



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

President's Message

In late August, I decided to take a short vacation for a little R&R before a very busy year. I headed to Nova Scotia to spend a few days with some friends who have been friends for more than forty years. We had a great time visiting different parts of the province, some we had visited before some new, playing our annual game of monopoly (I lost again) and just reminiscing about the "Good Old Days". It started me thinking about friends and friendship, and how valuable they are to our lives.

Vincent Van Gogh said, "Close friends are truly life's treasures". Friends enrich our lives, can be a positive influence on us and the research indicates they also increase our happiness. As we truly enjoyed each other's company, it started me thinking about RWTO/OERO and just how fortunate we are to have such a wonderful, unique organization.

As I travelled around our glorious province visiting branches, enjoying crisp fall apples, tasty fall vegetables and watching Nature's paintbrush turning green leaves to brilliant reds, vibrant yellows and glowing oranges, I was made keenly aware of the wonderful friendships that have been forged at RWTO/OERO. While each branch has unique and interesting differences, they have a great many things in common. Entering every meeting, I was greeted with a warm welcome, friendly chatter, lots of laughter, joy and happy faces as friends greeted friends.

The outreach to local and global communities in a word is outstanding. Our motto of "Caring and Sharing" was evident

*Dianne Rice,
Provincial President*



everywhere I have visited. So many good things are happening all over the province. As November comes to a close and December opens before us our motto of "Caring and Sharing" becomes even more important and takes on special meaning as the holiday season approaches. I know all of us have great memories of sharing the holiday season with family and friends. I know also that at this time of the year branches take special care with their more senior members and shut-ins. A visit from a friend is much more valuable than anything you could purchase. A warm handshake, a friendly smile, a word of encouragement from a friend can brighten anyone's day. In the words of Winnie the Pooh by A. A. Milne "You can't stay in your corner of the forest waiting for others to come to you. You have to go to them sometimes". So I encourage you this festive season to visit someone, bring someone to a branch luncheon, make a new friend and share the true joy of the season. Nicole Richie said, "True friends are like diamonds: bright, beautiful, valuable and always in style." As we celebrate our 60th anniversary let's make many new diamonds.

In closing, I encourage each and every one to take some time during the very busy season to enjoy family and friends. I wish everyone peace of mind, good health, the best of the season and a happy and prosperous New Year.

Dianne Rice

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

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Call for Nominations

Nominations for the following elected Executive officers for the Provincial Board of RWTO/OERO will now be accepted until January 31, 2016:

- Provincial 2nd Vice-President
- Provincial Recording Secretary

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 Policy and Procedures Manual, Appendix C and are also available from your Area Director, members of the Nominating Committee and 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, 2016, to:

Marilyn Emmett
1 Tara Court
St. Catharines, ON L2N 2M2
Email: emmett@cogeco.ca

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 names 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 before the end of each fiscal year.

For further information, please contact any member of the Nominations Committee: Marilyn Emmett, Kay-Anne Broger – Area 6, Judith Bennoch – Area 4, Dianne Rice, Provincial President.

Marilyn Emmett,
Past President



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 criteria for this award is listed in Article XIII in our Policy and Procedures document which can be found on the RWTO/OERO website. This provincial award is dependent upon nominations from the branches. 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 submissions must be received by the Committee Convenor by January 31, 2016. Please provide the name, address, telephone number and email address of the nominee.

Please send nominations to:

Leslie Uttley,
86714 Courtney Court, Box 13 RR1,
Kincardine, ON N2Z 2X3.

Please notify me by email, leslieuttley@tnt21.com, that you have sent a nomination in the mail.

Leslie Uttley,
Honorary Provincial President



Provincial Communications 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 Marilyn Emmett by January 15, 2016. These are one-year terms, renewable for one more year.

Criteria for Communications Committee Members

The Communications 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.

Membership Matters

In reference to our 60th anniversary year, our Provincial President Dianne Rice has spoken of “60 years of women working with women for the benefit of women”. Branches will be remembering these 60 years in many different ways, some with a single commemoration, others with ongoing celebrations, such as Muskoka Branch. They are presenting Carnations to Remember to their members at every meeting this year, in recognition of those who have served us so well in the past and of those who are working for our benefit at present.

Because attracting and maintaining membership is always our goal, below is a true story of how one branch responded to a member’s dissatisfaction. A recently retired member notified her Area Director that she planned to leave her local branch, that it was not meeting her expectations and that, whenever she suggested trying something new, the Executive was receptive if she would implement the idea herself. The member was already very involved with volunteer work in her community and had no time to contribute more to RWTO/OERO, so she had decided to leave. Rather than accepting the loss of a dynamic younger member, the branch decided to immediately consider her

concerns. A small ad hoc committee was formed, frank discussions took place, some of the member’s suggestions were implemented immediately, some fun activities were planned for future meetings and the loss of a valued member was avoided. The flexibility of the branch in being willing to listen and to act is to be commended.

Do remember to honour up to three of your deserving members with the Cora Bailey Award, which can be presented at any time throughout the year. Also consider whether your branch has a very special project which might qualify for the Feather in Your Hat Award.

