

CONNECTIONS

Retired Women Teachers of Ontario • Organisation des enseignantes retraitées de l'Ontario



Mary Jane Finn
President

Here we are in November and soon we will be preparing for the holiday season with baking, shopping, and writing Christmas cards, etc. Before long we will be looking at a new year and marveling once again at how quickly time passes. I don't know about you, but the older I get, the more valuable a commodity time seems to be, and it is becoming more and more precious.

In the time since your last newsletter, I have traveled to visit Branches as far as Sudbury in the northern part of the province (which required doing the trip in stages), and as close as Chatham-Kent, about an hour's drive from my home in Windsor. Wherever I have visited, I was warmly welcomed. Wherever I have visited, I was impressed by the varied opportunities offered by Branches to their members i.e. silent auctions to benefit local charities, picnics, book readings, to mention only a few. I have seen potential new members also welcomed, guest speakers presented with donations to support their worthy causes, and long-time members with mobility issues honoured for the trouble they go to in order to attend a gathering. I was heartened by the complete and informative Insurance report that was delivered at the Sudbury meeting by the Convenor, Kay Oldenburg, 90 years young.

I have also been encouraged by the willingness of Barbara Moorcroft, Area 7 Director, to take on the responsibility of Provincial Archivist for the 2009-2010 year, in the wake of the resignation of Mary Lanktree from that position due to illness. Our caring thoughts

President's Message

go out to sustain Mary's spirit as she regains her strength, and our grateful thanks to Barbara.

What has your Board of Directors been doing since your last newsletter? Your Executive met in September to receive preliminary reports from the Convenors of newly formed committees, and to formulate some suggested options for consideration at the whole Board meeting in October. As a result, you will read in another section of this newsletter some exciting details about a contest asking for your design for a new logo for RWTO/OERO to be used in our pins, publications, and stationery. Your Board also reviewed the preliminary plans for the 2010 Annual Meeting in London. (Plan to attend June 1, 2, and 3 for what sounds like a remarkable event.) Details of combined Branch Insurance and President's meetings were finalized, and many of these meetings have already taken place. These were just some of the matters deliberated at the Board level.

However each of us functions as a member of RWTO/OERO it has been a busy time and I am very proud to be a part of this caring and sharing team.

My wish for you is that now and in the new year, you be given the gift of time – time to relax, time to hear the kind voices of friends, time to laugh, fun time to spend with loving family, time to make memories, time to appreciate the fact that, as humorist Art Buchwald stated, "Whether these are the best of times or the worst of times, it's the only time we've got."

Have a good time.

Mary Jane



Provincial President, at her first branch visitation - July 27 at Inglis Falls where Warton and Flesherton branches held their annual joint picnic. With Mary Jane are Warton branch co-presidents: Edy Arnold on the left and Evelyn Elliott on the right.

HOW TO CONTACT US

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Publication

This newsletter is published three times each year in September, November and March. Deadline for submissions is the second Tuesday of the previous month.

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Meet Your Provincial RWTO/OERO Team

You asked, "How is the Executive different from the Board of Directors?"

Members of the RWTO/OERO Provincial Executive are bound by the constitution. We determine policy within the parameters of our constitution. After exploring issues raised by the membership and discussing our policy and constitution, we are then able to serve as a steering committee to suggest options for consideration by the Board of Directors. All information is prepared to facilitate consideration by the Board.

The Executive is also responsible for carrying out administrative details between Board meetings. If an office becomes vacant, then the Executive appoints a replacement for the remainder of that term. It is responsible for making appointments to the Board of Directors as defined by the constitution. After examining the preliminary budget, the Executive refers it to the Board of Directors for discussion and final approval. Suggestions for improvement are welcome at this time. The Executive attempts to open doors to a vision of what can be by suggesting possibilities to the Board of Directors for input, discussion and decisions. The Board must ratify all Executive decisions before any action can begin.

The Board of Directors is the governing body of RWTO/OERO. After discussion of issues and concerns, the Board of Directors decides upon a course of action. The Board must approve a decision before any action can be undertaken. If there is no approval, that action may not move forward. The Board of Directors appoints an Executive Secretary-Treasurer to carry out the administrative and financial duties of the

organization. It is also the duty of the Board to present resolutions and motions to the general membership for approval at the Annual Meeting.

