

CONNECTIONS

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



*Annette Rhodes
President*

Sincere thanks and appreciation are extended to the many ladies who generously welcomed me and openly responded to my questions during my branch visits. It was a pleasure to hear many unique answers expressing similar ideas. With limited space, I am unable to share every response but I have summarized the ideas as closely to the original words as possible. Be assured that I will share every single comment with the Board to assist us in future planning. Hopefully branches will find these suggestions useful to help meet the needs of their members.

Why did you join RWTO/OERO? Some told me they were invited, dragged or grabbed by a friend to come. The personal touch was most successful. Some said they had no idea we existed until someone personally invited them. Unfortunately we are still the best kept secret. We need to get the word out! We are trying different ways. We use our website, branch links, advertising in professional magazines and different branch initiatives. Others joined as a way to keep in touch with former friends and colleagues. Some were attracted by the many interest groups – lunch bunch, choir, golf, book clubs. The Open Window and good insurance were incentives for others. Some learned about our organization through workshops for retirees or the First Class website and joined to stay connected to education issues and professional contacts. For others, the open arms of hugs and caring friendships encouraged them to belong. One lady said Cora Bailey told her she couldn't retire until she had promised to join. A retired teacher's mother told her daughter she must join. So many stories all with the same theme – this is a very good place to be.

How does RWTO/OERO meet your needs? Several told me this was a good support group with interesting speakers, fun programs and good insurance. Others appreciated our organization as a way to give back to their communities through support for women's crisis centres, food banks, breakfast clubs, Christmas gifts

President's Message

and warm ups for children and donations to community organizations. The work of Goodwill was much appreciated – the cards, flowers, gift bags, visits and phone calls for shut ins and the elderly. This organization cares for us in good times and not so good times. Many enjoyed the delicious meals with good friends and good fun. Women want to keep in touch, to be involved, to be needed and to have fun.

Why doesn't RWTO/OERO meet your needs? Some women wanted more members so they could have more interest groups and do more outreach. They wanted more meetings more often with more fun and less business. Some wanted microphones to always be used so everyone could hear. Several ladies wanted ways to get news about us out to teachers before they retire so they would know we are here. Others expressed a need to have more members from secondary and to have meetings in different venues. Some said quite frankly that if we want change we must be part of it.

What can we do to retain members? Several knew former members. They weren't sure why these women had left but offered possible reasons. We need to provide programs for all ages. There is much to choose from out there and we need to communicate our information early. If women come and don't know anyone, it may be hard for them to find a seat. We need a warm welcome committee. Some can't drive anymore but

don't like to ask for a ride. Poor health may be another reason. We need new things and can't keep doing the same old same old. If ladies get involved, they will come back. We need to change our image so everyone knows this organization programs for all ages. Some are caregivers for grandchildren and parents. Another suggestion was to give ladies a coupon for a free meal to encourage them to come back. The personal invitation is best!

What would be your one wish for our organization? Some immediately said they wanted this organization to flourish and grow. Others said they would have to think about this and get back to me. Another membership incentive, ways to support members, more fun and less business were a few of the wishes that were expressed. Strategies to make our good works visible to our communities and ways to get to know more people were other wishes shared. Some wished to have more activities, to celebrate anniversaries and to have special teas for older members. To work together on a special project would be great. Some felt it should be compulsory to join when you retire.

I was told that women teachers get things done.

Here's what we need to do.
Let's do it!

Annette Rhodes
President

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Publication

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Branch News

Burlington



Belonging to RWTO/OERO allows our 158 members to engage socially, to enjoy fellowship at our meetings and interest groups, and to learn from our guest speakers. The greatest benefit is our ability to care for and support each other. Herma Bailey celebrated her 100th birthday with 223 people attending the birthday party that Herma organized for herself at the Burlington Senior Centre. In lieu of gifts, food and \$417 were

donated to two food banks. Herma held various executive positions in our branch and was awarded the Cora Bailey award for her contributions. We are delighted that Herma is now a Life Member of RWTO/OERO. New this year, we encourage our members to wear their new membership pins. At the conclusion of each general meeting, those wearing pins have a chance to participate in a game and win a prize. It is rewarding to be a member of RWTO/OERO Burlington!

Central Algoma

A 'Harvest Moon' celebration was the theme in September on beautiful St. Joseph Island. The gathering of retired teachers was large and noisy and included two new members who received a 'free lunch' for joining RWTO/OERO. A long side table displayed a wonderful selection of produce harvested from the garden. Also on display were the mouth-watering preserves and baked goodies made from this harvest. This tasty display was raffled off in a silent auction as a fund raising activity. Our guest speaker, Suzanne Hanna, District Director of the Ontario Horticultural Association, spoke on 'Putting Gardens to Bed' - a very timely and humorous subject. We now know how to put slugs to bed permanently. Future meetings will involve Zumba instruction and a 'High Tea' to celebrate the 40th anniversary of the Central Algoma Branch. Fascinator hats are to be created and worn for this occasion. Can't wait to see those pictures! We are busy getting ready for the convention 'North to Algoma'. Hope to see you all here in June.

Cambridge

The Cambridge Branch has been growing over the past year, with several new members joining our ranks. It's wonderful to see! We kicked off this September with a delicious lunch. Our guest speakers, Jacquie Rashleigh and Marg Stalbauer, spoke about the Ben Wicks' 'I Can' Foundation's work, as well as a new endeavor to build school libraries in Swaziland. As a result, several of our members have become involved in preparing books to be shipped overseas, making cash and reading material donations. November's lunch saw us delighted and awed by the talent that two of our retired colleagues, Sheila Langdown and Tina Price, demonstrated through their water colour paintings, cards and wine tags. Both are becoming very well known in our region as fine artists. Our members

continue to show their commitment to caring and sharing by contributing supplies, money, time, and reading materials to our two main charities, Bridges Homeless Shelter and Haven House Women's Crisis Shelter. All in all, it's been a great year!