Kay-Anne Broger,
Membership Convenor



Celebrating a “Winter Wonderful” in the Branches

Burlington

Burlington Branch’s “Winter Wonderful” activities begin in November, where we make Christmas wreaths or centerpieces at a local greenhouse. In early December,



Santa visits our Christmas turkey luncheon, bringing surprises and we collect a mountain of hats and mittens for needy children in Burlington schools. Our silent auctions and Chinese auctions are great hits and we end our meeting with Christmas carols! Over the winter, we attend our interest groups: travel, book club, euchre, papercrafting/

card making, high tea and knitting. This last group is knitting dolls to be used as packing for Medical Missions International (Canada) in third world countries. In January, the dolls will be given to our speaker Barbara Boles Davis, Burlington citizen and humanitarian, who will explain her work with Medical Missions International in a presentation titled “Where have all the dollies gone?” In March, we visit Oakville Branch. As many of us taught in Oakville, this is a great chance to reconnect with former colleagues and all our Oakville sisters.

Cambridge

This year our branch of one hundred members is celebrating its fiftieth anniversary. We have grown from an organization of fifteen women in 1965 who met for lunch at the Galt YWCA. Today, we meet four times a year at the Galt Golf and Country Club and hold a garden party at a member’s



home. The speaker for our special celebration in September was Drayton Entertainment actor Neil Aitchison. Our third silent auction fundraiser will be in support of Haven House, a shelter for abused women which is in the process of building an enlarged facility. We also support The Bridges homeless shelter with donations of “most-used” items,

maintain the library there and provide a daily newspaper. Our interest groups include two book clubs, a day-trip club and a hiking club. In June, we assisted with registration at the Convention 2015 in Stratford.

Chatham-Kent

Chatham-Kent Branch members welcomed new retirees at our September meeting. In October, we visited our St. Thomas friends and shared lunch as well as good fellowship. Our November meeting will feature musical renditions and we will continue to support local community organizations with our outreach programs. Members donate food, knitted items and money. We will continue our book sales to support our local Children’s Safety Village. In December, we plan a Christmas outing, which will start by enjoying a great lunch together followed by seeing a play, *Born in a Barn*. In April, we honour our 80 year olds and enjoy great entertainment as Miggs Wynne Morris will speak on the Inuit: “Their Land, Their Lives and Their Art”. In June, we are planning a big celebration for the 60th Anniversary and we hope to honour Past Presidents and to feature members from each decade. An historical background on women teachers in Ontario will be explored and honoured.

Guelph-Wellington

We are anticipating a wonderful winter in the Guelph-Wellington area! Our first luncheon at the Victoria Park Golf and Country Club was a big success! The Downsizing Divas inspired us all to declutter over the winter months. During this meeting, a wide variety of interest groups, everything from travel to drumming, hiking, singing, art, bridge and book discussions, championed their activities. Exemplifying our theme of “Caring and Sharing” our Joy Group visits shut-ins and our most elderly members. We will enjoy Christmas dinner at Melville United, where we support “Sleeping Children around the World”. Last year we raised over \$10,000 for this charity! Our spring luncheon will feature a fashion show in support of the Guelph-Wellington “Women in Crisis” group and a Jubilee Tea will celebrate the 60th Anniversary of the RWTO/OERO. Our final meeting will be in Drayton where we look forward to the theatre performance of *Mama Mia!* This promises to be another great year with the Guelph-Wellington Branch.

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Celebrating a “Winter Wonderful” in the Branches - continued

Kitchener-Waterloo

We meet at the Great Hall, Luther Village in Waterloo, a lovely, stairless, facility with free parking and delicious lunches. At our fall meeting, members brought in items of nostalgia/Canadiana and shared their stories. Presenter Heidi Wagner, owner of the Framing Art Centre in Waterloo, demonstrated a display technique: a shadow box, containing her childhood braid with a photograph of her six-year-old newly-shorn self, holding the braid. President Anne led us in our new, exercise initiative - five minutes of Bollywood dancing à la Stratford AGM. You had to be there! We provided children’s back-to-school shoes for Mary’s Place women’s shelter and also support “Nutrition For Learning”, a breakfast and snack program for needy children from JK-12. Our Christmas-themed luncheon will bop with member Dianne Winkler’s girl band, the “Ch’ckl’ts”. Kitchener-Waterloo Branch’s court whist and knitting groups continue to socialize and the “Lunch Bunch” visited Dickie Settlement PS, a lovingly-restored schoolhouse, now home of former pupil Becky Barry and her family.

Lanark

Having just enjoyed a family Thanksgiving, with a hike amidst the beautiful fall leaves with sunshine warming the air, it is difficult to contemplate a “Winter Wonderful” theme! However winter has its own charms to anticipate and enjoy. Our branch started this year with an invitation to try bowling before enjoying lunch at a local pub. We continue



to meet on a monthly basis at a variety of restaurants, church halls and venues to share good times together and hear from informative speakers, talented entertainers and our own amazing members. We support local food banks, women’s shelters and other community charities for women and children. We look forward to the visit of Dianne Rice,

our Provincial President, to help us celebrate the 60th Anniversary of RWTO/OERO. We plan to post pictures of our members from 60 years ago and hope to see many of our ladies wearing lots of sparkle and “bling” for this Diamond Celebration. It promises to be a great year of “Caring and Sharing”.

Listowel

The Listowel Branch of RWTO/OERO has gotten off to a great start this year! Our September meeting included collecting items for our local food bank. The women enjoyed a session of “chair yoga” with local instructor Ann Soltys. In October, we welcomed many members of the



Stratford RWTO/OERO to enjoy fellowship and our annual auction, including preserves, fresh home baking and many handcrafts! Funding for 13 bed kits for “Sleeping Children Around the World” was collected. We will hold monthly breakfasts for fellowship in January, February and May. Plans are not yet complete for our April meeting. Ideas are being discussed regarding an informative event for prospective retirees who might be interested in joining our small, but mighty, group!

