



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

## President's Message

"Festival Fantastique!" It was most definitely that. A huge thank you to the branches of Area 2 for a job well done! Stratford provided an amazing setting for our 59th AGM/Convention. A special shout out to co-convenors Karen Mussen, Leslie Uttley and Judy Tye. Thank you for all your hard work and dedication to RWTO/OERO. Thank you for dreaming the dream of Festival Fantastique. I am pleased and excited to have the opportunity to serve as your Provincial President for our Diamond Jubilee year. We have been a strong and dynamic organization of women working for women for 60 years. An anniversary offers us an opportunity to stop and reflect, consider our history and dream about the future. Our organization has roots and history, and only by understanding those can we creatively dream about what our future may hold. With continued dedication to membership growth, exciting programs and meeting the needs of all members, we can look forward to a healthy future. I want to take this opportunity to thank my branch, Sarnia Lambton, for the wonderful tribute paid to me at Convention. The opportunities that stretch out before me this year as I travel around our beautiful province of Ontario, meeting new people and visiting branches, has been made possible in part by the opportunities provided me serving on the executive of my local branch. I know that a number of branches have been having difficulty filling their executives. I would encourage you to consider taking one of those positions. As you take on a new position, you bring fresh leadership skills, fresh ideas and interests that strengthen our organization.

*Dianne Rice,  
Provincial President*



The growth of our organization lies in strong leadership and our willingness to consider a variety of new opportunities and dream big. We continue to struggle with membership. As we look to the future, many current teachers are a long way from retirement. We will need to retain our current members and encouraging lapsed members to return. Offer someone a ride, invite someone to a meeting, call a retired woman teacher who is not a member and chat about the benefits of membership as well as sharing successful and innovative ideas with others. Harriet Tubman said: "Every great dream begins with a dreamer." In April 1956, a group of women had a dream to organize retired women teachers and improve pensions. With hard work and determination they battled against the popular attitudes of the day to bring pension change that made a real difference in the lives of retired women teachers. I would encourage branches to find a time to remember the dedication of our founding members and celebrate their achievements. Dreams are like plans, they can show us what we can achieve. Eleanor Roosevelt said: "The future belongs to those who believe in the beauty of their dreams." Let's dream big as we think about and plan for the future of RWTO/OERO. Let's dream of our future! Let's celebrate our past!

Dianne Rice,  
RWTO/OERO Provincial

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

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## Convention 2015 Festival Fantastique

“All’s well that ends well”. What a wonderful finale for my year as Provincial President! It took many hands, committee meetings, innovative ideas, co-operation, hard work and much travelling to meetings, to host the 2015 Convention at Stratford in June. The result was a first-class convention. Kudos to Karin Mussen, Leslie Uttley, Judy Tye and the many Area 2 volunteers for presenting such a wonderful Convention.

The Convention Committee welcomed members to the Arden Park Hotel in Stratford, with warm, well-organized and efficient registration and hospitality. The three workshops: “Quarter Frenzy” by Carol Watson; “Do you Excel?” by Gloria Drake and “Dare to Share” by Nancy Papiez, provided valuable learning



experiences, “Caring and Sharing”, fundraising ideas and of course, having fun. The slumber party followed, with a delicious meal, a Bollywood workout under the direction of



Anne Cameron and a sing-along with the a cappella group Cruisin’, to complete this laugh-filled, busy day.

On Wednesday morning, the Annual General Meeting began and included: Peggy Stock’s detailed and complete ad hoc report, concerning the inclusion into RWTO/OERO of other retired women in education; Terry Kennedy’s presentation of a substantial cheque from Manulife; Kay-Anne Broger’s announcement that all branches would receive \$200 in honour of our 60th Anniversary; Gloria Drake’s comprehensive financial report and proposed budget; and a discussion of some resolutions, aptly chaired by Parliamentarian Joy Patyk.



An enjoyable Wednesday afternoon followed, whether you attended one of the theatre/tour experiences, - The Diary of Anne Frank, The Physicists, The Festival Warehouse & Archives Tour - went shopping, visited the silent auction, or did “your own thing”

in beautiful Stratford. At the banquet on Wednesday evening, the Board of Directors was piped in. The Fairy Godmother and her fairies (grandchildren of the committee members) presented everyone with special favours. After a delicious meal, the Honorary Memberships, Barbara Bain Membership Awards and Feather in Your Hat awards were presented. This full day ended with the relaxing sounds of Lara MacMillan and her group.



Thursday morning began with a 7:00 AM Board of Directors meeting. Lois Lockhart then conducted a poignant Memorial service with assistance of the Area Directors, while Hénédine Weiman assisted with the French readings. The AGM continued with the rest of the resolutions. Reports were heard from the various committees and Winsor-Essex invited us all to “Rally by the River” in June 2016. Hope to see you there.



Thursday’s lunch was a very special time. Our Over local 90s members and one mother/daughter duo were recognized. After lunch, our incoming Board of Directors was installed by Honorary President Annette Rhodes; outgoing President Marilyn Emmett poetically gave her final remarks; Incoming President Dianne Rice, delivered her acceptance speech, received the gavel and the 59th Convention was adjourned. What a Festival Fantastique!

Marilyn Emmett,  
Provincial Past President



## 2015 Honorary Membership Awards

Honorary Membership in RWTO/OERO is the highest honour that RWTO/OERO bestows on a member. Our two recipients this year are receiving this award because of their outstanding contributions at the Provincial level of RWTO/OERO.



