Powidajko

President – Vacant

Candidate – Regan Heffernan

First Vice-President – Vacant

Candidate:

Second Vice-President – Vacant

Candidate - Brad Fisher

Secretary – Vacant

Candidate:

Treasurer – Vacant

Candidate - Carol Pashkievich

B. COMMITTEE MEMBERS: (Not required to sit on the Board)

a) **PROGRAM/SOCIAL COMMITTEE:** We need at least **TWO** members to join our current Program Committee (Penny Hambly, Toni Pizzingrilli, Dianne Visschedyk, Judy Wedeles, Colton Roberts) in order to continue to plan and organize the three luncheons and various Zoom events for our District members. Perhaps there are a couple of friends or buddies, who might consider coming “**to roost**” together on this committee.

b) **COPY EDITOR:** This role involves reviewing the Board Minutes for the secretary, and proofreading and editing the *Rapport* newsletter for Brad Fisher, who coordinates and compiles the contents of this monthly communication, and proofreading *the Halton Herald* for Peter Gnish, three times a year. We could use one or two copy editors each “**with a bird’s-eye view**” for District 15 communications. Please indicate your interest in either an Executive position or a committee role by “**dipping your wing**” to Micki Clemens, who is working on the nominations and candidates for the committees.

Please contact her as soon as possible before May 15, at district15halton@gmail.com. Your inquiry will be answered!

So, please, do not “**just hover**” but with “**quick wing beats**” consider “**soaring to our aid**” and we would be delighted to see you “**land a home spot**” on our “**branch**” to replenish our “**parliament of birds**”.

Seriously folks, we do require some much needed help from you!!! Email me!!! Hear me **warble** with delight! Thank you! Micki



From The Bookshelf



FROM THE BOOKSHELF – SUMMER READING

- Micki Clemens

Thanks to our gracious and supportive friends at the Different Drummer bookstore in Burlington, we obtained this brief list of some [new fiction and non-fiction titles](#) that we thought might be of interest to you. Because of my abiding love of mysteries, I did ask Kate Riley, Ian Elliot's assistant, to add a couple of titles from that genre as well.

Happy reading during the summer months and please, afterwards, we invite you to submit a brief comment or two about the books you selected from this list or from your own library or bedside table! Or just send along a thumbs up or thumbs down, and we will publish these responses and comments in the September *Rapport*. Just submit your titles and remarks by August 23 to Rapport15@gmail.com

FICTION

James by Percival Everett, hardcover, \$37.99 — A brilliant reworking of *The Adventures of Huckleberry Finn*, told from Jim's point of view. As entertaining and scathing as the original.

Old God's Time by Sebastian Barry, paperback, \$24.95 — A haunting study of love and loss masquerading as detective fiction, beautifully written by an impeccable stylist.

Prophet Song by Paul Lynch, hardcover, \$39.95 — A shattering novel about the impact of political turmoil on personal lives. Winner of the 2023 Booker Prize.

The Road from Belhaven by Margot Livesey, hardcover, \$39.00 — A subtle, wise novel about a

supposedly small life with all its attendant mysteries.

My Friends by Hisham Matar, hardcover, \$38.00 — A meditation on friendship and exile by a Pulitzer Prize-winning author.

MYSTERY

To Die in June by Alan Parks, paperback (available in June), \$22.50 — A gritty procedural with emotional wallop, set in Glasgow.

How to Solve Your Own Murder by Kristen Perrin, hardcover, \$37.99 — A nifty premise, playfully & skillfully executed (no pun intended).

NON-FICTION

The Well-Lived Life by Gladys McGarey, paperback, \$24.95 — This book's subtitle says it all: "A 102-year-old doctor's six secrets to health and happiness at every age." Informed wisdom, from an inspiring figure.

The Peace by Romeo Dallaire, hardcover, \$34.00 — A battle-scarred warrior's examination of war and the elusive — but not unachievable — prospect of global peace.

How to Know A Person by David Brooks, hardcover, \$39.99 — A thoughtful, intelligent exploration of the creative act of knowing another person by a writer of wide sympathies.