London-Middlesex

This autumn, we moved to a new venue for our six luncheons. River Bend offers us many new opportunities in a beautiful setting. Our Executive met in June to plan a variety of presentations. Many of these focus on the charities we hope to sponsor, as well as health and welfare information for our members. We have completed our “Policy and Procedures



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Celebrating a “Winter Wonderful” in the Branches - continued

Handbook” and presented it to our membership at our September meeting. Through our “Each One Reach One” program, members are encouraged to invite a potential new member to one of our luncheons for free. Several potential members availed themselves of this offer for our September lunch. We have added our branch photos to the provincial poster and made it into a postcard. These postcards have been given to interested retired teachers individually as well as at RTO events. These initiatives will continue to increase our membership.

Lydia Snow (North Halton)

Lydia Snow is an active, growing branch of 88 members. We enjoy seven luncheon and three coffee meetings. Our meetings are held in Acton, Georgetown and Milton, which are the hometowns of our members. In early December, we hold our well-attended Christmas festive luncheon at a local golf course. Members bring “teen” gifts for a local women’s shelter and donate to a large silent auction. Proceeds of the auction and other fundraisers, such as 50/25/25 draw



and used-book sale, will be used to fund our annual \$1,000 donation to a selected local children’s charity. We have a variety of topics and speakers this year that include: Terre Bleu Lavender Farm, Getting a Better Sleep, Scamming and Senior Safety, China, Chocolate, Bee Keeping and a presentation from the Acton High School Improv Group. We are excitedly planning PENTA when we host the other four branches of Area 12 in November 2016.

Mississauga

The weather may be frosty outside, but we at Mississauga Branch enjoy the days by busily living up to our motto: “Caring and Sharing” and having fun! In Community sharing, we collect coins and toys for the Salvation Army, and have raised over \$3,000 for the Mississauga Food Bank. In the spirit of giving, our members donated hundreds of

items for “The Women’s Shoe Box for Shelters” initiative. These shoe boxes, distributed to local shelters, were filled with hand-knit items, slippers and other sundries, providing both comfort and support to fellow women. Having fun is also on the agenda and fellowship, laughs and entertainment are an integral part of our luncheons and interest groups. We delighted in a musical-themed PENTA luncheon in November featuring a silent auction that saw some friendly bidding. Our December luncheon, with musical entertainment provided by Justus, features baskets filled with many treasures.

Oakville

“The colour of springtime is in the flowers; the colour of winter is in the imagination”. After the warmer weather activities of garden club, Western Pool Party, visiting Joshua Creek



and the Royal Botanical Gardens, we prepared for frosty mornings and creating warm memories. Before snowflakes fell, we enjoyed dancing at our fall luncheon and dressing up for a Hallowe’en Party. In November, we march in with the Acoustic Circus Band as Oakville hosted the PENTA meeting. We wait expectantly for Santa’s visit to our Christmas luncheon, as we sing carols and eat turkey dinner. When snowflakes twirl, will it be Bonhomme or Frosty to come in from the cold to join in the fun and games of our “Snowlicious” party? As we dream by the fireplace, we imagine our theatre outing at Sheridan College in February. Our winter is a time of promise, full of “Caring and Sharing” of fellowship and fun. If winter comes, can spring be far behind?

Ottawa-Carleton

“Caring and Sharing” and having fun are front and centre at the Ottawa-Carleton Branch whatever the season. As we await “Winter Wonderful”, the Executive has finalized a Community Outreach Project using funds received from hosting Convention 2014 in Ottawa. Members were invited to submit proposals for donations to be made to local charitable groups, who support women and children and

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Celebrating a “Winter Wonderful” in the Branches - continued

explain how the funds would be used. Ten cheques will be presented at our Christmas Luncheon and will, hopefully, make winter a little more wonderful for the recipients. Members are looking forward to other activities during the winter, everything from skating on the famous Rideau Canal, touring the Children’s Hospital of Eastern Ontario and, finally, visiting an area sugar bush. All, of course, will include lunch! A highlight of the year will be our gala “Puttin’ on the Glitz” celebration in April, in honour of the 60th Anniversary of RWTO/OERO.

Palmerston



The Palmerston Branch had a guest demonstrate “Decorating for Christmas on a Dime” at our October meeting. The members all went home with “decorating ideas dancing in their heads”. Christmas will soon be here! This year we

formed a new committee - an Activities Committee. The Palmerston Branch can look forward to an interesting and fun year. We welcomed our Provincial President Dianne Rice and our Area 2 Director Dianne Winkler to our October meeting. The branch meets four times a year at the Palmerston Presbyterian Church for a luncheon meeting. We have three social events during the year: The First Day of School Brunch, a Christmas lunch and a Strawberry Social in June. We are planning a special 60th Anniversary Celebration in April with the Guelph Branch. We have a walking club, a book club and a theatre club. The branch supports two local hospitals and Ramoth House with donations of stuffed animals and children’s books. “Sleeping Children Around the World” is our charity at Christmas.