Chatham-Kent

Our enthusiastic and dedicated executive members have planned a fun-filled program of caring and sharing and having fun in 2011-2012. There will be four luncheons for our general membership and four executive meetings. During our four general meetings this year we will enjoy presentations by a local vocal artist, an avian rehabilitation centre, a magician, and a travel agency. Our ladies also enjoy two outings a year. This year, we have attended a dinner theatre in December and we will be enjoying a fashion show at one of our beautiful Chatham area greenhouses in May, just in time to get our gardens ready for the summer. This show will be followed by a luncheon at one of Chatham's most successful new restaurants. Our members always look forward to our visit to the St. Thomas Elgin Branch and to hosting their members in the spring.

Kitchener-Waterloo

This year the KW branch of RWTO/OERO celebrates its 50th Anniversary. In keeping with our anniversary theme, 'Education through the Decades' we are beginning a children's library at the new Women's Crisis Services facility, Anselma House. At the September 2011 meeting we



kicked off our celebrations with a presentation of the history of RWTO/OERO by member Barbara Dunn. As well, Corrine Ament from Anselma House attended to receive our first donation of books for the children's library. At our Christmas meeting, Provincial President, Annette Rhodes joined members in contributing additional books to this worthwhile library. We are pleased to have established this connection with the Women's Crisis Services and are committed to continuing our support for women and children in our community. We are looking forward to our next September 2012 meeting as the highlight of our anniversary celebrations with special guests, interesting activities, and entertainment.

London-Middlesex

Our Outreach/Membership - 'Keeping in Touch'-committee of sixteen member volunteers has completed a successful first year of visiting our elderly members and those unable to attend our monthly luncheon meetings. Cards were sent out at Christmas and Valentine's Day to say 'Hello'. The volunteers are encouraged to visit more than once if appropriate and desired. E-mail is used to communicate with the volunteer group keeping everyone up to date. General meetings are held twice a year. Records of each visit are kept in a notebook by the Convenor.

Branch News *continued*

In November, Althouse College of Education, University of Western Ontario announced a legacy donation of \$430,000 from UWO graduate student and elementary teacher Walter Lobb of Chatham to begin crucial steps in developing a new mental health program and scholarship fund to address the needs of teachers who deal with student mental health issues every day. Fourteen pre-service workshops were held for students at the College with keynote speakers, community service workers and teachers in the trenches. The speakers were hosted over the rotational lunch hour by four members of the London/Middlesex RWTO/OERO.

Lydia Snow North Halton



Lydia Snow members serenade guests at PENTA 2011

This was a busy year for Lydia Snow North Halton as we hosted the annual five-branch luncheon for Area 12 with speaker Elaine Charal, a certified graphologist. Guests submitted a sample of their handwriting and received a comprehensive analysis of their personality. We were thrilled that our president Annette Rhodes, and Secretary-Treasurer Gloria Drake joined us. Our group meets monthly between September and June with over 60 enthusiastic members attending the Christmas luncheon this year. A raffle fundraiser results in great fun. We also bring gifts for teenagers and toiletries for women at Halton Women's Place. Other meetings focused on such topics as experiences of writer Sharon McKay in Afghanistan and former principal Rita Marett, Burlington RWTO/OERO member, teaching in China, Africa and South America. We look forward to hearing from a certified quilt appraiser and a sculptor at our spring meetings. In 2011, our Outreach Project provided funds for North Halton Community Living and Halton Food for Thought.

Mississauga

Mississauga Branch Grows, Gives Back and Has Fun! We've experienced a slight increase in number at 345 full members. Luncheon speakers Shannon Moroney (author *Through the Glass*), Kelly Walker (singer, author *Growing Somewhere*) and Genevieve Proulx (opera singer) with Erika Crino

(pianist) entertained us. Fraud Prevention and the Mississauga Food Bank are still to come. Our amazing members continue to support the Mississauga Food Bank and Salvation Army with a silent auction, draws, coin collections, toys, food, eyeglasses, soup labels and pop tabs. Mississauga Branch truly displays Caring and Sharing. We hope to set up regular e-mail broadcasts to members to extend communications. Our updated Bereavement Policy informs members quickly of bereavement news. The Feather in Your Hat Award was presented to President Carol McConnell at Convention. This 'fascinator fun' hat now passes on to a deserving member at each luncheon. Congratulations to amazing recipients Yvette Nehou, Debbie King, Mary McDonald and Anne Dowling.

Oakville

Wasn't that a party! A wonderful celebration of the 25th anniversary of the RWTO Oakville Branch took place on December 15th, 2011. Charter member, Marguerite Murphy (our first president) attended, as well as Eunice Caulfield, Gail Cargo and Margaret



Withnell, who joined in 1987. Roses were presented to these members. Guests at our party were Annette Rhodes (RWTO/OERO president) and Heather Bosman (Area 12 director). Early memories, photos and notes were collected by Diann Rigg and Gail Cherrington for an album to commemorate what our early RWTO members accomplished. We are grateful for the efforts of our first historian, Edith Telford, and founding member Joyce Burnell, who passed away this year. All members participated in an enthusiastic carol sing, followed by a delicious Christmas dinner and birthday cake. We played games such as Pin the Nose on Rudolf. As a caring RWTO group, members donated gift cards to a local charity, Kerr Street Ministries.