We Loved it All by Lydia Millet, hardcover, \$36.99 — A meditative memoir informed by the acclaimed novelist's reverence for the natural world.

Intervention Earth by Gwynne Dyer, hardcover, \$36.95 — An acclaimed journalist interviews sixty climate scientists advocating innovative ways of saving a planet in peril.

Yes, English can be weird.
It can be understood through tough
thorough thought, though.

David Burge

Chef's Choice



- Marilyn MacLennan

Turkey Meatloaf

2 lbs lean ground turkey
 1 tbsp extra virgin olive oil
 1 cup diced onion
 ½ cup diced celery
 2 cloves minced garlic
 1-2 eggs
 2/3 cup panko or other breadcrumbs
 2 tsp jerk seasoning (or herbs of choice)

Preheat oven to 350F

In the oil, sauté the onion, garlic and celery until soft, about 5 minutes. Cool slightly.

In a bowl, mix together the ground turkey, sauteed vegetables, eggs, breadcrumbs and jerk seasoning. Pack the meatloaf in an oiled loaf pan – roughly 10 X 4 inches. (You could make smaller loaves but cook for less time. Or make muffin tin meatloaves.)

Top the loaf with a bit of mustard, or tomato sauce or cheese of choice.

Bake for about 50 minutes. May take a bit longer depending on your oven. Makes 8 servings.

Spicy Black Bean Salsa

Makes about 4 cups

4 tsp fresh lime juice
 ¼ cup chopped fresh cilantro
 4 tsp olive oil
 1-2 tsp minced canned chipotle chiles (smoked jalapenos in a can with sauce)
 1 tbsp red wine vinegar
 1/2 tsp ground cumin
 1 cans of black beans, rinsed and drained
 1 cup corn kernels (thawed if frozen)
 1 cup chopped tomatoes (preferably plum or Roma tomatoes)
 2/3 cup chopped red onion
 1/2 cup chopped green pepper
 1 ripe large hass avocado peeled, pitted and diced

Serve with firm tortilla chips. Whisk the first 6 ingredients in a large bowl to blend. Gently stir in remaining ingredients. Enjoy!

Speaking out about shortage of family doctors

Many of our members are concerned about the shortage of family doctors. This shortage is a growing crisis impacted by the already low availability of doctors or health teams and the fact that one in six family doctors is sixty-five or older.

Health care is a major focus of RTOERO's advocacy efforts. Reversing the family doctor shortage will help address some of our priorities. RTOERO's Political Advocacy Committee has been raising this issue at meetings with elected officials and government staff.

If this is a concern for you, you can [use the template letter](#) that was shared in the March Chair's Newsletter from RTOERO and personalize it with your perspective before sending it to your elected officials. You can also call your constituency office.

If you need a copy of the letter, please email our district advocacy representative.

Please remember...

- These are **KIDS**
- It's just a **GAME**
- Coaches are **VOLUNTEERS**
- Umpires are **HUMAN**
- **NO college scholarships will be handed out today**



Let's have fun!

CLAA

IWD Dinner Party Thanks



The Dinner Party 2024



April 22, 2024

Re: International Women's Day – The Dinner Party – March 6, 2024.

RTO D15 Halton
Claudia Stewart

Dear Claudia,

On behalf of the Women of Halton Action Movement (WHAM) thank you for your generous support as a returning PREMIER sponsor of our 21st annual fundraiser, **The Dinner Party**, in celebration of International Women's Day.

We were thrilled to have our first in person event since 2020. Our 2024 program was well received as informative, entertaining, and celebratory as we belatedly celebrated WHAM's 40th Anniversary and The Dinner Party's 20th anniversary. The evening began with welcome remarks from our M.C. Maureen Weinberger, greetings from our two charities, Silvia Samsa of SAVIS and Linda Middaugh of CW4WAfghan and a delightful performance from Chamber Voices of the Oakville Choir for Children and Youth directed by Dr. Charlene Pauls. WHAM'S Tina Agrell gave the toast to WHAM's 40th Anniversary and The Dinner Party's 20th.

