

Vision 20/20



Volume XIII Issue i
Spring 2023

District 20 acknowledges that we are on the traditional homeland of the Anishinaabe, Haudenosaunee and the Huron-Wendat, and thank these nations for their care and stewardship over this shared land.

Celebrate with US
ALL Year Long!



**RTOERO
DISTRICT 20**



OUR GOLDEN YEAR

Join us for one or all of our GOLDEN Year activities
Details will be released each month.

January - Walk 50 km for 50th
February - Golden Tea Party
March - Gardening Webinar
April - Active Member Social
May - 50th Birthday Bash + AGM
June - Playhouse Tour

MARCH 23

DETAILS ON PAGE 14!

July - Napanee River Boat Cruise
August - BBQ & Cake
September - To 'ell With the Bell
October - Fall Colour Tour
November - Craft, Chat, Games
December - Carolling

DETAILS ON PAGE 14!

AUG.8 SRS CENTRE

SEPT 5 TRAVELODGE

Events may be subject to change



DISTRICT 20'S BIRTHDAY PARTY!

Celebrate Our 50th on May 25!

FOR FREE!

DETAILS ON PAGE 5!



Your 2022/2023 RTOERO District 20 Executive!



L-R: David Kendall, Dennis Quinn, Lorraine Kenney, Madeleine Wotherspoon, President Juanita Everett, Patricia Bland, Lorraine Tank, Cindy Dunning, Francine Leblanc, Doug Helliwell, Liz Carson, Ted Whiteland.



PRESIDENT: Juanita Everett
 president20@districts.rtoero.ca 613.900.8147

FIRST VICE-PRESIDENT: Dennis Quinn

SECOND VICE-PRESIDENT: Lorraine Kenney

SECRETARY: Ted Whiteland

TREASURER: Doug Helliwell

MEMBERSHIP SECRETARY: Liz Carson

CHAIRS OF STANDING COMMITTEES

AWARDS: Lorraine Kenney

BENEFITS: Lorraine Tank

COMMUNICATIONS (VISION 20/20): Patricia Bland
 rtoero20@gmail.com

GOVERNANCE COMMITTEE: Dennis Quinn

GOODWILL AND MEMBERSHIP SERVICES: Lorraine Kenney

POLITICAL ADVOCACY: David Kendall

RTOERO FOUNDATION: Ted Whiteland

TRAVEL: Francine Leblanc

COUNCILLORS

Patricia Bland

David Kendall

Lorraine Tank

Environmental Steward: Cindy Dunning

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President's Message

Juanita Everett president20@districts.rtoero.ca

This has been a hard winter for many members of District 20 and your District 20 executive. Several of our members have suffered the loss of family members and friends, me included. My husband and best friend of 50+ years passed away in November after a lengthy battle with cancer. This has prompted me to consider the impact of loss and how to cope with profound change in a positive way.

Being pragmatic about the eventuality of loss allows one to be prepared regardless of one's circumstances. This can include such things as arranging a power of attorney, discussing end of life choices, making wills and finding opportunities for closure with family and friends. It may also involve reconciling personal, family or business issues. Being prepared can also mean being able to manage independently by accessing the resources in your community. I have had to deal with automotive, plumbing, snow removal and pest issues by making decisions by myself or with the advice of trusted friends and family. Doing this can be empowering, building confidence and making future decisions easier. Being prepared also requires acting with a greater degree of caution, as we all have heard the stories of scammers victimizing seniors. I was recently asked by a bank teller if I knew who I was giving money to when I withdrew a significant amount for my daughter and I found her concern very reassuring.

I was surprised and grateful for how willing so many folks were to help, console, listen and offer their own reminiscences. The mere act of asking how I am doing reassures me that people care. Friends have stepped forward with more frequent phone calls and I often receive a sympathetic hug from an acquaintance while out on errands. Accepting help when needed is just as important as demonstrating strength and independence.

