It is a pleasure to become your president this year. It seems like a huge burden to take on, but there are so many strong women doing their part that it is not heavy at all.

Even during the summer,

- Patti and Jan are planning entertainment for the next year.
- Lou is booking the venues for our luncheons.
- Marilyn is writing this newsletter as well as heading up our Convention for 2019.
- Alice is sending cards and visiting.
- Nadine is keeping track of our interest groups.
- Clarice is planning a “Will and Estate Planning” workshop.
- Linda and Judith are working on membership.
- Violette is typing up agendas and minutes.
- Chris is answering insurance questions and learning on the job.
- Marg is keeping track of important issues and concerns to seniors.

In addition, many of our interest groups are still running during the summer months.

I am delighted to work with our whole executive and to represent you.

The year ahead looks like we are going to be doing and learning and having a good time. Our motto is caring and sharing and as I listen to our members, that is exactly what is happening. I am looking forward to the coming year.

Susan McLaughlin  St. Catharines Branch President
HONORARY MEMBERSHIP AWARD

Nancy Iannizzi received an Honorary Membership Award at the convention in Ajax for her outstanding contribution to RWTO/OERO at the Provincial level for her 2 years as Assistant Provincial Insurance Convenor and 2 years as Provincial Insurance Convenor. Congratulations, Nancy! We are proud of you!

RANKIN CANCER RUN/WALK

Congratulations and thank you go out to the 27 members of our Branch who participated in the Rankin Cancer Run/Walk on May 27, 2017. Together they raised more than $7,296.00 that stays in the Niagara Region to help fund cancer research. Special kudos go to Myrna Kroeker who raised $3000.00.

Thanks to Jayne Shortill for chairing this event for the past 5 years and to Jessica Thomson for stepping up and agreeing to organize this worthwhile event next year.
Introducing the TEA BAGS!

Arlene & Sheila “50 -50”

Pauline Grondin, actress/storyteller.

Juliet Dunn. Great jazz entertainment.

Presentation of Branch Past President’s Pin

Peggy Stock, Provincial President.

St. Catharine’s Branch Executive 2017-2018
THE CORA BAILEY AWARD

Welcome to the RWTO St. Catharines Branch 2017-2018. Whether you are a “seasoned” or a first time Member, it’s a new year of sharing luncheons, speakers, entertainment, interest groups and caring through goodwill and community involvement. At 398 Members, we are a “force to be reckoned with!”

Each year, we recognize and honour 2-3 members of our organization with the “CORA BAILEY AWARD” for outstanding service for the St. Catharines Branch.

Cora Bailey taught for 42 years for the Peterborough Board of Education. When she retired Cora joined OASWT (the Ontario Association of Superannuated Women Teachers) now known as RWTO/OERO. She was the Provincial President in 1962. She became the first Provincial Secretary-Treasurer and held this position for 10 years, “retiring” in 1982.

Beginning in 2003, The Cora Bailey Award was established to recognize branch members who have contributed outstanding service to their Branch.

Nomination sheets for Cora Bailey Award recipients will be at our first and second luncheons or you could send your nomination/s to me via e-mail.

We do a terrific job of recognizing our own members. We should also be recognized as an organization in the Niagara Region. Please, brain-storm any ideas you have about how we, as a “force” can aid, improve, impact the people in our community, locally or globally.

Send your ideas/thoughts to me or see me at the luncheons.

Patti Malkiewich – First Vice President

NEW CORA BAILEY PINS

Since the inception of the Cora Bailey Award in 2003, thirty-six of the St. Catharines Branch members have received this honour for outstanding contributions to our Branch. We hope that all of these recipients will attend the OCTOBER luncheon to be presented with the new Provincial Cora Bailey pin.

◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆

MEMBERSHIP

It’s that time of year again!!! Your Membership Renewal is due SEPTEMBER 1. You will find detailed information on how to renew attached to this newsletter. Please address this as soon as possible. Thank you to the many members who already have renewed for 2017-2018.

Please remember to email me any changes to your personal information so that I can update our records right away and keep you informed.