We were honoured to have two special guests; Sally Armstrong, award winning Canadian author and journalist and Dr. Sima Samar, former Afghanistan Minister of Women and Chair of The Independent Human Rights Commission.

Our keynote speaker and entertainer was July Black who was inspirational and uplifting, sharing her personal story and engaging us all to "Let our light shine." She encouraged us to Imagine a gender equal world. A world free of bias, stereotypes, and discrimination. A world that's diverse, equitable, and inclusive. A world where difference is valued and celebrated and where together we can forge women's equality.

We are ever so grateful for all the financial support we received from our local business, unions, individuals, advertisers, partners and individual ticket purchasers who together helped us raise **\$30,000** for our charities. One hundred percent of the funds raised have been equally shared with our two worthy charities: Sexual Assault & Violence Intervention Services (SAVIS) and Canadian Women for Women in Afghanistan (CW4WA). Their need has never been so great.

Finally, WHAM's Beth Robertson spoke of the importance of our ongoing sponsors to the success of fundraising for our two important charities. She acknowledged our loyal sponsors with certificates for 5 years, 10 years, 15 years and 20 years of support. Because of you **The Dinner Party** continues to be a night of celebration and inspiration for women and their allies within our community.

We can't wait to celebrate the next **Dinner Party** with you.
Sincerely,

Linda Middaugh & Mary Taylor

thedinnerpartyIWD



dinnerpartyIWD



thedinnerpartyIWD.ca .ca



Is it Time to Retire From Driving?

Canada is one of the most car-dependent countries in the world, so it's no surprise that driving is the top transit choice for many of us. But, despite our attachments to automobiles, there may come a time when it's wiser to give up driving.

With the warmer months ahead, why not try out alternative forms of transportation? You can retire from driving, or reduce your driving, on your own terms! Retiring from driving can save you money and is better for the environment.

Here are some tips if you are considering retiring from driving:

Talk to family or friends about your plan to stop driving— Having people to turn to while you work through your plan can be helpful.

Make a list of alternatives to driving— Investigate the options in your community. Talk to friends who don't drive to see what they do. Reach out to programs for older adults to ask if they know of services you're unaware of.

Consider whether living closer to transit might be helpful—If you're already considering your housing as part of your healthy aging goals, then it's worth evaluating transit and walkability as part of that decision.

Gradually change your driving habits—start trying out alternatives to driving. Try out your transit system, Uber, or other available rideshare programs. You'll become more comfortable the more you do it, and you may even like it better!

These suggestions are adapted from an RTOERO article. For the full article, including advice for coping with a sudden end to driving, visit rtoero.ca/time-to-retire-from-driving-considerations-and-steps/.

Signs of Financial Elder Abuse

Financial abuse is the most common form of elder abuse in Canada. Financial abuse is the illegal or unauthorized use of someone else's money or property—this includes pressuring someone to:

- Lend money.
- Sell or move from their home.
- Change their will or power of attorney.
- Sign legal or financial documents they don't understand.
- Make a purchase they don't need.

It can be tricky to identify or recognize financial elder abuse. Here are some common signs to watch for from getsmarteraboutmoney.ca.

- The person tells you someone is taking advantage of them.
- They're having trouble paying their bills.
- They are no longer buying things they need, like groceries or clothing.
- Substantial amounts of cash are being withdrawn.
- Possessions are disappearing, such as art or jewelry.
- Surprise changes to living arrangements.

If you think you're experiencing financial abuse, ask for help from a trusted family member, friend, your bank, or your doctor. If you suspect someone is being abused, you can speak to them. To access support, call 211 or your local police.

Sources:

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/financial-abuse.html>

<https://www.getsmarteraboutmoney.ca/learning-path/types-of-fraud/7-signs-of-financial-elder-abuse/>

RTOERO District 15, Halton, Annual Meeting Reports

[Click on the following links.](#)

Archives Report

Awards / Community Grants and Scholarships Report

Foundation Report

Goodwill Committee Report

Membership Annual Report

Political Advocacy Report

Program Committee Report

***Rapport* E-Newsletter Report**

Wellness Report

AGM 2024 Archives Report

By Blaine Adams

In scanning materials for the archives my main concern has been to catalogue items in recognizable folders so that they can be easily located. I don't often read the documents. However it has puzzled me that there were two basically different kinds of meetings for the board: Executive Meetings and Board Meetings.

