



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

President's Message

What do zippers, snaps, buttons, interests, paper clips, RWTO/OERO, staples, glue, and friendships have in common? They are all connectors. RWTO/OERO is an organization that connects. We connect with friends in a social setting, while caring and sharing for each other and our community.

We share common experiences from our past, and also in the present, as we navigate our way through retirement and through the process of aging. I recently heard a statement that stuck with me. 'Be patient with me. This is my first time – getting older! I didn't get to practise.' I also heard that this time in our lives can be referred to as our "Seenager" years. We have our own car, we choose what we will do, we get money every month, and we don't have to work. We have the opportunity to travel, indulge in hobbies, spend some time with family, or maybe all three. We are navigating unknown waters with all the freedom and challenges that retirement brings.

If you are reading this, I am concluding that RWTO/OERO is among the choices you are making. I think it's a great choice, no matter what other things you are doing. Take the opportunity to share your stories and adventures among friends you meet at events. I encourage you to take a turn filling a leadership role in your branch. It is the best way to ensure that our unique and wonderful branches can continue to operate and grow. I also encourage you to include Convention 2018 in your June plans. We are traveling to Nottawasaga Inn where

"New Adventures Await". Check the newsletter in March for a registration form. From my observations, during my visits so far, our branches know how to support each other, and how to have fun while doing it.



It is great that, while we are enjoying ourselves, we have not forgotten that there is a community outside that also needs some caring and sharing. We are serving a greater purpose through the charitable works we do. This seems to be a growing edge for our organization. There are definitely some creative and fun ways used to meet community needs. I've participated in 'Quarter Frenzy', 'Share the Wealth', "Change for Change", 'Donation Collections', and more. Let's keep on giving!

As individuals, we can make a difference in the world, but there is no doubt that we make more of an impact when we work together. Take a single piece of yarn and try to break it. It's easy. Braid three pieces together and try again. That's harder, but do-able. Finally, the point of the lesson! Braid nine or more pieces of yarn together and try to break it. That's nearly impossible. Together there is a strength that we cannot achieve alone. Together we can move forward, we can grow, we can keep caring and sharing, we can keep having fun. RWTO/OERO provides a togetherness that is unique to retired women teachers and I applaud its strength. We indeed do make a difference!

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



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Call for Nominations

Provincial Executive Officers

Nominations for the following elected Executive officers for the Provincial Board of RWTO/OERO will now be accepted until January 31, 2018.

- Provincial 2nd Vice-President
- Provincial Recording Secretary
- Provincial Program Convenor

Nominees should have experience at the Board level as well as at the Executive level in an RWTO/OERO branch and/or other organizations. The job descriptions are printed in the RWTO/OERO Policies and Procedures Manual, Appendix C and are also available from your Area Director, members of the Nominations Committee and are on our website at www.rwto.org

Names submitted are to be approved by the Branch Executive making the nomination and then sent to the Area Director for confirmation before forwarding to the Nominations Committee Chair. Nominations should be emailed or mailed with a postmark no later than January 31, 2018 to Peggy Stock, 8 Old Mill Road, RR #1 South River, ON, P0A 1X0 or peggystock3@gmail.com

Area Directors

Any new Area Directors will be selected in accordance with the protocol established within each Area and outlined in the Policy and Procedures Manual, Appendix A. The name of each Area Director elected/selected by the members in her own area must be forwarded to the Provincial Nominations Chair as soon as possible but before the end of the fiscal year March 31, 2018. For further information, please contact any of the Nominations Committee: Peggy Stock, Committee Chair; Sandie Bender Area 4, Jennifer Davis, Area 7, Lois Lockhart, Provincial President.

Provincial Communications Newsletter and Membership Committees

This is a call for interested persons to fill positions that become available. Please submit a brief description of relevant past experience to the Provincial Past President Peggy Stock by January 31, 2018. These are one-year terms, renewable for one more year.

Criteria for Communications Newsletter Committee Members:

The Communications Newsletter Committee edits Connections three times a year in August, November and February. Members do not change the style and flavour of the material but maintain consistency of language and punctuation throughout the edition.

An editor requires the following:

1. Excellent language skills, especially grammar and spelling. A style sheet will be provided for consistency.
2. Previous editing experience. Please identify these activities.
3. Solid computer skills in Word and knowledge of managing photos, pdfs and attachments. Continued access to a computer with Adobe Acrobat.
4. The ability and desire to commit to online editing in the first two weeks of August, November and February.