Together, the Executive and the Board of Directors work as a team to keep your organization strong and vibrant.



Gloria Drake, Mara Hitchins, Barbara Moorcroft and Lee Beech working at the October Board meetings held October 20 and 21st in Kitchener.

Executive Positions

Nominations for the position of Provincial Second Vice-President and Programme Coordinator are now being accepted. Nominees should have experience at the Board level as well as at the Executive level in an RWTO/OERO Branch and /or other organizations. The job descriptions are printed in the RWTO/OERO Policy Manual, and are available from your Area Director or members of the Nominations Committee. Names submitted are to be approved by the Branch Executive making the nomination and then sent to the Area Director for confirmation.

Nominations should be mailed or emailed with a post mark no later than January 31, 2010 to:

Nominations Committee Chair,
Carole Watson
9 Farley Place, St. Thomas ON N5R 3E6
carole.watson@sympatico.ca

Any new Area Directors will be selected in accordance with the protocol established within each area and outlined in the RWTO Policy Manual.

For more information please contact any member of the committee: Carole Watson, Suzanne Wilson-Marjerrison or Lois Plowright.

Honorary Membership

Each year, RWTO/OERO considers nominations for the Honorary Membership award, which our organization offers to members who have made an outstanding contribution at the provincial level of RWTO/OERO. Nominations may come from branch executives or from members-at-large.

The criteria for nominating members are explained on page XIII-I of the Policies and Procedures Manual RWTO/OERO (June 2009).

Please submit two typed copies of the nomination or an e-mail no later than January 31, 2010. Accompanying the nomination should be an outline of the reasons for the nomination, the service of the member to RWTO/OERO, offices held and outstanding achievements. Please provide full name, address, phone number, and e-mail contact of the nominee.

Send nominations to:
Suzanne Wilson-Marjerrison
Honorary Membership Committee Convenor
476 Evered Avenue, Ottawa, ON K1Z 5K8
Email: donald.marjerrison@sympatico.ca
Fax: 613-724-5964

Committee members:
Erna Fex, Betty Wells

Insurance Matters

Travel Insurance – Don't Leave Home Without It!

There's a nip in the air and the leaves are turning glorious shades of golden yellows and crimson reds. And, after one of the wettest summers on record for Ontario, many of us are casting our eyes southward and planning our winter get-away. But, while shopping for your vacation and the new bathing suit to take along don't forget to shop for your travel insurance...or better still, let RWTO and the folks at CanAm do it for you! RWTO members have access to a wide range of travel insurance companies with our travel insurance plan. Instead of "one-size-fits-all" travel insurance, CanAm shops for the best rates and the best plan for you – even if you have a pre-existing medical condition!

While our Provincial Health Insurance plan is certainly one to be envied, the benefits paid for emergency hospital medical care while out of the province or country is very limited. According to the American Hospital Association, the average daily cost of a hospital stay in the U. S. is estimated to be \$2,789 when doctors' fees, medication, hospital room and other charges are tallied. Of this amount, the average daily hospital room rate is \$212 U.S. OHIP will only pay a daily hospital room rate of \$50 Canadian. When you consider what OHIP will pay for services provided for health care outside of Canada, a very large gap emerges. Even if you are traveling to another province variances in Provincial Health Care Insurance plans can result in a gap in coverage that you would be responsible for paying.

For inpatient services, OHIP will pay \$200 Canadian per day. If the services are rendered in an operating room, coronary care unit, intensive care unit, neonatal or pediatric special care

unit, then OHIP will pay at the higher rate of \$400 Canadian per day. For outpatient dialysis services, OHIP will pay \$210 Canadian per day. So, as you can see, this is quite a gap! An uninsured stay in a U. S. hospital for even a few days can quickly add up to a very expensive event...far more than the cost of your Out-of-Canada coverage.

You know, when planning a trip away and putting down the deposit you may be tempted to forgo Trip Cancellation Insurance believing it to be an unnecessary expense. But, did you know that if you or a family member were to suffer an unexpected illness prior to your trip and you had to change your plans, you could receive a refund of your non-refundable deposit by filing a claim under your Trip Cancellation Insurance plan? Likewise, if you were to be called for Jury Duty and had to forgo your trip, you could file a claim under this type of insurance. Many vacations are planned and booked well in advance of the departure date, so why take a chance with your travel investment?