Everyone who knew me, knew John. He was outgoing, gregarious, the guy who always had a story to tell or advice to give and I miss him, but

I also know he would be proud of how well I am doing because of the thoughtful way we prepared. He encouraged my participation with RTOERO and urged me to stay involved. He understood that staying connected, enjoying hobbies and activities and being open to the opportunities life has to offer is important for both mental health and physical well-being and so I look forward to the changes Spring will bring... better weather, fun with granddaughters, a wedding and a trip to Greece and I will take his spirit and memory everywhere.

Juanita Everett
President
RTOERO District 20
President20@districts.rtoero.ca
613.900.8147



President Juanita Everett receives the President's Pin from First Vice-President Dennis Quinn.



JUST ONE THING

Column by
Cindy Dunning
RTO District #20
Environmental Steward

March 2023

Environmental stewardship is how we take care of our natural world so that all living things can be happy and healthy, now and into the future.

Everyone can do **just one thing** and become an environmental steward! Choose one thing (or more) from the following, which focus on everyday choices, learning more, and community activities.

JUST ONE THING – EVERYDAY CHOICES

- **Wait!**
 - Don't uncover those gardens until the average day time temperature is 10 C! Allow overwintering insects and reptiles a chance to "wake-up." Maybe even leave those leaves for mulch!
- **Quality Purchases**
 - Terry Pratchett, author, states, while speaking about inequality but also applies to fashion, that a person who can afford a \$50 pair of boots that last will have dry feet for 10 years. But, a person who buys the \$10 pair of boots that only last 2 years, will have spent \$100 in ten years and have wet feet regularly! Think about quick fashion and buy either quality or secondhand.
- **NO MOW MAY Challenge**
 - Challenge yourself and your neighbours to **not mow in May**. Allowing the grass to grow longer provides early pollinators, like bees, with a good start, cuts down on emission pollutions, lawns will be healthier, and saves time! Fully supported this year by the City of Kingston.

JUST ONE THING - LEARNING MORE

- **Research – Minimalism**
 - Does minimalism have a part for you? This isn't about removing all items, but living meaningfully – spending time in environment, not over spending or creating excess waste
- **Read A Book**
 - Ikigai – The Japanese secret to a long and happy life –hint: get outside!
- **Watch**
 - Kiss the Ground – experts and activists unpack ways in which the earth's soil may be the key to combating climate change and preserving the planet

JUST ONE THING - COMMUNITY ACTIVITIES

- **Green prescriptions**
 - Mental and physical health is being addressed with green prescriptions – take a dose of nature to feel good. Write yourself a prescription each day even if for only 10 mins.
- **Protect the ants**
 - Do you know that ants aerate the ground as much as earthworms? They are environmental stewards.
- **Pitch-in**
 - Pitch in is a community event to pick up litter and garbage everywhere! City wide events occur in April around Earth Day (April 22, 2023). If your area doesn't have a pitch-in event, start one for your neighbourhood.



MEMBERSHIP UPDATES Liz Carson Membership Secretary

IN MEMORIAM

Vaida Armstrong

Frederick Bresee

Margaret Clark

Thomas Clifford

Douglas Connelly

Mary Dixon

William Dyke

Robert Galbraith

Patricia Galna

Mornington Hammond

Madlyn Kerr

Gwendolyn Kimmett

Aileen Kingsley

Douglas Latimer

Gary Malcolm

Leo Meeks

Joseph Percy

Kenneth Sigsworth



On behalf of the members of District 20, the Executive expresses its sincere condolences to the families, friends and colleagues of those recently deceased. We share in the mourning of their loss and celebrate the services they rendered. Our list is current as of March 1, 2023.

Healthy living is a priority for us at RTOERO. Find support resources at <https://rtoero.ca/coping-with-grief-resources-that-can-help/>

DOUBLE CHECK YOUR CONTACT INFORMATION AT THE Membership Portal:
<https://rtoero.ca/welcome-to-the-membership-portal/>
Or email membership@rtoero.ca or phone 1-800-361-9888.



Welcome New Members!

