

Vision 20/20

RTOERO A better future,
together
Ensemble pour
un avenir meilleur
District 20
**Frontenac, Lennox
& Addington**
district20.rtoero.ca
Volume XIII Issue iii
Winter 2024

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.



Celebrating District 20's Golden Birthday Year!

Membership Fee to be removed effective December 31, 2023!
Details on [page 5](#).

WANTED!
DISTRICT 10 HELPERS!
Please see [Page 3](#) for details!

Future of Aging Summit
May 15 - May 17, 2024
Marriott Eaton Centre Toronto
agingsummit.rtoero.ca/
See [Page 11](#) for more!

Renewed!
www.facebook.com/RTOERODistrict20FrontenacLennoxandAddington

Are you Facebook savvy?
Connect and share!
Consider offering your talents to help build up our profile!

Awarded!
Service to Others Grant
and 3 Scholarships
See [Page 9!](#)

Share your good news!
Your **RTOERO** provides Canada's top insurance plans for education retirees.

Benefit plans are designed and managed by you - and your fellow RTOERO members!

Your 2023/2024 RTOERO District 20 Executive

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

COUNCILLORS

Patricia Bland

David Kendall

Lorraine Tank

Environmental Steward: **VACANT**

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



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Renewed! <https://www.facebook.com/RTOERODistrict20FrontenacLennoxandAddington>

VACANCY: DISTRICT 20 ENVIRONMENTAL STEWARDSHIP POSITION

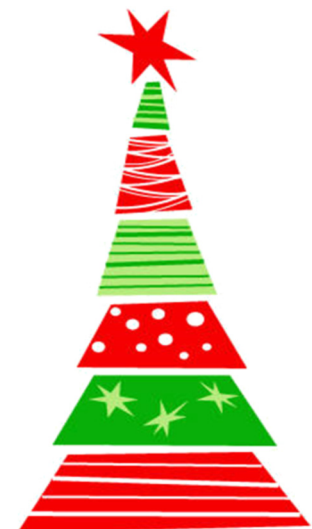
"Climate change. Air quality. Water quality. Bio-diversity loss. CO2 emissions. Plastic pollution. Simple words. Intimidating concepts. We can make a difference and motivate others to be part of the solution and encourage others to be part of the solution."



Our District 20 Executive has a vacancy for the Councillor position of **Environmental Stewardship**. As an Executive member this individual would focus attention on keeping the Executive and membership apprised on environmental issues and possible actions that can be implemented to address environmental concerns.

Members who have an interest in filling this important position are encouraged to contact District President, Juanita Everett, by email at president20@districts.rtoero.ca or call 613.900.8147. For more information visit

https://rtoero.ca/wp-content/uploads/2020/09/Environmental_Stewardship_WP-Web_EN.pdf



14 Davey Crescent
 Amherstview, Ontario K7N 1X6

Remember to update your personal info with RTOERO.

Vision 20/20 is published three times a year: Winter, Spring and Fall. The colour e-copy is emailed to all members with an email address. The printed copy is sent via Canada Post to those without electronic contact information. All materials and editing are completed by District 20 volunteers and printing is managed by DigiGraphics in Kingston.

President's Message Juanita Everett president20@districts.rtoero.ca



**Seasons Greetings
District 20
Members!**



Our 50th anniversary celebration is drawing to a close and I am grateful that so many of our members participated in the calendar of events.

circulation post-COVID, and your executive was delighted with the results! That being said, a lot of planning and execution relied heavily on a very small group of dedicated volunteers. RTOERO District 20 needs the reinvigoration that new members can provide. I am urging any member with a few hours each month to consider volunteering with your executive. We are a very welcoming and convivial bunch in desperate need of committee members to share the load.

On reflection, there were some hits and a couple of misses. **To `ell With the Bell** in September and our **AGM** in May were well attended and the feedback we received was very positive. Both events gave members the opportunity to catch up with old friends and colleagues and enjoy a free meal. Our walking programme, 50 for 50 allowed members to score a pair of RTOERO socks for honesty in reporting their accumulated kilometres. We also had a busload of enthusiastic theatre-goers on our trip to see Hound of the Baskervilles at the Thousand Island Playhouse. Next summer we will try to reschedule the Napanee River boat cruise which unfortunately had to be cancelled in this year due to mechanical issues. No one in our organization wants to be caught "up the river without a paddle". Attendance was lower at our Tea and Sock Hop but the abundance of food didn't go to waste as donations were made to local food missions.