Did you also know that the RWTO Travel Insurance Plan can top-up other travel insurance plans? You may already be covered for Out-of-Country Travel Insurance under an Extended Health Care Plan but you may find that your coverage is limited to, say, 60 days maximum.

If your trip extends beyond those 60 days, you can use the RWTO Travel Insurance plan for the extension coverage you need. Also if you decide to extend your trip while you are away, call CanAm and they will help you out.

Simply call the RWTO Travel Insurance hot-line at 1-888-326-3535 and travel with confidence!



Insurance Workshop

Membership

Our membership numbers are decreasing, and this is a real concern for your board. We all want to do what we can to keep our numbers up. Your Membership Committee teamed up with Anne Graham and Judy Anderson as they made their way around the province with Insurance Workshops. While holding larger gatherings of several areas together, saved money, it also allowed members of neighbouring groups to know one another better. We are happy to report that by carpooling and covering multiple topics you all found the effort very worthwhile.

At the Board meeting in Kitchener, I presented a newspaper article which has been sent to all Area Directors for use in local papers promoting RWTO. With our declining enrolment it is hoped that all branches will now have a Membership Convenor to assist in recruitment, growth and develop-

ment of the branch. The Convenor should work with the Treasurer to ensure all members keep up their membership and with the Program Convenor to make meetings meaningful and enjoyable.

As membership in RWTO is open to all retired women teachers at all levels who have taught anywhere in the world I think we can each make an effort to reach out to women in our communities who don't know about our wonderful organization. Let's all be ambassadors to promote RWTO/OERO and invite new members.

Wishing you all increased membership and happy times in caring and sharing.

Annalee Ladouceur
Membership Convenor
annaleeladouceur@jcis.ca

Branch News

Blue Mountain

Our April meeting was held in Creemore with two neighbouring branches, Beaver Valley and Dundalk Highpoint. We learned of the efforts to establish a hospice in the area. Such a caring and sharing project seemed very fitting for our group.

Along with a local publisher, our members continue to support our Books for Babes project. We have delivered approximately 800 bags of books to new mothers as they leave our local hospital.

In September we met at one of our areas newest retirement homes with a presentation "Elephant Thoughts", assisting challenged areas around the world to better educate their children.

Burlington

In September, volunteers including the executive, made welcome back /update information calls to all our members. We were also able to hear about any illness and surgeries so that cards and calls to let them know we were thinking about them.

Our branch was so pleased to have been awarded "A Feather in your Hat" for our fundraiser fashion show Pretty in Pink. We wanted to share the honour and the HAT quite literally with our members. At the September luncheon Bev Pickard passed the hat onto Ruth Miller. At the November Luncheon Ruth will pass the hat on and so we have created a new tradition of having the hat passed on at each luncheon. The 'lucky' recipient and the rationale will be at the discretion of the giver.

October 27th Burlington Branch staged Pretty in Pink II - Fall Edition. A great evening!

Cambridge

We are looking forward to an interesting, entertaining, and informative year. In September, we welcomed new members with roses, and enjoyed talks given by our Area Director and Insurance Rep. In November, we will be collecting teddy bears and other items to donate to Haven House, a shelter for abused women and children. In February, we will be hearing about McDougall Cottage, a local historical residence, and in April, one of our members will speak about her work in the Victorian classroom at Suddaby School in Kitchener. We always finish the year with a garden party hosted by one of our members.



We have started a Walking Club and a second Book Club. Last year our members enjoyed day trips to Wings of Paradise, a butterfly conservatory and a shopping trip to Erin. A trip to Elora is planned for this year. We continue to provide books, magazines and newspapers for the Bridges, a homeless shelter.

Chatham-Kent

Our members are excited about the many opportunities for fellowship, entertainment, friendship, and networking offered by our branch this year. We are very pleased to have received the Feather in the Hat for our In Memoriam Book. Also, members of our branch attended the celebration of long time member Dorothy Shreve-Segee's 100th birthday. After our third annual Recess for Retirees, held in September, we invited those interested to join us for a complimentary meal at our first general meeting; subsequently we have had several new members join our branch. Further, Mary Jane Finn, our RWTO/OERO President, attended this meeting, held at the Charing Cross United Church and brought greetings from Provincial. We are working hard in our role of assisting the branches of St. Thomas-Elgin and London-Middlesex with the Annual Convention in London. We hope to see many of you at this year's convention!