Glancing through them I have noticed that sometimes Executive Meetings were Board Meetings. Originally I separated the two into different folders in the archives, but have decided it is more useful to have them all in one location. Therefore I have integrated the meetings under the heading Board Meetings. If a document had been labelled Executive Meeting I have added EM to the document's title. All the minutes I have found so far can be seen in the archives under Board Minutes. Executive Minutes stop appearing after 2014.

I am also working on getting a listing of all committee activities. This where the real action of our board members takes place and it will be interesting to have a catalogue all the things the District has done.

We are still looking for any materials you might have from the 1980s and before. If you do please let Brad or Jerry know and they can take it from there.

AGM 2024 Awards / Community Grants and Scholarships

By: Penny Hambly

Scholarships

The **Johnson Scholarship Program** awards \$1000.00 scholarships to relatives of Johnson Insurance members who are in their FIRST year of a Post Secondary program. Applications were on their website as of May 1st, 2024.

RTOERO National awards twenty scholarships of \$3000.00 each to students enrolled in their FINAL year of a college or university program. Applications will be on their website in the fall of 2024.

District 15 Academic Spirit Awards of \$1500.00 each are given to graduating students entering a post-secondary education (apprenticeship, college, or university in Canada) in the fall. They have volunteered above and beyond their school community and have overcome an obstacle on their way to graduation. They are not necessarily the elite. Two scholarships are given to Halton District School Board graduates and one to a Halton Catholic Separate School Board graduate.

Community Grants

RTOERO National awards grants of up to \$4000.00 for community projects. This year District 15 member **Ida Continenza** was granted \$1270.00 for her project called One Little Free Library.

Distinguished Service Award

The Jim Baker Distinguished Service Award is awarded to a District 15 member who has made an outstanding and/or long-term contribution to our District 15. Nominations closed on May 3rd. The award will be presented at our AGM on May 29, 2024.

AGM 2024 RTOERO Foundation Report

By Moira Plexman

In 2011, the RTO/ERO became a registered charity. It is based on the **VISION** of “improving the lives of senior citizens in Canada.”

The **Mission** of the Foundation is to “invest in programs, research, and training to support healthy, active aging for all Canadians.” Foundation activities “aim to improve seniors’ healthcare, and social isolation and combat ageism.”

The Foundation has 2 areas of focus:

- Research and training vital to the knowledge base of Canada’s aging sector.
- Innovative initiatives that promote social engagement among older adults.

Fundraising is done through direct donations from members / districts to honour someone special, remember a loved one, a gift from a will, and from the 50-50 draws held at intervals throughout the year and Foundation Auction in May held during Forum. Funds raised are channeled into research, webinars, and special project grants.

Did you know?

- District 15 contributes to the October Social Isolation Campaign each year.
- Each spring following the AGM in memoriam, a donation is made to the Foundation as a tribute to our deceased members.

Research is a key component of the Foundations. Findings in papers from that research is published and shared, creating tools accessible to the community at large to promote healthy aging. Two examples are:

- The Schlegel-UW Research Institute for Aging’s booklet, “*Supporting your neighbours, a community conversation guide.*”
- *University of Alberta recipe book, “Cooking Up Calm”* (Download for free online at bit.ly/3PD96Tf)

Webinars

The Foundation also offers free webinars. Information about webinars is sent out from Toronto by email.

Chime In

Now in its third year this popular program offers weekly social chats. Register online at rtoerofoundation.ca/chimin

Granting Program

Applications for research and programs are reviewed and the best ones are selected in each granting cycle. Check the Foundation website for further granting cycle information.

Please consider investing in better aging for seniors by participating in raising funds for the Foundation through a direct donation or by participating in one or all the 50/50 draws.

AGM 2024 Goodwill Committee Report

By Toni Pizzingrilli

Happy Spring and what an eventful one it has been so far!! From the spectacular total eclipse of the sun that we had on April 8th to all the beautiful trees and flowers that are currently blooming, most notably the cherry blossoms and lilacs, we are indeed fortunate to have so many places to enjoy the beauty of nature.