Palmerston

The Palmerston Branch of RWTO/OERO continues to focus on 'caring and sharing' in many ways. This year we donated a variety of useful items and financial assistance to the Ramoth House in Mount Forest, a facility that supports young pregnant women and young mothers with an infant. As well, donations to Sleeping Children Around the World and Free the Children are given at our four meetings during the year. The Second Annual Brunch to recruit new members at Pike Lake was very successful with four new members joining. We were pleased to have both Provincial President Annette Rhodes and Area 2 Director Mary Duffin join our Fall Luncheon in October. In December we held our first, 'very well-attended' Christmas Dinner in Clifford. This spring we look forward to a presentation on travels in Ireland, experiencing 'Laughter Yoga', trips to Uxbridge, Stratford Theatre, and New York for some members!

Branch News *continued*

Peel North

Kudos to Judy Daniel, Karin Henderson and Ruth Taylor, our latest recipients of the Cora Bailey Award. We continue to expand our knowledge and skills through new experiences and our many visiting guest speakers. We have increased our digital photography skills, learned about working dogs, how retired teachers help teachers in developing countries, and how our new outreach program with the family shelter in Brampton helps women and families in distress. We donate items for our 'Helping Hampers' at each general meeting. Our Christmas meeting and 'Not-so-silent' auction has become a tradition of singing carols, filling cookie tins with homemade goodies for members 75 years or over and much fun, frolic and fellowship as we place our bids on the plethora of donated items. Proceeds go to the Salvation Army and the Caledon Community Service. Our May 'Victorian Tea' is still a source of much conversation. Was it the delicate china cups and saucers? the fancy sandwiches and petit-fours or the handsome pianist who enchanted us with his wonderful repertoire?



We were excited to hear that Canadian author, Margaret Attwood, visited Kiilinit School in Nunavut while on vacation in the area upon the invitation of our contact teacher, Anne Daniel. Our coin jars continue to support Anne's school with novels and library materials.

Rendezvous

Clara Lahmer celebrated her 100th birthday on January 1st. She was President of Rendezvous in 1973 and contributed to Chalk, Challenge and Change. She loved her bouquet and enjoyed a two hour chat with Carol and me. We sang Happy Birthday and I sang a song which she immediately identified as an Anne Murray favourite. She has phoned me several times and remarked on how long the flowers lasted.



Sarnia Lambton

The Sarnia Lambton Branch continues to be a very active organization with 311 members. We meet 5 times a year for luncheons in a variety of venues throughout the county. This year our theme is 'On the Road Again' – travel for seniors. Our September meeting was a presentation by Tourism Sarnia Lambton on daytrips or 'staycations'. December found us singing and guessing at Christmas celebrations around the world at our annual bazaar. In February, the CAA will be presenting 'Travel Tips' and April will be a fashion show 'Going In Style'. Our annual general meeting in May will have RWTO/OERO President Annette Rhodes as special guest. This year we will have a member, Jean Dunn, celebrating her 100th birthday.

We started a book exchange in February to contribute to our 'Caring and Sharing' program. At each luncheon, donations are gathered for the food banks in Sarnia, Forest and Petrolia.

St. Thomas-Elgin

We did it! We are very excited that we now have over 100 members. Conversation and laughter can be heard as members meet at various venues across Elgin County for our seven luncheon meetings. We have enjoyed a jewellery making presentation, a rousing game of Court Whist, and a fund-raising Quarter Auction. In the Spring, we look forward to previewing new fashions, learning about Identity Theft, enjoying a play, and touring our restored local train station. Provincial President, Annette Rhodes, brought greetings to our members on a sunny Friday in November. Our generous group continues to demonstrate our motto of Caring and Sharing by support of our Women's Shelter, the YWCA Youth Homes, Christmas Care, and Food Banks. We have donated hundreds of filled backpacks over the last nine years to Women's Place to distribute to children arriving with their mothers. Our friends from Chatham-Kent visited in October and we are looking forward to attending their April meeting a tradition for many years.

Stratford

The fourth Wednesday of each month is 'RWTO/OERO day' for the 54 members of the Stratford Branch who come from Stratford, St. Marys, Mitchell, Milverton and surrounding area. We have three meetings a year, September, November and April, with an average of 40 in attendance.

The other months we meet for coffee, lunch, or breakfast and in June we have a theatre trip. This year we are going to the Huron County Playhouse in Grand Bend. In addition to our 'RW Day' we have a walking, coffee and/or lunch day twice a month. Some do all three. Some do one or two. Friends are invited to join. Our Games Day is another popular time when members get together at someone's home for an afternoon of board games and cards. This year the group gathers in October, January, March and May. We are hoping to add more activities next year.

As a special project of recognition of the Stratford Normal School/Teachers' College educational history by RWTO/OERO Stratford Branch, a presentation of a commemorative plaque was made to the Friends of the Normal School/Teachers' College Heritage at their Annual Meeting last May. Making the presentation on behalf of Stratford Branch is Nancy Kraemer (right) to Jeanette Dyer, chairperson. The plaque will be placed in the Memorial Chamber at The Discovery Centre at The Normal School.



Branch News *continued*

Windsor-Essex



Margaret Ross on the right and Genny Rudzinski, President of Area 3 Windsor Essex.