### **PATRICIA DEPECIER** from the Chatham Kent Branch

Pat has contributed so much to Provincial RWTO/OERO in many different areas during her nine years of service at this level. Following the lead of her mother, Pat joined RWTO/OERO immediately after retiring in 1996. She held the positions of Recording Secretary, 1st Vice-President and President at the branch level. In June 2005, Pat became Area 3 Director, a position she held for two terms until 2009 when she took on the role of Program Coordinator. She became Recording Secretary in 2014. Pat has served the organization capably and efficiently throughout her terms. At the local level, Pat began an 'In Memoriam' book in 2006 as a 50th Anniversary project. The Feather in Your Hat Award was given to the Chatham Kent Branch in 2009 for this project which remains ongoing. Pat received the Cora Bailey Award in 2010. Throughout her nine year tenure at the provincial level, Pat has remained a valuable resource to the Chatham Kent Branch Executive.

**Congratulations, Pat, as you receive the Honorary Membership Award 2015 in acknowledgement and appreciation for all your contributions to RWTO/OERO.**



### **MARILYN EMMETT** from the St. Catharines Branch

Marilyn Emmett has been the Provincial President of RWTO/OERO in 2014-2015. Marilyn began a journey within RWTO/OERO in 2002 that prepared her well for this role. In that first year as a member, Marilyn was the Convention Treasurer and Computer Designer for the Provincial Convention hosted by the Niagara area. Fast forward to 2011 and Marilyn is now the Convention Chair for the Provincial Convention held in Niagara Falls. Between these events, she served as Recording Secretary (2004), became the Director of Area 4 (2005-2008), was the Provincial Program Coordinator (2008-2010) and served on several Provincial Committees. In 2009, Marilyn designed the Provincial 50th Anniversary Pin as well as the new RWTO/OERO logo, pins, letterhead and notepaper. These varied experiences have enriched the position Marilyn assumed this year as Provincial President. Her enthusiastic leadership and dedication to this organization have made her a very welcome guest as she visited branches throughout our province, making many friends, assisting branches needing support and working to resolve issues that needed addressing. She has been a genuinely caring leader and listener and has been a true inspiration for all RWTO/OERO members.

**Congratulations, Marilyn, as you receive the Honorary Membership Award 2015 in acknowledgement and appreciation for all your contributions to RWTO/OERO.**

*Respectfully submitted by the Honorary Membership Committee of Dorothy Pearson, Judy Drummond, Hénédine Weiman and Annette Rhodes, Chair.*

## Feather in Your Hat Awards

This award recognizes creative, innovative and successful activities carried out by a branch that has clearly enriched the programs offered by RWTO/OERO.

The first Feather in Your Hat Award goes to **Blue Mountain Branch**. For more than 10 years they have been funding a program called "Books for Babes" at Collingwood General and Marine Hospital. The project encourages new mothers to read to their newborns. Through this project, they feel that they are helping to improve literacy in their community. For all of these years, bags containing several books suitable for very young children have been delivered to the maternity ward of the Collingwood Hospital, where the obstetric nurses give them to the new



mothers as they leave to go home. Literature about the importance of reading to newborns is placed in each bag along with information about two local sponsors, a publisher and a supermarket, thereby making the project more community inclusive. The project is mainly funded by member donations and, as it continues to gain popularity, the demand for funding continues to grow. On occasion Blue Mountain is able to receive a grant to help with this project, last year from the local Rotary Club. Blue Mountain has been delivering 400 to 500 bags per year, a total of almost 5,000 books over the past 10 to 11 years.

**Congratulations, Blue Mountain, for a well-deserved Feather in Your Hat Award.**

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### *Feather in Your Hat Awards - continued*

The second Feather in Your Hat Award goes to **London-Middlesex Branch**. This branch submitted two initiatives, one involving their outreach to a Women's Rural Resource Centre and a second one, which is the one we chose to honour. London-Middlesex has a Keeping in Touch group, a group of devoted ladies volunteering for many years to regularly visit RWTO/OERO members who are in long-term facilities, in senior residences or unable to attend meetings. The "Keeping in Touch" group learns about their interesting lives, their hobbies and talents and the members visited are kept up to date with the news of their friends and what is happening in RWTO/OERO. They are so appreciative of being remembered many times throughout the year, not just at Christmas and Easter. A small gift and RWTO/OERO card is always left and family members know that their loved ones have not been forgotten. While welcoming referrals of names of those who might be ready to become part of this visitation list, the branch is very sensitive to privacy issues and respects the wishes of anyone who declines a visit.



**London-Middlesex, your "Keeping In Touch" group epitomizes our philosophy of "Caring and Sharing". Congratulations.**

## **Barbara Bain Membership Awards**



*(Please see the Membership Article for the new criteria for awarding Barbara Bain Membership Awards).*

### **Recipients 2015**

#### **Tier 1**

- 1st - St. Catharines, with an overall net increase of 27 members*
- 2nd - London-Middlesex, with an overall net increase of 22 members*
- 3rd - Hamilton-Wentworth, with an overall net increase of 19 members*

#### **Tier 2**

- 1st - Lydia Snow North Halton, with an overall net increase of 8 members*
- 2nd - Stratford, with an overall net increase of 7 members*
- 3rd - Lanark, with an overall net increase of 5 members*

#### **Tier 3**

- 1st - East Parry Sound, with an overall net increase of 12 members*
- 2nd - Durham North, with an overall net increase of 9 members*
- 3rd - Beaver Valley, with an overall net increase of 6 members*

*More Convention photos available on line at [www.rwto.org/conventionphotos.asp](http://www.rwto.org/conventionphotos.asp).*

*For these treasures, a special thank you to Jennifer Bradbury, Stratford Branch member and skilled photographer.*

*The Cora Bailey recipients are listed on the web-site at [www.rwto.org/awards.asp](http://www.rwto.org/awards.asp).*

*Please scroll to the bottom of the main page and click on "Cora Bailey Recipients 2015".*



Linda White

## **Convention 2016**

## **Come Rally By The River**

**June 7-9, 2016**



Karen Clark-Lauzon

**For Up To Date Information Visit Our Facebook Page**  
<https://www.facebook.com/RWTO.Windsor.Essex>

# RWTO/OERO Resolutions 2015 Annual General Meeting (AGM)

## **Resolutions From The Board Of Directors**

### **Resolution #1**

**Motion AM-08** Moved by Judy Drummond and seconded by Karen Rynard

Be it resolved that Article VIII Duties and Structures of Provincial Committees #5, Audit Committee, section (c) be amended to read:

If the Executive Secretary-Treasurer has the auditor's report by the Spring Board Meeting, the report will be presented. The Board will review the financial status of the organization and make recommendations as deemed necessary. If the auditor's report is not ready until after the Spring Board meeting, the audit committee will meet to review the financial status of the organization and make recommendations to the Board of Directors following the receipt of the financial statements.