Suzanne Babcock

Willa Jane Connelly

Mary Jane Jarvis

Louise Becker

Cheryl Descent

Rhonda Kimberley-Young

Margaret Berridge

Anna Dyke

Anne Poels

John Brackenbury

Catherine Griffin

Stacey Robb

Donna Clifford

Lanna Henry

Morris Whitmore

District 20 welcomes our new members! As of March 1, 2023 we are comprised of 1379 registered members in Frontenac, Lennox and Addington. Members are encouraged to remind colleagues of the exceptional benefits available to RTOERO members. See the comparison chart on page 10.

Contact: Email President20@districts.rtoero.ca or call 613.900.8147.



DISTRICT 20'S BIRTHDAY PARTY!

Celebrate Our 50th!

FOR FREE!



REGISTRATION

Sign up by FRIDAY, May 19, 2023.

Dinner and Entertainment are FREE to those who register for the Annual General Meeting.

Registered guests are invited to arrive at 3:00 PM for social with licensed cash bar. Menu entrees: chicken fricassee or VEGAN stuffed pepper.

To Register:

EMAIL rtoero20@gmail.com
or CALL Cindy Dunning at
613-779-3764.

Thursday, May 25, 2023

AGM @ 3:30 PM

Dinner @ 5:00 PM

Entertainment @ 6:30

At the Renaissance Hall

285 Queen St. Kingston



Political Advocacy Report (PAC)

David Kendall Committee Chair and Councillor



Scholarships:

Each year RTOERO gives back to our communities through scholarships to students advancing their education. Applications for scholarships reached 179 this year in areas including science, nursing, education, social work, environment, architecture and equity/inclusiveness. Scholarships in the amount of \$3,000 each will be awarded to 20 successful applicants. In the last 17 years, RTOERO has awarded \$550,000 in scholarships.

Benefits Program Expansion:

In an effort to grow and expand the benefits program for our membership, RTOERO has offered to open our benefits program to other education retirees across Canada. ACER-CART is our national organization representing retired teachers in each province across Canada. Members from these associations will continue to hold membership in their own organization but have the opportunity to take on our benefit plan which would be given a different title than the RTOERO Benefits Plan. We all recognize the importance of membership in order to be able to offer a benefit program such as ours. Through expansion, we should be able to add benefits to the program. Time will tell should these organizations decide to join our program.

RTOERO Expands Property Complement:

RTOERO currently owns its own office at 18 Spadina Road in Toronto. As of March 1, 2023, we will become owners of a condo located at Carleton Street and Church Street in Toronto. For years, RTOERO has rented a suite at the Marriott Courtyard to accommodate the RTOERO Chair and to host Committee members when in Toronto for meetings. This purchase will allow us to build equity over time instead of paying rent with no return.

Pension Plan Updates:

The RTOERO Board of Directors and the Political Advocacy Committee (PAC) met with our pension partners in January to receive updates on the various plans. The majority of our members belong to one of

the three following pension plans:

Ontario Teachers' Pension Plan (OTPP), Ontario Municipal Employees' Retirement System (OMERS), or Colleges of Applied Arts and Technology Pension Plan (CAAT)

OTPP:

- Membership of 333,000, Active 182,000, Retired 151,000.
- Assets of \$ 241.9 billion — targeting to reach \$300 billion by 2030.
- Plan is 107% funded with a surplus of \$17.2 billion.
- Average age of those retiring is 59.
- 146 members are over 100 years of age.
- The ratio of active to retired members is 1.2 to 1.0 in 2023 and was 4 to 1 in 1990.

OMERS:

- Membership of 552,000, Active 304,000, Retired 191,000, Deferred Pension 57,000.
- Assets of \$119 billion.
- Active members contribute \$4.4 billion annually.
- Retired members receive \$5.4 billion in benefit payments annually.
- Investment income in 2021 was \$16.4 billion
- Oldest member is 107.

CAAT:

- Membership of 83,000
 - Assets of \$18.2 billion
 - Reserve of \$4.4 billion
 - Funded at 124%
 - Membership includes 17 unions/ associations.
 - Includes over 300 employer associations.
 - CAAT has achieved a 11.1 % annualized return over a ten year period.
- .../dk

BOUNDARY WIN FOR KINGSTON RESIDENTS!