Help is needed from ALL members in maintaining our vibrant membership. Please let me know if you require any membership information or have a contact you would like me to follow up. Our Affiliate Liaisons are also here to help with recruitment – contact: ETFO – Donna Painter, OSSTF – Margo Smith and OECTA – Clara Warden for assistance.

Judith Bennoch – Membership Convenor

Judith Bennoch – Membership Convenor
CONVENTION 2019

Your St. Catharines Executive has agreed to host the 2019 Annual Convention and AGM to be held on June 5, 6 and 7, 2019. We have invited the other Area 13 branches to join us. They have accepted! Once again it will be the Niagara Branches of RWTO/OERO at their finest!

A steering committee, made up of Susan McLaughlin, Patti Malkiewich, Judith Bennoch, Linda Foster, Clarice West Hobbs and Marilyn Emmett, searched the Niagara Area for a suitable venue with enough function space and guest rooms at a reasonable price. After much negotiation we are pleased to announce that The Holiday Inn & Suites Parkway Conference Center on Ontario St. in St. Catharines has been chosen.

NOW IT’S YOUR TURN!

A successful convention does not happen with the work of a few people. Rather it comes about with the cooperation of many who volunteer their ideas, skills, time and enthusiasm. Some of you have stepped forward already, many of you remembering the positive experiences from 2011.

The Convention Planning Committee will consist of the chairs of each committee plus the Convenor, Marilyn Emmet; the Registrar, Linda Foster and the Treasurer, Judy Crompton.

Please complete the volunteer form that is attached to this newsletter. Send it in with your membership and/or luncheon money, mail it to me, bring it to the September luncheon, drop it in my mailbox or call or email me. We need your skills, your enthusiasm, your creativity and your time. Your time is valuable and many hands make light work.

Marilyn Emmett - Convention 2019 Convenor

SPECIAL INTEREST GROUPS

Happy Summer everyone! I am hoping sunny days are in abundance for the coming months. As the new contact for our Interest Groups, which are open to all members in good standing of our Branch, I am looking forward to coordinating a variety of activities that you can participate in during the 2017 - 2018 year.

Check out the many opportunities available to you in the Special Interest Groups brochure attached to this newsletter.

Nadine Martin – Special Interest Group Convenor

REVOLVING BOOK CLUB 2017 – 2018

I will be purchasing books for The Book Club in late August. If you have not signed up yet and wish to be in The Club, now is the time. If you are dropping out this year, I need to know that as well so you are not included.

Please email your wishes to me. Payment ($20.00) is due on August 15 via mail or drop off at my house. Make cheques payable to Patricia Chivers.

You will be able to pick your books up at our September 27 luncheon.

Patt Chivers - Revolving Book Club Convenor
ISSUES and CONCERNS - ESTATE ADMINISTRATION TAX

If you have an executor for your estate or have agreed to be an executor of someone else’s estate, you and your executor need to become familiar with the Estate Administration Tax which replaced the Probate Filing Rules as of January 1, 2015.

Extensive documentation about an estate is now required on a form called Estate Information Return. Failure to provide accurate information within specific timelines on the part of the executor can lead to fines of $1000.00 or more, up to twice the tax payable by the estate and/or imprisonment for up to two years.

Karen Rynard, RWTO/OERO Provincial Issues and Concerns Convenor, 2015, highlighted some significant items such as time-lines and tax exemptions in her September 15 Connections article on “New Probate Filing Rules.” (Go to rwto.org. Click on Newsletters, then September 2015)


Estate Information Return Form is available online at: http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ENV=WWE&NO=9955E

Use Ctrl and Click to open these directly from the electronic version of this document.