**Carried**

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### **Resolution #2**

**Motion AM-09** Moved by Judy Drummond and seconded by Karen Rynard

Be it resolved that Constitution Article V, Duties of the Board of Directors #1, Executive, section (a) be amended to read:

Meet in September and May or at the call of the President.

**Carried**

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### **Resolution #3**

Be it resolved that the Constitution Article VI, Duties of the Executive Officers and Article VII, Duties of the Members of the Board of Directors job descriptions:

Be updated to more closely reflect current practice and the changing role of these Executive and Board positions as a result of prior constitutional resolutions.

**Withdrawn (Ad Hoc Committee was formed at the Spring Board Meeting)**

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### **Resolution #4**

Be it resolved that Constitution Article III, Membership and Fees, section 3, Life Member be amended by the addition of a new line (d):

A member who qualifies for Life Membership under section 3(a) may be made a Life Member by the Branch Executive based on service to the local branch of RWTO/

OERO. All other criteria, including no fees and notification to the Provincial Office, would remain the same.

**Withdrawn**

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### **Resolution #5**

**Motion #AM-11** Moved by Mardie Panabaker and seconded by Joyce Fee

Be it resolved that Constitution Article VIII, Duties and Structures of Provincial Committees, section B - Appointed Committees/Convenors, Item 4, Communication Committee, line (b) be amended to read:

Be comprised of the Communication Convenor and members representing different areas of the province duly approved by the Executive. The number of members to be determined by the needs of the Communication Convenor. One Board member may be included as an Editor on the Committee.

**Carried**

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### **Resolution #6**

**Motion #AM-12** Moved by Lois Lockhart and seconded by Judy Drummond

Be it resolved that Constitution Article VIII, Duties and Structures of Provincial Committees, section B - Appointed Committees/Convenors, Item 5, Membership Committee, be amended to read (g):

Be comprised of the Membership Convenor and include non-Board and Board members representing different areas of the province, duly approved by the Executive, the numbers to be determined by the needs of the Membership Committee.

**Carried**

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### **Resolution #7**

**Motion #AM-13** Moved by Moira Plexman and seconded by Maret Sadem-Thompson

Be it resolved that Constitution Article VIII, Duties and Structure of the Provincial Committees, Section A - Standing Committees, Item 2, Nomination Committee line (b) be amended to read:

Advertise vacancies for Provincial Executive and Appointed Committee members in the December Provincial Newsletter.

**Carried**

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## *RWTO/OERO Resolutions 2015 Annual General Meeting (AGM) - continued*

### **Resolution #8**

**Motion #AM-14** Moved by Bev Pickard and seconded by Nancy Parkhill

Be it resolved that Policies and Procedures Manual, Article III, Finance Policies, Item 5, Reimbursement of Expenses, item A, line (c) General: Expense claims must be submitted to the Executive Secretary-Treasurer within forty-five(45) days of the event and not later than March 31, the end of the fiscal year. Expense claims submitted after forty-five (45) days must be submitted to the President before any payment will be made. If the President decides there were special circumstances causing late submission of the claim, then authorizing payment would follow (revised October 2012) be amended to read:

Expense claims should be submitted to the Executive Secretary-Treasurer within forty-five (45) days of the event and not later than March 31, the end of the fiscal year.

Amended: That resolution #8 be withdrawn and referred to the Constitution and Resolutions Committee to forward to the Board.

**Carried**

### **Resolution #9**

**Motion #AM-15** Moved by Gwen Moore and seconded by Judy McLaughlin

Be it resolved that Constitution Article X, Annual Meeting, Section 4 Amendments to the Constitution, be amended by the addition of a new line (d):

When a resolution presented at the Annual General Meeting has been defeated, then the same resolution cannot be sub-

mitted again for a period of three (3) years.

**Defeated**

### **Resolution #10**

**Motion #AM- 16** Moved by Maret Sadem-Thompson and seconded by Carol Nelson

Be it resolved that:

In years when there is an excess of revenue above expenditures of more than \$1,000.00 in the RWTO/OERO budget that RWTO/OERO donate \$1,000.00 to a provincial charity which supports women and/or children in need. Such a charity to be determined by the Executive (for example, the OACAS Bursary/Scholarship fund for Ontario's youth in care)

Amended: That Resolution #10 be withdrawn and referred to the Constitution Committee to forward to the Board.

**Carried**

### **Resolution #11** (from the floor)

**Motion #AM-17** Moved by Linda Sargeant and seconded by Hope Leon

Be it resolved that Article III, Membership and Fees, Item 5, Fees be amended with the addition of:

(f) Membership fees sent to Provincial through Canada Post or an alternate delivery service and postmarked before or on November 30, will be accepted by Provincial for the purpose of determining the number of eligible delegates to the Annual Convention, regardless of the date received.

