



**RTO
ERO**

District 40
Brant

Newsletter

Winter 2024



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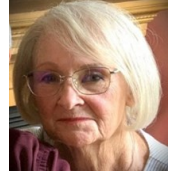
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A better future,
together

President's Message

Happy New Year!

I hope you have had a great start to 2024 and that this year will just get better and better for us all. It is hard to conceive that I have been retired over 21 years already. When I retired, I don't think I realized that such a large portion of my life lay ahead of me and that such a wonderful stage beyond my career would unfold. I am amazed at what some members have chosen to do with that time. I would love to have some of your stories to share in an upcoming newsletter. If you have chosen to take an interesting turn in your life, please send me a note sharing what you are doing now that you are retired. We will post it in an upcoming Newsletter or Update. We could include pictures as well. Or you could encourage a friend to share what they are doing. Send your story to me at president40@districts.rtoero.ca or give me a call and we can talk about it.



Thank goodness for RTOERO! When I think of all the advantages membership provides, I realize how wise we were to join. In addition to one of the best health insurance plans and amazing travel coverage, I love the fact that it makes it possible for us to have several different events throughout the year that help us get together with colleagues and other people with similar careers. There is power in numbers. As a local group, or District, we are able to provide supports through scholarships, donations to local causes, and special projects. And as a national organization, we have the ability to influence political decisions, particularly for seniors, both provincially and federally. All of these things are important to me and I hope they are to you too. RTOERO helps to improve our lives personally and socially and also contributes to the improvement of the lives of seniors locally and beyond. Be sure you are taking advantage of belonging to such an organization.

One advantage of belonging is that our District is able to apply for a **Community Project** each year for up to \$4000.00. I think we have received the money each time we have applied. This year we are seeking a project that will enhance the environment locally to be carried out starting in October. If you have an idea, please let us know. Perhaps an idea will come out of hearing our speaker at the May meeting. We will be making a decision before the end of May.

As you are likely aware, if you are a member of the insurance plan, your membership fee is waved starting in January and it will be covered by income from long-term investments funded by the insurance premiums. Since this has just started, it may be wise to check your statements to ensure that amount is not still being taken off.

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If your spouse is being covered under your insurance, please have them apply to be a member too. Since there is no cost, that allows them to participate in all our activities at the same amount as you pay. It also increases our numbers, which may increase our clout in advocating for different causes.

Special thanks to the Executive for all their work in planning our events and in being a solid support to me and each other. It is a wonderful group. Unfortunately, we must say goodbye to Lori Chisholm. Lori is off to other pursuits and we wish her well. As a result, we have an opening for someone to take on the role of Travel on the Executive. Please contact me if you are interested. We also welcome two new members; Lynn Kennedy has taken on the Secretary role and Theano Papadopoulos, will take on a new role, Environmental Steward. They are both eager and we know that they will bring new ideas to the table.

Check the Events section of the newsletter to find events that you can enjoy. Registering early really helps us plan and make appropriate arrangements for space and food for the event.

GORD OSMOND TRIVIA with Garry Burns as Quizmaster returns on March 20 from 12:00 - 2:00 pm at Sociables Restaurant. Your team may want to plan strategy over an early lunch. Register asap. Bring friends along to participate too. It will be a fun event.

The **ANNUAL MEETING** is May 8th. Join us to help make decisions for the District, have a great lunch, meet friends and colleagues, and enjoy an interesting presentation.

In the fall we will have the **"To HELL WITH THE BELL" BREAKFAST** September 3rd and the **NOVEMBER MEMBERSHIP MEETING** on November 6th. The very popular HOLIDAY GET-TOGETHER is in late November.

There will be a **RETIREMENT PLANNING WORKSHOP** (RPW) on Saturday, October 19th. If you know someone considering retirement, please encourage them to go to this workshop. There are also RPWs online at the RTOERO website. We will post further information and registration online when we have it.

We hope to have some other activities as well. Please give us some ideas for things we can try. Watch your e-mail to hear about upcoming events.