Guelph-Wellington

Our enthusiastic and dedicated executive has planned what we hope will be another fun-filled and meaningful year of activities for our members. We have scheduled four luncheons and two trips. In October, we are hosting Fall Magic featuring a magician, The Amazing Corbin. At our Christmas luncheon, we will continue to support our favourite charity, Sleeping Children Around the World and participate in a sing along of Christmas music. Our focus in March will be on 'Books! Books! Books!' at which time we will contribute to the Literacy Society and share our love of reading. In May, we will celebrate spring and the environment. In November, we will attend the Famous PEOPLE Players Christmas Show and in June we will take a cruise on the Grand River. Our interest groups that include Walking, Hiking, Book, Travel, Pot Luck, Movie, Golf, and Live Entertainment Clubs continue to meet each month and to attract new members.

London-Middlesex

There was distinct interest and enthusiasm in the air, as the members assembled at our September "Get acquainted" meeting. We are busy working with St.Thomas/Elgin and Chatham/Kent to prepare for and host the 54th Annual RWTO/OERO Convention in June. Meanwhile, our regular six meetings include topics of interest, and provide opportunities to make meaningful contacts with our members and the community. In community work, besides individual volunteer hours, our RWTO members support "The London Food Bank", "My Sister's Place", "The Women's Community House" and "A Book for Every Child". Our Friendship Group, headed by members of our Membership Committee, enjoy monthly "Breakfast- Out" socials, picnics in the park and theatre trips.

Branch News - continued

This committee also takes time to visit those members celebrating their ninetieth birthdays, presenting them with a gift, which includes an RWTO pin. Looking forward to seeing you in June 2010.

Lydia Snow

The Lydia Snow North Halton Branch is a growing, active group of women who take Caring, Sharing and Having Fun very seriously. We meet monthly and offer a variety of topics of interest such as presentations about local authors, grocery standards and labeling, emergency preparedness and of course opportunities to socialize over coffee or lunch. We offer rides to those who need them and keep in touch with those who have moved out of the community into retirement or nursing home environments.

One of our newer innovations is to have self-guided interest groups. Our members indicate their interests that are then collated and distributed to all involved. This way if someone wants to organize a trip, hike, or group get together, they know who would be interested in joining them. The list is updated each year to include new members and those who would like to try something different.

Oakville

We began our new year with an enjoyable visit in September from the founder of the Chime Group at Maple Grove United Church in Oakville. She carefully explained to us how the group was started and then clearly demonstrated how to play the Suzuki chimes. These chimes were tubular shaped and made from steel with a knocker on it. She had brought along a two-octave set of chimes with her and distributed them to each table with the appropriate book. For the next twenty minutes the members had fun playing the chimes and singing along with the music they created. Old favourites such as The Good Old Summertime, Michael Row Your Boat Ashore and Amazing Grace were some of the selections enthusiastically played and enjoyed by the members. What an amazing start to this year's program!



Learning to play the hand chimes: Shirley MacAllister, Margaret Withnell, Patricia Taylor, Judy Warrington, and Edith DeQuetteville.



Members of RWTO Oakville playing bridge. Donna Kiss assists Irene Wedeles, enjoying her first outing since a winter illness.

Palmerston

We are a small, but dedicated group of retired teachers who meet four times a year at the Palmerston Presbyterian Church. We enjoy delicious dinners prepared by the church ladies. Our jam packed meetings this past year involved guests who spoke on decorating trends, active and healthy living, Sleeping Children around the World (SCAW) and Community Care Access in Waterloo-Wellington. Each meeting included entertainment by local talent or our own members. Carolyn Shoup, past Area 2 Director, joined us at our April meeting this year. At each of our meetings we make donations to SCAW and this year we were pleased to be able to purchase 13 bed kits on their behalf. We are excited about our plans this year to have a film club, a book club, and perhaps a hiking/photography club to encourage new members to become involved in our great little group.