Peel North (Brampton)

The Peel North Branch enthusiastically started off this year with a theatre theme. In September, Jasmine Goode, a freelance stage manager and director, discussed the backstage workings of a theatre production. In October, eight of our very own members entertained us with a “Max Haines Murder Mystery”, whodunit, which had the audience in hysterics. Winter is typically a time to hibernate with the cooler weather; however, we continue to meet socially. At our December general meeting, we will be having our silent auction and carol singing to celebrate the season. Throughout the year, we donate to a number of charitable organizations and in December we particularly support three major charities. Our growing number of interest



groups reflect the wide variety of interests and talents within our membership. These groups meet socially throughout our year. By popular demand, we will be having our second annual April Fashion Show with our members modelling Nygard fashions.

Sarnia-Lambton

It’s been another busy year down here in Sarnia-Lambton. Last year, our theme for the year was “Community Matters”, and we addressed a variety of issues. However, our “Winter Wonderful” event at the end of November probably best embodies our theme. At our Christmas bazaar we have raffles, baked goods, crafts and cookies, which are sold or raffled to members. What an easy way to get your Christmas baking and some gift shopping done! In addition, we collect donations for the local food banks and for the Women’s Interval Home, helping to provide some Christmas cheer in the community. We finish with a delicious turkey dinner with all the fixings. What a way to celebrate together!

St. Thomas-Elgin

Winter is on the way and we are ready. Our November meeting is all about Christmas. We all bring a “treasure” to donate for our lively Quarter Frenzy Auction with Carol Watson or to be included in our gift raffles. Our Area Director Val Luscott will be visiting us to enjoy a lovely turkey lunch. We also donate toys, gift cards, groceries and money to our local ‘Christmas Care and Caring Cupboard’. On December 9, members join the local RTO members for their Christmas lunch. Then it is time for reading and relaxing with family and friends until our March meeting. That is unless you are Susan Jakob and the 60th Anniversary Committee. They are hard at work planning our Diamond Jubilee festivities. So many wonderful ideas with a whole year to implement them! Monique Wood is arranging our trip to Stratford to see “The Lion, the Witch and the Wardrobe”. Such fun!

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Celebrating a “Winter Wonderful” in the Branches - continued

Stratford

The Stratford Branch is looking forward to “Winter Wonderful” as images of 60th Anniversary Celebrations dance in our heads! We had an exciting start to our year: Provincial President Dianne Rice and Area 2 Director Dianne Winkler were guests at our September meeting.



They both welcomed new members to our branch and helped to start the festivities by cutting the anniversary cake! The weather outside might turn frightful, but at our November meeting, a children’s choir singing Christmas songs and carols will be so delightful! With tree tops glistening and children listening to hear sleigh bells in the snow, we will be on our way to see a live performance of “White Christmas” in Cambridge in December. This is the season for giving - and our members are very giving - bringing items and monetary donations for the Emily Murphy Centre throughout the year. We are a “Caring and Sharing” group.

Windsor-Essex

It seems just like it was yesterday that the membership of the Windsor-Essex Branch took on the challenge to invite you to “Rally by the River” for our RWTO/OERO 60th Anniversary Celebration at Convention 2016. You will find the details in the Convention Convenor’s report in this edition of Connections. Thanks to our Provincial President Dianne Rice for attending our fall luncheon. Jean Johns was honoured at that luncheon and became a member of the Over 90s Club. We have also celebrated our Over 80’s Tea which was comprised of twenty-one vibrant, fantastic honourees. The video created can be found on YouTube and our RWTO/OERO website. Our Travel Club activities are creative and thoroughly enjoyable. We have celebrated amazing seasonal outings, teas, day trips and our Christmas activity for this year is “A Merry Murder Mystery Night”. We continue to stay focused on our message of “Caring and Sharing” by working in the service of our members and our community. A wonderful group of hard working women that lead, positively influence and support one another. Remember ... Windsor-Essex – June 2016 -- Rally by the River. See you there!



Archivist

In consideration of the many RWTO/OERO branches in Ontario who will be hosting meetings and celebrations for the RWTO/OERO 60th Anniversary, please have your Archivist or Communications Convenor for your branch take pictures and send them to me, Sharron Colter, Provincial Archivist, or pass the pictures to your Area Director who will pass the pictures to me at an upcoming Board Meeting in May or at the Convention 2016 in Windsor in June. I will ensure that these pictures are included in the archives at York University for future reference. The pictures should be approximately 4 inches by 6 inches in size so that the pictures will be included in an album and made available for display at the future conventions before the next five-year cycle for archival material to be placed at York University.

I wish all of the RWTO/OERO branches a Happy 60th Anniversary Celebration. I am looking forward to organizing your photos into an album to mark this special occasion in the history of RWTO/OERO.

Sharron Colter,
Provincial Archivist

dshcolter@cabletv.on.ca



Insurance Matters

Your insurance team has been very active this fall conducting workshops for Branch Insurance Convenors and Branch Presidents (or their representatives). As we conduct these meetings we're all struck by the enthusiasm and professionalism these ladies bring to their positions. All are very committed to assisting members where they can, sharing information and providing claim forms or brochures to those who may need or want them.

New this fall is an updated claim form. Manulife listened to our concerns about the old claim form and worked with their legal and marketing people to make the form more easily understood. If you need one, you can download the form from the RWTO/OERO website (www.rwto.org/insuranceplan). And just a reminder, when completing the form it isn't necessary to take the form to the specialist who may have provided your medical care; you can take the form to your family physician for completion.

As we travel across this wonderful province of ours, we hear many stories about how the RWTO/OERO Hospital and Home Care Plan benefitted members and their spouses. We often hear, "I received more than I thought I would!" when people comment about the amount they received from the plan for a recent illness or injury. We've made it our mission to educate as many as possible about the many benefits of the plan and how members or insured spouses can take advantage of the plan when they need to.