**Defeated**

## ***Resolutions For The 2016 Annual Meeting***

Resolutions for the 2016 Annual Meeting must be submitted to Peggy Stock by November 15, 2015. 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](http://www.rwto.org) site, specifically at: [www.rwto.org/pdf/June%202015%20Constitution%20-%20revised%20July%2011-15.pdf](http://www.rwto.org/pdf/June%202015%20Constitution%20-%20revised%20July%2011-15.pdf)

When your branch is preparing to submit a resolution, questions and concerns should be directed to Peggy Stock.

Looking forward to working with you, as the Chair of Constitution and Resolutions 2015-2016,

Peggy Stock,  
1st Vice-President.  
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## *Insurance Matters - To H\*\*\* With The Bell!*

As I write this, it is July and one of the hottest days we've had so far this summer! But I am anticipating autumn and the beginning of another school year. To those of us who were involved in the teaching profession for many years, September means renewal and new beginnings. A new school year, new faces, new experiences and now that we've retired, we can happily say, "to H\*\*\* with the Bell"! For those newly retired teachers, congratulations ... you've made it! You'll likely be invited to "H\*\*\* with the Bell" breakfasts or luncheons. Enjoy them! They're great ways to connect with colleagues and friends. You've discovered the Retired Women Teachers of Ontario and we'd like to extend to you a great, big welcome! We're happy you've found us and decided to join with us in "Caring and Sharing". You'll find that this too is a great way to connect with former colleagues and to make new friends. Take advantage of the various activities within your branch. Please pass along the word about our great organization to other retiring women teachers. We'd love to have them join as well.

If you have recently retired, we hope you'll consider topping up your Extended Health Care Plan with the RWTO/OERO Hospital and Home Care Plan. Did you know that during your first year of retirement, you can obtain this valuable and low-cost plan without having to complete a medical questionnaire? Your acceptance is guaranteed ... but only during your first year of retirement. After that time, you'll have to fill out the medical questionnaire and your application will be medically underwritten. If you've been retired for a while but haven't yet enrolled in the plan, please consider doing so. Yes, your application will be medically evaluated, but if you're accepted into the plan, you too can begin to enjoy its many benefits.

This plan was designed to supplement your already good Extended Health Care coverage with benefits that you may not have through your RTO, OTIP, Board Plan or any other Extended Health Care Plan. Benefits such as a Convalescent Benefit that will pay you a benefit while you're recovering at home following hospitalization or out-patient surgery; a Cataract Surgery Benefit that will cover such things as new lenses and frames or the digital testing that isn't covered by OHIP; Private Ambulances that are not covered by OHIP; a Transportation Benefit ... and too many more benefits to mention in this limited space. We think that for \$14.49 a month for a member (an additional \$15.57 a month will cover a spouse), it's very good value. And, unlike your other Extended Health coverage, the premiums for this plan haven't increased in over 14 years!

September is also a time when we start planning our winter get-aways. Whether you like to spend a month or two in Florida or Arizona, or you're planning a trip to a more ex-

otic locale, don't forget your travel insurance! We'd like to suggest that if you require "top-up" insurance or "extension" insurance, you contact the RWTO/OERO Travel Insurance professionals at CanAM. Please call Toll-Free: (888) 326-3535 and get a quote today.

Finally, we thought we'd pass along a reminder that when you're travelling, if you should require medical treatment or hospitalization, please contact the Assistance Company your Travel Insurance Provider engages, as soon as possible. You'll find their contact information on the card they've assigned you, or within the policy documents they've provided to you. Failure to do so could result in the denial of your claim.

For further information about any of these plans, contact your Branch Insurance Convenor, Bertha Breen (Provincial Insurance Convenor), Donna Hemeon (Assistant Provincial Insurance Convenor) or Terry Kennedy (our Broker). Our contact information is below.

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## Anticipating Autumn in the Branches

### Blue Mountain

Blue Mountain RWTO/OERO held their April meeting in Creemore at St. John's United Church. We were joined by members from neighbouring branches, Dundalk-High Point and Beaver Valley, as well as our Provincial President Marilyn Emmett and Area 6 Director Kay Anne Broger. A lovely lunch of mixed casseroles was enjoyed while sharing many ideas and much fellowship occurred during this meeting. Our walking club walks the second Wednesday morning every month, then we have coffee. The September walk will finish with a potluck luncheon at Lyn Eagle Bell's home. Our Book Club meets the last Tuesday afternoon each month at the Stayner Public Library. Our June meeting will be a food-fest while members discuss The Best Laid Plans by Terry Fallis. We hope to have a live meeting with him at a later date. Other authors are scheduled for fall sessions. Our 108-year-old member will be honoured over the summer as will our Over 90s. The September 21 meeting will have a tea-tasting party and our November 16 meeting will feature a demo (Beautiful You) of make-up for aging skin. Our "Books for Babes" project continues to be popular.

### Brockville

The Brockville RWTO/OERO is looking forward to a colourful array of activities this fall. We are providing a bus tour to a beautiful area around Jones' Falls on the first day of September. It will include sightseeing, good food and shopping! Members are encouraged to bring a non-member along as a guest. We hope this will result in some new members once they realize what our group is all about, "Caring and Sharing". In late September, our luncheon will include a visit to Croatia as seen through the eyes of three of our members. The late fall leaves will bring a visit from Millie Morton, the



author of the book Grace. She will share the adventures of her mom's experience as a teacher in a one-room school house. We expect a surprise visitor to our Christmas meeting in late November.