Criteria for Membership Committee Members:

Membership Committee Members will be expected to have an interest in and a willingness to:

1. Support existing branches and assist any branch in need, if requested to do so by the Convenor.
2. Generate ideas for maintaining existing membership and suggest creative ways of encouraging newly retired teachers to join RWTO/OERO.
3. Help to identify areas of the province, not currently served by RWTO/OERO, where our organization might be of interest and, if required, assist in forming new branches.
4. Offer workshops or presentations if requested to do so by the Membership Convenor.
5. Commit to responding to any online discussions promptly and thoughtfully.

Applications for both Committees should be accompanied by a resumé and a letter of branch support.

Peggy Stock
Provincial Past President
peggystock3@gmail.com



Nominations for Honorary Membership Award

Provincial Honorary Membership in RWTO/OERO is the highest honour that can be bestowed on a member for outstanding services at the provincial level. This award is presented at the Annual General Meeting. The criterion for this award is listed in Article XIII in our Policy and Procedures Handbook which can be found on the RWTO/OERO website.

This provincial award is dependent on nominations from the branches and/or members-at-large. Your nomination letter should include an outline listing the provincial committees on which the nominee has served and the noted service to RWTO/OERO at the

provincial level. All nominations must be received by the Committee Chair by January 31, 2017. Please provide full name, address, telephone number and email address of the nominee.

Please send nominations to:

Marilyn Emmett,
Honorary Membership
Committee Chair

1 Tara Court
St. Catharines, ON L2N 2M2

Or email nominations to:
marilyn.emmett5@gmail.com



New Adventures Await



Quote: 62nd RWTO/OERO Convention Rate

Nottawasaga Inn Resort

6015 Highway 89, Alliston 1-800-669-5501

Best Western Barrie

35 Hart Drive, Barrie 1-705-4848

Holiday Inn Express & Suites

506 Bryne Drive, Barrie 1-705-725-1002

Co-Convenor

Sharron Colter

dshcolter@eastlink.ca

Co-Convenor

Nancy Strutt

gnstrutt@bmts.co

The Registration Form will be in the March 2018 Connections Newsletter and online. Visit our website: rwto.org



Thank you to Judy Anderson and Carol Nelson, from all of us, for having the dream and to their planning committee for supporting the dream. Thank you, as well, to the committee of Carol Nelson, Peggy Stock and Lois Lockhart that saw Follow the Dream to the final display at the Convention. Special thanks are extended to Peggy for all the time and energy she spent editing, printing and gluing. We can't forget to thank her husband, Fred, who upon request from Peggy, built the miniature easels to use in the display of Follow the Dream members. Your efforts were appreciated by all those attending the Convention.



Insurance Matters

What a glorious fall we've enjoyed! Record breaking temperatures in October, were warm enough that we could find a seat outside to enjoy the magnificent display of colours in the trees. With the year-end fast approaching, temperatures are beginning to get cooler and frost is painting the grass and leaves white. I find myself reflecting on the year and the many members we've had the opportunity to meet and events we've enjoyed as we travel throughout the province. There were strawberry socials in the Spring, the Annual Convention in Ajax, and wonderful church lunches in the Fall. These were fun gatherings to reacquaint ourselves with friends old and new, to enjoy the "Caring and Sharing" that we're known for!

As I mentioned in the last newsletter, this year we were able to add some new benefits to the Hospital & Home Care Plan without increasing the premiums. Ergonomic Walking Poles were added to the Mobility Assistance Benefit (when recommended by a physician); Cochlear Implants were added to the Hearing Aid Benefit (to a maximum of \$200); and the cost of transportation by volunteer drivers of the Canadian Cancer Society were added to the Transportation Benefit (to a maximum of \$100). All of these benefits came as a result of suggestions by members, so please keep the suggestions coming! This is your plan and your opinion matters. Some benefits we simply cannot add as they would be very cost prohibitive. These include prescription drug, dental and vision care coverage. This plan was created to supplement and enhance your other extended health coverage...not replace it. You've likely heard it referred to as the "cherry on top" and indeed, that's a great description.