A recent example is a call I received from the spouse of a member. He had been involved in a car accident. He was riding his motorized scooter across a parking lot when a vehicle struck him. His scooter was damaged beyond repair, but worse, he suffered a broken pelvis and was hospitalized for two weeks. When he contacted me, his major concern was for his "wheels", and he wondered if the plan would pay for a replacement scooter. Initially he wasn't interested in hearing what benefits he qualified for, he just wanted his scooter replaced. I explained to this gentleman that scooters weren't covered under the plan, but when I told him the many benefits he qualified for we realized that the total amount he would be paid (over \$3,000) would be enough to replace his scooter. He qualified for the Convalescent Benefit (\$2,100.00), the Fracture Benefit (\$350), the Comfort Care Benefit (\$350), the Ambulance Benefit (\$45), the Transportation Benefit (\$32 including parking charges) and Physiotherapy Benefit (\$200). He was thrilled to know he'd soon have his "wheels" again! It is stories like this that encourage us to continue our efforts to educate and promote the many benefits of the Hospital and Home Care Plan.

And, just a reminder to those members who are leaving for warmer climes for the winter, don't forget to travel protected with Out-of-Country Emergency Travel Insurance. If you do suffer an illness or accident while travelling, please contact the assistance company listed on your travel insurance documents as soon as possible. If you can't do this yourself, have a travelling companion or your spouse contact them. The assistance company will guarantee payment to the hospital, will monitor the care you are receiving and will make arrangements to return you home, if necessary. If you don't contact the assistance company you run the risk of having your claim denied. If you need top-up or Extension Insurance, please consider contacting CanAm for the RWTO/OERO Travel Insurance Plan. Call (888) 326-3535 and speak with a Travel Insurance Counsellor about your needs.

Insurance Convenor:

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Assistant Insurance Convenor:

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Manulife Financial Toll Free: (800) 268-3763
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Issues and Concerns

Consumer Time or Shop 'til you Drop, Seniors' Style.

Businesses are “retooling, re-messaging and restructuring to get ready for the onslaught of the senior consumer” (Barbara Risto, Senior Living Publisher) at www.seniorlivingmag.com.

We know what we like and need and companies are trying to address our buying power. As a consumer, you may find yourself bombarded with advertising which seems to be directed at seniors, encouraging you to shop and receive senior discounts. This article will touch briefly on this topic and hopefully give you some helpful ideas to explore and ponder on your own.

Shopping Apps

Have you noticed how many shopping flyers there are in the local paper? Flipping through weekly shopping flyers in the newspaper and comparing prices can be a huge task. If your favourite store will accept a flyer price from a competitor you are all set. If you own a cell phone such a smartphone, take a look at apps which can solve your comparison shopping issue by showing the discounts on your app at checkout. Explore the possibilities on your phone. Tell friends about the new cost-saving apps you find.



Loyalty Cards

Loyalty cards are often given out by supermarkets, drug, book and clothing stores. The data collected from the loyalty cards often assist the businesses in knowing spending habits of its customers. The more you spend on various items, the more points you receive and eventually you may cash your points in for products. The length of time to amass the large number of points needed to get the product you want varies. You need to ask yourself, “Does the loyalty card I have make me want to spend more and even buy things I don't need just to get more points?”



Loyalty cards are usually “free”. Some businesses require you to fill in a form which includes your email address, phone number and address. Anytime you give out personal information it is a Buyer Beware moment. Ask how this personal information will be shared and with whom and then decide whether to proceed.

Discounts for 55+

Remember the first time a clerk asked you if you wanted the “senior's discount”? Were you upset? Did you insist on paying the adult fare? Or did you just go along with the idea of paying a couple dollars less? The senior's discount, if offered, is usually for individuals who are 65 or older but some locations consider an individual a senior at 50, 55 or 60. According to Peter Shawn Taylor (Macleans, Nov. 19, 2013), “Seniors today are among the richest and most comfortable people in the country. He shares his view that “seniors shouldn't get discounts”. It is not the intention of this article to justify who should get a discount but to share the information of what is available at the present time. The decision is yours. Businesses like faithful customers and discounts continue to attract many citizens to their businesses.

Discounts can be found in various stores which often feature Senior Days one day a month, which can amount to 20% off. The following list should not be considered endorsements or the only discounts available. The website, www.Senioryears.com, is useful.



Transportation

- VIA Rail - 60 years and older save 10%
- Go Transit - 65 years and older can travel for half regular adult fare
- Greyhound Bus - 62 years and older save 10%. If you travel in two's or a small group you travel for less. If you buy one senior fare three days in advance, you save 50% for up to three companions.
- Local Municipal Transit System - 65 years and older often experience lower fares



Entertainment

- Art Galley of Ontario - 65 years and older \$16 admission
- Royal Ontario Museum - 65 years and older \$15.50 admission
- Toronto Zoo/Nov. 2 to April 30 - 65 years and older \$18 admission



continued ►

Issues and Concerns - Consumer Time or Shop 'til you Drop, Seniors' Style - continued

- Silver City Theatres - 65 years and older General Admission \$9.50
- Ripley's Aquarium - 65 years and older walk up admission \$19.98

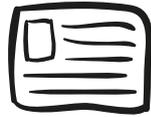
Restaurants

- Mandarin - 65 years and older 20% off adult rate
- Golden Griddle - 55 years and older 10% discount
- Imperial Buffet - 55 years and older, Monday to Thursday, lunch \$11.99



Membership Cards

There are businesses and organizations which provide memberships for a cost. There is always a personal information form to fill in. You submit a payment each year. In turn your membership card can be used to access discounts. As an example, CAA or Canadian Automotive Association (www.caa.ca) will provide emergency roadside assistance, provide automotive and travel information, insurance services, provide maps of destinations and can also be used for hotel discounts and discounts on rental cars, which are useful on holidays.