The RTOERO District 15 Goodwill Committee has continued to implement the acts of “**caring, compassion and celebration**” throughout this past year. It is always our goal and hope that these outreach efforts play a role in bringing joy and at times comfort to our Senior Members for a variety of life experiences. As you may know, we primarily connect with our Senior Members through greeting cards. Typically, we send out approximately 720 birthday wishes and four hundred plus holiday greetings in a year. It is through the commitment and dedication of a caring group of Goodwill Convenors that this good work happens. I would like to thank the dedicated team of **Susan Spencer (North Area), Marina Lloyd, Liz Tkalec and Judy Wedeles (West Area), Dianne Visschedyk (East Area), Cathy Fadyshen, Mary Dell’Anno and Attilio Dell’Anno (Out of District)** for all of their efforts in connecting with our Senior Members in good times and sometimes in sad and difficult times.

A reminder to all our members to contact the RTOERO National Office to report any change in contact information, particularly a change in address or to inform them of the passing of a loved one. The Goodwill Committee relies on current and updated information for our mailings throughout the year. Also, please contact us at district15halton@gmail.com if you have any questions or if you want to join the Goodwill Committee.

Wishing you all a very happy and safe remainder of spring and a wonderful summer ahead. I hope that you will have the opportunity to enjoy the many fun activities these seasons offer.

AGM 2024 Membership Annual Report

By Marilyn MacLennan

As of April 1, 2024

Retired members - 2981

Active members - 144

Members over 90 years – 131

Members with 35+ years of membership - 73

- Continue to work on accuracy of contact information and ensuring members receive communication from District 15.
- There are issues with Canada Post not delivering the *Halton Herald* to valid addresses. No easy solution. There are members who do not receive any info from RTOERO due to invalid contact information.
- New members were invited to attend the October Luncheon at a reduced rate as a welcome to District 15. This will continue next year.
- An in-person Retirement Planning Workshop was hosted by District 15 on September 30, 2023.
- *Years of Membership* certificates were sent to members with 20, 25, 30, 35, 40, 45 and 50 years as members – 123 in total
- In addition to updating member information, I have been working on getting accurate emails and other contact information. Those with Cogeco email addresses are advised to add the District 15 and RTOERO events email addresses to their contacts because bulk emailings may not be delivered. The email addresses are: district15halton@gmail.com and rto_events@rtoero.ca

AGM 2024 Political Advocacy Committee Report

By Claudia Stewart

The Annual General Meeting of the Ontario Teachers' Pension Plan took place at the Carlu, the seventh floor of the College Park Building in Toronto. Doors opened at 4:00 p.m., the meeting began at 5:00 p.m.. Soft drinks and snacks were available.

This was an important opportunity to meet and discuss issues with staff of OTPP about issues related to the pension plan. It would be wonderful if more members from District 15 could attend to keep me company and to ask hard-hitting questions about the plan and the impact of the investments.

The Chair of the Board, Steve McGirr, introduced the Board Members including new Board members, Martine Inman and Tom Wellner and senior staff of the pension plan. The CEO, Jo Taylor, introduced new staff members. There has been a substantial number of new employees and changes in officers. Two new Chief Investment Officers have been appointed, (previously this position was held by a single individual) Gillian Brown and Stephen McLennan. You can find out more about their background in the 2023 Annual Report at [OTPP.com](https://www.otpp.com). I am referring you to the report in hopes that you do read or at least skim it. The one-year total-fund net return was 1.9% as opposed to last year's total-fund net return of 4%. The ten-year total-fund net return is 7.6%. The fund has \$247.5B in assets. The plan is fully funded and has been running for 11 years. Essentially there is sufficient money to pay our pensions and if the fund continues to be well managed, it will continue to grow.

