

'CARING & SHARING'
RWTO/OERO NORTHUMBERLAND/SOUTH DURHAM BRANCH
FALL 2014 NEWSLETTER - ISSUE TWENTY-FOUR

FALL MEETING

WHEN: Monday, September 29, 2014
10:00 am - Registration/Social **10:30 am** - Business
12:15 pm - Lunch

WHERE: St. Andrew's United Church, Old Danforth Road, Grafton

MEAL: Harvest Buffet (Ham, Scalloped Potatoes, Fall Vegetables & Dessert) **\$ 15**
** Please let us know if you have special dietary needs.

PROGRAM: Guest Speaker - Terry Kennedy from Manulife Insurance
Greetings from Karen Rynard, Area Director
Installation of 2014-2015 Officers
Silent Auction during social time for gently used books (donations gratefully received).

CHARITABLE DONATIONS: Keystone Services for Women
(formerly known as Northumberland Services for Women)

REPLY: **Before September 22nd:** Call Bonnie Greer - 905 372 5886, Elaine Doty - 905 983 5831 or Joan Smith - 905 885 2528 or email: joan.charlie@sympatico.ca if you plan to attend.

* **A Gentle Reminder:** We are committed to pay for all meals ordered. If you are unable to attend as you indicated to Bonnie, Elaine or Joan, please cancel by contacting Joan at least five days before the meeting. Thanks!

If you know of a retired woman teacher who is not a member of our RWTO Branch, please invite her to come to the meeting with you. Let the person that you contact know the person you will be bringing. All qualified teachers who are retired are eligible to be members of RWTO regardless of whether they are receiving a teacher's pension. Teachers on Long Term Disability may become members.

Branch Newsletter: To save postage and photocopying expense the branch newsletter is sent by email to those who have given us an email address. If you received yours by mail and you do have email, please let the editor, Joan Smith, know in time for the Christmas issue (joan.charlie@sympatico.ca) by 1st of November.

Branch Choir: on hiatus for now

R U COVERED?

RWTO/OERO Hospital and Home Care Plan

Manulife Financial has agreed to an **OPEN ENROLLMENT PERIOD** for the RWTO/OERO Hospital and Home Care benefit and the Accidental Death and Dismemberment benefit without completing a medical questionnaire! **YOU CAN'T BE TURNED DOWN!** This is an opportunity to gain entry into the plan without fear of refusal. **SEPTEMBER 15th TO NOVEMBER 15th.**

ELIGIBILITY:

- members in good standing and their spouses;
- spouses of already insured members;
- members or spouses previously declined;
- no medical questionnaires to complete;
- no medical exams required and
- no questions asked.

Any questions can be directed to our Branch Insurance Convener, Carolle Kennedy-Harding. You also will have the opportunity to ask our RWTO Broker, Terry Kennedy, at our fall meeting. Contact Numbers: Carolle - kennedy.c@sympatico.ca or 905 723 6685; Terry - tkennedy34@bell.net or 519 583 0098. **DON'T HESITATE BECAUSE BY NOVEMBER 15th IT WILL BE TOO LATE.**

BRANCH SPRING MEETING

Our spring meeting was held at Massey House, Newcastle on May 7, 2014. President, Astrida Jenkinson -Chalmers welcomed everyone. After the singing of 'O Canada', Vicki Cubitt, the past president, conducted a moving memorial service for Aline Austin. New members and guests were introduced.

Astrida then led the business portion of the meeting. Carolle Kennedy-Harding reported that she had the new rate tables, application and claim forms for the RWTO/OERO insurance plan with her, and encouraged members to join the plan. She also reminded us to keep all receipts, air tickets and luggage tags from travel for any submitted claims. Members should receive a tax form receipt each year for paid insurance premiums. Vicki Cubitt informed us that the Breakfast Club, the 'Chat & Chew' group still is meeting regularly with 8 to 10 women at each breakfast. In April, an outing to Ajax Downs for members, their spouses and friends was held. The branch birthday party will be on June 10th at 1:30 pm at the Kingsway Arms Retirement Home in Bowmanville. Archivist, Barbara Moorcroft, reported that some completed personal history information forms still need to be submitted. The silent auction of gently used books raised \$20.00 to help with branch expenses, and \$69 was collected for Big Brothers & Sisters of Clarington. Astrida and Barbara spoke to the resolutions that are to be discussed at the 2014 Convention in Ottawa. The 2014-15 executive will be installed at the Fall Meeting in September. Astrida thanked the members for their support during her three term as president.

The 2013-14 Cora Bailey Award for our branch was presented to two recipients this year, Jane Bryant and Joyce Bentham, two past presidents. Joan Smith and Barbara Moorcroft presented the awards respectively. Congratulations were extended to Jane and Joyce as the descriptions of their invaluable contributions to our local RWTO/OERO Northumberland South Durham Branch were read. Both women were deeply committed, and still are, to the work of our local branch, and richly deserved the honour.

PROVINCIAL CONVENTION RESOLUTIONS

At our spring meeting in May, Astrida Jenkinson-Chalmers and Barbara Moorcroft spoke to the resolutions to be presented at the June Convention. A vote was held on each of the resolutions so that our two delegates, Astrida and Carolle Kennedy-Harding, had an idea of the feelings of those attending our meeting. One of the resolutions (#5) had been submitted by our Branch.

Results: #1 - Carried
#2 - Defeated
#3 - Amendment was made but was defeated. Original resolution carried.
#4 - Deferred to Board of Directors. Further motion made - carried.
#5 - Withdrawn as our delegates discovered that incoming executive is trying to reduce costs.
#6 & #7 - new resolutions brought to the floor - 6 defeated, 7 carried.