For the cost of the membership a variety of services can be accessed.

At the Checkout Counter

Asking for personal information at the checkout counter is becoming a commonplace practice. Although businesses may use this information for marketing purposes such as knowing how far customers are willing to travel to shop in their store, you do not have to give them any information when making purchases. The decision is yours.

As a consumer you have the power to decide the purchases you wish to make. We are never too old to remember the words we were once told, "Make a list and check it twice. If you can't afford the payments, don't buy it. If the deal sounds too good to be true you should know what to do".



Karen Rynard,
Issues and Concerns Convenor



Goodwill

It has been said that wisdom comes with age. We are fortunate to celebrate the birthdays of some very wise members. We currently have 256 ladies in our Over 90's membership, including 32 who are 100 or older.

In September and October, 56 Birthday cards were sent. Of these, eight went to new members of this prestigious group. Phyllis May and Jessie Carruthers celebrated their 100th. Flowers marking this milestone were delivered, thanks to their local branches. Special congratulations to Mary Plaunt, Doris Potts, Mary McLernan, Mary Flemming, Lilian Gordon and Edith Bielby, all of whom celebrated more than 100 years.

Please continue to keep Gloria Drake informed of address changes. She is very efficient about sharing information

with me. A hearty thanks to branches for their efforts to stay connected with our Over 90s membership. Sending cards is a small gesture, but one way to demonstrate "Caring and Sharing".

Lois Lockhart,
Goodwill Convenor





Information for Convention Delegates

Every year, there is a question about the price of the Convention hotel room and what the maximum is that a member (Board or Delegate) is entitled to claim. There is also some confusion regarding the difference between a Branch Delegate and an Alternate Delegate and what each can claim. Hopefully, the following will clear up any confusion.

Q. What is a Provincial Delegate?

A: The Provincial Delegate is the first voting delegate from each branch.

Q. What expenses may the Provincial Delegate claim?

A: The Provincial Delegate may claim mileage expense (if she drove to the Convention), the Convention Package Fee, excluding any tour(s), and her proportionate share of the accommodation rate.

For example: For Convention 2016, Provincial Delegates are entitled to claim a maximum of \$74.50 + tax (i.e., ½ of \$149.00 + tax standard room rate), the Convention double-occupancy room rate.

Q. What is a Branch Delegate?

A. All other voting delegates are called Branch Delegates. Only branches with 51 or more members, not including Life Members, qualify to send branch delegates.

Q. What expenses may the Branch Delegate claim?

A: Provincial only reimburses one Branch Delegate per branch for:

- the Convention Package Fee, excluding any tour(s).
- mileage if she drove, but only the mileage which exceeds 800 km round trip.
- Accommodations at Convention or accommodations/meals while travelling are not reimbursed.

Q. What is an Alternate Delegate?

A: The Alternate Delegate only applies to branches with 50 or fewer members. This delegate is the one who can replace the Provincial Delegate on the floor of the AGM when the Provincial Delegate is unable to serve.

Q. What expenses are reimbursed by Provincial for the Alternate Delegate?

A: Provincial only reimburses the Alternate Delegate for the Convention Package Fee, excluding any tour(s).

- Accommodations at Convention or accommodations/meals while travelling are not reimbursed

Q. If I book an upgraded room, can I claim ½ of whatever that amount is?

A: No. The maximum a person can claim is ½ of whatever is the standard double occupancy

Communications

Greetings RWTO/OERO members. It is a pleasure to be connecting with you once more. Sincere thanks to the members who submit the articles to Connections and the updates to the RWTO/OERO website, www.rwto.org.

I would appreciate some feedback regarding what additions you would like to see in our newsletter and what themes would be of interest. Would you kindly don your thinking cap and contact me with your ideas at rwtoconnections@gmail.com?

Once again, there will be a prize for the 5,000th email received/sent.

With thanks for your sharing,

Mardie Panabaker,
Communications Convenor



Getting to Know You!



Our RWTO/OERO Board of Directors were asked to respond to two questions:

1. What activity or hobby do you enjoy?
2. What would you like Santa to bring you for Christmas?

Their responses provide a look at what other hats they wear.



Front Row: Adrienne Johnson, Judith Bennoch, Suzanne Lanouette-Carswell, Dianne Winkler

Back Row: Karen Rynard, Sandy Fulcher, Teresa Dorey, Kay-Anne Broger, H nedine Weiman, Edith De Quetteville, Sharron Colter, (Absent Val Luscott).

Sharron Colter, Area 1 Director, Provincial Archivist

Reading, researching history, swimming and family activities with my children and grandchildren occupy my "spare" time. I recently had a fall and am writing the history of the Lion's Head Legion, Branch 202, from 1931 to 2015, while I recuperate.

I wish for two things: good health for all of our family members, so we may enjoy a family Christmas together, and peace in the world for everyone.