There is information about OTPP's efforts to address decarbonization. The science says this is not happening fast enough to save the planet but efforts are being made. Could OTPP do more? Definitely. Could they do more by investing in more green energy companies? Definitely. Are they afraid profits might suffer? Definitely. Is it possible they would NOT decrease if they invested differently? Very likely, certainly there is data that states that there IS profit to be made in green energy. This is where retired teachers could play a role by encouraging them to seek out this data and act on it. LEARN, ACT to ADVOCATE for the planet and for subsequent generations living on the planet. Much has been written about the investment practices of Canada's Pension Plans. We are extraordinarily lucky to have such a great single employee plan in OTPP and it behooves us to protect it.

I prepared a list of questions to ask should I have had the opportunity during the meeting. I stood in line at the microphone behind several members who repeatedly asked the same kinds of questions, namely about investments in munitions. The response was silence. My conclusion was that they- OTPP senior staff did not know specifically because they own or have shares in many companies some of whom may have investment in some of those kinds of companies. Alternatively, the senior staff may know the answer to the question and are afraid of the audience response. The audience was very outspoken and frequently interrupted the speakers to demand an answer.

The crisis in the Middle East is of concern to every caring person and I commend those who sought to raise awareness and ask questions of the staff about this issue. I do not agree that the entire meeting be held hostage to this issue. Many other people both online and in person were unable to pose questions during this meeting which is essentially the one time to ask.

Following the meeting hot food and desserts were available as well as beer and wine. Not very appealing after such an acrimonious argument rather than mature dignified discussion.

You can download and read the full report for yourself. OTPP is pursuing employment equity and diversity.

It is very interesting to learn about the new technology and businesses they investigate and how they invest. It is important for plan members to understand that there is a fine line between investing with the sole objective of making as much money as possible or imaginable and investing with purpose to acknowledge the values and sensitivities of people who invest their lives in teaching children to value our planet and education. Balancing these two competing factors is a delicate process and we must inform ourselves and seek to influence the decision making.

Fun Facts

The OTPP employees raised over \$700,000 to donate to various charities.

\$7.7B were paid to pensioners in 2023

There are 156,000 OTPP pensioners, 184,000 working teachers who are part of the plan, for a total of 340,000 members of the plan.

There are 148 pensioners aged over 100 years. Forty-two pensions have been paid for over 50 years. The expected number of teaching years of the “average” teacher is 26 years with 32 years to collect a pension. Without investments and the proceeds from them, it would not be possible to pay those pensions.

AGM 2024 Program Committee Report

Members: Micki Clemens, Penny Hambly, Colton Roberts,
Toni Pizzingrilli, Jerry Powidajko, Judy Wedeles

Together with a number of other districts in the Green Belt area, we were able to jointly book Bob McDonald on **September 25, 2023**, at 1:30 PM for a ZOOM presentation. Besides being the host of *Quirks & Quarks*, which draws approximately 800,000 listeners each week, Bob McDonald is the CBC's science reporter and the author of two books based on the program, *Wonderstruck I* and *Wonderstruck II*. He is also the author of the memoir, *Measuring the Earth with a Stick: Science as I've Seen It*.



Our Fall Luncheon was held on Wednesday, **November 1st, 2023**, at the Burlington Convention Centre. At our luncheon, the musical presenters were FiddleStix. The team has shared the stage with some of Canada's finest musicians, including Big Sugar, Leahy, Gord Downie, Great Big Sea, Jim Cuddy, The Irish Rovers, Honeymoon Suite and many more. We were truly fortunate to have them as our live show at our luncheon...with their energizing, original songs and a blend of popular songs and famous classics, the band masterfully shapes their sets based on the audiences for whom they are playing.



Our lunch presentation on **February 20, 2024**, was held at the Oakville Conference Centre. The presenter was no other than Jim Kenzie, who is a former *Toronto Star* reporter and editor, now a



freelance contributor to the Star's "Wheels" section. He has been writing about the automotive world for three decades and has driven pretty much everything in the country. He was the first person to be awarded AJAC's Journalist of the Year title, in 1984, and is a judge for the North American Car of the Year Awards. Many attendees who were interested in learning more about modern day cars, electric vehicles, and even what to look for in a future car purchase, were at this presentation.