We are specifically looking for folks with an interest in environmental issues to take on the "Just One Thing" report, a tech wizard to help with communications, and someone who is interested in political action.

Our January 11, 2024 meeting at 700 Millwood Drive (near the Toyota Dealer in Kingston) will be open to members. Come and check us out or just drop me an email.

As a final note, I would like to wish all our members the very best for the upcoming holiday season and a very safe and Happy New Year. Be kind, be generous and enjoy the festivities with family, friends and community.

Juanita Everett
President RTOERO District 20
613.900.8147
president20@districts.rtoero.ca



Our 50th Anniversary gave District 20 the purpose and opportunities to get back into

**WANTED!
VOLUNTEERS!**

**YOUR HELP WOULD BE GREATLY APPRECIATED IN THE FOLLOWING AREAS:
AWARDS AND GRANTS, ENVIRONMENTAL STEWARDSHIP, SOCIAL MEDIA SUPPORT,
NEWSLETTER PROOFING, POLITICAL ADVOCACY,
AND JUST PITCHING IN WHEN POSSIBLE!**

YOUR TALENTS AND SKILLS ARE VALUED BY ALL MEMBERS!

**EMAIL president20@districts.rtoero.ca
OR RTOERO20@GMAIL.COM
OR CALL 613.900.8147**



"MANY HANDS MAKE LIGHT WORK!"



In Memoriam

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 November 1, 2023.



Lois Allen
D Sandra Armstrong
Edna Day
Marcel Giroux
Betty Grant
Bonny Ann Greavett
Carol Greer

Lois Halligan
Marilyn MacIntosh
Kathleen Makepeace
Doris Murdoch
Vincent Murphy
James Walmsley



Welcome New Members!

District 20 welcomes our new members! As of November 1, 2023 we are comprised of 1380 registered members in Frontenac, Lennox and Addington. There are currently 60 Actively Employed members who have not fully retired, but are receiving RTOERO information in preparation for their retirement plans.



Susan Barkley
Lilia Davies
Sharon MacDuff
Robert Switzer
Colin Wiltshire



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.



PLANNING FOR CHANGE Membership Fee



RTOERO has maintained a membership fee for the past 56 years. There has been much discussion over the years by members to replace the membership fee with another revenue source. Our main competitor in the benefits field has never initiated a fee for membership. The Corporate Members representing our 51 Districts across Canada discussed this matter at the recent Fall Forum on October 17th, 2023, in Toronto.

Background data to fee removal: RTOERO members are keenly aware that for the past 6 years our major competitor has administered the benefit plans for the education community and by this relationship has direct access to schools and active members. This reality has resulted in fewer retiring educators taking out membership in RTOERO.

Because of the importance on ensuring that membership growth in our benefits program is so crucial, RTOERO has opened its doors to the active and retired education community. Active members receive communications from RTOERO in the hope that when retirement day arrives for them, they will officially join RTOERO and its Entente program.

The Corporate Members agreed to remove the membership fee effective December 31, 2023 through the endorsement of the following resolutions:

1. That RTOERO membership fees for members **enrolled in the Entente Group Insurance Program** be financed through income earned on long-term investments, subject to annual inflationary and membership growth adjustments.
2. That **annual District grants** per member be set to a base year as calculated for 2023 and subject to yearly inflationary adjustments (as per OTPP annual CPI inflationary adjustment). *This shall not apply to Districts receiving minimum grants covered under the RTOERO Policies 9.02 (b).*
3. That an **operations reserve** be created to provide the assurance of 3 years of estimated fee reserve.

More Change in the Offing

Our benefit plan now exists under the banner of the Entente Group Insurance Program. During the past two years RTOERO has been discussing the *possibility* of extending our plan to other partners in the ACER/CART family. ACER/CART is the Canadian Association of Retired Teachers and represents the retired education associations in each province and territory. The proposal essentially was that a member of another association could join our Entente Program but must maintain membership in their own association. ACER/CART member organizations have not endorsed this opportunity for their members. After much deliberation and analysis, the Board of Directors has decided to *withdraw* membership in ACER/CART effective December 31, 2023.

As our membership is aware, we currently have 5 Districts outside of Ontario comprised of mostly former Ontario teachers. This decision to withdraw membership in ACER/CART opens the opportunity for these five Districts to expand their membership. (Continued on Page 6)



**** The projected fee for January 2024 would have been \$ 5,110,000.**

RTOERO Considers a Name Change - Again

A few years ago RTOERO employed an exercise to change the name of our organization to better reflect our membership as we now offer membership to the wider education community including colleges and universities. The Corporate Members were not supportive of the recommended name change that was proposed by the Board of Directors. At the September Presidents' workshop and the October Fall Forum, the organization undertook another exercise to take on a more reflective name. If successful, this change is scheduled to happen by the 2024 Annual Meeting. More information shall follow to membership in the coming months ahead.

