

PRESIDENT'S MESSAGE

I know 'time flies' but this is ridiculous! It seems like yesterday when we sent out the Summer Newsletter and today, I am writing the Fall one - And I am late getting started.

It has been a wonderful summer for families and fun, although it has gone soooo fast. I hope it has been as good for you and yours. My heart goes out to those who have had to suffer any adversity during that time and I wish you well in your recovery process. Don't forget to reach out to your Brant 40 friends. Please remember to let the Goodwill Committee know about any illnesses, deaths or important celebrations. We want to be able to support our members in these important times.

Fall is upon us. I hope you have a happy Thanksgiving and enjoy the wonderful Fall season with its outdoor beauty and family gatherings. As you will see on the following pages, we have some great get-togethers coming up. The **General Meeting and Fall Luncheon** is November 1st. It is important that our members come to that event, not only for the camaraderie but also to help us make decisions for District 40.

We are trying a few new things. The first is a partnership with the Farview Community Centre to jointly host an evening of great music and food. **Pleasant Ridge** will entertain us on Saturday October 28th with a wonderful concert after a great meal. The great thing about this group is that it is made up primarily of retired teachers. Come on out and have some fun. Bring your friends. Get your tickets early. There are a limited number available.

The most popular event of the year is the Holiday Get-Together on November 29th. This is a great get-together to see all your Brant40 friends and colleagues and a fundraiser and Food for the Food Bank. Come to enjoy the camaraderie and be generous in giving to the Food Bank. There is a higher need than ever before in our community.

We are approaching something of an emergency for our Executive. Many of our members have been on the Executive for well over a decade. That is a long period of service to you and the other members of Brant 40. We have also lost some of those long-term members this year. Diane Morgan resigned last November after about 16 years, Mary Hrynkiw resigned in June after about 20 years of service and Jane Goldspink is leaving as of this writing. We are very grateful for the hard work and long-time service of these individuals. They have gone far above and beyond on your behalf.

At this point we have 3 open positions (Newsletter, Advocacy, 1st Vice), and would love to add other people to lighten the load of those with large responsibilities. Please, please consider joining our Executive. We are a friendly group who work together to help make Brant 40 an active and responsive group for you. Give me a call and we can chat about how you can help. 519-484-2742

Thanks for your support and your participation in our activities.

Betty Anne

VISIT OUR DISTRICT 40 WEBSITE AT <http://district40.rtoero.ca/>



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District 40 Social Media

We are very active on social media thanks to Barb Rogelstad and Cathy Dailey. Visit our sites and interact with the various posts. Find out what's going on. Read the articles we think you will like.

District 40 Website: <http://district40.rtoero.ca>

District 40 Facebook: <http://m.facebook.com/>

[RTOERODistrict40/](http://m.facebook.com/RTOERODistrict40/)

Great pages to keep up to date with items of social interest.

Want to promote a community event?

Email Barb Rogelstad, Webmaster and Social Media Coordinator at rogieba@rogers.com

Congratulations to members who have reached a Milestone with RTOERO.

It is amazing how many people are celebrating milestone anniversaries with RTOERO. Milestone Members who attend RTO Brant 40 functions receive a Certificate acknowledging 25, 30, 35, 40 and 50 years as members of RTOERO in both 2022 and 2023. We look forward to celebrating these milestones with you. See you at one of the functions.



Change of address or personal info?

Please make sure to let RTOERO know!

1-800-361-9888 or <http://www.rtoero.org>

Membership Gatherings



General Meeting and Fall Luncheon

November 1st, 2023

11:00 Meeting, 12:00 Luncheon

Walter Gretzky Municipal Golf Course

320 Balmoral Dr., Brantford

Cost: members \$ 25.00, non-members \$30.00

Please register at rtobrant40events@gmail.com
or call Christine at 519-865-9463

Registrations must be received by Oct. 25 to confirm with caterer.

Payment Options

- **e-transfer:** send to treasurer40@districts.rtoero.ca. In the message part please include your name and the event.
- **Credit Card:** go to the District 40 website, <https://district40.rtoero.ca/>. Scroll to the bottom of the page. Under Site Map, click on **Pay online for District 40 event or activity**. Complete the form and Submit Payment. You will receive a receipt by email. We will also receive proof of payment.
 - **you may pay at the door** (if you're registered)

Pleasant Ridge Dinner & Concert

Saturday, October 28th

6:00 – 9:00 PM

How many retired
teachers do you
recognize in
Pleasant Ridge?