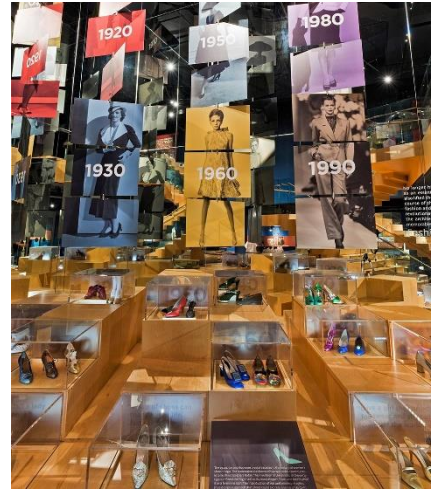


With the spring weather, out come the birds and a special ZOOM presentation by ornithologist and wildlife biologist Chris Wedeles was held on **April 10, 2024**, at 11 AM. This presentation included a slideshow and talk about birds and bird watching. This has become an extremely popular pastime with many people for its engagement with nature and the outdoors. Great presentation!

Our **AGM and Spring Luncheon** was held on **May 29th, 2024**, at the Burlington Convention Centre.

Our special presenter at the luncheon was the Director and Senior Curator, Elizabeth Semmelhack, of the Bata Shoe Museum in Toronto.

“The World at your Feet: A Walk through the Bata Shoe Museum Collection.” The Bata Shoe Museum is North America’s only museum dedicated to exploring the history and cultural significance of footwear. Drawing from a world-renowned collection of nearly 15,000 shoes and shoe-related objects, Elizabeth Semmelhack took us for a fascinating journey through some of the most significant artifacts from the collection. The BSM strives to enlighten and entertain visitors of all ages. For every shoe there is a story!!! This presentation was uniquely interesting!



AGM 2024 *Rapport* E-Newsletter Report

By Brad Fisher



The *Rapport* newsletter is District 15's connection to the membership throughout the year, sent electronically to our 3,000 members. *Rapport* is published nine times throughout the year in September, October, November, December, February, March, April, May and June.

Submissions of articles, pictures, book reviews, recipes etc. are due on the 23rd of the preceeding month. So contributions for the September edition, for example, are due August 23, 2024 and can be sent to rapportd15@gmail.com.

Inside the *Rapport* you will find articles promoting our luncheons, social activities, political advocacy and health information.

Members are encouraged to send in their pictures of the changing seasons, interesting landscapes, and favourite places to hike.

If you have a recipe that you's like to share it can find it's way to the Chef's Choice column.

Favourite reads? Let us know!

Favourite hiking trails? Please share with us.

We'd love to have pictures of those celebrating special occasions such as their anniversaries.

Rapport's goal is to help build a relationship, understanding, and communication with you.

May 2024 RTOERO District 15 Halton

In this Issue

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- Chef's Choice
- From the Bookshelf
- AGM Reports

Executive 2023-2024

Past President Micki Clemens
 President Jerry Povidajko
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 Copy Editor Micki Clemens

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PLEASE NOTE! Keep the Date!

On MAY 29 at the Burlington Convention Centre, the doors to the room for the AGM will be open from 9:30 a.m. but close at 10:15 a.m. for our AGM proceedings. The doors will reopen for general luncheon seating at 11:30 a.m.

Our AGM and final luncheon will be held on May 29th, 2024 at the Burlington Convention Centre. Our annual meeting will run from 10:00 - 11:30 AM where we will review the year, hold elections, and collect information from members present. Registration for the luncheon will run from 11:15 AM - noon, followed by opening remarks, our lunch, and then the presentation at 1:30 PM. Our special presenter at the luncheon will be the Director and Senior Curator, Elizabeth Semmelhack, of the Bata Shoe Museum in Toronto.

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AGM 2024 Wellness Report

By Bonnie Cummings

Hopefully, by the time you read this we will have some nice weather and can enjoy the outdoors. I know I am looking forward to getting up north to the cottage more. My dogs love it up there.

We are still looking into dates and a venue for our fall “Know Your Health Plan Workshop”.

We had a District Health Representative Workshop update on April 4, 2024, and discussed the following items:

Medical Expense Tax Credit (METC)

In Canada, taxpayers are eligible to receive a Medical Expense Tax Credit (METC) which can reduce the amount of federal tax you owe.