Dianne Winkler, Area 2 Director

Ten years ago, I started a small singing group called The Ch ckl ts. We have enjoyed bringing sunshine into the lives of those who live in retirement homes, nursing homes and at church gatherings. We put programs together for special events such as Christmas, St. Valentine's Day, St. Patrick's Day, birthdays, etc. I enjoy this part of my life, exceptionally. For Christmas, I wish everyone good health. Enjoy yourselves, laugh lots and continue to do good deeds for others. Santa can bring me a new tambourine for playing upbeat songs.

Val Luscott, Area 3 Director

I love to read, garden and make greeting cards. I was raised in the country and now live in the country, surrounded by beautiful winter-wheat fields. When I look outside my kitchen window and see my beautiful garden, I am one with nature.

I am hoping Santa will bring me continued good health. I feel lucky that I have reached this age without any major health problems other than a knee replacement. I will be with my family in England for Christmas and that is already a huge gift.

Judith Bennoch, Area 4 Director

I have two favourite past times: golfing and singing. My husband and I are members of Beechwood Golf and Country Club in Niagara Falls and enjoy running a very social Mixed Golf League there on Friday nights. In the late fall and winter, we are fortunate to golf in the Palm Springs area of the California desert.

When home in Niagara, I am a member of the Queenston/St. Davids United Church Choir. Seasonally, I enjoy singing with the Community Singers at Sun City Shadow Hills, California.

I would like Santa to bring me lots of extra time with my beautiful grandchildren Lucia and Oliver this Christmas! We miss them so when we are back in Ontario.

Adrienne Johnson, Area 5 Director

Hobbies are golf, card making and cottaging. I facilitate a ladies golf league on Wednesdays during the summer and golf in another league on Thursdays. "Fore"!

"Santa Dear, I would like a lower golf handicap, please".

Kay-Anne Broger, Area 6 Director and Provincial Membership Convenor

I particularly enjoy the challenge of crossword puzzles and Sudoku and do them daily.

For Christmas I hope that Santa brings me time with my children and grandchildren, uninterrupted by their iPads and smartphones, so that, if asked, they might actually know the colour of my eyes!

Karen Rynard, Area 7 Director, Issues and Concerns Convenor

Family genealogy is a keen interest of mine. It is always a special moment when I "find" an ancestor and learn information about him or her. Every generation of every family possesses true stories and memories of endured trials, tribulations, journeys, adventures and joyous celebrations. An historical glimpse of the past provides present and future generations inspiration to respect the past, live the present and anticipate the future.

The greatest gift I can receive from Santa for Christmas is to have my family healthy and well and present in my home for Christmas. I wish everyone in the world could be so fortunate.

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Getting to Know You! - continued

Teresa Dorey, Area 8 Director

My two favorite pastimes are gardening and travelling. I love my roses, but the Canadian winters are not kind to them, no matter what I do. On the travel front, you can't beat the Canadian Rockies for the scenery and wildlife. An equally dazzling vista is to be found in Antarctica. The beautiful glaciers and icebergs are a wonder to behold and the penguins and whales offer exiting wildlife viewing.

This Christmas, I am hoping Santa will bring me Depraved Heart, the latest murder mystery by Patricia Cornwell. I hope to enjoy it sitting under a palm tree in some tropical locale far away from the ice and snow.

Suzanne Lanouette-Carswell, Area 9 Director

When my daughter Rebecca joined Guiding at the age of six, I became very involved, serving as a Brownie, Guiding and Pathfinder leader and also Deputy District Commissioner. We enjoy crafts and special events, camping trips, and field trips.

My second interest is crocheting and knitting. Being somewhat hyperactive, I like to keep my hands busy. Over the years, I have crocheted, knitted and gifted a multitude of baby blankets, afghans, dolls and shawls and knitted dozens of hats and scarves for the high school outreach program.

Hénédine Weiman, Area 10 Director

I enjoy being a member of Camp Quality's puppet program. Camp Quality offers a week of camping to children who have or had cancer. The puppet program visits schools to talk to children about children with cancer. Even if they are different on the outside, on the inside they are all the same. For Christmas I would like to have many years of good health.

Sandy Fulcher, Area 11 Director

I do lots of crafts, especially hand quilting; I am involved with Ontario Finnish Rest Home Association, which is in the process of building a new residence; and I teach Finnish in the children's heritage language program.

"Santa, could you please bring me a huge sack of time?"

Edith De Quetteville, Area 12 Director

My favourite activity is making cards and scrapbooking. I find it very relaxing and it allows the creative part of me to be expressed. I enjoy giving the cards away to special people in my life.

I would love to spend Christmas with my daughter, grandson and great-granddaughter, who live in Glace Bay, Cape Breton Island, a lovely fishing village. It is cold there in the winter, so if Santa could magically transport me and include

a set of warm long johns, that would be my wish.

Dianne Rice, Provincial President

My hobbies include scrapbooking, genealogy, reading, playing with my grandchildren and relaxing in my hot tub. For Christmas, I wish for peace of mind, prosperity, happiness that multiplies, health, fun around every corner, energy to chase my dreams and joy for the holidays. This is also my wish for all our RWTO/OERO members.

Marilyn Emmett, Provincial Past President

Lately, I have been taking photos while enjoying long walks and reveling in the magnificent fall colours, the sound of leaves beneath my feet, the scurrying squirrels, and exceptional sunsets on Lake Ontario. I am also very busy designing embroidered cards for those special people on my Christmas list.

Hoping that you will each experience the "Spirit of Christmas" in your own way. We are looking forward to having our daughter home for the holidays and to joining special friends on Christmas Day.