I often get calls from members or their spouses asking for assistance in completing a claim form. Many members are confused by the Attending Physician Statement, so I thought it would be helpful to try to clarify this. The Attending Physician Statement should be taken to your family doctor for completion. You don't need to have the Specialist or the Surgeon who performed your surgery complete this, as they will have filed a report with your family doctor. If your family doctor charges you a fee for completing this form, don't forget to claim the Physician Validation Expense

Benefit which will reimburse you for this charge, up to \$50.00. Please remember to attach the invoice to your claim form when submitting it for reimbursement.

I recently spoke with Manulife's Claims Adjudicator who passed along some suggestions about claims submissions. When claiming the Cataract Surgery Benefit, please indicate which eye had the cataract surgery. For example, under the "Full Details" section that asks you to describe the illness/injury, you should indicate "Cataract Surgery, right (or left) eye" and provide the date of the surgery. The same applies when claiming the hearing aid benefit, "Hearing Aid, right (or left) ear or both ears."

And, finally, just a reminder for those of us lucky enough to escape Winter's chill in warmer climes - don't forget to purchase your Out-of-Canada Travel Insurance. If you do have a claim while travelling, please be certain to call the travel insurer's Assistance Company right away to ensure you don't jeopardize your coverage. If you wish to extend your travel insurance, please consider contacting CanAm for this coverage. You can reach them at 1-888-326-3535 and travel protected.

Donna Hemeon
Provincial Insurance Convenor
donna.hemeon@gmail.com



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wildeanne@rogers.com



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Celebrating our Branches "Together We Can"

Area 1

Beaver Valley

Beaver Valley Branch has worked together to impact positively in our community. Our summer Art Camp has helped local children release their inner artists for 13 years. A non-profit venture, it is organized and run by our members. We also support local food banks and Christmas Outreach programs. Together we enjoy meetings and social events. A highlight in May was a surprise 90th birthday party for Lois Cook. She entertained guests with wonderful memories of her childhood and early teaching days. Our September indoor picnic was held at Riverside Hall, a former rural school. We were entertained and moved by our member, Marjorie Davison, as she recounted her memories of her student and teacher days at Riverside. We look forward to our Christmas Lunch which is always a wonderful time to socialize and reflect on our many blessings. Together with other Area 1 members, we are helping to plan Convention 2018.



Flesherton

The 25 members of the Flesherton and Area District branch are an active and diverse group that meets eight times a year. Together, we are made up of local residents and those that have retired to beautiful Grey County. This allows for a variety of interests in activities and discussions. This year we have been celebrating Canada's 150th birthday by starting each meeting with a Canadian trivia quiz. Together, we



shared and expanded our knowledge of Canada and had a lovely 150th celebration at a member's home. Our branch also works as a team to support different local organizations such as the school's breakfast club program, food banks, women's crisis centre and Sleeping Children Around the World. This year we are having speakers that cover topics including a local refugee family, high school students that visited Vimy Ridge, Health Centre programs, floral arranging and a trip on the Chi-Cheemaun. Our branch is also quite active in the planning and implementation of Convention 2018 at Nottawasaga Inn. We hope to see you there.

Dundalk-High Point

Our branch is small in numbers, but big of heart, when it comes to volunteering and donating to the community. Some of our activities include General Proficiency Awards to grade 8 graduates, breakfast clubs, donations to Christmas Cheer and donations to the area Women's Crisis Centre. Our members are active in quilting groups, delivery of meals to residents who are on their own and sewing for others, volunteering in local fall fairs or in their churches. Over the years, several of our members have been involved in local musicals contributing as director, choir members, actors, ushers, costume sewers and providers of props. Two of our members are active in their seniors' residence while another has organized a choir of 65 members and put on concerts for residents. Another member was responsible for organizing a new library facility in the home. Our executive works hard to provide interesting venues for our 4 lunch meetings during the year which have included poetry read by the area Poet Laureate, chosen to celebrate Canada 150 as well as guests speaking on issues pertinent to seniors.