Or

Contact: The Minister of Finance
33 King St. West
PO Box 625
Oshawa, ON L1H8H9
PH 1 866 668 8297
FX 866 888 3850

Marg Newby - Issues and Concerns Convenor

Chris Graham – Insurance Convenor

INSURANCE

INSURANCE - WHAT’S NEW?
RWTO/OERO coverage now offers the following expanded benefits to The Hospital and Home Care Plan at no additional cost. (Effective April 1, 2017)

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>ENHANCEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation Benefit</td>
<td>Now includes coverage or cost of transportation by volunteer drivers for the Canadian Cancer Society to a maximum of $100 (combined with other transportation benefits)</td>
</tr>
<tr>
<td>Mobility Assistance Benefit</td>
<td>Now includes Ergonomic walking poles, when prescribed by a physician, up to current maximum of $150 per sickness or injury.</td>
</tr>
<tr>
<td>Hearing Aid Benefit</td>
<td>Now includes coverage for charges or purchase of cochlear implants up to current maximum of $200 every four Benefit Years.</td>
</tr>
</tbody>
</table>
GOODWILL

Please let me know of ANY member who would appreciate visits from RWTO members. Many of our over 90's "Forever Young" group are receiving visits at this time. BIRTHDAY cards and CHRISTMAS cards are sent to members 80+ (If you haven't been receiving yours, please let me know so I can update the records.) GET WELL, SYMPATHY, and THINKING ABOUT YOU cards are also sent.

So, please contact me when you know of someone who would appreciate receiving a card.

If you would be interested in driving someone to the luncheons, or visiting someone at home, please give me a call, too. Thanks.

Alice Bradnam – Goodwill Convenor

CONVENTION AJAX - 2017

Honorary Membership Award Recipients
**Nancy Iannizzi, St. Catharines

Judith, Sheila, Marilyn, Kathleen

Linda & Glennice

Almost time to head home!

In Memory Of

Kathleen Fritz
Jean Johnston

“A Life So Beautifully Lived And A Heart So Deeply Loved”
UPCOMING LUNCHEONS

- All meetings begin at **11:00 AM**. Doors open at **10:30** unless otherwise indicated.
- Each luncheon costs **$30.00**. Luncheon prices are determined by our cost to provide the meal *(including the room, taxes, and gratuities)* plus additional expenses including door prizes, AV equipment rentals and flowers.
- Payment for luncheons must be received by the *Wednesday prior to each luncheon*. No tickets are required to be sent with your cheque.
- **PAYMENT:**
  - Please indicate the appropriate luncheon month(s) on the cheque.
  - Cheques are payable to: **RWTO St. Catharines**
  - Cheques mailed to: **Linda Foster**

- Your name tag, including a door prize ticket, will be waiting for you at the door.
- Luncheon payments will be returned for any cancellations received by **Linda Foster** at 905-935-6182, *on or before the Wednesday prior to each luncheon*.
- A friendly reminder will be sent out if you have **not indicated** that you are attending.
- You will be notified by e-mail when your cheque has been received by the Treasurer and you will receive a reminder a few days before the luncheon.
- **Escorts needed.** Sometimes our members need a ride to the luncheon. If you can help out, please call **Alice Bradnam** 905 934 7108.
- **We are a Fragrance Free Environment!**

<table>
<thead>
<tr>
<th>Date</th>
<th>Venue</th>
<th>Menu</th>
<th>Program</th>
</tr>
</thead>
</table>
| Sept. 27 | **St. John’s Activity Centre**  
91 Lakeshore Rd.  
St. Catharines | Family Style: Including perogis, chicken, salad, dessert | The Ukesters of NOTL |
| Oct. 25  | **Holiday Inn**  
327 Ontario St.  
St. Catharines | Buffet: Including salads, pasta, chicken, vegetables, potatoes, dessert | WomEnchant Drummers |
| Dec. 6   | **St. Catharines Golf Club**  
70 Westchester Ave.  
St. Catharines | Buffet: Turkey with all the trimmings, ham, salads, potatoes and dessert | Christmas Sing |

**ATTENTION: DIETARY RESTRICTIONS**

- Members MUST advise Linda Foster of their DIETARY RESTRICTIONS when reserving their luncheon ticket/s.
- Meal substitutions or accommodations will NOT be made at the venues, unless they have been pre-ordered.
- We want your luncheon to be pleasant, needs appropriate and ready. We also want to be fair to our venues and their staffs.