



Retired Women Teachers of Ontario / Organisation des Enseignantes Retraitées de l'Ontario

President's Message

Here it is September with sounds of school bells ringing in our ears after many years of teaching, but now we are retired. Around the province many retired women teachers will celebrate the first day back at school with a breakfast, a brunch or a lunch with other retired women teachers.

This past year as your incoming president, I had the pleasure of co-convening the successful RWTO/OERO 62nd Convention at the beautiful Nottawasaga Inn, Resort and Convention Centre in Alliston, Ontario with Nancy Strutt, RWTO/OERO President of the Flesherton Branch. We need fun conventions as we had this year to inspire other areas and branches to work together to plan future conventions.

As I assume my position as your Provincial President for 2018-2019, I have reviewed RWTO/OERO vision statements. Number 1 states: RWTO/OERO continually works to be a fully accessible organization to meet the needs of retired women teachers.

The Convention Planning Committee members were focused on accessibility for all members as we considered mobility challenges, special dietary requests, hand-held microphones and large screen presentations.

Number 4 states: RWTO/OERO provides a wide range of opportunities for members to use their leadership, communication and creative skills. The 62nd Convention encouraged the members of the Convention Planning Committee to do just that as each committee convenor either inspired, designed and/or created favours for the tables, beautiful centrepieces, interesting workshop leaders, amazing dinner menus, informative tours, flowers and gifts for the over 90's and their guests and so much more. The workshop topics were chosen to give more information about the Branch Treasurer's position, the Branch website possibilities, to consider health, wellness and song and to exercise with the Belly Dance Lady.

Number 5 states: RWTO/OERO is socially conscious and works to establish a visible, outward-looking presence among teachers, in particular and the public in general, to improve the lives of all women and children. Indirectly, the 62nd Convention affected many smaller organizations in Grey Bruce Counties in Area 1 which has six branches with 250 members



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Retired Women Teachers of Ontario Organisation des Enseignantes Retraitées de l'Ontario

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Convention 2018 – “New Adventures Await”

Nottawasaga Inn was the perfect setting for our 62nd Convention. We shared an experience with a great mix of fun, food, friends and business! We were inspired by the excitement and left, ready to create new enthusiasm to carry us into the future. Great work, Area 1 plus East Parry Sound, under the leadership of Sharron Colter and Nancy Strutt! Like a jigsaw puzzle, the pieces came together perfectly.

Tuesday workshops kicked activities off. Whether you spent time with Gloria Drake, learning a treasurer's skills, sat with Kathy Gallagher to talk about websites, enjoyed the music and message of Jackie Ralph relating to health and wellness or joined Anne Cameron to exercise while belly dancing, you left with a sense of learning and fun. A delicious opening dinner was followed with entertainment by the Jim Kinnear Trio, a relaxing way to end the evening.



Wednesday and Thursday mornings were reserved for the Annual Meeting, as we discussed and voted on resolutions, reports, business from the floor and our Financial Report and Budget. Terry Kennedy shared news from our Manulife Insurance Plan before presenting a Return of Premiums cheque. The

dedication of delegates to listen, consider and participate in the business of the organization was commendable!

Tours are always a popular part of activities and this year was no exception. Whether you went to the Honda Manufacturing Plant, Holland Marsh Winery or Tanger Outlet Mall, there were plenty of stories to tell.



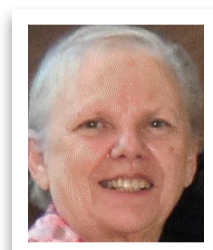
The Annual Banquet, from the beginning until we wandered off to bed, provided a festive and wonderful time. Dinner was very tasty - served by friendly and efficient staff. Awards were presented - see this newsletter. We were entertained by Frankie D and the Dreamers who took us back to the 50s and 60s, with music we could dance to - and we did!

Thursday started with a touching Memorial Service, remembering members we lost this year. Thanks, Hénédine Weiman for your leadership. After business was finalized, the incoming Board was inducted and Area 13 treated us to a rousing “Call to Convention”. We are invited to roll out the barrel and have a “Barrel of Fun” in St. Catharines in 2019.

We closed our fun-filled Convention with the “Special Recognition Luncheon” honouring 22 guests, who were over 90, as well as a Mother/Daughter Duo. As the outgoing President, I had the opportunity to share words of thanks and encouragement. Wiarton Branch introduced Sharron Colter, our 63rd Provincial President. Following words of greeting, she adjourned AGM 2018. As one year passes, a new one begins. We are in good hands for the future!