Owen Sound

We in the Owen Sound and Area Branch enjoyed a great start to the current year with a well attended First Day of School Breakfast at our beautiful Harrison Park Inn. Provincial President Lois Lockhart attended our first general meeting which was a celebration of Canada 150 featuring patriotic table settings. Here we learned various ways to tie scarves and enjoyed a

Continued ►

Celebrating our Branches “Together We Can” continued

raffle for a Tom Thomson Silk Scarf while listening to tapes of Canadian musicians. Our speaker shared the stories of three eminent local Canadian women. Future meetings this year include Innovations in Skin Care, with Shoppers Drug Mart and Music by Shoreline Chorus Quartet; Country Dancing with the Fiddle Fern Country Dancers doing a demonstration of Contra Dancing; a musical performance by The Browns and our annual Memorial Service. We enjoy day trips and activities throughout the year. Georgian Hills Winery Tour, an afternoon at the Movies and annual Christmas



Craft Making are a few of these. We are busily creating knitted dishcloths for our contribution to Convention 2018. We support many local organizations including Grey Bruce Hospital Foundation, Grey Bruce Child and Family Services, Chapman House Hospice, Grey Roots Museum, Salvation Army Food Bank, and Kiwanis Music Festival and place a wreath at our local Remembrance Day Service.

South Bruce

The South Bruce Branch came together in late October with an attitude of gratitude at a Canada-themed meeting. In choosing to be grateful we acknowledge the many blessings we enjoy as Canadians and as members of the sisterhood of retired women teachers. We were very thankful that two over 90 members were able to attend the gathering. We celebrated the service and contributions of retiring executive and presented pins to past presidents and Cora Bailey award winners. Reminiscences revealed the bonds of friendship that kept the branch afloat in difficult times



past. Excitement for the June 2018 Convention at the Nottawasaga Inn is building as we continue to finalize plans. The Christmas Tea gathering in November is greatly anticipated with its festive atmosphere, music, games and true spirit of caring and sharing among friends. Though small in number, together the South Bruce Branch strives to make a difference in the lives of members through goodwill outreach and of the people in our communities through support of local food banks, health care foundations, the Alzheimer Society and the United Way.

Warton

“Together We Can” are three appropriate words for the Warton Branch. Our branch may be small in number but we are mighty in our endeavours to promote RWTO/OERO. In our branch, we promote and recognize members who volunteer in the community and/or at the branch level. We promote community projects by donating to local agricultural fairs and local groups in need. The purpose of our organization is spread by word of mouth within our communities and in local media. Together, as a group, we provide fun loving activities at our luncheon meetings, including speakers on relevant topics and entertainers who lift our spirits. Each July, we enjoy the company of the Flesherton Branch and include camaraderie and fellowship at our annual picnic which was held at Grey Roots Museum in Owen Sound this year. As a branch with a small membership, we have found that “Together We Can” accomplish many things by “Caring and Sharing” and laughter.

Continued ►

Celebrating our Branches "Together We Can" continued

Area 4

Brant

Brant RWTO members believe in Caring and Sharing. Beginning in September with our Breakfast Meeting through to year's end in May/June, our 76 members participate in a variety of adventures and community initiatives. Our agenda includes a theatre trip, Court Whist Cards and Pot Luck Luncheon, chocolate making (Who's your Valentine?) a craft afternoon, a walking tour of a unique garden and our Spring Banquet. The focus is always community/county oriented. Major local fundraising includes "The Parachute Program" - a support group for mothers of all ages and a, repeat event, Christmas Elfin Tea, where toys and gift cards are donated to Nova Vita Women's Shelter. "Together We Can" applies to our group in the kindness we show to each other, the generosity we display in the projects we undertake and the "living through example" of our RWTO/OERO motto.

Haldimand

Haldimand members are very proud of our Feather in Your Hat Award for our Tactile Quilts. This project continues today in the home of Peggy Taylor, Past President and Cora Bailey Award winner. We have also had a successful "Invite a Friend" Fall Luncheon with our own Lois Lockhart and Anne Wilde in attendance. It was interesting to read the submissions by our members who participated in the "Follow Your Dream" project. Well done, everyone! We look forward to our next luncheon, the "New Pyjama Campaign and Carol Sing" on December 11, 2017 with a full Christmas turkey dinner and all the trimmings. These new pyjamas will be donated to a local women's shelter, where the need is great. Next will be our February 5th, 2018, "Creative Hands Friendship Tea," where members gather to enjoy an informal afternoon with friends, while sharing their crafts and hobbies and enjoying delectable finger foods and tea. Don't forget to wear your hats, ladies! Finally, we will finish the year's events with our "Summer Reading Book Exchange" Luncheon on May 7, 2018.