### Central Algoma

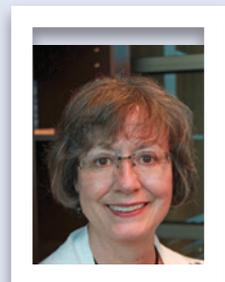
Already there are tell-tale signs of red edges on some of the maple and oak leaves in Algoma. Although it seems far too early, the good news is that our Branch of RWTO/OERO will be resuming another scintillating year of



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The Ad Hoc Report on Membership Extension was presented and accepted at Stratford AGM. Thank you to all branches and individuals who sent submissions to the committee. Our complete report can now be found on the [www.rwto.org](http://www.rwto.org) website (listed on the left-hand side of the main page). As well, each branch president will receive a copy via email this fall. We hope everyone will take the opportunity to read the report.

Peggy Stock,  
Chair,  
Ad Hoc Committee



## Anticipating Autumn in the Branches - continued

activities and interest groups. Our first meeting in September will have a Back-to-School theme with donations going towards snacks and school supplies to a worthy after-school program. We always look forward to the visit from our Provincial RWTO/OERO President and in the spirit of cooperation, we will hold a joint welcome meeting for Dianne Rice with our neighbouring Sault Ste. Marie Branch. These meetings are always fun! Autumn always reminds us of Hallowe'en and this year our members will do their "Caring and Sharing" dressed in black and orange as we explore the theme of aging gracefully with tours of apartments geared for seniors. Central Algoma members can anticipate another great year of interesting programs and fun times.

### Daisy Wilson Coldwater Branch

This year our "Caring and Sharing" has brought forth good friendships. To brighten the winter, we had an introduction to scrapbooking using our own treasured pictures. For spring, our group had a visit to the sugar bush and tasted its produce. For Mother's Day, we shared some touching, heartwarming and funny stories about "Mom". We concluded our school year with a picnic catered by our own Sandy. August was a catered lunch at Sylvia's home on the river. We have fun. Orillia Branch has invited our branch to share a potluck in September to order to meet our new Provincial President Dianne Rice. In October, we will take advantage of our beautiful autumn colours in a country setting for Thanksgiving. Finally, at one of these gatherings we will honour President Lu LaFrance who is retiring after eight years of service and will welcome our new President Helen Carstairs. At each meeting we support a food bank in Coldwater and Victoria Harbour. A pretty good year of "Caring and Sharing"!

### East Parry Sound

"Anticipating Autumn" is difficult when the thermometer is hovering at 30 degrees! Our new executive met for the first time in July for a scrumptious potluck lunch and afternoon social at the President's lakeside cottage. Plans were formalized for two fall meetings. Our July garden party, which has become a tradition, was enjoyed by 19 members on a perfect summer day. We attempt to vary where we meet over our large area so September's meeting will take place in the north-west of East Parry Sound. We will begin with a presentation at an apiary to learn of concerns regarding the bee population and to sample various flavoured honeys. Lunch and business will follow



at a local restaurant. October will be our annual penny sale of items created by members. This popular event is our major fund raiser for our bursary fund. This June we presented our \$500 bursary to a female graduate continuing in post-secondary education. This year's recipient plans a teaching career!

### Gananoque

Our October meeting will have guest speaker Samantha Knapp, trainer, accompanied by one of the service dogs which help children with autism. Community members will be invited to join us. During our spring meeting, Dee Gordon, mother of 14-year-old Jacob who has autism, shared the joys and frustration of dealing with the lack



of support available. Dee's walk alone in -30° weather in January from Etobicoke to Parliament Hill, Ottawa, was her way of increasing the public's awareness of autism. She carried with her a petition to the federal government requesting a pan-Canadian strategy for early diagnosis, therapy support, and awareness and education campaigns. Mary Ellen Moulton, one of our members, walked with Dee when she was at an especially low emotional point in her journey. They became instant friends. As a result, Dee spoke to our group about the life of a family living with autism and ways we can help all such families. We are excited about this open meeting format and the impact of its outreach to others in our community.

### Kingston

Kingston Branch is looking forward to getting to know our six new members who joined our branch over the past year. In an effort to bring our slowly growing branch together more often, we have added four additional informal social outings. There will be lots of opportunities to visit, chat, catch up and meet new friends. Last year we started a "Learn to Knit and Crochet" group, which we hope will continue this year as we complete our projects. Two years ago we started an annual get-together with our sister branch in Napanee. We have enjoyed a Christmas auction, a school performance and several lunches together. Twice, we have met together in order to welcome Provincial Presidents. We look forward to continuing this tradition. Kingston Branch is "Anticipating Autumn" with enthusiasm.

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## *Anticipating Autumn in the Branches - continued*

### *Muskoka*

Is that a red leaf I see on the tall maple at the edge of my lawn? I am sitting on my screened-in porch, eating my porridge, enjoying the warm breeze from the open window. Am I already seeing signs of autumn? It is only the beginning of August. My mind skips ahead to visions of the gorgeous red maple that welcomes me home as I turn into my driveway. It is always the first to change colour. Then, my thoughts turn to a trip I am planning to make at the end of September with several good friends. We will drive north from our home in Bracebridge to Huntsville, admiring the brilliant play of colour on the far hills as we go. Who are these good friends of mine? They are teachers and we are going to the Muskoka Retired Women Teachers' Fall Luncheon to eat, laugh, talk and meet more of our dear friends. Another wonderful RWTO/OERO year begins.

### *Napanee*

Autumn brings the opportunity to renew friendships and make new ones. The Napanee Branch has had a number of breakfast and luncheon get-togethers, and more are planned. At our spring meeting, we enjoyed hearing from Millie Morton sharing her book about her mother's life as a one-room school teacher. Thanks to our Archivist Beryl Jacka, we can enjoy past events. In May, we were pleased to have Kingston as our guest at a luncheon held at Cornerstone Christian School. Lunch was provided by the parents of the school children. We were entertained by the students. It was a lovely day! In June, we were thrilled to be invited to a luncheon hosted by Trenton. It was a great opportunity to renew friendships. Our main service project "Tales and Tunes for Tots" continues to grow. To date we have given 1,233 literacy kits to newborns in Lennox and Addington County.