**More Convention photos are available on-line at <http://rwto.org/convention/convention-2018/> For these treasures, we thank Convention 2018 photographer, Kathy Gallagher.*

Lois Lockhart
Past Provincial President
lois_lockhart@hotmail.com



Honorary Membership Award

The Provincial Honorary Membership Award in RWTO/OERO is the highest honour that RWTO/OERO bestows on a member. Our two recipients this year received this prestigious award for their outstanding contributions at the Provincial level of RWTO/OERO.



KAYE-ANNE BROGER (Orillia Branch)

Kaye-Anne is a dedicated member of the Orillia Branch and was President of her branch for 3 years before beginning her journey at the Provincial level.

In 2013 Kaye-Anne joined the Board as Area 6 Director. She held this position for four years. During this time Kaye-Anne also served on the Membership Committee. In 2014, she became Membership Convenor. During her three years as Chair of the Membership Committee, Kaye-Anne's desire to encourage new members was evident. She was an advocate for the branches to be given money from Provincial to help with their unique initiatives for increasing membership, for their charitable works and celebrating their special moments. Kaye-Anne supported the criteria changes that made the Barbara Bain Award become more equitable. She also worked to have the criteria for the Feather in Your Hat Award enhanced, so that membership involvement became a key factor. With Board approval, Kaye-Anne worked with a supplier to make official the Cora Bailey pin that was designed by Linda Sargeant and in June 2017, she organized a Membership Storefront at the AGM in Ajax.

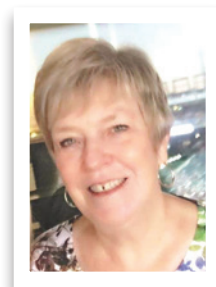
Thank you, Kaye-Anne, for all that you have done for our organization. Congratulations!



LOIS LOCKHART (Haldimand Branch)

Lois' journey to the Provincial President of RWTO/OERO is filled with many accomplishments. She retired in 2004 and immediately became involved in the Haldimand Branch serving as 2nd Vice-President for two years and President for three years. In 2011 Lois joined the Provincial Board as Area 4 Director. She held this position for four years serving on many committees. She then took on the role of Archivist for two years, during which time she presented an Archivist Workshop at Convention and served on many committees as needed. In 2015, Lois was elected Provincial 2nd Vice-President where she served as Goodwill Convenor. As 1st Vice-President, she chaired the Resolutions Committee. As Provincial President this year, Lois toured our province with leadership, enthusiasm and a wonderful sense of humour. What an asset Lois has been to our provincial organization! Congratulations, Lois!

Marilyn Emmett
Chair- Honorary Membership
Committee
marilyn.emmett5@gmail.com





RWTO/OERO 63rd Convention

June 4 - 6, 2019

*Presented by: The Area 13 Branches
Lincoln West, Niagara Falls, Niagara South, St. Catharines*



Holiday Inn and Suites, St. Catharines, ON
<http://rwto.org/convention/convention-2019/>
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President's Message - continued

in total. All branches came together to plan and organize the convention.

I want to say thank you to the Retired Women Teachers of Ontario who attended and thank you to the smaller organizations within the Grey and Bruce Counties who supported the Convention with a monetary donation or an item for the silent auction. The outreach of smaller organizations encourages us to support those within our areas that help women and children.

As members of RWTO/OERO we care for and we share with others and have fun. We are encouraged

to invite retired women teachers to join us, to invite current members to step up to a leadership role in their branches, to encourage current members to inspire others and to create new experiences for their members.

I look forward to meeting many of the RWTO/OERO members during my visits across the province this year as your elected Provincial President for 2018-2019.

Sharron Colter
RWTO/OERO Provincial President

Feather in Your Hat Award



The “Feather in Your Hat” Awards are presented each year at the AGM/June Convention. They are given to recognize branches for creative, innovative and successful projects that have clearly enriched the programs offered by RWTO/OERO at the branch level. Thank you to all the branches that made submissions this year.

St. Catharines Branch

After the convention in Ajax, this branch decided to support a “global” need in addition to their other projects. They focused on a non-profit initiative that helps freed sex slave workers earn a living. New and gently used bras are sold in second-hand markets in Ecuador, Gambia and Mozambique. This enterprise provides income to girls and women who have no other support. The branch began their “Free the Girls” project in October 2017. 50 bras a month were donated before the official start date. By the end of their Christmas luncheon, 211 bras had been collected and \$127 was raised to offset shipping costs. “Free the Girls” was a perfect fit for the St. Catharines Branch as it represents women helping women. Congratulations, St. Catharines Branch!