We celebrated Margaret Ross' 100th birthday, on January 14, 2012. Margaret is our first centenarian. Freddie Beekhuis and Carmen Eaton received the Cora Bailey award for their outstanding service to our branch. The spring fashion show, 'Attire' featured retailers from our community and RWTO/OERO members as models. Provincial President, Annette Rhodes, attended our traditional turkey dinner in Woodslee. At the fall luncheon,

our 80+ members received individual photographs taken at the Tea Party last June. Our members continue to promote our motto of Caring and Sharing through their generous donations at our luncheons. Our very popular overnight trip to Niagara-on-the-Lake, in October, was a huge success. Did you know that Windsor-Essex was the first branch to have its own website? Through it we provide updates to our members, as well, 52 members receive three electronic newsletters annually.

York North

In December, York North celebrated its Christmas luncheon with a fashion show from the 1800's. With clothes and commentary by Victorian Fashions, our models were members, friends and family. They were outfitted with everything from wide-brimmed bonnets to fine suits, dresses, beach costumes and footwear. The outfits included an 1830's day dress and bonnet, an 1840's party dress with a wig of ringlets, and a hooped dress for an evening of entertaining. Also seen was a bathing costume that covered most of the body and included a sun parasol.



A spinster school teacher of the day wore a drab coloured skirt, white blouse buttoned to the neck and dark, high-buttoned boots. Men dressed alike, be they aristocrats or businessmen, with a tall hat, vest, suit tails, trousers, boots and walking stick. Depending on their station, they carried a gold watch on a fob. The show was a great hit with young and old.

Goodwill

We Have so Much to Celebrate

January was a very special month with three of our members celebrating their 100th Birthdays. Those special ladies are: Clara Lahmer from the Rendezvous Branch, Margaret Ross from Windsor-Essex and Herma Bailey from Burlington. Special thanks to the Branch Presidents and Insurance Convenors for arranging to present flowers to them on behalf of RWTO/OERO. From all reports, they all enjoyed their Birthdays celebrating with family and friends. In March, June Dunn from Sarnia-Lambton and in June, Gladys Ernst will be reaching that milestone.

It was an honour for me as a member of the Lanark Branch to present a card from RWTO/OERO at our January luncheon to Bertha Stearns who turned ninety. Bertha is still an active member of our branch and we value her wisdom. Lanark has developed a 'Profile Book' in which members describe their life and career with a few added pictures. This is a wonderful history of our members and has been appreciated by the members and their families.

It was a pleasure to send almost 300 Christmas cards to all our members 90 and over. Now as the days get longer and the sun

shines brighter, it is time for me to choose a spring greeting for them to enjoy.

I continue to be amazed by the wonderful cards, notes, and emails that I receive. What stories our older members have to tell!

I received a special Valentine and note from a Branch Insurance Convenor who remembered me when she had finished writing letters and Valentine cards to her over 90 ladies. What a wonderful message she uses to sign off her notes—"Wishing for you sunshine on your window sill and pain free days". The Goodwill Convenor is such an important person in each of our fifty-two branches throughout the province!

Thank you to everyone who has helped me in carrying out my work as Provincial Goodwill Convenor.



Anne Graham
Second Vice President
Goodwill Convenor

Issues and Concerns

Financial Security in Retirement

Sarah opened the letter from her investment company to discover that her investments were depleted and she had received her final payment. Fear of outlasting our money or losing our purchasing power due to inflation are real concerns for many people.

With medical advances and healthier lifestyles Canadians are living longer and for some of us that means being retired as long or longer than we worked. While that is good, it can present financial problems. Most of us will need to make our savings last longer than we planned. With some careful planning we can reduce income tax, guarantee income throughout retirement and reduce or eliminate some estate taxes.

Pension income splitting allows you and your spouse to lower your total taxes paid throughout retirement. A Tax Consultant or Financial Advisor can determine your eligibility. If you are able, setting up or continuing to contribute to a Tax Free Savings Account allows you to create another potential investment income that is tax free. A TFSA can be set up using a number of different financial products.

There is a diverse range of financial products available that will generate an income throughout retirement and protect your estate. These products make sure your estate goes where you want and not lost to a variety of taxes. One product that accomplishes this is Guaranteed Income Funds (GIF's). GIF's are designed to give the investor an agreed monthly income for life. These can be set up with Segregated Funds.

Mutual Funds often have greater returns on your original investment but the risks are greater as well. They provide no guarantee of income amount and are subject to the volatility of the market. They are also subject to probate fees at the time of death.

Guaranteed Income Funds created with Segregated Funds are offered only by Insurance Companies. They are investment

funds that combine the growth potential of a mutual fund with the security of a life insurance policy. They guarantee the principal of the investment and if a beneficiary is named they are exempt from probate as well as executor and lawyer fees at the time of death. If the named beneficiary is a family member like a spouse, child or parent the investment may be secured from creditors. With the lifetime income benefit option your income won't decrease regardless of how the fund performs unless excessive withdrawals are made. The funds guarantee a rate of return for life which means you will never run out of money. In some cases there is a minimum amount that needs to be invested.

Some companies offering Guaranteed Income Funds also offer a re-set option. This means you can on a pre set anniversary date lock in value at the higher amount. For example if your initial investment was \$50 000 and it increased to \$60 000 on the re-set date the guaranteed amount would be \$60 000. If the market value fell before the reset date your value would never go below \$50 000. You can access your funds for an emergency, however there may be a cost to withdrawals that exceeds a designated limit. Some funds allow for a percent bonus in any year no money is withdrawn from the fund.

There are costs involved to these funds so be sure to read all the documentation and understand the various fees and contract stipulations before investing as segregated funds vary significantly from provider to provider. As always it is wise to discuss any changes in your investment portfolio with your financial advisor.



Dianne Rice
Issues and Concerns
Director Area 2

Special thanks to Jud Bumstead of Bumstead Financial for his assistance in preparing this information.