Members will remember that we started our existence in 1968 as the Superannuated Teachers of Ontario and changed to the Retired Teachers of Ontario (RTOERO) in 1988 along with the change to the Ontario Teachers Pension Plan.

- * RTOERO has passed the 84,000 member mark.
- * There are in excess of 103,000 participants in our Entente Group Insurance Program
- * RTOERO has 168 members who are now Life Members (100 + Years).
- * At the 2023 Annual Meeting of OTPP in May it was reported that there are 34 members in the plan who have been retired for more than 50 years!
- * Bellair Select, also a part of the Intact Insurance Corporation like Johnsons Inc., has assumed control from Johnsons of the home and auto insurance clientele.



ORDERING! Hot dogs, hamburgers, sausages, chicken! **Dennis Quinn** was ready for anything the crowd at the Kingston Seniors' Centre ordered back in August. A bit of damp weather did not hinder the appetites for the staff, friends and District 20 members at our 50th Anniversary open BBQ.



The To 'ell With the Bell Breakfast Buffet in September at the Travelodge Hotel brought out the chatty crowds for an excellent celebration morning! Communication Councillor Patricia Bland (right) is keeping up with the socializing with Buella and Ralph Woods. See the whole slide show on the web at <https://district20.rtoero.ca/sept-5-to-ell-with-the-bell-breakfast/>



Breaking Benefit News!

Proposal Submitted For Additional Benefits!

District 20 Executive and its Benefits Committee have submitted a proposal to the RTOERO Head Office Benefits Committee that requests there be Additional Benefits available to members that would cover a portion of the expenses incurred while accessing on-line medical services. This proposed support would be available to RTOERO Members *without* a Family Care Physician.

The official proposal, researched and prepared by District 20, has been received by The RTOERO Benefits Committee in Toronto. This begins the process of The RTOERO's consideration of our Proposed Additional Benefit. There are many "steps" that must be addressed before this Additional On-Line Benefit can become a reality for RTOERO Members. If this happens, it will not come into affect until this time next year, at the earliest. The Members of The District 20 Executive will monitor the Benefits Committee's progress in moving our Proposal through the "steps".

Thank you!

District 20 Treasurer Doug Helliwell, District 20 President Juanita Everett and District 20 Benefits Councillor Lorraine Tank



Supplemental trip cancellation and trip interruption plan for extra coverage

The RTOERO travel plan provided with the Entente extended health care plan includes coverage for up to \$6,000 per insured, per trip for eligible expenses when you cancel, interrupt, or delay your trip due to one of the covered reasons. You can now supplement your existing coverage when your trip value exceeds \$6,000 per insured as follows: Purchase the supplemental trip cancellation and trip interruption plan for a specific trip to get coverage of up to \$12,000 per insured for that specific trip. Choose single, couple or family coverage.

Read the **Entente Insurance Program booklet** for full details, as coverage is subject to the same terms and conditions as the Trip Cancellation and Trip Interruption Insurance Plan Certificate of Insurance of the RTOERO travel plan of your booklet – rtoero.ca/resources/communique-insurance-plan-updates.

UPCOMING RTOERO FOCUS WEBINAR!
Dementia starts in the body - Approaching dementia prevention using a systemic lens
[**https://tinyurl.com/4sn7j78u**](https://tinyurl.com/4sn7j78u)
 Wednesday, December 13, from 1:00pm to 2:15pm ET.
 In this webinar Dr. Romi Fung, Naturopathic Doctor, will present on the topic of understanding the systemic landscape of cognitive health.

Understand Online Safety



Just thinking about becoming the victim of an online scam, hacking or identity theft can be stressful. But by being aware of the risk and **taking precautions**, you can prevent it from happening. You might receive emails that look like they're coming from a reputable source – like your bank or the CRA or even a family member. If you receive anything asking for money, don't hesitate to follow up by phone – using a number you find on the organization's website, not in the email – to make sure it's legitimate.

<https://rtoero.ca/stay-safe-online-with-these-best-practices/>



Ted Whiteland Chair RTOERO Foundation
<https://rtoero.ca/rtoero-foundation/>



RTOERO FOUNDATION UPDATES

“The RTOERO Foundation vision is a society in which all seniors live with dignity and respect.”