Trenton Branch

The idea for the “Welcome Home” Project came after

a presentation to the branch by a guest speaker. The “Welcome Home” Project offers support to men and women who are moving into an apartment after being homeless. Branch members donated new and gently used household items such as sheets, towels, utensils and small appliances. The items were packed into large totes, some being suitable for men and some for women. In all, 6 totes were assembled and the extra items dispersed to whoever needed them. In addition, \$735 was raised to be used in front line causes of the Hastings and Prince Edward Canadian Mental Health Association. Bravo Trenton Branch for your generosity and caring for and sharing with the more vulnerable members of your community.

Stratford Branch

Stratford Branch began their project to celebrate our country’s 150th birthday. Their initial goal was to knit or crochet 150 tiny hats for newborns at their General Hospital. The initial group of 8 ladies attended the first meeting. The group has grown to 22 members. Their project has also expanded to include crocheted stuffed octopi and jellyfish for premature infants who cuddle the long tentacles to deter them from pulling on the tubes surrounding them. Cuddling also calms their breathing and allows for better oxygen intake. The group has also included blankets into their project. The branch has far exceeded its initial 150 hats. The Stratford General Hospital, at the time of this submission, has received 335 hats, 10 blankets, 6 octopi and 1 jellyfish. Congratulations Stratford Branch on this warm and cuddly project for those in your area starting out in life.

Membership Committee -
Marilyn Bancsi, Jennifer Davis, Joyce Ratz, and
(Chair) Suzanne Lanouette-Carswell

Program

As we embark on a new membership year, I’d like to welcome our returning and new Area Directors, as well as thank all the members who have volunteered to take on the important leadership role of Branch President for 2018-19. The role of Provincial Program Coordinator is new for me this year and I look forward to supporting and working with all of you. I hope that you will find the Timelines for Directors, and Timelines

for Presidents a useful guideline for the year. Please refer to them often! Feel free to contact me at any time if you have any questions or concerns.

Judith Bennoch
Provincial Program Coordinator
rwtoprogramcoordinator@gmail.com



Barbara Bain Membership Award



Barbara Bain Membership Awards

This provincial award is named in honour of our long-time London-Middlesex member, Barbara Bain, who served on the Provincial Board of Directors for 11 years as an Area Director, Assistant Insurance Convenor, Insurance Convenor, 2nd and 1st Vice-President, President, Past President, and Honorary President as well as being our first Membership Convenor.

The formula for calculating this award is straight forward---- how many new members join your branch minus the number of existing members who do not renew during the April 1st to March 31st period. These

calculations are done by our Provincial Secretary-Treasurer, Gloria Drake. There are usually 9 awards, 3 in each tier, small, medium and large branches, for a total of \$1800. This year, however, there were ties in Tier 2 for both 1st and 2nd place. Additional funds (\$500) were given by the Provincial Board so that the tied winners would be given the same amount of money. We were privileged to have Barbara Bain with us at Convention 2018 to help in the presentation of these awards.

Tier 3, the Smaller Branches

1st place--\$300--South Bruce, net increase 5
2nd place--\$200--Daisy Wilson Coldwater, net increase 4
3rd place--\$100--Beaver Valley, net increase 3

Tier 2, Middle-Sized Branches

1st place--\$300--Stratford, net increase 11
1st place--\$300--Durham North, net increase 11
2nd place--\$200--Central Algoma, net increase 4
2nd place--\$200--Lydia Snow North Halton, net increase 4
3rd place--\$100--Owen Sound, net increase 2

Tier 1, Largest Branches

1st place--\$300--London-Middlesex, net increase 22
2nd place--\$200--Guelph-Wellington, net increase 19
3rd place--\$100--St Catharines, net increase 13

Daisy Wilson August 5, 1921 – May 6, 2018



Daisy passed away at the age of 96. She was born in the small lumbering community of Airey (near Algonquin Park) and grew up in Severn Bridge. She devoted much of her life to teaching in the elementary school system and is fondly remembered by her former students as “the best teacher I ever had”. After retirement she spent some time in The Gambia instructing teachers. Daisy also joined RWTO/OERO in 1983 and was a Provincial President in 1992-1993. The Coldwater Branch, where she was a member, changed their name, a few years ago, to Daisy Wilson Coldwater in honour of Daisy. She loved to travel and made many trips with Elderhostel Canada and with friends. Daisy will be greatly missed by her family and many friends.

Joy Patyk October 17, 1931 – July 23, 2018



Joy passed away at the age of 86 years. She was a very passionate and committed educator and was proud to be the first female Principal within Brant County where she launched the first “Enrichment” Education Program. Joy joined RWTO/OERO in 1988 and was the Provincial President in 2005-2006 and the Parliamentarian from 2010-2016. Walter and Joy lived in Brantford until 1987 when they moved to live their retirement dream in Sauble Beach for 32 years. Joy was an avid gardener and loved birds and classical music. Both Joy and Walter were active within the Sauble Beach United Church community. Joy will be remembered by her family and all who knew her.