Fairview Community Centre

48 Wayne Dr. Brantford

\$30:00 per person

For tickets call Elizabeth @519-752-8549

Limited numbers so call early.

**Dinner: 600 PM – Beef on a Bun,
salad & dessert**

Concert: 7:00 PM

*A partnership of Brant District 40 and
the Fairview Community Centre*



Brant 40 Holiday Get-Together

Brantford Golf & Country Club

November 29th, 3:30 PM – 5:30 PM

Please register by November 15th

at rtobrant40events@gmail.com

or call Christine at 519-865-9463

Invite all your District 40 friends

– send an e-mail – make the call.

This is the most popular event of the year!!

It's a great time to reconnect and start your own seasonal celebration.

As part of your 'Holiday Giving' please bring an offering for the Food Bank

Goodwill Committee

Thanks to our members for their continued support of Goodwill. We appreciate your communication. Please keep us informed of passings and significant occasions or illness in the lives of our members. A donation to the RTOERO Foundation is given in memory of our members who have passed.

Shirley focuses on birthdays and other special commemorations. She writes: "Since January I have sent 35 cards to men and women for their 80th birthdays. Flowers from Nicol's Florist have been sent to 8 ladies celebrating 85th birthdays, 2 for 90th, 1-95th and 1-100th. Picard's peanuts gift packages have been delivered to 4 men for the 85th and 2 for 90th.

Our members are so surprised to be remembered by RTO as they celebrate these milestone birthdays. They often reminisce about where they taught. Some take time to write lovely thank you cards which are shared with the executive."

Marg sends out condolences and birthday cards. Please let her know when someone passes or is ill.

Shirley Latulippe

shirleylatulippe@rogers.com

Margaret Gillan

mlgillan@gmail.com



Newsletter - Jane Goldspink – editor

Message from Jane - "Shortly after retiring in 2011, I happened to mention to Betty Anne that I would love to help with the newsletter. More than eleven years later, my life circumstances have meant that it is now time to resign as editor and from the executive, passing on this privilege to another person who enjoys sharing their thoughts....don't we all?....and creatively developing a way for you, the members, to be informed and keep in touch. The newsletter has certainly "morphed" over the years, but the focus has always been on letting you know what is happening, sharing what has happened and giving you a venue, which can keep you, the retired educator, up to date in all things RTOERO. I wish you well, and hopefully will see you at the next event!"



Jane has been an amazing member of the RTO Executive, long before we became RTOERO. She is not only a wonderful newsletter editor but also one of the creative minds behind a lot of the things we do. She is going to be very sadly missed. But we understand and respect that there are events in our lives that take us in a different direction. There is no doubt that, whatever she chooses to do, life for Jane will be exciting and filled with love and laughter, along with the ups and downs of life. Personally, I hope our friendship continues and grows. Jane is a wonderful person.

RTOERO executive and members wish Jane all the best in the next phase of her life and hope to see her at many of the upcoming Brant 40 events.



The fall is the usual time for active teachers who are approaching retirement to start investigating their options. If you know of anyone who is thinking of retiring soon or even in the next five years, please direct him or her to the

following website for information on **Retirement Planning Workshops**.

RTO District 40 will be holding an in-person RPW on Tuesday, October 24th, 2023 at the Brantford Golf & Country Club. We would love to increase our numbers, so please spread the word to those who might be interested.

<https://rtoero.ca/events/retirement-planning-workshops/>

As of June 1, 2022, RTO District 40 has 1052 retired members, and 30 members who are actively employed. Three of our members are 100+.

In a continuing attempt to save money and to do a bit for the environment, we are once again encouraging members to agree to give up the paper copy of the newsletter and opt to receive the online version only. We now have 692 members on the print mailing list. If you would be happy to be removed from the list of members who receive the print version of the newsletter, please let me know. Remember that we do 3 Newsletters a year but only 2 are mailed out. All 3 are sent by e-mail. Betty Anne sends President's Updates frequently via e-mail.

So don't miss out – elect to get your news via e-mail.

This would mean that you would only receive the newsletter by email.