Peggy Stock, 1st Vice-President

A few years ago, I started quilting as a hobby and love the idea of making quilts for family. Right now, I am working on my daughter's quilt. It's a version of the Flying Geese pattern, and I hope to have it ready for Christmas. (Editor's comment: "Good Luck, Peggy, we're rooting for you!")

"Santa, please bring us all a wonderful Christmas. Please keep the snow off the highways and out of the skies so that families can all get together safely. And, just for me, I'd love to have a new pair of the warmest slippers available. It gets pretty cold up here in the winter!"

Lois Lockhart, 2nd Vice-President, Goodwill Convenor

My newest interest is kayaking although my skills are definitely in the beginner, or perhaps, pre-beginner stage. My family helped me get started by giving me my first kayak for Christmas last year.

I don't think Santa can give me anything better than that, so I'm asking Santa to skip my gift and double the fun for my grandchildren.

Leslie Uttley, Honorary President

My favourite activity is sitting around: I play fantasy hockey and fantasy baseball on the internet. It is a coed activity. If Santa could arrange a Canadian dollar at par, that would make me happy.

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Getting to Know You! - continued

Joy Patyk, Parliamentarian

My favourite hobbies are needlepoint and reading. Many of the pictures in my home are photographs taken of my garden and then transferred onto a canvas and needlepointed with wool. Obviously, I love to garden as well. I just really want Santa to bring health to our family and peace to the world. We certainly need it at this moment in time. My dream wish is that our leaders and politicians be totally open and honest! (Editor's note: What an appropriate comment for a Parliamentarian.)

Gloria Drake, Provincial Executive Secretary-Treasurer

I do enjoy cruising in the summer with my husband in our Corvette. As for Santa, I haven't asked him for anything for years. This way I can be naughty all year if I like (tee hee).

Nancy Papiez, Provincial Program Co-Ordinator

I really enjoy knitting. I told my family that I would design and make an afghan for each person, because I love them. They are all looking forward to getting a "Love Blanket." Now I need to find the time! What a delight it is to cook and savour food made with butter, cream and cheese! I'd like Santa to bring me Julia Child's, Mastering the Art of French Cooking, Volumes 1 and 2. Hope you hear me, Santa!

Linda White, Convention Convenor

Being a grandparent is truly a blessing. My granddaughter Devyn Kate is 5 yrs. old. She is my joy and I am her Nana and we love to be together. I wish peace and joy to all.

Judy Drummond, Recording Secretary

My hobbies are gardening and reading. I have a huge vegetable garden and I pickle and freeze my produce. I cater School Board luncheons and weddings and my pickles are a hit. I would love a new set of bed sheets. I believe Santa has already heard my request.

Bertha Breen, Insurance Convenor

Music is my interest. I love to sing and dance and have been part of a community choir. I play the piano and would like to learn the ukulele. (Judy Anderson, we need to talk) I walk my 9-year-old yellow lab Karmyn. We are the same age and walk at the same pace. For Christmas I would like my kids to come home from Minneapolis and Calgary.

Donna Hemeon, Assistant Insurance Convenor

I love hiking and also knitting and crocheting. I belong to the Beaver Valley Bruce Trail Club and am working on completing the whole trail for the 4th time. I have also hiked in Newfoundland, Austria and Spain. "Santa, I am wishing for continued good health and for the family to be together at Christmas".

Mardie Panabaker, Provincial Communications Convenor

I love live theatre and volunteer as a Script Assistant with several community theatres in Hamilton. In that position, I diagram blocking, call out and track missed lines, and get to witness creative magic. If "Santa Baby" could provide good weather for our drive to Dayton, Ohio, for Christmas, I would be grateful. This Grandma wants cuddle time with her three grandboys.

A Few Reminders for Branch Presidents

- Please let your Area Director know how many MEMBERSHIP PINS you have in your branch inventory.
- If a venue at which you have an event asks you for an Insurance Certificate, please contact Gloria Drake at the Provincial Office.
- Make sure to refer to your "Timeline for Presidents" for information and for important dates.
- Refer to the Policy and Procedures Manual and contact your Area Director if you need help with something.
- Please make sure to visit our website for an abundance of helpful information.

- A memo will be sent in January giving you detailed information regarding Convention 2016 in Windsor.

Cheers!
Nancy Papiez,
Provincial Program Coordinator



RWTO/OERO 60th Annual Convention June 7 - 9, 2016

Contact Information

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Karen Clark Lauzon:

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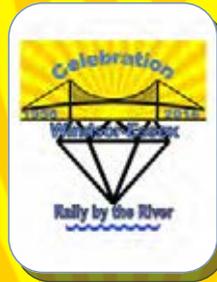
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**** Request Group Rate Code: # ACN0607**

Special Guestroom Rates

\$149 + Tax Double Rate

Free Valet Parking

Watch For Details In The March 2016 Connections Issue

For further information visit the website: www.rwto.org/upcoming-convention.asp

OR Visit Our Facebook Page For Up To Date Information:

<https://www.facebook.com/RWTO.Windsor.Essex>



Note: For those receiving the newsletter via email, the links in the ad to the Casino Hotel and Convention 2016 should be active (i.e., when you click on the link in the ad, it takes you directly to the site). This will also be the case, in March, when it is posted on the provincial website at <http://www.rwto.org/upcoming-convention.asp>



RWTO/OERO

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**PM Agreement
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