Hamilton-Wentworth

Together we can ... help each other through the transitions of retirement create new friendships ... give a place for existing friendships to meet and flourish ... and share the laughter and tears and give much needed hugs as our family and community



roles evolve, and aging takes its toll. Together we can ... gather 7 members to share the 100th birthday of Mary Martindale, bringing a great collection of cards from our members ... share a Harvest Luncheon with half of our membership ... take a wine tour with a busload of the adventurous ... or go restaurant hopping with a few friends. Together we can ... participate in opportunities that keep our minds sharp, and our hands and bodies agile, as we partake in a variety of Interest Group activities not to mention, that they are just plain fun! Together we can ... make an impact on our communities ... donating funds, items and our personal time to the causes we hold dear ... together we can!

Area 7

Belleville



TOGETHER WE CAN MAKE A DIFFERENCE - The members of RWTO/OERO Belleville strive to make a difference in the Hastings and Prince Edward County communities. As members of RWTO/OERO,

Continued ►

Celebrating our Branches “Together We Can” continued

we collectively assist two local associations that aim to improve the lives of children. At every Fall Luncheon, our members donate to the local Adopt a Child Program that outfits children with winter clothing. The Hastings and Prince Edward Learning Foundation is the focus of our Christmas Luncheon when our members donate personal hygiene products for the use of high school students in need. Many of our members are also members of various local associations that make a difference in the lives of people of all ages in our area. Some hold executive positions and others sit on the board of directors of these local groups. Teachers make a difference in the lives of people even in retirement. WE DO MAKE A DIFFERENCE.

Durham North

In Durham North we are excited about new members. We had a Corn Roast in August and invited friends and spouses to a fun evening of food, entertainment and a campfire. Former members and new members were encouraged to join. A draw was held to win their membership money back. We are planning a fun time of socializing once a month. Some of those events are Christmas at Home, Winter Warm-Up, Valentine Dessert Time, Tour of a Lavender Farm and a Victorian Tea. These are free to our members, hoping to encourage others to join. We also have two luncheons put on by a Sunderland UCW group in October and May. Everyone is welcome members and non-members. We are also working on ways to educate the communities in learning about RWTO/OERO. We are still celebrating our Silent Auction success from the Convention in Ajax. We work as a team; planning, organizing and executing many great ideas. We are very keen about encouraging retired teachers to join us.

Northumberland South Durham

In Northumberland and South Durham Branch, we celebrated Canada's 150th Anniversary with fashion and flair! We had a speaker from the Northumberland Players Costume House come and speak to our branch. An informative, interesting and entertaining presentation was given by Lynne Templer. She spoke about the choices in women's fashion over the decades. Many period costumes were loaned to us and modelled



by four of our members. In addition, our Branch Choir serenaded us with many Canadian selections and then all members joined in for a sing-song of many familiar Canadian tunes. We are a very large branch geographically. Our three lunch meetings are held in

the eastern, central, and western areas of our branch. In addition to this, we have a Breakfast Club that meets once a month. Please check out our website as it has been updated by Sandra Boyko, our new webmaster. We are a 'Sharing and Caring' group and always welcome new members.

Peterborough

We have learned that together, we can increase our membership, be involved in worthwhile activities, make positive changes, learn, have fun and start new initiatives. In August we met together for our first President's Tea where we also celebrated Canada's Sesquicentennial by wearing red and white, singing O Canada on the deck overlooking the Otonabee River and having a Communal Potluck Lunch. Although blustery, it was fun! In October we hosted Area 7's first fellowship gathering at Baxter Creek Golf Club, an idea suggested by a Trenton delegate at Convention. Members from all five branches carpooled and participated in an interactive event, starting with Elaine Charal, who analyzed everyone's handwriting. Many great ideas were shared and several members suggested a name for this group, TBD. After lunch, Elaine made a funny and informative presentation which had us laughing continuously. Working together, this may become an annual event with even more 'Caring and Sharing' in Area 7.



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Celebrating our Branches "Together We Can" continued

Trenton

Our theme for this year is 'History, Health and Happiness'. Our Branch will celebrate its 45th anniversary in February and together we can make it a year to remember! We are observing the history of our community with Alex McNaught and his book called *A Place called Wallbridge* and Dan Buchanan and his history of Rum Runners on Presquile Bay. Nature often plays an important role in one's health and we will be enjoying a virtual tour of the new Quinte Botanical Gardens in Frankford. We plan to continue with the health part by creating Welcome Home totes for people transitioning from a homeless state to their own apartment.