Background:

Section 8 of the Constitution Act of 1867 requires that electoral boundaries be reviewed following every 10 year census period. In 1985, Parliament created legislation under the Electoral Boundaries Adjustment Act that impacted political boundary Ridings.

The Act establishes an Electoral Boundaries Commission for each province to review Riding boundaries every 10 years to ensure that population densities in the Ridings conform to an established quota. In carrying out its work, the Commission is guided by certain principles through the process of redistributing Riding boundaries: The community of interest, the community of identity and historical patterns.

The formula for establishing a quotient used by the Commission is based upon dividing the population of the province (14,223,9420) by the number of seats held by Ontario in the House (122) to reach a guiding quotient of 116,590. The legislation allows the Commission a deviation variance of plus or minus 25%.

The Electoral Boundaries Commission established in 2012 *removed the Kingston residents living north of Highway 401* from the Kingston and the Islands political Riding and placed them in the Lanark-Frontenac-Kingston Riding. This decision affected over 8,000 Kingston residents.

The 2022 Electoral Boundaries Commission in their initial draft report determined to place the Kingston residents living north of Highway 401 in a newly established political Riding of Gananoque-Brockville-Prescott.

Action:

Your RTOERO District 20 Executive joined forces with a number of community groups and individuals to challenge the Commission ruling to return these Kingston residents to their natural and legitimate Riding of Kingston and the Islands. We thank **Cindy Dunning** for speaking to the Commission on our behalf.

Result:

We were elated to hear recently that the Commission has decided to amend their initial draft recommendations and its final report moved the Kingston residents living north of Highway 401 back to their rightful placement in the Kingston and the Islands Riding.

The Kingston and the Islands Riding at a population of 134,415 represents a deviation of 15.29% above the provincial quotient and has the largest population in the province. Although we are excited by the decision, we are also cognizant of the Commission's warning that this decision may not survive the next review in 2032. We all must be vigilant and ready to take action on future decisions.





BENEFIT MATTERS REPORT
Lorraine Tank Committee Chair and Councillor



Did You Know?

When members of the education community retire, they have an important decision to make. They may join RTOERO (Retired Teachers of Ontario) and take on the Health and Travel Insurance plans offered, or a retired teacher may take insurance through RTIP (Retired Teachers Insurance Plan). Also, a new retiree can join RTOERO yet take the RTIP Benefits plan. RTOERO's benefits are administrated by Johnson whereas RTIP's are administrated by Manulife. Likewise, a new retiree can join RTOERO and take no Benefits plan. Self insuring with another outside plan is also an option.

This applies to all members of any education sector; elementary, secondary, post secondary, public, separate, or private.

As members of RTOERO, we need to advise educators considering retirement of these possibilities to clear up any confusion that may arise. However, it is important to note that the RTOERO Health and Travel Benefits Plans are comprehensive, competitive and affordable. Please carefully review the Comparison Chart on page 10 or by scanning this QR code link:



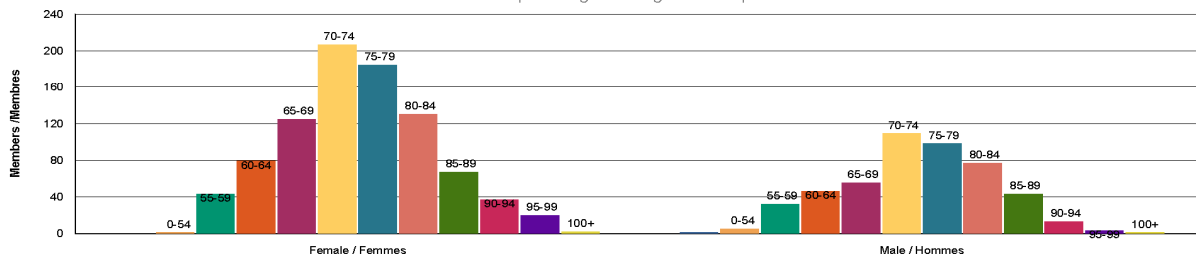
Stay well everyone!
 Lorraine Tank
 Benefits Chair