Sarnia-Lambton

Our theme this year is The Rhythms of Our Lives. We began with an interactive program called Drum Anticks by Jack Barnes and a wonderful lunch at Wyoming. We are all looking forward to our annual Christmas Bazaar and dinner at Point Edward Arena in November. The money raised will support our caring and sharing projects as well as our yearlong support for the local food banks. This year through caring and sharing we supported the local Music Festival and the Children's Theatre. Our January meeting will take place in Sarnia and we will look at Community Rhythms with a presentation by Lynda Gibb on Communities in Bloom. We look forward to welcoming our Provincial President to our April meeting in Camlachie where we will investigate Nature's Rhythms with a presentation by Jean Windover from Windover Nurseries. Our annual meeting will be held in May. We wish everyone the best in 2010.

St. Thomas-Elgin

Our annual September potluck lunch was a great success this year with 8 eager new retirees joining us as guests. Members donated generously to fill new backpacks with a variety of

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Branch News - continued

school supplies that are given to our local women's shelter each year. We are told that the children, who often arrive with very little, really appreciate receiving these items.

To accommodate the geographic challenges of our l-o-n-g slim county, three of the six remaining meetings will be held outside of St. Thomas. October's meeting will be held in the west, where friends from Chatham-Kent and London-Middlesex will join us. The April meeting and Fashion Show will be held at the Union Golf and Country Club, and in June we will meet for a relaxing lunch to the east, in Aylmer.

Fundraising will provide a FUN challenge this year. In addition to regular draw prizes, we are taking orders for fair-trade coffee, running a Loonie Library, and playing the "Twoonie Takes a 100" game. Everyone is looking forward to the November meeting at the Public Art Centre where we will enjoy a Quarter Auction run by Carole Watson.

While maintaining an active pace at the branch level, we have also been busy attending to the responsibilities we have taken on for the 2010 Convention. What an exciting time to be a member of RWTO/OERO!

Stratford

We began the year by honouring Genevieve Weiss on her 100th birthday. It was a pleasure to visit Genevieve and present her with a dozen roses on behalf of all Ontario members. Her eyes sparkled as she listened and responded in her witty and surprisingly strong voice.



Our April meeting had us performing chair exercises and learning about the importance of our health as senior women. In June we attended a 1940's musical production *Blue Champagne* in Grand Bend.

Genevieve Weiss on her 100th birthday. Dorothy Hart, pictured, and Mary Duffin, Area 2 Director delivered roses.

For many of us, our first meeting of the fall season held at the Brocksden Country School Museum was a time of reminiscing. Wilma McCaig, one of our members, and Gloria Hutchison, outlined the history of the one room school house opened in 1853 and described the educational programmes available to classes today.

Windsor-Essex

September kicked off the fall events for our members. 131 women met for our annual Thanksgiving dinner. Everyone enjoyed the turkey and wonderful homemade cherry and lemon pie. Students served the meal and will receive some money for their end of the year trip. After the meal, lovely photos in magnetic sleeves were distributed to our 80+ ladies who attended their second annual Tea Party in June. We then



had a mini fashion/jewellery show; the ladies who attended our second jewellery making class walked around showing their lovely pendants and explained how they were made. Toiletries were brought in for the Essex Salvation Army; food products were shared with the Essex Food Bank and the Amherstburg Mission. The luncheon ended with the 50/50 draw. We were able to send \$280 to the Downtown Mission to help with their Thanksgiving dinner. Once again, our members displayed Caring and Sharing.

Goodwill Report

Congratulations and warm wishes to Dorothy Luton (Guelph-Wellington) who celebrated her 100th birthday in October, and to Marguerite McColl (Pay Direct) who celebrated hers in November. Thank you to the branch members who assisted in these special celebrations.

Congratulations and Happy Birthday to our members who celebrated a special 90th birthday in October – Mary Bailey (St. Thomas-Elgin), Mabel Clark (Niagara Falls), Althea Devitt (South Bruce), Aileen Christie (Mississauga), Hilda Dyas (Scarborough), and to Dorothy Brignall (Scarborough),

Lauretta Clavelle (Ottawa-Carleton) and Eileen Jordan (Kitchener-Waterloo) in November.

There were 30 birthday cards mailed in October and 25 in November. Please assist us in celebrating these special occasions by ensuring that the Provincial Office has the correct up to date address (room numbers also, if possible) and birthday information.

Annette Rhodes
Goodwill Convenor

New RWTO/OERO Logo Contest

At the June 2009 RWTO Annual Convention, the membership passed a resolution changing our official name to RWTO/OERO: Retired Women Teachers of Ontario/Organisation des enseignantes retraitées de l'Ontario.