Please read your fall provincial newsletter 'Connections' for full description of the resolutions.

BRANCH BIRTHDAY PARTY

Our branch had a wonderful time at Kingsway Arms Retirement Home in Bowmanville on June 10, 2014. We had a good turnout of our members (mainly executive) and the residents of the home. There was lots of laughter and singing. Our singsong led by Bunny Wright and accompanied by Vicki Cubitt and Carolle Kennedy-Harding was great, and was especially enjoyed by the residents. Lovely cookies, punch and a warm welcome were provided by the staff at this beautiful retirement home. Do join us for the upcoming great birthday party in 2015!

OTHER NEWS

Membership Fees: If you have not paid your **2014-15 fees**, they will be collected at the **fall meeting, September 29th**. Members involved in the RWTO group insurance **must** renew membership. Membership cards will be distributed at the meeting. If you are unable to attend, please send your fees to the treasurer by **September 30th**.

Julia Esford, 1268 Cherrydown Drive, Oshawa, On L1H 7T2.

Cheques: Please make out to RWTO/OERO Northumberland/South Durham.

Fees: Provincial RWTO Fee - Members retired before August, 1980 pay \$15.00.
- All other members pay \$40.00.
Branch Fee - \$5.00 per member.

Rebate: The provincial rebate to each branch is based on \$10.00 per member paying the \$40 fee and \$8.00 per member paying the \$15.00 fee.

It would be great if the Northumberland/South Durham Branch could earn the **Barbara Bain Membership Award** for 2014-2015. This is an award created by the provincial executive to honour Barbara, a past president and the first

membership convener. Branches who achieve the largest annual increases in membership are eligible for cash awards.

Other News (cont.'d)

Membership Folders: These are prepared by Vicki Cubitt and her membership committee and are for any retired teacher or newly retired teacher. They are full of valuable information. If you know of someone who would find the folder beneficial, they are available from Vicki (905 723 5114 or cobysummer@netscape.net).

Goodwill Conveners:

West of Port Hope	Jan Engel	905 623 4071
	Val Button	905 725 7150
Municipality of Port Hope, Hamilton Township & Cobourg East of Cobourg	Muriel Bell	905 885 2882
Visitation (shutins in their homes, and nursing homes)	Astrida Jenkinson-Chalmers	613 475 1608
5886	Bonnie Greer	905 372

PROPOSED OFFICERS & CONVENERs FOR 2014-2015

(to be installed at the fall meeting)

Executive:

Past President	Astrida Jenkinson-Chalmers
President	Barbara Moorcroft
1st Vice President	Barbara Northey
2nd Vice President	Jan Engel
Co-Secretaries	Jan Engel, Vicki Cubitt
Treasurer	Julia Esford

Conveners:

Archivists	Barbara Moorcroft, Julia Esford, Barbara Northey Val Button, Jan Engel
Goodwill - West	Muriel Bell
- Municipality of Port Hope, Hamilton Township, Cobourg	Astrida Jenkinson-Chalmers
- East of Cobourg	Bonnie Greer
- Visitation	Carolle Kennedy-Harding,
Insurance	Astrida Jenkinson-Chalmers (asst.)
Issues & Concerns	Barbara Moorcroft
Membership	Vicki Cubitt
Newsletter & Brochure	Joan Smith
Program/Social - East	Bonnie Greer
- Central	Muriel Bell

- West
Table Favours

Linda Hansen
Bunny Wright

ISSUES & CONCERNS (from the editor)

In the spring issue of our provincial newsletter under the heading of Issues & Concerns, the following information about 'Power of Attorney VS Executor of a Will' was given. It was regarding a letter received by the Provincial 'Issue and Concerns' Convener. I felt that it was worth repeating in our newsletter.

The writer of the letter stated that her husband passed away six years ago. She was the executor of the will and all their worldly possessions were to be transferred to her. She included in her letter what she learned.

1. Power of Attorney ceases the moment the person dies. That means, it was useless after his passing. Because the bank account was in his name only, even though she had power of attorney, it had to go to probate which is costly. This is a formality but it is expensive. **All worldly goods should be in both names.**
2. Before you ask a lawyer to settle the estate, **ask what it will cost to do so.** I chose the lawyer who made up our will a couple of years earlier. It was very simple as we were executors to one another. It never occurred to me to ask what it cost to settle the estate. I never even saw the lawyer. I only dealt with the legal clerk.

The bill was \$3 900. After my complaint, it was reduced to \$3 600. I still felt this was too much.

There could not have been that much work; there was not that much to transfer. Therefore, I went to court. Justice prevailed and the judge reduced my bill to \$800.

A special thank you to the person that shared her experience through the 'Issues & Concerns' provincial convener in the provincial newsletter.

UPCOMING MEETINGS/EVENTS

September 29th - Executive Meeting after the fall meeting in Grafton.

December 9th - Christmas Meeting - St. Paul's Presbyterian Church, Port Hope
To be followed by an **Executive Meeting**.

Third Thursday of Every Month - Social Event - Breakfast - 9:30 am -
Traditions Restaurant 1053 Simcoe St. N. Oshawa. No business.
Everyone welcome. Contact Vicki Cubitt.

May 12th, 2015 - Spring Meeting - place to be announced.

June, 2015 - Provincial Convention in Stratford.

June 9th, 2015 - Branch Birthday Party - Kingsway Arms Retirement Home,
Bowmanville.