Please contact me at rtobrant40membership@gmail.com

Also, mix-ups can occur at the District level and at the Provincial level. If you know of any members who **should** have but did not receive this newsletter by email, please ask them to contact **RTOERO** by phone to get the problem resolved.

Remember that you should always update your contact information (phone, address, or email address), so that we can stay in touch.

**Membership department at membership@rtoero.ca
or 1-800-361-9888.**

Happy autumn!

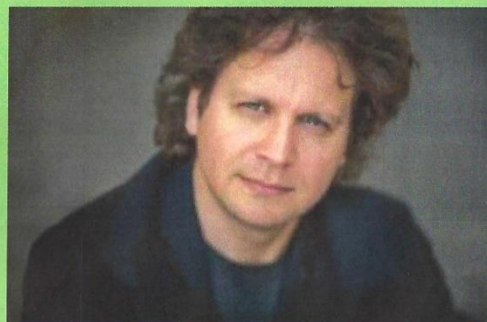
Lynn Haylock, Membership Chair

Daniel Vnukowski – pianist
Host of the Classical Jukebox on 96.3

Friday, October 20, 2023, 7:30 p.m.
Sanderson Centre for the Performing Arts

Adult: \$30 Student: \$10 Child: FREE

Presented by The Brantford Music Club
Tickets at the Sanderson Box Office 519.758.8090





Your Health Plan



In early June, I attended a workshop for District Health Reps in Toronto. There were several presentations. Prior to the workshop, district reps were invited to submit questions about our health plan. Time was spent at the workshop reviewing the questions that were received and discussing the answers provided by our plan experts. I will certainly not discuss all of these but some of our members hopefully will find the following Q and A to be of value.

Question: Some individuals reach the max of \$3400 for prescription drugs before the end of the calendar year. Is there a best strategy that an individual can follow to minimize out of pocket expenses in these cases?

Answer: Approximately 2% of Extended Health Care participants reached the prescription drug benefit maximum in 2022. A few suggestions to help maximize your prescription drug benefit are:

- Ensure that you have a prescription for any products such as test strips for diabetes that are covered by the Ontario Drug Benefit. A prescription is required to allow your pharmacist to submit these claims to the ODB
- If you take a high-cost drug, talk to your pharmacist about any provincial or drug manufacturer programs that may be available.
- Ensure that you immediately submit any claims not submitted electronically by your pharmacist. This helps you track how much is left in your \$3400 annual reimbursement.
- If you are taking a brand name drug and there is a generic available, you could try the generic to see if it works for you.
- Purchase a 90-day supply instead of a 30-day supply of your medication, if possible. This will save on multiple dispensing fees.

As always, know your health plan and get what you are entitled to. There are lots more benefits than the ones we all know (prescriptions, extended health, vision, dental).

Dave Haylock



Living Green

You will see a bit of an environmental focus in our newsletters starting. We hope you will join us in finding ways to support the efforts of our community and the world. Every little bit counts and there is a huge amount of effort needed if we are to help make this a better place in which to live. If you have ideas about how Brant District 40 can help in our community or if you know of something we should highlight for our members please let one of the Executive know.

Our first highlight is:

- The City of Brantford is launching its **Green Bin Program** in Nov 2023. This is “new” for our city. Under **Living Here. Living Green** on the city’s website they share the many ways that we can positively affect the environment. See <https://www.brantford.ca/en/living-here/living-green.aspx> for some ideas that you can undertake.



Food Waste

an excerpt from **15 Biggest Environmental Problems of 2023** - Earth.org

Food Waste is the 3rd largest environmental problem of this year. A third of the food intended for human consumption – around 1.3 billion tons – is wasted or lost. This is enough to feed 3 billion people. [Food waste and loss account for a third of greenhouse gas emissions annually](#); if it was a country, food waste would be the third highest emitter of greenhouse gases, behind China and the US.

Food waste and loss occurs at different stages in developing and developed countries; in developing countries, 40% of food waste occurs at the post-harvest and processing levels, while in developed countries, 40% of food waste occurs at the retail and consumer levels.

At the retail level, a shocking amount of food is wasted because of aesthetic reasons; in fact, in the US, more than 50% of all produce thrown away in the US is done so because it is deemed to be “too ugly” to be sold to consumers- this amounts to about 60 million tons of fruits and vegetables. This leads to [food insecurity](#), another one of the biggest environmental problems on the list.