There is often other information we want to share with you that does not fit within the two Newsletter times in February and November. I send out a 'President's Update' 5 or 6 times a year via e-mail and there are often other reminders or information. These go only to members with current e-mail addresses. **Please give us your e-mail address, or update it if it has changed, so that we can communicate with you when necessary.**

Finally: **COVID** and serious respiratory illnesses are still with us. Please keep yourself safe. Continue to wear a mask and take other precautions when you might be in contact with these illnesses. We have had too many people being ill or worse. Take care of yourself and your loved ones.

Betty Anne



What interesting 'turns' has your life taken now that you have retired?

We want to share what our members are doing in stories and in pictures. Please forward a note, with pictures if available, of activities, trips, studies, and hobbies upon which you have embarked in retirement to share and encourage each other.

Send to:

Betty Anne: president40@districts.rtoero.ca or Janet: brant40rto.newsletter@gmail.com

5 + 2: Protect Yourself from Scams

None of us are immune to falling victim to scams. Being aware of the risk of being scammed is essential, but still, we may be drawn in by a too-good-to-be-true type offer that seems perfectly matched to our wants and needs.

Detective Constable John Armit from the Ontario Provincial Police (OPP) was interviewed by the CBC this year and offered a simple equation to protect yourself. He says, "Take five and tell two."

If you receive a pitch – by email, text, phone or any other source, take five minutes to think about it. Don't respond right away. And talk to at least two other people about it before doing anything.



Brant District 40 Executive 2023-2024



Betty Anne Whitney	President	president40@districts.rtoero.ca bawhitney99@gmail.com
Keith Gloster	Past President First Vice	keithgloster1@rogers.com
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Ruth Mills	Community & Special Events	ruthmills1955@gmail.com
Theano Papadopoulos	Environmental Steward	ticej@execulink.com
	Travel	
Gerry Fuss	Member at Large	jgfuss@hotmail.com
Jim Harder	Member at Large	jimharder@hotmail.ca



Something New!

Discounted phones and rate plans are available for RTOERO members.

RTOERO has partnered with Telus to bring exclusive savings to RTOERO members on cellphones, rate plans, high-speed internet, Smart Home Security, health solutions and more.

Visit rtoero.ca/telus and complete the quick form to access your offers.



Avoiding AI-Powered Scams

New generative artificial intelligence (AI) can imitate anyone's voice or appearance and is now widely available to the public. Scammers are using the technology to fool people.

How AI-powered voice scams work:

- You may receive a phone call that sounds like it's from someone you know asking for help, but it's artificial intelligence imitating their voice.

What to do:

- Ask a question only that person will know.

- Consider preparing in advance – some families have chosen a special word or phrase to confirm their identity.

AI can also be used to create videos that look like anyone and have their voice. Sadly, we can't trust our eyes and ears anymore! **Always be alert** especially if you receive a call, text or email that is rushing you into taking action or asking you to share information.

For more, visit getsmarteraboutmoney.ca/learning-path/types-of-fraud/ai-voice-cloning-scams

Men's Sheds

Grassroots projects make communities better. In 2023, RTOERO's annual community grants program contributed more than \$85,000 to 22 projects that were submitted by districts. Since the inception of the program 23 years ago, RTOERO has donated almost \$2 million to 550 community programs and projects.

District 40 received a community grant to develop and implement a community qualitative research study to determine if the Brantford-Brant region would benefit from the development of a 'Men's Shed'.

Men's Shed is a concept originating in Australia and has spread through the U.K. and now into Canada. Men's Sheds provide an informal group setting for retired men to socialize and to become more physically and mentally active. Most Men's Sheds are small but a few larger ones have organized their own physical shed in which to house hobbies and other activities.

During the winter of 2023, Lucy Marco (GRCOA) and Betty Anne Whitney (RTO) organized a series of workshops for men who might be interested.