RWTO/OERO Resolutions - 2018 Annual General Meeting (AGM)

Board Resolution #1

See Constitution 2017, Article III - Membership and Fees, 3. Life Membership, b and c. Be it resolved that Article III - Membership and Fees, 3. Life Membership lettering order be changed from “c to b” and “b to c. Therefore, Article 3. b would read as, “Nominees for this status must first be approved by the Branch Executive, and their names forwarded to the Provincial Office.”

Carried

Board Resolution #2

Be it resolved that Article III – Membership and Fees, 3. Life Member c be amended to read, “A member who reaches the age of 100 shall be invited by the Provincial Goodwill Convenor to become a Life Member and shall no longer be required to pay membership fees as of September following her one hundredth birthday.”

Carried

Board Resolution #3

See Constitution 2017, Article IX - Branch Organization. Be it resolved that Article IX - Branch

Organization be amended to read with the addition of item #9. “The organization of a new RWTO/OERO Branch shall be assisted by the Area Director, the Provincial President and/or the Provincial Membership Convenor as the need arises when the new RWTO/OERO Branch is being formed.

Carried

Resolution #4

Be it resolved that Article IV Section 1. Board of Directors Organization f. Standing Committees be amended by the addition of Convention Handbook Revision.

Carried

Sharron Colter
RWTO President
dshcolter@eastlink.ca



Branch Resolutions for 2018-2019 AGM

Resolution for the 2019 Annual General Meeting must be submitted to Karen Clark-Lauzon by November 15, 2018. The intent of every resolution should be clear, concise and must contain one key idea or focus. (Policy and Procedures Article VII Resolutions). You’ll find the newest edition of our Constitution on the www. RWTO.org site. When your branch is preparing to

submit a resolution, questions and concerns should be directed to
Karen Clark-Lauzon 519-978-2834 kclark@jet2.net or
Parliamentarian Jane Cartier 519-676-4495
acecartier1@gmail.com

Celebrating our Branches – Looking forward

Area 1

Beaver Valley

Beaver Valley has enjoyed another successful year. Three of our members were part of the Convention 2018 Planning Committee and were proud to be part of such a wonderful event. Seven of our members attended the Convention and helped with hospitality and table decorations. We especially enjoyed honouring Lois Cook and her guest, Marjorie Davison, at the Thursday luncheon. Our branch was delighted to receive a Barbara Bain Membership Award for increasing our membership. This summer our Art Camp focused on plasticine-sculpted pictures and creating lithograph prints. We are always amazed at the uniqueness of individual pieces. We are looking forward to our annual indoor picnic in September, our Christmas luncheon, breakfast socials and lunch meetings. We continue to support local charities and in memory of two members, will be donating prize money for 2019 fall fairs in Meaford and Thornbury.

Flesherton

The Flesherton and Area Branch continues to be active in their community while meeting eight times a year. The members continue to support many charitable organizations and give out “Caring and Sharing” awards to graduating grade 8 students in the area. This past year, we also enjoyed a presentation from a high school student who visited Vimy Ridge, a tour of Seasons, a senior living facility, and a great AGM at a member’s home that included teacup flower arranging. Our branch was also very involved in the planning and implementing of RWTO/OERO Convention 2018 at Nottawasaga Inn. The members assembled the tote bags at a meeting and volunteered as greeters and tour guides during the



convention. We have decided this year that we are going to focus on attracting new members. Plans are being made to have a Bring-a-Friend to the September meeting along with starting some special interest groups that will attract more retired women teachers. Our branch is also fortunate that we have a member who writes a report about our meetings and then sends it to our local paper. These write-ups have brought new members into our group. We are anticipating a great year starting with a visit from a group who is sponsoring their second refugee family.

Dundalk-High Point

To those of you who have just recently retired we welcome you to RWTO/OERO. You have joined an organization that is committed to its members and neighbouring communities. Being a small branch, we struggle to increase our membership and appreciate the support our Provincial Board gives to assist us both in our programming and growth of membership. We continue to provide General Proficiency Awards to graduates in two schools and donate to the Breakfast Clubs in the same schools. We continue to support the Bruce Grey Women’s Crisis Centre and at Christmas, we donate to the local Christmas Cheer Campaign. We thoroughly enjoyed being part of the Convention Organizing Committee in June. From the door prize donations from our members to the table centrepiece lamps, which were sold at cost, after the Convention, our members, once again, were quite



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Celebrating our Branches – Looking forward - continued

generous. Although the number of members able to attend our meetings has dwindled, we are still able to provide a strong sense of “Caring and Sharing” in our neighbourhood.