Many of our RTOERO Members and their friends have been participating in our series of 50/50 Raffles and the results have been quite consistent. Our most recent contest had a \$1,000 Early Bird draw winner from District 3 Algoma District, while our Grand Price Draw winner won \$31,000 and hails from District 34 York Region. Congratulations!! There will be a special pre-Christmas two-week Raffle during the month of November – stay tuned!

Our Granting cycle actively continues, as well. We have received the applications from those interested parties who had moved through the initial stages of the process. It is now the responsibility of the Peer Review teams to adjudicate those applications. The Peer Review team members are representative of RTOERO members (Board members are not part of these teams as they are the final decision makers based upon Peer Review team input) plus researchers. The final determination will be made at the December 12th, 2023 RTOERO Foundation Board meeting and announced shortly thereafter.

For your information, we have included a most successful project (below) to show how we best personalize and make user-friendly our Research grant winners. As noted often, the Foundation depends upon donations from individual donors as well as from Districts. Due to the high level of YOUR support, we continue to offer grant opportunities with the intent to increase the knowledge and research findings to support all of us as we age. If you wish to be a donor, it is as simple as contacting the Foundation through myself or directly through staff member **Deanna Byrtus**, Manager Donor Relations at 416-962-9463 ext. 271 or 1-800-361-9888 ext. 271.



On behalf of the Board of Directors of the RTOERO Foundation, I am pleased to wish each and every one of you all the best as we enjoy this festive holiday season!

Sincerely,

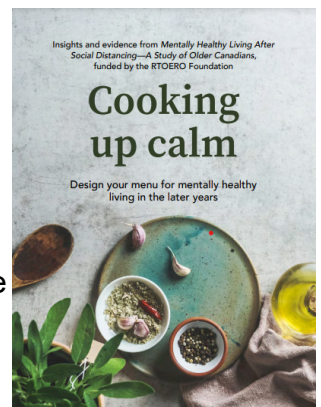
Ted Whiteland

RTOERO Foundation Chair

DID YOU KNOW???

During the pandemic 1,327 Canadians 60 years of age and older were surveyed about their mentally healthy living strategies. The learnings are captured in a new electronic booklet called **Cooking up calm: Insights and evidence from Mentally Healthy Living After Social Distancing—A Study of Older Canadians, funded by the RTOERO Foundation.** Included in the booklet are actionable tips based on the six most effective mentally healthy living strategies to emerge from the study, information on the benefits of cooking beyond nutrition and easy-to-make recipes for mentally healthy living, plus other sage advice.

<https://tinyurl.com/CalmCooking>



GOODWILL, AWARDS AND GOOD NEWS

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



2023 marked the second year of the **RTOERO District 20 Les Forkes Memorial Intergenerational Student Leadership Scholarships**

created in honour of a former

District 20 President and long-time Kingston educator, **Les Forkes**. The awards winners were presented with their \$1000 cheques at the sites where they completed their volunteer work. Three awards were presented this year to mark the District 20's Golden Year. Watch for the 2024 scholarship application forms in local secondary schools in the Spring!

*Lorraine Kenney,
Awards Chair*



Jillian Shea, a Napanee District Secondary School student, volunteered in the **Convalescent Unit at the L&A County Hospital** after completing the Hospice Care Provider Programme. She will continue her studies at St. Lawrence College in the Practical Nursing Program. L-R: Lorraine Tank, L&A staff, Jillian Shea, Juanita Everett.



Abbi Woods, North Addington Education Centre, has volunteered at the **Pine Meadow Nursing Home** and has been accepted into the Practical Nursing Programme at Loyalist College. L-R: Lorraine Tank, Home guest, Abbi Woods, Juanita Everett.



Mathilde Ducharme-Gauthier (I), une étudiante à L'École Secondaire Mille-Iles, volunteered at **Providence Care Hospital** and will further her education in the Pre-Health programme at Algonquin College. Presenter Lorraine Kenney on right.



Each year RTOERO District 20 proudly awards **Service-to-Others** grants to local organizations whose values align with those of RTOERO, including Diversity, Equity and Inclusion; Community Connection; Environmental Sustainability; Commitment to healthy living and Wellbeing; Service and Accountability.