It Can't Happen To Me...Oh, Yes...It Can!

We never know when there will be a crisis in our life. It can happen very suddenly and, as a result, we are not always prepared to deal with it.

As the saying goes, "I have been there and done it" and the learning curve was very fast. So, I would like to share what I learned this past summer. I live alone and needed help so now I am sharing what I learned.

..The first suggestion is to create a 'buddy system'—making sure that someone calls you every day.

..Call 911 if you need help. Don't be afraid to call. It is better to be safe than sorry. You can also call Telehealth (1-866-797-0000). The nurse, on that line, can also assist you with making a decision.

..Make sure that a family member or friend is called immediately so that someone can meet you at the hospital. You might think that you can give the medical people the informa-

tion that is needed but you need to remember that you are not feeling well.

..That means that you should have medical information with you - a list of medications is essential if you already take medication. Put a list in your wallet of medications and the names of contact people (with updated phone numbers.)

..It might not look the greatest but keep a list of contact numbers close to the front door.

..MedicAlert could also be a possibility. Their number: 1-800-668-1507 from 9 am - 5 pm on Mondays to Fridays.



Be safe! Keep well! Think ahead—just in case.

Carol Nelson
Director Area 5

In Memoriam

NAME	CITY	BRANCH	NAME	CITY	BRANCH
Adams, Maureen	Mississauga	Peel North	Lynn, Margaret	Owen Sound	Owen Sound
Airth, Margaret	Scarborough	Scarborough	MacDonald, Eileen	Ripley	South Bruce
Arner, Lily	Leamington	Windsor-Essex	MacDonald, Grace	Petrolia	Sarnia-Lambton
Arnold, Edith	Niagara Falls	Niagara Falls	Marquis, Kay	Port Hope	Northumberland
Baillie, Anne	North York	York North		South Durham	
Bain, Marjorie	Sarnia	Sarnia-Lambton	Martin, Alfreda	Burlington	Burlington
Beaton, Iva	Mount Brydges	Sault Ste.Marie	McCaig, Jean	Etobicoke	Rendezvous
Black, Jean	Wolfe Island	Kingston	McEachern, Katharine	Petrolia	Sarnia-Lambton
Botterill, Helen	Vineland	Lincoln West	McIntyre, Dorothy	Cambridge	Rendezvous
Boyle, Elizabeth	Mississauga	Mississauga	McLaren, Marie	Kitchener	Kitchener-Waterloo
Brillinger, Isabel	Orillia	Orillia	McLean, Margaret E	Kingston	Kingston
Brooks, Jean	Mississauga	Mississauga	McLeod, Barbara	Waterloo	Kitchener-Waterloo
Brown, Annie	Dutton	St. Thomas-Elgin	Meares, Florence	Burlington	Burlington
Brown, Barbara	St Catharines	St. Catharines	Melkert, Nina	Trenton	Trenton
Buie, Pauline	Kitchener	Kitchener-Waterloo	Miles, Betty	Peterborough	Peterborough
Burnell, Joyce	Oakville	Oakville	Miller, Muriel	Ariss	Guelph-Wellington
Calnan, Helen	Belleville	Belleville	Mohrmann, Orpha	Stratford	Stratford
Campbell, Dulcie	Blue Mountains	Blue Mountain	Montgomery, LoVerna	Kingston	Kingston
Carruthers, Margaret	London	London-Middlesex	Moore, Nessie	London	London-Middlesex
Chalmers, Diane	Sarnia	Sarnia-Lambton	Morningstar, Vivian	Chatham	Chatham-Kent
Coghlin, Aileen	Listowel	Listowel	Noble, Adrienne	Gowanstown	Listowel
Davey, Effie	Walkerton	South Bruce	Olesky, Doris	St Catharines	St. Catharines
Dodd, Frances	Orangeville	Peel North	Paine, Blanche	Leamington	Chatham-Kent
Doherty, Mary	Sauble Beach	Owen Sound	Pearson, Margaret (Peggy)	Sarnia	Sarnia-Lambton
Dunlop, Mary	Stayner	Blue Mountain	Pegg, Hilda	Wallaceburg	Chatham-Kent
Dwyer, Katherine	Windsor	Windsor-Essex	Price, Iris	Guelph	Guelph-Wellington
Emerson, Marie	Foxboro	Belleville	Pritchard, Erma	London	London-Middlesex
English, Marjorie	London	London-Middlesex	Read, Hazel	Carleton Place	Lanark
Evans, Doreen	London	London-Middlesex	Ready, Moreen	Portland	Gananoque
Fletcher, Joan	Aurora	London-Middlesex	Roberts, Evelyn	Paris	Brant
Gagnon, Madeleine	Sturgeon Falls	Sudbury	Ross, Margaret	Thamesville	Chatham-Kent
Galway, Helen	Athens	Gananoque	Rowe, Ella	Stittsville	Ottawa-Carleton
Giacomelli, Judy	Waterdown	Hamilton-Wentworth	Sachsse, Doris	Huntsville	Muskoka
Glendinning, Hazel	Blenheim	Chatham-Kent	Salter, Gwendolyn	Harrow	Windsor-Essex
Halligan, Eldora	Hamilton	Hamilton-Wentworth	Savela, Marion	Sault Ste. Marie	Sault Ste.Marie
Hansen, Helen	Georgetown	Lydia Snow	Scott, Cynthia	Port Colborne	St. Catharines
Henderson, Florence	Sault Ste. Marie	Sault Ste.Marie	Shetler, Eioleen	Odessa	Napanee
Higham, Margaret	Scarborough	York North	Shreve-Segee, Dorothy	Chatham	Chatham-Kent
Hill, Kathryn	Elora	Guelph-Wellington	Snyder, Gail	Cambridge	Cambridge
Hughes, Alice	Merrickville	Brockville	Steadman, Edna	Chatham	Sarnia-Lambton
Hutchinson, Doris	Peterborough	Peterborough	Stockdale, Lenore	Toronto	Rendezvous
Hutton, Alma	Kanata	Ottawa-Carleton	Suggett, Marion	St Catharines	St. Catharines
Janzen, Erna	Leamington	Windsor-Essex	Szilagyi, Mary	Fort Erie	Niagara South
Jarvis, Jean	Beamsville	Lincoln West	Tawse, Marjorie	Guelph	Guelph-Wellington
Jeffery, Grace	London	London-Middlesex	Thompson, Helen	Toronto	York North
Jenkins, Fran	Chatham	Chatham-Kent	Thorne, Dorothy	London	London-Middlesex
Johnson, Alma	Oakville	Oakville	Thrasher, Ruth	Kingsville	Windsor-Essex
Johnston, Eunice	Winchester	Upper Canada East	Trew, Blanche	Midland	Pay Direct
Johnston, Euta	Essex	Windsor-Essex	Trull, Grace	Courtice	Pay Direct
Juhlke, Delora	Smithville	Lincoln West	Tye, Etheleen	Gananoque	Gananoque
Keys, Audrey	Oshawa	Pay Direct	Ulrich, Della	Port Huron	Sarnia-Lambton
Lacasse, Jeannine	Dollard-Des-Orm	Ottawa-Carleton	Vanden Bylaardt, Elisa	Dundalk	Dundalk-High Pt
Lambrinos, Sheila	Owen Sound	Flesherton	Walker, Edna	Palmerston	Palmerston
Lawrence, Margaret	Owen Sound	Owen Sound	Wallace, Margaret	Aurora	York North
Lefaive, Lucille	Penetanguishene	Coldwater	Wand, Muriel	St Catharines	St. Catharines
Lembke, Greta	Forest	Sarnia-Lambton	Watson, Imogene	Morpeth	Chatham-Kent
Leppert, Carol	Wainfleet	Niagara South	Watson, Jean	East York	Rendezvous
Leroux, Lesley	Bruce Mines	Central Algoma	White, Carol	South River	East Parry Sound
Lewis, Grace	Amherstburg	Windsor-Essex	White, Florence	Burlington	Burlington
Long, Agnes	Gravenhurst	Muskoka	Woelfle, Lois	Paisley	South Bruce
Lynch, Shirley	Markham	York North			