South Bruce

Members of South Bruce, partnered with Beaver Valley, Dundalk-Highpoint, Flesherton, Owen Sound, Wiarton and East Parry Sound demonstrated the highest order of “Caring and Sharing”



in organizing and operating a successful annual Convention in June at the Nottawasaga Inn. South Bruce shared the load, with its sister branches, by filling the vital role of registration and Over 90s and Mother/Daughter recognition. South Bruce members continue to share their time and talents in a wide variety of volunteer activities within RWTO/OERO and their local communities. In 2018 we've enjoyed spending more informal time together gathering regularly for a meal and a movie. We look forward to exploring ways to connect with each other and make new connections with retired colleagues in the coming year. Plans are underway to celebrate the new school year with a retirees' breakfast in September.

Warton

“Looking Back to See Our Way Forward”. This statement personifies what the Wiarton Branch is doing to “Move Forward”. Looking Back was accomplished with two surveys that were administered to assess the needs of the membership pertaining to meetings, venues, entertainment, speaker topics, social outings and what changes the membership would like to see to move forward to meet their needs and interest, keeping in mind recruitment, retention and recognition. From the results of the surveys the following moving forward ideas will be incorporated by the Wiarton Branch: 1) Streamlining the business meeting but remembering to uphold the goals of RWTO/OERO 2) Use innovative ideas to maintain and recruit members 3) Continue to recognize present members 4) Provide more social

outings. The Wiarton Branch will be “Caring and Sharing with Laughter” as it is moving forward.

Area 4

Haldimand

Haldimand is a rural county south of Hamilton. In 2017 -2018 our 83 paid members enjoyed catching up with former colleagues at four events. In October we held our “Invite a Friend” Fall Luncheon to encourage new membership. In December our “Pajamas Galore” Christmas Luncheon supported the local women's shelter. In February we held the “Creative Hands Friendship Tea” where a Quarter Frenzy game raised more money to support our causes. Finally, during our “Summer Reading Book Exchange” our members did just that! They exchanged their old books for new summer reading material. Haldimand Branch is known for its caring and sharing as we support many local community initiatives such as food banks, women's shelters, school breakfast programs, a district Heritage Fair, Seniors' Christmas stocking program, and several animal rescue and shelter organizations. Of course, we also meet the last Tuesday of every month to create our Touch Quilts, our way to continue caring and sharing with our members as they age.

Hamilton-Wentworth

Ahhhh ... our RWTO/OERO adventures await! Attending our “Be our Guest” event in September will help me decide which Interest Groups are calling my name this year! A physical activity like walking, bowling, cycling or golfing would be a good idea. Keeping my mind sharp also ... hmmm ... one of the book clubs, the writing group or the iPad class are all great ideas ... ooh ... a theatre group! I really enjoy crafts ... scrapbooking, card making and making afghans for charity would certainly keep me busy! I really enjoy day trips and visiting new places with friends ... Lunch Bunch and the Art Group certainly fill the bill! When it comes to fun, you can't beat the movie, coffee, bridge and board games groups! Volunteering is important to me also ... Citizenship Ceremonies or the one room schoolhouse could use my help. Oh dear so many choices ... so little time!

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Celebrating our Branches – Looking forward - continued

Brant

Looking ahead to our 2018-2019 year, Brant RWTO/OERO members will continue to focus on our motto and on having fun. Our breakfast meeting in September will welcome returning and new members to an event-filled year. Autumn outings include Quilt Expo 2018 and our annual Elfin Tea Toy Drive in support of Brant Women's Shelter - Nova Vita. Highlights of the winter include our January Court Whist/Pot Luck, a walking tour of Wilfrid Laurier University's new athletic/pool/community centre in February and a bus trip to Canada Blooms in March.



Spring events include the Spring Banquet with guest, President Sharron Colter, followed by a theatre trip in May and the Convention in June. Strong group communications make for engaged members, so we look forward to celebrating anniversaries, birthdays and personal successes. Through phone calls, cards, visits and emails, we keep connected by Caring and Sharing.

Area 7

Belleville

The members of RWTO/OERO Belleville are looking forward to a great year of camaraderie and fellowship while supporting the charities that we believe are important to the lives of children. We continuously strive to build our membership and invite new retirees to join us for 4 delicious luncheons a year. Everyone looks forward to meeting new members and hearing

the local speakers, musicians and acting companies that make our meetings a lot of fun. We always look forward to the homemade pies that the church ladies make for us. Our meetings are held in October, December, April and June. Retired teachers in our area support each other and care about our aging members. We look forward, each spring, to celebrating our 90-year-old members. As our latest Cora Bailey Award winner stated, "Socialization is one of the important keys to longevity." Let's all look forward to another great year of socializing.