### *Orillia*

On a beautiful July afternoon our keen Executive and Planning committees met to plan great things for the autumn and spring terms. New ideas emerged and popular meetings from the past were included.



We traditionally begin September with a potluck luncheon with members from the Coldwater RWTO/OERO joining us. At this event, we look forward to meeting and welcoming our new Provincial President Dianne Rice. In October, a Hallowe'en theme with colourful costumes will be enriched

by a talk by a local naturalist about bats, spiders and snakes! Our popular November auction of "Treats and Treasures" will collect donations for the local Big Brothers and Big Sisters Program. Sadly, this year we lost three wonderful members from our ranks. Our goal is to increase our membership by inviting newly retired teachers to come check us out and see how much fun we have in Orillia.

### *Rendezvous*

We cannot get away from the feeling of new beginnings when September arrives. This sense of anticipation is in a teacher's genes. We meet for coffee and caught up on new grandchildren and the achievements of the older ones. We gather knitted squares and distribute more yarn. We ask: "What's new at the theatre?, Who is going on the next trip?, How was the last one?" At Rendezvous Branch we will also ask: "What if a life-changing crisis made your usual daily routine impossible or very challenging? How can you plan for these changes?" We will be hosting two "Lunch and Learn" events October 21 and November 4. These events will address some of the issues with aging, such as where you live and how you live as you age. We anticipate a good turnout for these informative sessions.



### *Sault Ste. Marie*

The Sault Ste. Marie Branch is "Anticipating Autumn" as we gear up to celebrate 60 years of RWTO/OERO. We have six meetings per year with 25 of 66 members attending. September is a busy month. The executive hosts a Welcome Back Luncheon for old and new retirees and our branch will be hosting a joint meeting with Central Algoma RWTO/OERO to welcome Provincial President Dianne Rice to Area 11. We've added something new this year, The Gadabouts. This is an outreach program for our members. After our four Executive meetings, those who wish to join us for an afternoon of fun, food, and/or short trips to local venues are welcome. What's better than fall colours in Algoma or Bellevue Park green house on a January afternoon with your friends compared to sitting at home by yourself? The proceeds from our silent auction in February will go to Pauline's Place, a local emergency shelter for families and youth. "Caring and Sharing" and having fun are on our agenda for 2015-2016.

*continued* ►

## *Anticipating Autumn in the Branches - continued*

### *Scarborough*

With September comes cooler mornings, crisp apples on the trees and pumpkins on the vines. Our Scarborough Executive has been busy planning another exciting year for our members - full of fun, "Caring and Sharing". We have eight luncheons a year and our programs vary from speakers to entertainment or demonstrations. The luncheons honour our Over 80s and 90s. A mix and mingle for new retirees is in September. We will have a craft sale and a plant sale with items donated by our members. Christmas brings dozens of presents for our charities. March has a fashion show and lunch in the country at a golf club. Our silent auction and book sales raise money for our charities, as do our special events at a retirement home, such as a Strawberry Garden Party. We have several trips during the year from cruises to the theatre. Thank you to our busy Executive!



### *Sudbury*



The Sudbury Branch in Area 10 is small in numbers but makes up for it in enthusiasm and cooperation. We are pleased to have all positions of our Executive for the year 2015-2016 filled with bright and efficient women. Therefore we are "Anticipating Autumn" and the year ahead with bright eyes and bushy tails. On Oct. 1, at the first of four luncheon-meetings, we will concentrate on membership. We will advertise in local newspapers and encourage our members to "Bring a Friend", a new retiree. At this fall luncheon, our guest speaker will be Nathalie Poulin-Lehoux, a motivational speaker. We also have the privilege of welcoming our Provincial President Dianne Rice. We are in the process of forming a rug-hooking group to create floor mats out of plastic milk bags for the Haitian children. Our Outreach Program will also continue to support local needy organiza-

tions. Lastly, we have set up ad hoc committees to prepare for the "Great 60th Celebration" of our provincial organization with music, decorations, food and amusement. Once again, we, the Sudbury Executive and Members, continue "Caring and Share" while having fun.

### *Upper Canada East*

The summer harvest of handpicked fruits and vegetables available locally in Upper Canada East will provide ample produce for our members to preserve and offer as tasty items for "Quarter Frenzy" bidding at our September meeting. Doesn't Rosemary Rutley look happy with her "winnings"! This annual fall activity has become a source of revenue for outreach donations to the community and other groups or individuals. Each September, our RWTO/OERO members suggest recipients for the coming year, e.g., Winchester Hospital, local food banks, Hospice, Connect Youth and the Madagascar School project. Naomi Family Resource Center, a home for women seeking shelter in a time of need, remains a priority. Three times each year interested members of our group hold a "bag making bee" to create bags with donated fabric. Later, these bags are filled with items for clients and toiletries donated by retired teachers. In September, books and school supplies are also collected for children who reside with their mothers at the center.



### *York North*

As retirees and members of RWTO/OERO, we look forward to autumn as a new year of fellowship and fun begins to unfold. York North's October lunch will feature a bottle raffle as a fund-raiser. Members will each bring a bottle of such non-alcoholic things as maple syrup, salad oil, hand soap, bath beads, gift cards, etc. They will then purchase tickets to enter the raffles for the bottles they would like to win. In December, we will raffle off 12 festive baskets filled with tasty delights and handy items while listening to cheery seasonal music played by five bell ringers. A representative from Fifth Avenue Jewellery will be on hand to sell her wares with 15% of her profits being donated to our charities. We support four charities in our outreach. As well as these luncheons, there are five Coffee Chats planned. Hopefully, there will be some new members' faces in our midst as well as the familiar ones that we haven't seen since last spring. We have much to anticipate.