Recently District 20 was very pleased to award a grant to the **Kingston Woodcarvers** at the **Kingston Seniors Centre** in the amount of \$1000. It was applied to the purchase of two much needed high performance benchtop dust collectors and vacuum systems and one Cyclone extractor to clean the air of wood particles and dust produced from the rotary tools. Since its installation, all groups using the Francis Street woodworking facility have noticed greatly improved air quality and frequently praise the efficiency of the systems acquired. Contained in the pictures below are the air extractor systems with some of the users and their current projects. The Kingston Woodcarvers thanks RTOERO District 20 for their support and contribution to the health and well-being of the growing population of the Kingston Seniors Association.





To "ell With the Bell Breakfast on Sept. 5th, 2023. See the whole slide show at district20.rtoero.ca/sept-5-to-ell-with-the-bell-breakfast/



The District 20 Team ready for a Sock Hop on Oct. 19/23





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

The **Future of Aging Summit** will bring together key stakeholders to share ideas, build competency and contribute to the improvement of the later years for both the current and future generations in Canada.

Wednesday, May 15 - Friday, May 17, 2024 at the Marriott Downtown at Toronto Eaton Centre.

The **Future of Aging Summit** is part of RTOERO's Vibrant Voices Advocacy focus. Together with partners, we advocate for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

The three-day event features a diverse [lineup of international keynote speakers](#), a screening of the documentary "Your 100-year Life" and Q&A with director Theo Kocken. Attendees have access to [breakout sessions](#) covering a range of topics, including:

- Redesigning communities for a highly aged society
- Finding solutions through age-tech
- Ageism and discrimination
- Rethinking retirement policies
- The silver workforce

Your RTOERO District can help you attend in person!

You can register to virtually attend keynote speaker presentations!

This summit will feature leaders who shape and drive the future of aging.

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



CYBER SECURITY TIPS

Beware of buy-and-sell scams on Facebook — Facebook Marketplace and other buy-and-sell sites can be great places to get a deal, but sadly, there's also the risk of scams. Scams on Facebook Marketplace include:

Phishing – Phishing are scams that get you to provide personal information without realizing it. It happens through links to fake websites, messages, or emails asking you to provide verification codes or account information.

Buyer scam – Someone claiming they didn't receive the item from you, not paying, or reporting the transaction as fraud after they received the item.

Seller scam – Someone tries to sell items without delivering the item. This can include asking you to send a deposit for a high-value item.

Listing scam – a listing is fake or dishonest or lures the buyer off Facebook to complete the transaction. Scams on buy-and-sell sites could happen to anyone.

If something seems too good to be true, it likely is!

DOUBLE CHECK YOUR PROFILE AND 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.

for today's active adults 50+

SESSION 2 BEGINS NOVEMBER 20

Fitness Games Music Arts & Crafts Languages Wellness Sports Dance

www.SeniorsKingston.ca

Seniors Association
5 convenient locations
f t i 613.548.7810
info@SeniorsKingston.ca

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 district20.rtoero.ca/servicetoothersgrants/ Or email president20@districts.rtoero.ca

Award/Grant	Deadline	Criteria
RTOERO Post-secondary Scholarships	January 12, 2024	rtoero.ca/giving-back/scholarships
RTOERO Charitable Donation	February 1, 2024	Nominations from Districts
RTOERO Distinguished Member Award	February 2024	https://rtoero.ca/about/awards/ 3 per year
RTOERO Provincial Outstanding Leadership Award	February 2024	1 per year Nominations from Districts
RTOERO Community Grants (Previously Provincial Service-to-Others)	https://rtoero.ca/giving-back/grants/ Spring 2024	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 2024	Focused on local groups with an education related theme, connection, goal or component
District 20 Irwin Ruttle Award District Award	April 1, 2024	For outstanding voluntary contributions to our RTOERO District 20
THE RTOERO DISTRICT 20 LES FORKES MEMORIAL INTERGENERATIONAL STUDENT LEADERSHIP SCHOLARSHIP	June 1, 2024 Third Year!	Available for a graduating Secondary School student who volunteered with senior citizens in the District 20 area. Forms at secondary schools and through our website https://district20.rtoero.ca/rtoero-district-20-memorial-scholarship/

Renewed! <https://www.facebook.com/RTOERODistrict20FrontenaLennoxandAddington>



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



To "ell With the Bell Breakfast Slide Show

district20.rtoero.ca/sept-5-to-ell-with-the-bell-breakfast/

COOKING UP CALM

<https://tinyurl.com/CalmCooking>

FOCUS WEBINAR DIMENTIA

<https://tinyurl.com/4sn7j78u>

WANTED! DISTRICT 10 HELPERS!

Please see [Page 3](#) for details!