Durham North

We have a very active executive who are enthusiastic and full of ideas. They are determined to give back to the membership by planning monthly events. There are trips to Lavender Farms and Museums, Red Dessert get togethers and Christmas celebrations at the home of our President. These events are planned to make the members feel special and valued. New executives are full of creative ideas and have a very high energy level. They use emails and phoning committees to keep their members informed about upcoming events. The get-togethers are made exciting with the use of humour and an effort is made to keep them informative.



Northumberland South Durham

Northumberland South Durham Branch is looking forward to a fun, Caring and Sharing 2018 – 2019 year! We are trying to plan smaller events throughout the year to engage our membership and provide interesting

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Celebrating our Branches – Looking forward - continued

social activities, beyond our three general meetings a year. This past July we met for an Edwardian Tea on the beautiful veranda of the Bowmanville Museum. We are also planning 'dinner and a movie' nights.



At our September meeting we are having a guest speaker from Victim Services of Durham. Our members will be donating needed supplies for the affected women. Our Christmas meeting is always a favourite! Christmas carols will be sung and we are also having our popular quarter auction. Our amazing auctioneer is Jean Axcell from the Peterborough branch. We are a small branch, but together we are a strong and caring group of women. Looking forward to another great year!

Peterborough

The Peterborough Branch will miss two of our active members, Marilyn Pomeroy and Pat McAfee who recently passed away. In each case many members honoured them by attending the visitation and funerals. We are now looking forward to an exciting year, starting with a President's Tea, Southern Style, in August. Some members of the Executive attended recent local retirement Galas and met many new retirees who hopefully will attend and decide to join our Branch. Summer also brings opportunities to go a little farther afield for our Let's Do Lunch group including Aunt Laura's Tea Room in Bethany and the Lucy Maude Montgomery Museum in Leaskdale. An annual theatre outing is planned for 4th Line Theatre. Our three General Meetings and the Area 7 Luncheon will be held at Baxter Creek Golf Club. We look forward to seeing everyone again, raising funds for our selected charities and enjoying some captivating entertainment. We also have a Bridge Club, Book Worms and our Merry Mattress Makers who meet monthly.

Trenton

With the theme of Looking Forward Through the Past, the Trenton and District Branch programme committee has finalized plans for another great year.

A presentation by radio and TV personality, Peter Lockyer entitled History Lives Here, a speaker on the topic of Indigenous Cultural Awareness and a trip to the Warkworth Sugar Bush for a tour and a Tapper's Cafe lunch will all remind us of the importance of history in our lives today. Our Trenton Branch was delighted to receive a Feather in Your Hat award at Convention 2017 for our Welcome Home Project. This award will be on display at our monthly luncheons for all to enjoy. We will renew our support of the Trenton Memorial Hospital in the latest campaign for a CT scanner. Our members anticipate some fun meetings with a storyteller, an afternoon tea including a play entitled "Tea with Roger", and a Bring and Brag Silent Auction.

Area 13

Lincoln West

Lincoln West has had a busy, enjoyable year of sharing and caring. In September we had a speaker from Second Stage (now part of Gillian's Place) inform us of how they help women with counselling and housing needs. We celebrated Christmas festivities and music while collecting books for community care. In April Terry Kennedy gave a clear and interesting presentation regarding our insurance plan. In June we celebrated summer with picnic foods and strawberry shortcake, made with local berries. A speaker from the Education Foundation of Niagara informed us of how they assisted local students in financial need. We are really looking forward with excitement to the 2019 Convention to be held in St Catharines. The Niagara branches hope to help make the Convention a memorable and enjoyable time, where new and old friends will meet and have a barrel of fun! See you in June 2019.



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Celebrating our Branches – Looking forward - continued

Niagara Falls

We are looking forward to working with our new Area 13 director, Kathy Smith. Emphasis for our branch for the upcoming year will focus on the 3 Rs of membership – Recognition, Recruitment and



Retention. At the same time, our branch will be involved in the planning of the annual convention to be held in June 2019. During our September 24th meeting, we will be welcoming new members and our executive. Our special guest speaker will be Carolyn Shannon, a Laughter Coach. During her half hour presentation, she will encourage laughing, clapping, singing and deep breathing. The point of her presentation is to get everyone to relax, have fun and experience the joy of laughter. We are hoping to invite an expert in wine pairing to speak at our meeting on December 3rd. This meeting coincides with the upcoming Christmas holidays. Therefore, there will be decorations and activities in keeping with this theme. Always remembering our motto of “Caring and Sharing”, we will be taking up a collection for Project Share, our local food bank. On February 12th, we will be dressed in red and white recognizing that Valentine’s Day is only two days away.