## ***Issues and Concerns: - New Probate Filing Rules***

Do you have an executor for your estate? Have you agreed to be an executor for someone else's estate? If you answered "yes" to either of these questions, did you know that on January 1, 2015, the rules for filing probate were changed? You and your executor should be aware of the new rules. The following is a brief summary of the changes, a starting point for research.

Probate is the process that says an executor can distribute assets of a deceased person's estate. The provincial government issues a probate certificate and charges a fee for the certificate based on the value of the estate of the deceased person. Up until January 1, 2015, extensive documentation about the value of estate assets was not required when applying for a probate certificate.

As of January 1, 2015, this has changed. When an executor applies for the probate certificate, known as *The Certificate of Appointment of Estate Trustee With (or Without) a Will*, the form called *Estate Information Return* must be filled in and sent to the Ministry of Finance within 90 calendar days after the certificate being issued.

This *Estate Information Return* requires a great deal of information about the value of assets in an estate. The executor now must be knowledgeable about the value of the assets of the estate when applying for the *Certificate of Appointment of Estate Trustee*, as probate fees are paid then. If within four years the executor finds that the value of the estate was not correct, an amended *Estate Information Return* must be sent to the Ministry of Finance within 30 calendar days of the executor learning about the change in value of the estate. Executors who do not file the *Estate Information Return* or who make false or misleading statements on the return can be liable to a fine of at least \$1,000 and up to twice the tax pay-

able by the estate and/or imprisonment of up to two years.

There are a number of assets which are excluded from probate. According to Mackenzie Investments, "items, which are excluded include jointly owned assets, which have a right of survivorship; any real estate outside of Ontario; RRSPs, RRIFs and TFSAs with a named beneficiary other than "ESTATE"; and insurance policy proceeds paid to a named beneficiary other than "ESTATE". If an estate has few assets, the form may be easy to fill out. There is no estate administration tax if the value of the estate is \$1,000 or less.

*The Guide for Estate Information Return* is available on the internet at [www.fin.gov.on.ca/en/tax/eat](http://www.fin.gov.on.ca/en/tax/eat) and the actual form is online at [www.forms.ssb.gov.on](http://www.forms.ssb.gov.on). Mackenzie Investments has an overview called "Ontario Executors Face New Probate Filing Rules" on their website. Of course, your own legal/financial advisors can explain the full nature of the new probate rules and how they may affect your estate and what the exceptions are to filling out the form.

These changes remind us to have an up-to-date will, to communicate details of our estate to our executor, to have an executor who knows our wishes and who is willing to carry out the terms of our will.

Karen Rynard,  
Issues and Concerns Convenor



***Keeping informed: The Ontario Seniors' Secretariat produces "A Guide to Programs and Services for Seniors in Ontario", which is distributed by Service Ontario Publications. The guide has useful contact numbers and covers topics such as caregiving, finances, housing, health and wellness, and active living. You can get a free copy by calling Toll Free: (800) 668-9938. You can also access the guide at [www.seniors.gov.on.ca/en/seniorsguide](http://www.seniors.gov.on.ca/en/seniorsguide).***

## Membership

Since its inception in 2006-2007, the provincial Barbara Bain Award has traditionally been given to the three branches, one in each tier, with the largest percentage increase in the number of regular paid-up members.

The formula has now been changed, with Board approval. The actual increase is now calculated on how many new members join less the number of existing members who did not renew during the April 1 to March 31 period. The Provincial Board has decided that awards of \$300, \$200 and \$100 will be given in each tier, based on actual increase in membership. So now instead of three awards of \$200 being awarded annually, we have nine provincial awards, three for each tier, totaling \$1,800. Congratulations to all recipients of the Barbara Bain Award and the Feather in Your Hat Award.

In recognition of our 60th anniversary, each branch, regardless of size, will be receiving a gift of \$200 to be used as the branch wishes. Some branches may choose to use it to celebrate this very special anniversary, others may use it to attract new members. However you use your gift: "Happy 60th Anniversary".

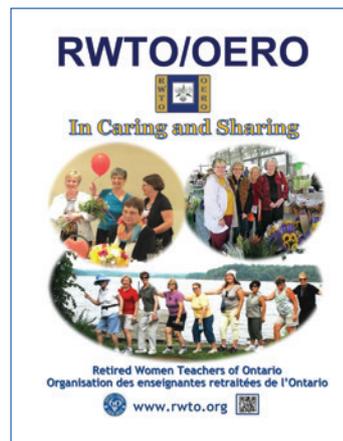
One suggestion for attracting new members, aside from booths at farmers' markets and community functions, is to have information available in the Welcome Wagon packages given to new residents who are recently retired teachers.

Remember that templates for the provincial poster are avail-

able by contacting me at [kabro@sympatico.ca](mailto:kabro@sympatico.ca).



*(FYI, London-Middlesex used their local photos in the poster. Branch President Jane Williams had the great idea of printing it on post cards and leaving them when she goes visiting as Branch President.)*



Kay-Anne Broger,  
Provincial Membership  
Convenor



## Goodwill

Some say aging is a journey or a path. Others say it's something to fear. Regardless of your thoughts, 90 and over is worth celebrating. I am happy, as your Goodwill Convenor, to send Birthday Greetings on your behalf. We have 264 ladies in our Over 90s membership. This group includes 33 members who are 100 or older.

In June, July and August, 62 cards were sent. Of these, nine went to new members joining this select group. Beryl Currie and Lilyan Flinn celebrated their 100th. Thank you to the branches for ensuring the delivery of flowers. Special mention goes to members over 100 including, Gladys Ernst, Anna McCullough, Anne Macdonald and Mildred Wideman. Our oldest member, Mary Moles of the Blue Mountain Branch, (pictured) celebrated her 108 birthday on July 15, 2015. Mary lives at home with her daughter and



loves to share pictures and stories with visitors. She is proud of the fact that she was a chartered member of Superannuated Women Teachers of Ontario.