Taking into account all the resources used to grow food, food waste uses up to 21% of freshwater, 19% of fertilizers, 18% of cropland, and 21% of landfill volume.

Currently, over 800 million people are suffering from severe malnutrition, a shocking thought when one-third of all the food that is intended for human consumption is wasted or lost. Food waste negatively affects the environment, the economy, food security, and nutrition.

Successfully dealing with the issue remains a great challenge in the coming years.

You might also like: [25 Shocking Facts About Food Waste](#) (Ctrl + click to follow link)

What's on the RTOERO.ca Website

Travel

If you are a traveler this webinar is important to you. Be sure you know what to do if you have an issue while travelling. Be sure to follow the guidelines to access your insurance to the fullest.

The next webinar in RTOERO's Focus series is [Travel Insurance 101](#) on Thursday, September 21 from 1:00pm to 2:15pm ET. This webinar focuses on the golden rules for travel, important insurance considerations before travelling, what your policy can do and some things it cannot. The presentation will be followed by time for Q&A.

Presenting on the topic of travel insurance is Shane Thom. Shane is a member of *Intact's Direct Distribution Travel division*, providing oversight and leadership to a team primarily accountable for financial institution relationships and large external partnerships. An insurance industry veteran with 20 years of experience, Shane started his career working at Johnson Inc, specifically with a focus on the RTOERO program. He has since held a variety of progressively senior roles working across multiple Travel and Group Benefits divisions.

Login to the [RTOERO Learning site](#) if you miss the webinar or wish to see it again.

How to be a Change Maker

Many of us want to create change in our communities and beyond, but we get stuck on the how. The issues seem big, systems are confusing, and cynicism feels rampant.



But there's a path forward. Dave Meslin, best-selling author of *Teardown: Rebuilding Democracy from the Ground Up*, offered guidance to RTOERO members and guests as part of the [Vibrant Voices Advocacy](#) webinar series. The recording is now available for members in the [learning community](#).

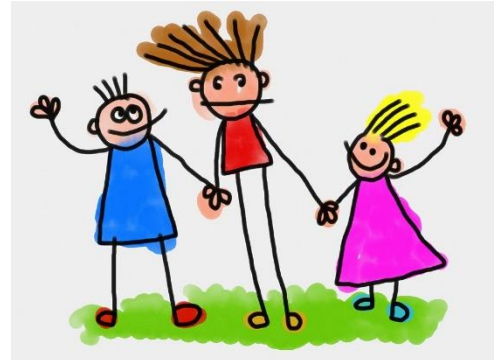
Using stories from his career in activism, Meslin walked participants through how ordinary citizens can turn ideas into action. He provided practical considerations, including:

- The value of starting local because it's easier to affect change at the municipal level
- Why we need to narrow our focus and make sure we're passionate about what we're advocating for
- How to create a core team and build a community of supporters
- The benefit of starting small and building an inventory of victories
- Making sure whatever you do is fun because change-making is a marathon, not a sprint

Access the full recording now on the [RTOERO Learning](#) site.

GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED:

- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always Catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food..
- 6) Don't sneeze when someone is cutting your hair..
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandma's lap.



GREAT TRUTHS THAT ADULTS HAVE LEARNED:

- 1) Raising teenagers is like nailing Jello to a tree.
- 2) Wrinkles don't hurt.
- 3) Families are like fudge...mostly sweet, with a few nuts.
- 4) Today's mighty oak is just yesterday's nut that held its ground.
- 5) Laughing is good exercise. It's like jogging on the inside.
- 6) Middle age is when you choose your cereal for the fiber, not the toy.

GREAT TRUTHS ABOUT GROWING OLD

- 1) Growing old is mandatory; growing up is optional.
- 2) Forget the health food. I need all the preservatives I can get.
- 3) When you fall down, you wonder what else you can do while you're down there.
- 4) You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
- 5) It's frustrating when you know all the answers but nobody bothers to ask you the questions.
- 6) Time may be a great healer, but it's a lousy beautician.
- 7) Wisdom comes with age, but sometimes age comes alone.