After the workshops last winter interested men coalesced into a group called the Brantford Men's Shed with 15 men on its e-mail list. Since April we have met on a weekly basis at different locations around Brantford, sometimes just for coffee with perhaps a short walk. Some events have included bowling, lunch in Port Dover and a visit to the Airport and the Woodland Cultural Centre. We have coordinated with the Burlington Men's Shed in going on tours of the Warplane Heritage Museum in Hamilton and the Military Museum here in Brantford. In January 2024 we plan to visit the Toyota Plant in Cambridge. We are a small group developing as we go along. We welcome new people.

Those who want further information should contact us at brantfordmensshed@gmail.com or

our new Facebook page [Brantford Men's Shed](https://www.facebook.com/BrantfordMen'sShed).

Submitted by
Tony Bulson



Brant District 40's Communication Team is working hard to bring you key information on news and events.

Website - Barb Rogelstad

<https://district40.rtoero.ca>

Facebook

<https://www.facebook.com/RTOERODistrict40Brant>

Newsletter - Janet Rubas

brant40rto.newsletter@gmail.com

Delivered twice per year

We will keep you informed of news, upcoming luncheons, meetings, parties, activities, and day trips.

Got an event to promote?

Contact Barb Rogelstad,

rogieba@rogers.com



Guidance for Life from Trees

There's wisdom to gain from the natural world, and trees are a great source. Here is some life guidance to consider inspired by trees:

1. Everything is connected – [researchers](#) have identified that trees are linked to neighbouring trees by "an underground network of fungi, which resembles the neural networks in the brain."
2. You can weather storms – Watch how trees sway and bend in the wind, strong yet adaptable.
3. Move towards what gives you energy – Phototropism causes trees to grow towards light.
4. Give back in different ways – Trees capture carbon from the air, produce oxygen, enrich the soil, and support other life after they fall.
5. Your life experiences shape you – A tree's rings record the journey it's been through over the years.

RTOERO Brant 40

Scholarships



Each year, RTO Brant 40 gives a \$300 scholarship at each of the high schools in Brantford/Brant. We are hoping that members of RTO might represent RTO at the graduation and present the scholarship in person.

If you might consider doing that, please contact Mieke Schroeder (schroederhbj@gmail.com) and indicate your preference of school. Mieke will confirm the graduation date with you when it has been set by the school.

Paris District High

Usually October

North Park Collegiate

Usually October

St. John's College

Usually late June

Assumption College

Usually late June

Pauline Johnson

Usually early
October

Brantford Collegiate

Usually after
Thanksgiving at
Sanderson Centre

GELA

Usually last
Wednesday in June

Tollgate

Usually third
Wednesday of October

Executive Vacancies

Please consider joining the Executive of Brant District 40 and share your expertise and interests. We have vacancies in Travel and Social Media but also welcome RTO members as Members-at-Large.



Upcoming Events

Gord Osmond Trivia

Quizmaster: Garry Burns

Sociables Restaurant (45 King George Rd., Brantford)

Wednesday, March 20, 12:00 - 2:00 p.m.

Participation fee: \$60/4-person team

Payable at event at Sign-in (11:30 a.m.)

Please register by March 6, 2024

Funds raised will be donated to the

RTOERO Foundation.

Annual General Meeting & Luncheon

Wednesday, May 8, 2024 at 11:00 a.m.

Walter Gretzky Golf Course

Members \$25, Guests \$30

Please register by April 29, 2024

To Hell with the Bell Breakfast

Tuesday, September 3, 2024

Bethel Community Centre - Full Cooked Breakfast

Members \$15, Guests \$20

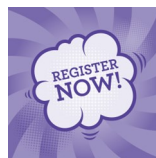
Please register by August 26, 2024

Fall General Membership Meeting

Wednesday, November 6, 2024 at 11:00 a.m.

Walter Gretzky Golf Course

Save the date! (details to follow)



Please register for all events at

rtobrant40events@gmail.com.

Registering by email is the **BEST** way to ensure we have you counted for the event. If necessary, you may register by phone by calling Lynn at 519-753-7066.