Area 13

Lincoln West



Together We Can...support each other and provide opportunities to help others. Lincoln West enjoys four wonderful lunches a year catered by local churches. In June we said goodbye to our president of the past two years and welcomed our new president. Cora Bailey pins were presented to two members. A speaker talked to us about nutrition and eating habits plus a personal

trainer spoke on specific fitness needs of women. Two kindergarten classes celebrated Canada's 150th anniversary with us by singing Canadian songs that brought back happy memories. In September we had a speaker from West Niagara Second Stage Housing and Counselling. Our donations help to provide support to women and children in various ways. We celebrated the 90th birthday of two members and we now have six members who have reached this special milestone. At our next meeting we will enjoy a delicious turkey dinner with all the trimmings, collect books and money for Community Care and enjoy Christmas carols sung by local school children. This day will be filled with the joy of sharing and caring.

Niagara Falls



Niagara Falls Branch, in Area 13, holds five luncheon meetings per year plus a backyard gathering in July. Our members continue to support Project Share, The Salvation Army Eventide Home, Wellspring Niagara, Pathstone Mental Health, Niagara Falls History Museum among others. On September 25th, a curator from the Niagara Falls History Museum presented a very interesting local history programme. We are fortunate to have so many talented and compassionate members who are involved in the Niagara Community in areas such as the Greater Niagara General Hospital, Coronation 50 Plus Recreation Centre, Niagara Falls Community Outreach, Heart Niagara, Hospice Niagara, Niagara Child Development Centre, Niagara Falls History Museum, The Royal Canadian Legion, Trillium Awards and Quilts of Valour for veterans. During our September meeting, the Cora Bailey pins were presented to members who had contributed outstanding service to our branch. Together we can continue "Doing Great Things"!

St. Catharines

Together we can:

Learn.....at our workshop on Estate Planning and the duties of Executors, and from Habitat for Humanity's Women Build

Sing.....in our sing-along interest group and with the Niagara -On-the-Lake Ukesters

Dine.....at our 5 luncheons a year, with the Dining

Continued ►



Celebrating our Branches “Together We Can” continued

Divas interest group, the Creative Cooks interest group and the Lunch Bunch

Help.....by sending gently used or new bras to Third World Countries, “Help the Girls” and by volunteering at the Toy Bureau at Christmas.

Raise Money.....to give to Community Care and The Rankin Cancer Run

Read.....in our “Let’s Chat About It” Book Group and the Revolving Book Club

Listen.....to the music of Juliet Dunn and a presentation by the Shaw Festival

Visit.....our Forever Young members and other members in need of a visit

Play.....Bridge and Euchre in one another’s homes

Exercise.....in our two walking groups, the bowling group and the golf group

Recognize.....our Branch Past Presidents, Cora Bailey Award winners and our Provincial Honorary Members

Be Inspired.....by the drumming and chanting of “Womenchant “

Share our laughter and friendship in the many activities of the St. Catharine’s Branch.

Issues and Concerns - Advance Care Planning - Do it Now!

Advance care planning is a process of reflection and communication. It is a time for you to reflect on your values and wishes, and to let others know what kind of health and personal care you would want in the future if you became incapable of consenting to or refusing treatment or other care. It is a way to give those who will be required to provide consent for your medical treatment and care to make decisions on your behalf when you are incapable of doing that for yourself. Some examples of these times are: severe illness when you can’t communicate; advanced dementia; being unconscious during surgery.

To begin, think about what is right for you. Reflect on your values and beliefs and understanding about end of life care. Some may want to prolong life as long as possible using medical interventions while others would not want to be hooked up to machines at the end of life if there is no chance of recovery.

Decide who will make medical decisions for you should you become incapable of doing so yourself. This should be someone whom you feel would understand, honour and follow your wishes, and would be most capable of making medical decisions on your behalf. This is the person or persons you name as your substitute decision maker by preparing a Power of Attorney for Personal Care.

A Power of Attorney for Personal Care is a document, in writing, in which you name someone to be your

“attorney”. This is not a lawyer. In this case an attorney is a type of Substitute Decision Maker. To be valid, the document must:

- a) be signed by you voluntarily, of your own free will;
- b) be signed by you in the presence of two witnesses
- c) be signed by the two witnesses in front of you.