3/1/2023

Age Banding Report for Frontenac Lennox & Addington

Membership by Age/Gender

Membres par catégories d'âge/de sexe pour



@Gender & @Categories

	Female / Femmes	Male / Hommes	Total
	0	1	1
0-54	1	5	6
55-59	43	32	75
60-64	79	46	125
65-69	125	55	180
70-74	207	109	316
75-79	185	98	283
80-84	130	77	207
85-89	67	43	110
90-94	37	13	50
95-99	20	3	23
100+	2	1	3
Total	896	483	1,379

SAVE WITH RTOERO

Compare 2023 health benefits for education retirees

RTOERO

OTHER*

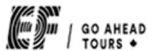
Extended Health Care + Hospital + Dental					
SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY
\$192.15/mo	\$382.44/mo	\$464.23/mo	\$202.71/mo	\$399.50/mo	\$479.00/mo
ANNUAL COST SAVINGS WITH RTOERO					
SINGLE \$147.93/year		COUPLE \$246.72/year		FAMILY \$228.34/year	
Prescription Drugs					
\$3,400 ANNUALLY – 85% REIMBURSED ● covers ALL prescription drugs			\$4,000 ANNUALLY – 85% REIMBURSED ● NOT ALL prescription drugs covered		
Paramedicals					
\$1,300 ALL PRACTITIONERS COMBINED – 80% REIMBURSED ● No doctor's authorization needed			\$1,350 ALL PRACTITIONERS COMBINED – 80% REIMBURSED ● Doctor's authorization required for some practitioners ● LIMITED reimbursement – per-visit max		
Vision					
\$400 VISION CORRECTION ● 80% – Every 2 years		\$150 EYE EXAMS ● 80% – Every 2 years		\$375 VISION CORRECTION ● 80% – Every 2 years	
				\$175 EYE EXAMS ● 80% – Every 2 years	
Travel					
\$10 MILLION PER INSURED UP TO 93 DAYS PER TRIP ● \$6,000 trip cancellation/interruption ● Private hospital room ● \$1,000 lost luggage per trip ● \$250/day for meals and accommodation, up to \$5,000 per trip ● \$10,000 vehicle return ● Guaranteed acceptance for trips longer than 93 days			\$2 MILLION PER PERSON UP TO 95 DAYS PER TRIP ● \$6,000 trip cancellation/interruption ● Semi-private hospital room ● No coverage for lost luggage ● \$150/day for meals and accommodation, up to \$1,500 per trip ● \$2,000 vehicle return ● Medical questionnaire for trips longer than 95 days		
Dental					
BASIC & PREVENTATIVE 85% UNLIMITED REIMBURSEMENT MINOR RESTORATIVE \$800 – 80% REIMBURSED MAJOR RESTORATIVE \$800 CROWNS + \$800 BRIDGES, PARTIAL DENTURES – 50% REIMBURSED			BASIC & PREVENTATIVE 80% UNLIMITED REIMBURSEMENT MINOR RESTORATIVE \$850 – 80% REIMBURSED MAJOR RESTORATIVE \$750 – 50% REIMBURSED		



*RTIP Plus 4000 Plan

RTOERO District 20 Announces an exciting trip for its RTOERO members
Ecuador and the Galapagos
May 9-18, 2024

Ecuador puts new meaning behind the saying, "good things come in small packages". In terms of flora, fauna, and opportunities for viewing unique local wildlife, this South American country runs the gamut. Journey to **Quito** for a taste of Ecuadorian culture and Spanish colonial history. Then, island hop through the **Galápagos**, where you'll move from mangrove swamps to lava flows to sunny shorelines, encountering scores of exotic creatures along the way. End in the indigenous city of **Otavalo**, famous for its colorful market.