Niagara South

The Niagara South Branch of 59 paid members, enjoys four (4) general meetings annually, attended

by about 40 members. At our September meeting, we conduct our elections, welcome new members, and present awards. Our Cora Bailey Award recipient was Nancy (pictured) The Vermeer’s Garden Centre “Make and Take” in December is a very popular event. We supported a local parish that organized a “Period Purse” campaign. Members very generously donated gently used purses and feminine hygiene items for in the purses. The April Luncheon at the Port Colborne Country Club made it very convenient for the members to hear Donny Edwards, a local Pharmacist and homegrown “boy” speak about women’s health issues. Women’s Place was the recipient of our collection of toiletries at this event. At Roselawn Theatre, our closing event, friends enjoyed a luncheon and a performance together.



St. Catharines

September is the stepping stone for a big, busy 2018-2019 year! At our four luncheons, our members will be entertained and informed by Jordan Historical Museum, Niagara College’s new Cannabis course, Niagara Sings choir and Canadian Securities’ Investment Fraud of Seniors. Our three Newsletters and January’s “BRRR-eaking News” deliver updates on our 13 Interest Groups, Issues and Concerns, Insurance, Social events and lots of pictures. With almost 400 members, we take a lot of pictures! We will welcome 10 new Forever Young members to our September luncheon, as well as President Sharron Coulter! Sharron will also visit the St. Catharines Holiday Inn, the venue for the Annual General Meeting (AGM) “Barrel of Fun-2019” hosted by St.Catharines, Niagara Falls, Niagara South and West Lincoln Branches. We are looking forward to our new Outreach project addressing homelessness in our community with Start Me Up Niagara.

RWTO/OERO Board of Directors 2018-2019

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Issues and Concerns - Scam Alert

According to the Canadian Department of Justice approximately 10% of Canadian seniors are victims of consumer fraud each year. Phone and computer scams are big business for fraudsters. Here are some common scams and tips on how to prevent them from happening to you.

Prize Scams:

You are contacted over the phone, via email, or regular mail that you are the winner of a large sweepstake or prize but to claim it you must pay a small fee to cover taxes or legal fees. After the fee is paid, no prize is ever received. Remember, no legitimate lottery company will demand payments before releasing winnings.

Emergency Scams:

Victims get a call from an imposter claiming to be a family member in trouble who needs cash immediately e.g. A grandson who needs bail money or is in hospital and needs cash to cover expenses. Be wary! Confirm with other relatives the whereabouts of the family member. Never give out family members' names or information about them to unknown callers.

Romance Scams:

Scammers use dating sites and social media to lure victims into sending money for various reasons. The scammer will gain trust through displays of affection and will communicate by phone, Skype or email for months, if needed, to gain trust. Then they will want to

meet in person but cannot afford to travel and will ask for money to cover travel costs. Be wary when someone you have not met professes to love you. Do not send cheques or money for any reason.

Computer Scams:

Seniors who are not computer savvy are easy prey for scams that open their computer to viruses and allow scammers access to personal information. Scammers will call and say they are from a tech company like Microsoft and say that a problem has been identified on your computer. They may ask you to open files on your computer that will allow them to take control of your computer or they may ask for your credit card information to charge you for phony services to your computer. You should ignore these calls. Big companies have no way of knowing if there is a problem with your computer and will not contact you.

Taken from the Canada Revenue Agency (CRA) website

Teresa Dorey
Issue and Concerns
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Goodwill

Greetings to all members of RWTO/OERO! I am very pleased to be the Goodwill Convenor for the 2018 - 2019 year. On behalf of RWTO/OERO, I am honored to stay connected and show respect to our Over 90 members and Provincial Past Presidents by sending Birthday, Christmas and Spring greetings throughout the year. In addition to the 22 centenarians, there will be 9 members turning 100 this year! In order to help keep the database current,

please contact Gloria Drake, Executive Secretary-Treasurer, regarding changes in personal information and birthdays.

Nancy Papiez
Goodwill Convenor
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Insurance Matters

With summer slipping quickly by, Convention seems now to be a fond memory! What a wonderful time everyone had at the Nottawasaga Inn, meeting up with old friends and making new acquaintances. As always, your Insurance Team were on hand to greet, answer questions and provide information. And, as in past



years, Terry Kennedy presented the Profit Sharing cheque to the outgoing President, Lois Lockhart.