SUCCESS:

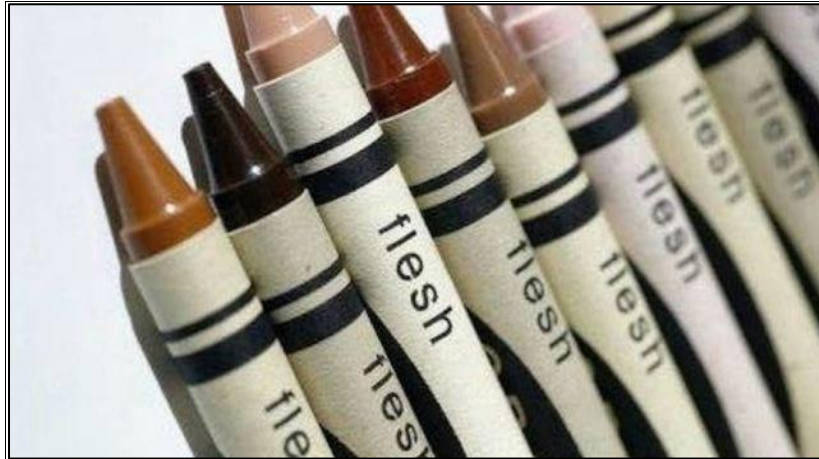
At age 4 success is Not piddling in your pants.
At age 12 success is . . . Having friends.
At age 17 success is . . Having a driver's license.
At age 35 success is Having money.
At age 50 success is . . . Having money.
At age 70 success is Having a driver's license.
At age 75 success is Having friends.
At age 80 success is Not piddling in your pants.

Author unknown

Please

Pass this on to someone who could
use a laugh.
Always remember to forget the troubles
that pass your way;
BUT NEVER forget the blessings
that come each day.
May your life continue to bring you
many smiles!

Equity, Diversity, Inclusion



A fresh look at the labels of the contents of **the crayon box of our life!**

“Equality can feel like oppression. But it’s not.
What you’re feeling is just the discomfort of losing
a little bit of your privilege.”

RTO ERO Brant 40 Executive 2022 -2023

President - Betty Anne Whitney - president40@districts.rtoero.ca 519-484-2742

Past Pres - Keith Gloster - keithgloster1@rogers.com

First Vice - open

Second Vice - open

Governance - Dave Haylock - david.haylock@hotmail.com

Secretary - Janet Rubas - rubasil@gmail.com

Treasurer - Mieke Schroeder - schroederhbj@gmail.com

Goodwill - Margaret Gillan - mlgillan@gmail.com

- Shirley Latulippe - shirleylatulippe@rogers.com

Tours - Lori Chisholm - lorichisholm@rogers.com

Newsletter - Jane Goldspink - gingergoldspink@gmail.com

Webmaster - Barb Rogelstad - rogieba@rogers.com

Social Media – Cathy Dailey - cathmd26@gmail.com

Health - Dave Haylock - david.haylock@hotmail.com

Membership - Lynn Haylock - rtobrant40membership@gmail.com

Breakfast/Luncheons - Christine Hazell - rtobrant40events@gmail.com

Political Advocacy – open

Members at Large -Gerry Fuss - jgfuss@hotmail.com

- Jim Harder - jimharder@hotmail.ca

NEW STUFF

5 days of recognition in the fall

While autumn in Canada may bring to mind thoughts of changing leaves, pumpkins and feasts with family and friends, it is also a time of many different cultural celebrations:

Rosh Hashanah - Sept. 15 - Sept. 17

This is the Jewish New Year, and it begins a ten-day period of penitence that culminates in Yom Kippur.

Yom Kippur - Sept. 24 - Sept. 25

Also known as the Day of Atonement, this is the holiest day in the Jewish religious calendar. It is a time of prayer, repentance and reflection.

Franco-Ontarian Day - Sept. 25

Marking the anniversary of the raising of the Franco-Ontarian flag, this day gives an opportunity to celebrate the rich history of the Franco-Ontarian community.

Diwali - Nov. 12

This five-day festival, also known as the festival of lights, is important for most South-Asian cultures. It symbolizes the triumph of light over darkness, knowledge over ignorance and good over evil.

Birth of Guru Nanak - Nov. 27

One of the most sacred festivals in Sikhism, this holiday celebrates the birth of the first Sikh guru and founder of Sikhism, Guru Nanak.

Tag us on Facebook and share other important days of recognition coming up this fall!

Return Address:

ATT. RTO,

17 Chestnut Ave.

Brantford, ON

N3T 4B9