Insurance Matters

As Nancy and I sat with Terry around her dining room table in early January, we reflected on the Insurance Workshop held in late October. The evaluations returned by many of the delegates were discussed and recommendations for future workshops were noted. As an organization, we know that a central Insurance Workshop is an expensive way to deliver our insurance message, so it won't happen every year. It was a special opportunity to gather Insurance Convenors from all over the Province to hear what the experts have to say and to learn from their colleagues. I think the caring and sharing motto of RWTO/OERO was evident throughout our time in Guelph.

Terry Kennedy, our Broker, spoke about many things, including the importance of having a Power of Attorney and informing for your family that you have this special insurance. They need to know what benefits you may claim in case you are unable to complete the claims form yourself.

Helen MacLellan, from CanAm Travel Insurance, went into great detail about the different types of Travel Insurance, which led many delegates to ask for more information. She will mail you information on Travel Insurance and may be reached at:

Helen MacLellan, RIBO,
Customer Care–Client Account Broker, CanAm Insurance
3600 Rhodes Drive, Windsor, ON N8W 5A4
Phone: 1-888-227-0549 Local: 519-974-5995 x4396
Fax: 519-974-5885

hmaclellan@canamins.com www.canamins.com

As we look ahead to the coming year we are very pleased to be able to announce that Terry has negotiated some improvements in our benefits and the fee will remain the same as it has been for 15 years! As of May 1st 2012 the Transportation Benefit will increase from \$0.23 per km to \$0.35 up to \$350.00, formerly \$300.00. We have an amazing deal with Manulife. This profit-sharing arrangement continues to provide our RWTO/OERO with an amount of money that makes a significant contribution to our budget.

We look forward to visiting all twelve areas next year. It's our turn to travel.



Judy Anderson
Insurance Convener

Nancy Iannizzi
Assistant Insurance Convener

Convention Definitions and Delegate Reimbursement

Provincial Delegate – The first voting delegate from each and every branch is called the Provincial Delegate. Allowable expenses for her (i.e. *Convention Package Fee, travel and hotel costs) are reimbursed by the Provincial organization.

Branch Delegate – All other voting delegates are called Branch Delegates. Only Branches with 51 or more members, not including Life Members, qualify to send branch delegates. The Provincial organization reimburses only one Branch Delegate per branch, for the cost of the *Convention Package Fee and the portion of travel expenses, which exceeds 800 km.

Alternate Delegate – The Alternate Delegate only applies to Branches with 50 or less members. This delegate is one

who can replace the Provincial Delegate on the floor of the AGM when the Provincial Delegate is unable to serve. The Provincial organization will reimburse the Alternate Delegate for the cost of the *Convention Package Fee

***Convention Package Fee** – This fee includes the cost of registration plus all meals (with the exception of Wednesday lunch) at the convention.