- The threshold for claiming the METC is based on:
 - three per cent of your net income, or
 - a fixed dollar amount (\$2,635 for 2023).
- A list of eligible METC expenses, like prescription medications, dental treatments, vision care, and your RTOERO Entente insurance premiums, can be found on the CRA website.
- Your benefit statement and the Statement of Medical Expenses is sent out by mail in February but you can access these statements at any time, and view or print your detailed income tax statement from the My Insurance claims portal - insurance.johnson.ca.

Submitting Claims:

- Starting Jan. 1, 2023, the RTOERO policy requires that you submit your claims within six months from the date the expense was incurred.

Insured Date:

- For items such as eyeglasses or orthotics, it is the date the item was paid in full.
 - For services such as massage or physiotherapy, it is the date the service was rendered
- If a spouse or partner has insurance, the claim goes to their insurance company first, then to RTOERO, so make sure you send in your claims early enough
- It's faster and easier to submit your claims through the on-line portal.

Travel Roles:

Global Excel Management:

- They handle calls for claim related matters, submissions, updates and appeals
- Pre-trip assistance including how to call Global Excel internationally

Johnson (Service):

- Questions about the travel policy, as well as questions related to member stability
- Global Excel Escalations

RTOERO Staff:

- Feedback pertaining to the policy
- Feedback on service: Global Excel and Johnson

Supplemental Travel:

Additional Days

- Purchase up to 212 days with the same coverage and insurer as the EHC 93-day plan
- No medical questionnaire

Additional Cancellation

- Top-up your cancellation up to \$ 12,000 per insured, per trip
- Single \$ 42.32* Couple \$ 84.64* Family \$ 93.10* plus tax

The New Canadian Dental Care Plan (CDCP)

- Starting in May, eligible Canadian residents may have access to the Canadian Dental Care Plan, if:
 - aged 65 and above
 - residing in households earning under \$90,000 annually
- The CDCP will reimburse a percentage of the cost, based on established CDCP fees and your adjusted family net income.
- If the household income is:
 - Less than \$70,000, 100% of the eligible costs
 - \$70,000 to \$79,999 – 60%,
 - \$80,000 to \$89,999 – 40%
- The eligible fees for CDCP will be based on “CDCP established fees”, which are not the same as the fee guides.
- Any fee over and above the CDCP fee will be billed to the patient.
- Covered services include:
 - Preventive services (polishing, scaling, sealants, and fluoride),
 - Diagnostic services (exams and x-rays).
 - Restorative services (fillings),
 - Endodontic services (root canals).
 - Prosthodontic services (complete and partial removable dentures).
 - Periodontal services (deep scaling); and
 - Oral surgery services (extractions).
- Dentist, denturist, hygienist and specialist participation in the CDCP is on a voluntary basis. There seems to be confusion and delay in the enrolment process for dentists.
- There are a lot of the 65+ demographic that are upset because they participate in a plan that is very expensive but is limited in coverage. They are calling out the unfairness of the policy.
- Letters from the government are being sent to households earning under the threshold according to the following age groupings:
 - Dec 2023: 87+
 - Jan 2024: 77 to 86
 - Feb 2024: 72 to 76
 - Mar 2024: 70 to 71
 - 65+?
- RTOERO and Johnson have spoken to the CLHIA and the Ministry. Clarification and updates are ongoing.
 - There is uncertainty surrounding the eligibility criteria.
 - Individuals with existing private dental care insurance through their employer, pension, or any other organization offering a group plan, may not qualify for the new national plan.
 - There is a lot of confusion surrounding the rule that states anyone who has “access to”, as well as the rule talking about opting out of "available benefits".
 - The current view is that private plans like RTOERO's is still considered to have access to dental insurance, potentially prohibiting access to the public one.

I wish anyone who is travelling a safe and happy trip. Remember to take your health card with you. All the important numbers you need, in case of an emergency, are on the back of the card. Bonnie Cummings, RTOERO District 15, Health Representative (bonniecummings.rtoero@gmail.com)

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