You do not need a lawyer to appoint an attorney for personal care but a lawyer may help you to understand the process. You can name an Attorney for Personal Care in a document called a Power of Attorney for Personal Care. The office of the Attorney General in Ontario has Power of Attorney kits available.

If you choose to appoint an Attorney for Personal Care, make sure you discuss it with the person(s) you appoint. Also, you will want to advise your family members and health care providers.

More information on Powers of Attorney can be found at the following websites www.acelaw.ca www.cleo.on.ca or www.attorneygeneral.jus.gov.on.ca

Teresa Dorey
Provincial Issues and Concerns
Convenor
ted.area8@gmail.com



Membership

“Many hands make light the load”. We have all heard this axiom in one form or another many times over the course of our lives. We know this to be true growing up as part of a family where we helped to do chores and jobs to make things run smoothly in our family’s daily lives.

We know this to be true through our professional lives. How often did things run more efficiently in our classrooms and schools when everyone helped with the organization of bulletin boards, events, concerts, coaching teams both, academic and sports, and parent/teacher nights?

We know this to be true in our community and church lives. How much more successful were those church bazaars, suppers, community garage sales and projects because everyone donated their time so that the desired goals were achieved?

We know this to be true as parents. How much easier was getting our children to dance, cheerleading, hockey and soccer, club rehearsals when friends and other parents, yourselves included, offered to pick up and return your children and their team-mates and friends because you could not be in several places at once? As

grandparents do we not do this for our children every time we help them by babysitting the little ones and taking the older ones during weekends and holidays so that our children can cope in an ever-busier world?

Why then, I wonder, are so many of our Branches having difficulty fielding members to fill the vacancies on their Executives? Why are our Executive members having to hold a particular office for four or five years or in some cases indefinitely? Why do we have to recycle our older members back into positions on Executives when they served us so diligently in previous times?

What happened to the life lessons that we all have learned? Have our newly retired and not so newly retired teachers forgotten them so quickly?

Together We Can Do Great Things!
Your Branch needs your support.
Care! Share! Volunteer!

Suzanne Lanouette-Carswell
Provincial Membership Convener
suzanne.lanouettecarswell@gmail.com

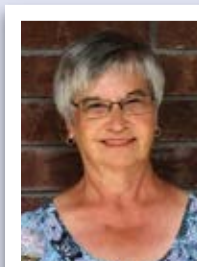


Archives

Thank you to the Area Directors for your envelope with the Cora Bailey recipients for 2012-2013. While reading some of the reports, I was fascinated by the winners’ accomplishments. I hope you will take time to look at the binders on display at the 2018 Convention, as new members are added each year. While researching your branch records, please let me know if you find women that were forgotten so they may be added to the Provincial Registry. The RWTO/OERO archival material stored at York University is Provincial material.

Branches need to find their own place for their archives. They could contact the library, town or city archives, museum, university....

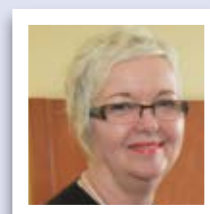
Hénédine Weiman
Provincial Archivist
mhw@personainternet.com



Provincial Program

Greetings Area Directors and Branch Presidents! I truly hope that the new Area Directors and Branch Presidents are enjoying the new roles. Many of you have attended your Area or Area/Insurance Meetings and I know they have been very successful. I was impressed when reading the minutes of your meetings! I am sure the branches appreciated being updated with important information, and delighted in the camaraderie and sharing of wonderful ideas! Area Directors visit all of their branches throughout the year. Have fun during those special visits together!

Nancy Papiez,
Provincial Program
Coordinator
npapiez@cogeco.ca



COMING
SOON!

‘Who We Are’, on the website, will extend the purpose behind the ‘Follow the Dream’ project from Convention 2017 and will highlight retirement activities of members across the province.

Kathy Gallagher, Judith Bennoch, Peggy Stock, Marian Kelly

Outsmarting a Prowler

- Prowlers are either potential burglars or the peeping type who will peer through any window where curtains or blinds have been drawn.
- Install sensor light bulbs in outdoor lights that will turn on automatically if someone is within range.
- A woman by herself in the home can place objects on a porch or similar place, suggesting the presence of another person at the address. A pair of large size boots for example may deter a prowler.