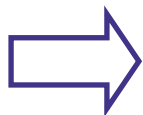
Your tour package includes:

- * 4 nights in handpicked hotels
- * 4 nights aboard the M/V Galapagos Legend Ship
- * 8 breakfasts, 5 lunches, 5 dinners
- * 10 sightseeing tours
- * Expert Tour Director and local guides
- * Private deluxe motor coach
- * 2 on-tour flights

Included highlights: Cerro Panecillo, Old Town Quito, La Compañía, Rábida Island, Snorkeling with sea turtles, Tagus Cove, Giant Tortoise Nature Reserve, Otavalo market

Tour pace: On this guided tour, you'll walk for about 2 hours daily across moderately uneven terrain, including cobblestone streets, unpaved trails, and sandy paths, with some hills.

Price: includes the above, flights and taxes - \$7,019.00 Canadian, based on double occupancy.



For booking details, please contact: **Francine LeBlanc, OCT**

Email: francinelb@cogeco.ca, cell phone: 613-572-0876





I hope that everyone has safely managed the recent winter-like snow storms! Fortunately, Spring will have arrived by the time you receive this Vision 20/20. The following represent some recent **RTOERO Foundation** notes:

New Grants for 2023

Your **RTOERO Foundation** is excited to announce that we have approved the expenditure of over \$210,000 to support six innovative projects on a wide range of themes. You will receive the specifics in our annual Spring mailing. Funding for these projects are provided through our generous donors and Districts, including District 20!

March 50/50 Draw

This draw is off to another record breaking start with over \$21,400 already contributed. Don't wait too long to purchase your tickets or share this terrific opportunity with friends and family who reside in Ontario – there is Bonus early draw for \$1000 on March 15th.

Silent and Live Auctions

Stay tuned for the announcement of two timely auctions: an **On-Line Auction** open to everyone from May 6-12 and a **Live Auction** for participants at the Spring AGM/Forum on Monday evening May 15th. Stay tuned for more timely updates later this spring.

The RTOERO Foundation On-Line

This is a reminder that it is easy to log onto the **RTOERO Foundation site**: Go to RTOERO – About RTOERO – RTOERO Foundation – and you are “in” to visit the site and its informative information.

Donations

If you are considering making donations to your **RTOERO Foundation**, it is simple – go on-line , select “Ways To Give” and be guided to the range of donation options.

Ted Whiteland

Chair RTOERO Foundation



Retirement planning resource bundle to share with friends

Be sure to share RTOERO’s retirement planning resource bundle with education workers in your life who are starting to think about retirement—it could save them time and reduce stress.

Find it here: rtoero.ca/retirement-bundle

The bundle was developed in response to feedback from education workers that they want help with practical to-do tasks for retirement.

One of the most common ways new members hear about RTOERO is through a friend or colleague. This speaks to the spirit of RTOERO and its deep roots as a non-profit for education retirees. We want to be there for others.



GOODWILL AND GOOD NEWS

Lorraine Kenney Second Vice-President, Awards Chair, Goodwill Chair



Hello District 20 Members

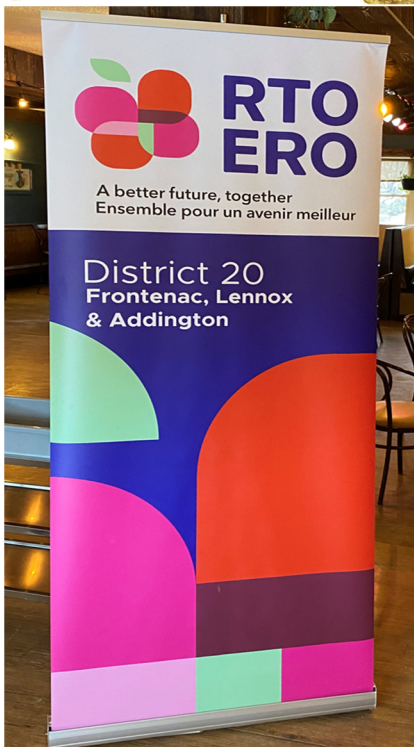
It is important that as a District 20 RTOERO member you keep your contact information up to date to ensure that you receive mailings in a timely fashion.