This year, the Profit Sharing cheque presented was for \$70,077.59. This cheque was slightly lower than the previous year, and this was due to a reduction in

annualized premium and an increase in claims over the prior year. We thought in this article we might try to clear up a bit of a misinterpretation of the Convalescent Benefit included in the RWTO/OERO Hospital & Home Care Plan. This benefit provides a benefit of \$350 a month for up to 6 months when you've been hospitalized for 3 or more days. That means 3 full days of 24 hours each day. If you were admitted to hospital on a Monday and were discharged on the Wednesday, you would be in hospital for only 2 full days. To qualify for the 3 full days, your discharge day would have to be Thursday. If you are hospitalized for less than 3 days or for outpatient surgery, the benefit amount is reduced to \$72.50 per week for up to 4 weeks while you are convalescing.

Often members ask what they can use this money for. When we make branch presentations we tell members that they can use this money for anything they wish! Some insureds choose to use it to pay someone to come into their home and do some housekeeping. Other insureds choose to use it to pay a company to cut their grass or in the winter, shovel their snow. Still other insureds, particularly those that live alone, decide to apply it towards the cost of respite care in a Convalescent Facility while they are recovering. It doesn't matter to Manulife what you use that money for...you decide how you wish to use it. There are no receipts required for the Convalescent Benefit. Some

members will submit their receipts for house cleaning or lawn care, only to have the receipts declined, yet still find that the Convalescent Benefit amount is paid. That's because you get to decide how you wish to use these funds and house cleaning or lawn care, per se, are not actual covered benefits. So, just a reminder... when claiming the Convalescent Benefit, no receipts are required!

Likewise, for the Comfort Care Benefit. That benefit was created to provide members or their spouses with \$25 for each day they are confined in hospital, up to a maximum of \$600 for any one injury or illness. Again, this is money that the insured decides how and what to spend it on. Some members like to use it to pay for a television or for reading materials. Like the Convalescent Benefit, there are no receipts required for this benefit.

And finally, when submitting a claim, you'll see that there is an Attending Physician's Statement to be completed by your doctor. Many members take their claim form to the specialist who performed their surgery, which often causes delays as the specialist generally place "paperwork" low on their priority list. To clarify, you should have your Family Physician complete this form instead of the specialist. He or she will have received reports from the specialist about your condition or procedure and will be amply qualified to complete the claim form fully and with less delay.

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RWTO/OERO/OERO Calendar 2018-2019

- September 1, 2018** - Annual Provincial Membership Fees due – to be sent to Provincial Office by October 15th. Fees for new members must be forwarded to the Provincial Office when received.
- September 18, 19, 20, 2018** - Provincial Executive and Board Meeting in Guelph
- October 15, 2018** - Membership fees due September 1st for 2018-2019 and should be forwarded to the Provincial Office by October 15th and be received on or before November 30th
- November 1, 2018** - Submissions due for December Connections Newsletter – Areas 5, 6, 8, 10, 11
- November 15, 2018** - Resolutions due for 2019 Convention in St. Catharines – Karen Clark-Lauzon
- November 15, 2018** - Resignation of any Directors to Provincial President
- November 30, 2018** - Calculation of branch numbers for 2019 AGM delegates based on official membership count as received and recorded in the Provincial Office
- January 5 - 10, 2019** - Annual Report and Branch Membership Forms sent to branches
- January 15, 2019** - Submission of each new Area Director's name to Provincial President
- January 31, 2019** - Nominations for 2018-2019 Board to the Provincial Past President
- January 31, 2019** - Membership + Communications Committee applications to the Provincial Past President
- January 31, 2019** - Nominations for Honorary Membership Award at 2019 AGM
- January 31, 2019** - Submissions due for March Connections Newsletter - Areas 2, 3, 9, 12
- March 15, 2019** - Branch Annual Reports due to Directors
- March 31, 2019** - Director Reports due to Program Coordinator
- March 31, 2019** - Unpaid members are taken off membership list. Insurance may be in jeopardy.
- March 31, 2019** - Financial Year End
- April 15, 2019** - All delegate names are to be in to Executive Secretary-Treasurer
- April 15, 2019** - Registration due for Convention 2019 St. Catharines
- April 30, 2019** - Branch Financial Reports due to Executive Secretary-Treasurer
- May 7, 8, 9, 2019** - Provincial Executive and Board Meeting in Guelph
- May 15, 2019** - Branch Executive names for 2019-2020 due to Executive Secretary-Treasurer
- June 4, 5, 6, 2019** - "Barrel of Fun" Convention and AGM in St. Catharines
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RWTO/OERO

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**PM Agreement
40739021**