- Never leave your house keys attached to your car keys with a serviceman.
- Take your car keys to bed with you. If you suspect a prowler, press the emergency button on your key fob. Your car horn will honk continually, attracting attention.
- When out of town, be sure and set lights and a radio on a timer.
- Prowlers look for houses without dogs or alarm systems: they do not like loud sounds.
- If a prowler is seen, telephone the Police immediately. A description should be provided of the person, clothing and direction in which they have run.
- After telephoning the Police, remain quiet and do not alert the prowler, provided your safety is not being threatened. This will allow the Police a better chance of apprehending the prowler. However, if you think the prowler is about to break in, switch on the lights at night and make as much noise as possible.
- It is best not to go outside, even if you think the prowler has run away. Going outside could expose you to danger if the person is still nearby or returns and your presence could hamper Police personnel and dogs engaged in search and tracking operations.

Communications Newsletter

What an exciting year with RWTO/OERO! As the new RWTO Communications Newsletter Convenor, I am enjoying the chance to meet and work with all of you in putting together our Connections Newsletter. Your submissions help to share the amazing activities of all our branches with everyone. Thank you to our editors, Gayle Manley, Martha Summers and Linda Huizenga who spend many hours proofing each page. Be sure not to miss your chance to be included in our Branch News.

Cathie MacGillivray
Provincial Communication
Newsletter Convenor
rwtoconnections@gmail.com



Communications Website

Send your updates for the website or any questions about the website to rwto cyberlady@gmail.com. By updating your branch information on a regular basis, members can always access important information.

Kathy Gallagher
Provincial Communications
Website Convenor
rwto cyberlady@gmail.com



Thank You

On display at the Convention, we highlighted 80 members from 36 different RWTO/OERO branches across the province who Followed the Dream. After retiring from a successful teaching career, these ladies went on to pursue a second DREAM career in their special area of interest. Some are now published authors and poets while others are involved in music and fashion retail.

We thank all of you for sharing your DREAM and inspiring us with your ambition, enthusiasm and energy.

Identity Theft

Identity theft is when someone uses your personal information without your knowledge for criminal purposes.

They may use the stolen information to gain access to your financial accounts, hack into your online accounts and/or defraud others. Once they access your personal information, identity thieves can also:

- spend money from your accounts
- open new bank accounts
- change your passwords and contact information for your online accounts
- apply for loans, credit cards and benefits in your name
- rent an apartment or car
- commit other crimes using your credentials

How identity is stolen

Common methods include:

- stealing your mail
- looking for personal documents in your trash
- tampering with ATMs or card machines in shops to steal your banking information
- taking personal information through public sources (e.g., telephone books and social media)

Identity thieves generally look for:

- credit cards
- bank cards and PINs
- passport
- driver's licence
- SIN card

Your personal information can be stolen without your knowledge. Many people find out they've been the victim of identity theft when they're denied a loan, job

or rent unexpectedly because of a credit check. This is why it's very important to check your credit report once a year for errors or strange activities.

Protect your identity

- store ID cards and documents, such as birth certificates, social insurance numbers and passports, in a secure place.
- shred any documents and items with personal information once you no longer need them (e.g., expired ID cards, credit card offers and financial statements)
- check balances on your statements from banks, credit cards and companies regularly
- avoid giving out any personal information over the telephone unless you've placed the call yourself or know the business



Note: *This recently happened to one of our 82-year-old RWTO branch members. It took months of calls, sheer frustration and police involvement to secure her identity. It could happen to you!*



Caring and Sharing and Having Fun



“Together We Can”





The boarding on Flight 2018 has been announced.
Your luggage should only contain the best souvenirs from 2017
The bad and sad moments should be left in the garbage.
The duration of the flight will be 12 months.
So tighten your seatbelt.

The next stop-overs will be:
Health, Love, Joy, Harmony, Well-Being and Peace.
The captain offers you the following menu
which will be served during the flight
A Cocktail of Friendship, A Supreme of Health, A Gratin of Prosperity
A Bowl of Excellent News, A Salad of Success, A Cake of Happiness
All accompanied by bursts of laughter.

Wishing you and your family an enjoyable trip on board flight 2018.

- Author unknown

*Wishing you all a happy and healthy Holiday Season
with family and friends.*



RWTO/OERO

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