Submissions for a new logo are welcome from all members for consideration. The logo will be used for our letterhead, website, pins- everywhere we communicate. Think about the shapes, the colour placement, our history and our future. Think about how it will appear in print and as a pin on our lapels. Think about contributing your artistic talent to your organization!

1. Submit a colour copy that fits on ½ page (8 ½ x 5 ½). It doesn't matter if it is hand drawn and coloured or computer generated.
2. It must include RWTO and OERO.
3. It should use blue and gold.

Submissions will not be returned. Finalists will be determined at the April Board meeting and notified. The logos will be on display for voting by those in attendance at our Annual Convention this June in London.

Submissions are due March 1, 2010.

Send by post only, to:

Bev Pickard,
RWTO Communications Convenor
484 11th Concession East
RR1 Freulton ON
LOR 1K0

905-659-1096

Issues And Concerns - The New Ontario Harmonized Tax

When I was looking for a topic for our newsletter, it was suggested that I do an article about the new HST and how it will affect our seniors. As you have been seeing, it is in every newspaper and magazine. I am not making a personal statement for or against the HST. That is for you to decide.

On many things, we are already paying 5%GST but not 8%PST. With the 13%HST both will be included. The following is a brief list of some of the things to be taxed:

- fees for mutual fund management, accountants, lawyers, consulting
- condo fees, home inspection fees, moving costs
- home utilities (heat, hydro, etc.), grass cutting, maintenance fees
- TV, phone, internet
- auto, life, health insurance
- over the counter medicines
- taxi, train, airplane fares
- gasoline, parking
- services such as hair salon, gym membership, dry cleaning, newspapers, magazines
- household and office equipment
- recreation and entertainment
- snack foods, prepared meals

Exemptions:

- feminine hygiene products
- for the first year on house purchase
- for the first year a personal refund depending upon your income
- low income people will pay no Ontario personal tax
- low income homeowners and tenants will receive relief in property tax with Ontario Sales Tax Credit and Ontario Property Tax Credit on their income tax forms.

By one economist the estimated cost to consumers will be \$1000. The Real Estate Board estimates the cost of a real estate transaction will be \$1449 in new taxes.

My sources for the above have been from RTO, CARP, KPMG, and Provincial Government Parties. If you wish to find out more go to their websites and continue to read and question Members of Provincial Parliament. According to a TD economist we will see prices move up 0.7% on a permanent basis due to the transition to HST, as the tax burden will shift from businesses to consumers.

Pat Depencier

Issues and Concerns Convenor

If you have questions and concerns about our RWTO Insurance, we are here to help.

Anne Graham, Provincial Insurance Convenor,
613-829-4679
grahamanne@rogers.com

Judy Anderson, Assistant Convenor,
905-985-4257
ukelady49@powergate.ca

Terry Kennedy, Insurance Broker,
905- 339-2424
tkennedy34@cogeco.ca

Correction:

Last issue Feather in the Hat photo should have read Phyllis Thompson accepted the award and not Mary Duffin. We apologize for the error.

A FANTASY FOREST . . . imagine . . .



RWTO/OERO 54th Annual Convention

June 1, 2 & 3 2010

Located in the beautiful Forest City of London, Ontario

Four Points by Sheraton Hotel & Suites London

1150 Wellington Road South

London, Ontario N6E 1M3

Phone (519) 681-0680 x 8203

Convention Convenor: Mara Hitchins: (519) 471-3722 mara.h@execulink.com

Co-Convenor: Cathy Harrison: (519) 641-8491 cathy_harrison@live.com

Registrar: JoAnne Chrysler: (519) 676- 8640 rjchrysler@sympatico.ca

Reservations and Revenue Manager: Jan Griffith

janicegriffith@fourpointslondon.com

Accommodation Information: Book rooms under RWTO

Standard Room or King Executive Suite: \$119.00 + tax per night

The hotel is non-smoking, with a large indoor pool, saunas, Starbucks, Bentley's Lounge, Tuscany's Restaurant, and walking distance to malls. Spoil yourself with a shopping spree or a swim in the pool.

RWTO/OERO

RWTO/OERO Provincial Office
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PM Agreement

40739021