Another great reason for keeping us current is that our Member Services group will send you a milestone birthday card when you hit 80, 85, 90 and 95. When you reach the magic age of 100 we will send you a flower arrangement or make a donation to the RTOERO Foundation in your honour. You can be proud of the excellent work the Foundation does on our behalf.

In the November newsletter **Sister Anne Hudec** was mentioned as she marked her 100th year. In March we mark **Jean Robinson's** special year with a donation to the Foundation in her name. In January, the late **Margaret Clark** enjoyed a flower arrangement for her 100th celebration. We extend our condolences to Margaret's family and friends for their loss.

Our December list showed another member who was to celebrate her 105th year, so we reached out to contact her. After failed attempts with phone numbers, addresses and calls to long ago neighbours we serendipitously came upon the name of a "perhaps" relative. Through a golf club member roster we tracked down her son who told us how good both her teaching career and retirement had been to his mom. A lovely chat got us caught up on his daughter and where she was....but sadly his mom had passed away three years ago! Just a reminder to keep us in the loop, for so many reasons.

In kind,
Lorraine Kenney



District 20's 50th Celebration Tea Party at **The Sharbot Lake Inn** on Thursday, February 16, 2023. Gathered for tea are members (l-r) **Marlene Bertrim, Kevin Long** and **Peggy Hurley**.

Retirement Planning Workshops (RPW's) Are Back!

RTOERO once again is hosting **in-person** meetings as well as webinars for those seeking information regarding the benefits in retirement for the education sector.

The next Kingston area RPW is on Saturday, April 1st from 9:30 - 11:00 A.M. at the Donald Gordon Hotel and Conference Centre located at 421 Union Street, Kingston. Register for any RPWs at <https://rtoero.ca/events/retirement-planning-workshops/>



Celebrate Our 50th



With a CRUISE on the Napanee River!

Thursday, July 13, 2023 Noon - 1:30 PM (Pre-boarding at 11:45 AM)

REGISTRATION opens May 13, 2023: This is a NO COST 50th

Celebration Event! Only 40 spots available for members and partners.

Email Cindy Dunning at rtoero20@gmail.com or phone 613-770-3764.



Celebrate the District 20's GOLDEN YEAR with a Bus Tour to the Thousand Islands Playhouse matinee production of **THE HOUND OF THE BASKERVILLES** on Wednesday, June 14, 2023

The tour includes your return transportation to Gananoque, a "deck" lunch at the Playhouse, and group seating for the performance. We will leave by bus first from Napanee at 10:45AM from the Flying J parking lot and then from Kingston at 11:30AM from the TOYS R US on Midland Ave.

A box lunch will be served at arrival on the Playhouse veranda, overlooking the St. Lawrence River. After lunch enjoy a **DOCK TALK** to chat with artists at 1:00PM, followed by our feature performance at 2:00PM.

Our return to Kingston will take us back to where we started by 5:30PM in Kingston and by 6:00PM in Napanee. **The total cost of this trip is \$40.00** (including all taxes and gratuities).



There are only 30 seats available. Register by mail that arrives by **MONDAY, May 15, 2023**. Send to **PLAYHOUSE TRIP**, c/o Juanita Everett, 78 Hambly Rd., Napanee, ON K7R3K8

Fillable form online at <https://district20.rtoero.ca/trip-to-playhouse/>

RTOERO Learning Hub for RTOERO Members

<https://rtolearning.rtoero.ca/>

Here is a one-stop virtual learning destination with webinars and a wide range of learning resources. *Any member can access the site to improve their skills and abilities to participate locally and nationally.*

Cyber Safety Awareness

Every day we need to be aware of how easily our personal data can be accessed through email, text messages or phone calls that you answer unknowingly by responding with a "Yes". Even by selecting "Unsubscribe" you can provide Scammers with your personal information that they will use to lure you into their traps. Just like that, with one click of the mouse you could become the victim of a SCAM or a fraudulent request.