Please continue to inform Gloria Drake, our very efficient Secretary-Treasurer, regarding birth dates and address changes. Your efforts are appreciated by our Over 90s ladies, by Gloria, and by me. Sending greetings to our Over 90s members is a very special way in which we demonstrate "Caring and Sharing".

Lois Lockhart,  
Goodwill Convenor





## Communications

Website news! Our website has a new look, thanks to Carole Broger, daughter-in-law of Area 6 Director Kay-Anne Broger. Carole created this map of the RWTO/OERO Areas and Branches. It is on the website under Branch News at [www.rwto.org/branches.asp](http://www.rwto.org/branches.asp). It is very user-friendly, thanks to our webmaster Terri. Simply click on your AREA # and then the BRANCH NAME on the map to access your branch's site.



While on line, check out the Convention photos at [www.rwto.org/conventionphotos.asp](http://www.rwto.org/conventionphotos.asp). Thank you Jennifer Bradbury, photographer extraordinaire.

A friendly reminder, to any Branch President/Communication Convenor who has not updated her branch's website: please send me your update of 2015-2016 branch events, your contact person's information, newsletters and photos. Our website is free publicity for your branch, draws new retirees

and keeps your members informed. Google Analysis shows that usage of the site is rapidly growing. FYI, for those of you on Facebook, the organizing group for Convention 2016 in Windsor gives updates at [www.facebook.com/RWTO.Windsor.Essex](http://www.facebook.com/RWTO.Windsor.Essex).

The next edition of Connections will showcase Areas 2, 3, 9 and 12. Branch Presidents are asked to please submit their blurb to [rwtoconnections@gmail.com](mailto:rwtoconnections@gmail.com) by November 3. Further details will follow and I

am only an email away if you have any questions.

If you can receive your copy of Connections via email, please contact Gloria at [info@rwto.org](mailto:info@rwto.org). Let's save some trees and postage.



Mardie Panabaker,  
Provincial Communications Convenor.

### ***ST. CATHARINES TEACHERS' COLLEGE FIRST CLASS 1965-66***

*We are celebrating our 50 YEAR REUNION on Saturday, September 19, 2015, at*

*Brock University Faculty of Education, St. Catharines*

To register, go to: [www.brocku.ca/alumni](http://www.brocku.ca/alumni) or

Call Christina Phillips, (905) 688-5550, Ext. 5678, [cphillips4@brocku.ca](mailto:cphillips4@brocku.ca)

or Joanne Atkinson, (905) 646-8857, [j.atkinson@bell.net](mailto:j.atkinson@bell.net)

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### **Director - Area 12**

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## **Areas And Their Branches**

### **Area 1**

Beaver Valley, Dundalk-High Point, Flesherton  
Owen Sound and Area, South Bruce, Wiarton

### **Area 2**

Cambridge, Guelph-Wellington,  
Kitchener-Waterloo, Listowel, Palmerston,  
Stratford

### **Area 3**

Chatham-Kent, London-Middlesex,  
Sarnia-Lambton, St. Thomas-Elgin,  
Windsor-Essex

### **Area 4**

Brant, Haldimand, Hamilton-Wentworth,  
Lincoln West, Niagara Falls, Niagara South,  
St. Catharines

### **Area 5**

Rendezvous, Scarborough, York North

### **Area 6**

Blue Mountain, Daisy Wilson Coldwater,  
East Parry Sound, Muskoka, Orillia

### **Area 7**

Belleville, Durham North, Northumberland/South  
Durham, Peterborough, Trenton

### **Area 8**

Brockville, Ganonoque, Kingston, Napanee,  
Upper Canada East

### **Area 9**

Lanark, Ottawa-Carleton

### **Area 10**

Sudbury

### **Area 11**

Central Algoma, Sault Ste. Marie

### **Area 12**

Burlington, Lydia Snow North Halton,  
Mississauga, Oakville, Peel North

# ***RWTO/OERO Calendar 2015-2016***

Sept. 14-16, 2015	Provincial Executive and Board Meetings
Oct. 15, 2015	Membership fees due for 2015-16
Nov. 2, 2015	Submissions due for December Newsletter
Nov. 15, 2015	Resolutions due for 2016 Convention in Windsor
Nov. 15, 2015	Resignation of any Directors to Provincial President
Nov. 30, 2015	Calculation of Branch numbers for 2016 AGM delegates
Jan. 5-10, 2016	Annual Report and Branch Membership Forms sent to branches
Jan. 15, 2016,	Submission of each new Area Director's name to Provincial President
Jan. 31, 2016,	Nominations for 2016-2017 Board and applications for Membership Committee
Jan. 31, 2016,	Membership and Communications Committee applications to the Provincial Past President
Jan. 31, 2016	Nominations for Honorary Membership Award at AGM
Feb. 1, 2016,	Submissions due for March Newsletter
March 15, 2016,	Branch Annual Reports due to Directors
March 31, 2016,	Director Reports due to Program Coordinator
March 31, 2016,	Unpaid members lose Insurance and taken off membership list
March 31, 2016,	Financial Year End
April 15, 2016	All delegate names are to be in to Executive Secretary-Treasurer
April 15, 2016	Registration due for Convention 2016 in Windsor
April 30, 2016	Branch Financial Reports due to Executive Secretary-Treasurer
May 10-12, 2016	Provincial Executive and Board Meetings
May 15, 2016	Branch Executive names due to Executive Secretary-Treasurer
June 7-9, 2016	Convention 2016 and AGM in Windsor



## **RWTO/OERO**

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**PM Agreement  
40739021**