Carol Bell
Past President

Resolutions and Constitution Committee Report

We are eagerly anticipating a wonderful Annual meeting in Sault Ste. Marie in June. There are no Board Resolutions to be presented to the delegates this year. Six branch Resolutions were submitted for the delegates at the Annual this year. A Branch has withdrawn two Resolutions. Please read and debate these within your own Branch, so your delegates will understand your Branch wishes.



I would like to thank all the Branches who submitted Resolutions this year. Thanks also to the members serving on this committee.

Leslie Uttley
First Vice President
Resolutions and Constitution Committee
Convener

Resolutions for the Annual Meeting 2012

Resolutions from the Branches

Resolution # 1 from Rendezvous Branch

Be it resolved that RWTO/OERO establish a membership fee for new members who join RWTO/OERO after March 1st that is one half the annual rate set at the most recent Annual Meeting.

Resolution # 2 from Burlington Branch

Be it resolved that Provincial RWTO/OERO provide branches with a free membership pin for each new member.

Rationale:

- The practice of providing free pins to the membership was initiated at the 2011 Convention when the new logo pins were provided to each branch for its members. It would be appropriate to continue this practice as new members join the organization.
- Giving a pin is a tangible means of welcoming a new member into our organization.
- Wearing a membership pin provides RWTO/OERO members with a visible and identifiable means of recognition and supports the building of collegiality within the organization.
- RWTO/OERO as an organization is promoted in the general community as a recognizable entity when members wear their pins.

Resolution # 3 from Windsor-Essex Branch

Be it resolved that the preamble to the RWTO/OERO Constitution be amended to include:

Motto: Caring and Sharing

Rationale:

- This motto has been used unofficially since the organization started and incorporated Rendezvous' motto 'To Care and Share'. This resolution will reflect and make official the sentiments and aims of our membership.

A motto is normally used to enunciate a guiding principle of an organization. This motto would indicate for prospective members and the general public, the social consciousness of our organization.

Resolution # 4 from Coldwater Branch

Be it resolved that Provincial RWTO/OERO fund a lump sum grant (e.g. \$100.) to small branches (50 or fewer members) to assist with their RWTO/OERO programming and operating costs.

Rationale:

- The cost to the provincial budget is not prohibitive. There are only eight or nine branches that this would affect. Therefore, the cost to the budget is less than a thousand dollars.
- Smaller branches are financially limited as fees are collected from fewer members, thus funding from Provincial is comparatively smaller than it is for larger branches.

Even imposing an extra branch fee generates limited funds, as there are so few to collect.

- Even when recruitment strategies are successful and do increase membership as they have in our case, some small branches will not expand beyond fifty members in the foreseeable future, if ever.
- Goal number two in the new Provincial Constitution re. 'Intellectual programs and opportunities for cultural enrichment' can be met to a lesser extent by smaller branches due to the ever-present financial restraints a small membership presents.
- Fundraising efforts, as a means to supplement funds on our own behalf, are more difficult for smaller branches, as there are fewer hands to contribute, work the event and purchase each other's handiwork. Members are already involved in fundraising at the church and community level and feel too old and too harried for more such endeavours.
- The membership feels that, in actual fact, the cost to belong to RWTO/OERO far exceeds a forty-dollar annual membership fee when you add on branch fees and the cost of contributions (and the purchase thereof) to fundraising events.
- Although we are pleased to be allowed an alternate delegate (e.g. Two attendees per convention) the cost of accommodation for the second delegate is a hardship, as we often cannot afford this expense. We are not sure that this is equitable as small branch members pay the full forty-dollar fee as do larger branches but smaller branches end up disadvantaged in many ways.

RWTO/OERO 56th Annual Convention
June 5, 6, & 7, 2012
Delta Sault Ste. Marie Waterfront
Hotel & Conference Centre

Networking Sessions - Tues. 3:15 – 430 p.m.

RWTO/OERO Storefront

Everything you want to know about RWTO/OERO in one place! Bring your questions, concerns, and ideas, and chat with your representatives about Insurance Matters, Membership Issues, Communications, and Branch Treasurer Responsibilities. RWTO/OERO pins, stickers, cards, and *copies of Uncommon Women* will be available for sale. Registration is not required... everyone is invited to visit!

Directors and Presidents Workshop

An opportunity for Branch Presidents and Directors to discuss issues relevant to their branches - membership, programs, Provincial liaison, and more. Each Branch President or a designate is urged to attend.



208 St. Mary's River Drive,
Sault Ste. Marie, ON
Reservations: 1-877-269-9910
Block Code: RWTO2012JUNE

Driving directions:

From the east - follow the highway to the business district downtown. Turn left on Elgin St. and continue 4 blocks. The hotel is on your left.

From the north - follow the highway to the business district downtown. Turn right on Bruce St. and continue down the hill to Bay St. Turn left for one block, then turn right onto Elgin St. The hotel is on your left.

From the U.S. - After you clear customs turn right onto Huron St., then turn left onto Bay St. Continue past the Station Mall to Elgin St. Turn right and the hotel is on your left.

Tours - Convention 2012

Celebrate 100! A Tour of the City

First stop: Fresco's European Grill to enjoy local ethnic fare. Then it's off to explore Sault Ste. Marie as your tour guide showcases our city's achievements. Visit the Sault Canal Historic Site. Learn about our steel and paper industries, innovative energy projects, and other developments. See the major tourist attractions and shopping areas, and enjoy the unique mixture of city and country. (Maximum participants - 40; moderate walking)

Step Back in Time

Visit the early 1800's in a guided tour of the oldest stone buildings northwest of Toronto, at the Ermatinger-Clergue National Historic Site. The Old Stone House and Clergue Blockhouse are restored to depict the domestic and business life of fur trade times. Lunch will feature produce from the on-site gardens. Costumed guides and coureurs du bois will interpret life in colonial times, the fur trade and War of 1812. (Maximum - 24; some stairs.)