Sometimes I receive an email that shows the name of a friend in the sender line with a simple subject like "Hi there" and a message that says something like, "Please help me with a short term loan." The way the name is presented will alert me - the first indication of a fraudulent message. The spelling may be strange. Any of my "friends" would not use my formal name.

If this happens to you, WHAT should you do first? HOW can you confirm if you are reading a scam email? Is the person's name written in the way you usually identify them? i.e. Is the person a "Bobby" in your files, but the name on the potential scam note "Robert"? Also, is this a person who usually *does not* email you, let alone ask for money or an odd favour?

How can you check for the truth: with your mouse or by touching your screen, **hover** over the name of the sender. Watch for the strange set of email characters and name. WHAT TO DO? **DO NOT reply** in any way! **DO** send the message to the SCAM or JUNK folder in your email and then delete it. Quickly. Your email program may have a "Report Scam" icon to support your choice to move the message to the SCAM folder. Now — it's time to REPORT! Tell the friend how their name is being used fraudulently. Their info has been violated—hacked! They need to act and be careful. Let your mutual friends know, as well. Call for help if you have been hacked! Start by calling local law enforcement. Use the Government of Canada Help website for reporting fraud and scams. <https://ised-isde.canada.ca/site/competition-bureau-canada/en/fraud-and-scams/tips-and-advice>

Download the Seniors Guidebook to Safety and Security

<https://www.rcmp-grc.gc.ca/en/seniors-guidebook-safety-and-security>

For more information about protecting yourself from fraud, visit: getsmarteraboutmoney.ca/protect-your-money/fraud/

Technology Webinars / Webinaires sur la technologie

○ Introduction to Cyber Security - June 8 2022 / Introduction à la cybersécurité - 8 juin 2022

○ Introduction to Cyber Security #2 - November 29 2022 / Introduction à la sécurité Internet #2 - 29 novembre 2022

Volunteers Wanted

Seniors Association needs your help to keep the organization thriving!



- Vista **Editor**
- Vista **Writers**
- **Administration**
- Program **Instructors/Leaders** (examples: Pinochle, Whist Hearts, Bunco, Men's Club)

Contact info@seniorskingston.ca

www.SeniorsKingston.ca

**If you have any doubts at all, remember:
Hang Up. Delete. Block. Report.
Do not answer.
Be safe and not sorry!**



Award/Grant	Deadline	Criteria
RTOERO Post-secondary Scholarships	January 14, 2023	rtoero.ca/giving-back/scholarships
RTOERO Charitable Donation	February 1, 2023	Nominations from Districts
RTOERO Distinguished Member Award	Nominations in 2023	3 per year Nominations from Districts
RTOERO Provincial Founding Member Award	Nominations in 2023	1 per year Nominations from Districts
Provincial Service-to-Others	Nominations in 2023	Local, national or international programs often involving children, disadvantaged groups, culture and heritage
District 20 Project Service -To-Others Grants	April 1 and October 1 2023	Focused on local groups with an education related theme, connection, goal or component
District 20 Irwin Ruttle Award District Award	April 1, 2023	For outstanding voluntary contributions to our RTOERO District 20
THE RTOERO DISTRICT 20 LES FORKES MEMORIAL INTERGENERATIONAL STUDENT LEADERSHIP SCHOLARSHIP	June 1, 2023 Second Year!	Available for a graduating Secondary School student who volunteered with seniors in the District 20 area. Forms at secondary schools and through our website https://district20.rtoero.ca/rtoero-district-20-memorial-scholarship/



Does your Not-for-Profit group have a connection to education in the community? Consider applying for a Service-to-Others grant from our RTOERO District 20. Download an application at <https://district20.rtoero.ca/servicetoothersgrants/> Or email president20@districts.rtoero.ca

Walk 50 km for our 50th Birthday!

Starting January 1st

Report your numbers May 1 for inclusion during our

May 25th Big Celebration

Swag to be won!

Track walking numbers on the following footprint trail or any where.

When completed email Cindy at dunningc64@gmail.com

Walk an extra 50 km and donate to a member who can't walk!



WALK 50 KM FOR 50TH!