It's Just "Plane" Fun

After lunch at Dock's Riverside Grill Restaurant on the banks of the St. Mary's River, take a short bus ride to the Canadian Bushplane Heritage Centre. Here, your tour guide will help you explore the history and adventure of flight in Canada's northern wilderness. Climb aboard an aircraft;

sit in the pilot's seat; walk into the cargo hold of a real water bomber; fight a forest fire from a comfy seat in the theatre. (Maximum - 40; easy walking)

A "Tea-Lightful" Afternoon

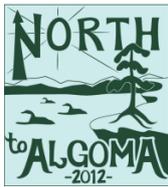
Board a highway coach for your trip to scenic St. Joseph Island, the northernmost part of the Niagara Escarpment. Enjoy a delicious luncheon at the Harmony Tea House, a renovated one-room schoolhouse. Enjoy the memorabilia of early years of teaching in Algoma. Visit local artisan galleries and unique gift shops in Richards Landing and enjoy the marina with its breathtaking view of the St. Joseph Channel. (Maximum - 35)

The Shingwauk Project:

First Nations Residential Schools

Following lunch at the Sault Ste. Marie Golf & Country Club, back to school you go! You're off to Algoma University, site of Shingwauk Hall, a former Residential School established by the Ojibway in 1873. A former student of this school will speak of his experience, and you will learn about the treaty agreement that is set to resolve the issues around these schools. A tour of the archives in Shingwauk Hall, and a visit to Bishop Fauquier Memorial Chapel and the Shingwauk Cemetery will complete the day. (Maximum - 40)

Note: Your confirmation and receipt will be sent after the April 30th deadline.



RWTO / OERO 56th Annual Convention
June 5, 6, 7, 2012
Hosted by Central Algoma Branch
assisted by Sault Ste. Marie Branch

Name: _____
 (Given Name) (Surname)

Address: _____

City: _____
 (Province) (Postal Code)

Contact: _____
 (Phone) (E-mail)

RWTO/OERO Branch: _____

Convention Registration	Cost	My Cost
Full Convention Package – Earlybird Rate 3 Day Registration, Coffee Breaks, Hospitality, Tuesday Dinner, Wednesday & Thursday Hot Buffet Breakfast, Wednesday Banquet & Thursday Luncheon.	\$270.00	
Full Package – after April 30	\$295.00	
Wednesday Single Day Registration (AGM, breakfast, break, hospitality banquet)	\$145.00	
Thursday Single Day Registration (AGM, breakfast, break, luncheon)	\$120.00	
Individual Meals:		
Tuesday Welcome Dinner	\$45.00	
Wednesday Banquet	\$55.00	
Thursday Luncheon	\$40.00	
Wednesday Tour & Lunch (not included in package)	\$40.00	
Tuesday Networking Sessions 1. Branch Presidents & Directors Workshop 2. RWTO/OERO Storefront	All are urged to attend.	
Total Enclosed ** No Post-dated cheques		

Check your role at this Convention

- Provincial Board of Directors
 Provincial Past President
 Provincial Delegate (1 per Branch)
 Branch Delegate
 RWTO/OERO Member
 Other _____

Special Ambulatory Requests:

Special Dietary Requests:

____ Check here if you do not have a roommate and want help finding one!

WEDNESDAY TOURS (Includes LUNCH)

* Indicate 1st, 2nd and 3rd choices

1. Celebrate 100! A Tour of the City _____
2. Step Back in Time _____
3. It's Just "Plane" Fun _____
4. A "Tea-Lightful" Afternoon _____
5. The Shingwauk Project _____

Please mail completed form with cheque payable to
 "RWTO Convention 2012"
 to

Registrar: Joyce Ratz
Box 487

Iron Bridge, ON P0R 1H0
705-842-6135 ratzjd@gmail.com

Cancellation: Registration fee refundable, less \$25 service fee, on receipt of written notification before May 1st

Hotel Reservations –

Delta Sault Ste. Marie Waterfront Hotel & Conference Centre
 208 St. Mary's River Drive Phone 1-877-269-9910
 Sault Ste. Marie, ON P6A 5V4 1-705-949-0611

Block Code RWTO2012June

"I understand that I may appear in some Convention photos posted on the RWTO/OERO web site or published in the Provincial Newsletter following the Convention."

Membership

Just having returned from a lovely holiday with my husband and daughter in Hawaii, I'm struggling with the winter blues. It's always nice to have something to look forward to, and with Spring just around the corner, all of us are anticipating our Annual Convention in Sault Ste. Marie. If you have never attended this wonderful event please consider joining us this year. The Membership Committee will have a centre for you to offer and gather inspiring membership ideas. Sharing our own inspirations with others is often the most motivating way to collect new ideas. Hearing of one another's successes or failures can help create new energy and programs for each of us. One of the best things about coming to the convention is having the opportunity to meet with other Executive members and the sharing of ideas.

We can all look back at the many memberships we've had during our lifetime starting at a very early age. Our memberships define who we are. They make a statement about us. You have chosen to be a member of RWTO/OERO. Wear your pin and your membership proudly. I look forward to seeing you in Sault Ste. Marie and I appreciate the opportunity the convention gives us all to meet old and new friends in a caring and sharing environment.



Annalee Ladouceur
Membership Convenor
Area 8 Director

RWTO/OERO

RWTO/OERO Provincial Office
2332 WOODBURN RD
BINBROOK ON LOR TCO

PM Agreement
40739021