- Pay by **e-transfer**: - send to treasurer40@districts.rtoero.ca including your name and the event in the message part.
- **Credit Card**: - go to <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.)
- **Cheque or Cash** - Deliver to Lynn Haylock, 17 Chestnut Ave, Brantford, N3T 4B9



Mailing list down to 674!!

Over the last several years, we have been trying to reduce the number of print newsletters being mailed to members. We have been very successful, in that the list is 50% smaller than it was in the past. This saves us quite a lot of money in printing and mailing costs and is much better for the environment.

The money saved is put into activities for members. We now have **1043 members**. Of those only **156** members have no email address listed so please, if you can, contact rtobrant40membership@gmail.com to have your name removed from the print mailing list. Make sure that we have your email address on file!

In addition to retired members, we also have 42 actively employed members ranging in age from 35 – 70!!

A Retirement Planning Workshop was held on Tuesday, October 24th beginning at 4:00 p.m. at the Brantford Golf & Country Club. Flyers were sent by email to Boards of Education, early years learning, W. Ross, private schools, Six Nations, teacher federations, CUPE, Sharp bus, etc. The event was well attended so hopefully we will have many more new members in the future. The cost of the event was covered by National, but we did pay to have updated brochures printed. The next RPW will be held on Saturday, October 19, 2024.

Our Holiday Social was held on Wednesday, November 29th from 3:30 – 5:30 p.m. at the Brantford Golf & Country Club with 113 attending. The event was enjoyed by those present and on a very positive note, we collected \$4,010 plus three small boxes of food, for the Food Bank! Thanks to all who gave so generously.

Contact information – Lynn Haylock, Membership Chair



Please make sure to let RTO know of any changes in address or personal information.

RTO office: 1 -800-361-9888

or

RTO website:

<http://www.rtoero.ca>



Know Your Health Plan

You should have recently received a Health Plan document entitled 'Communique: RTOERO 2024 Health Benefits Updates'. This publication gives details regarding changes to our health plans for 2024. I would like to highlight a few things from this publication.

- If you are the holder of a health plan, you will no longer be required to pay the annual RTO-ERO membership fee. Check your OTTP statement to confirm that you haven't been charged.
- The Extended Health Travel Plan includes coverage up to \$6 000 per insured per trip for trip cancellation or trip interruption. You can now purchase supplementary trip cancellation or trip interruption coverage for a specific trip to provide coverage up to \$12 000 per insured person for that specific trip. Terms and conditions describing valid trip cancellation or trip interruption claims are given in the Entente Insurance Booklet.
- Our Extended Health Care Plan provides 93 days coverage for out of province travel per covered person per trip. You can now purchase a 5-day extension or additional 15-day blocks of coverage. These extensions can be purchased while you are on vacation should you decide to extend your stay.
- For those of you who submit claims by mail – please be aware that from time to time the mailing address changes. The correct mailing address at present is:

Johnson Inc
Group Benefits Claims
PO Box 4287 STN A
Toronto ON
M5W 5X1

Know your health plan so that it works for you!
David Haylock, Benefits Chair



Brant for Nature

Environmental Stewardship is a new focus for Brant District 40. Fortunately, we discovered another group with a similar goal: **Brant for Nature**. President, Tom Sitak, and several other members of their Executive are RTO Brant District 40 members. They seem to

have similar goals for Brantford/ Brant as we have.

In the spring of 2022, a group of “like-minded” individuals got together for a couple of hikes to gauge whether there was enough interest in re-forming a field naturalists club in our area. Suffice to say, both hikes were a great success and they have had an amazing start on their journey in becoming a Nature Club in the Brantford/Brant community. Since that time, the organization has formed an executive, who have met regularly to come up with a “Brant For Nature” vision and regularly organized events. They are also now a chartered member of the Ontario Nature Network, which oversees 127 conservation groups across Ontario.

The vision of **Brant for Nature** is to inspire an appreciation of nature through education and outdoor experiences; and to promote environmental conservation and stewardship through community activities and citizen science.

Tom extends a warm welcome to all RTO members and their families to join them at any of their events. You may even want join the email list to stay informed on local environmental advocacy

campaigns, and information about conservation efforts throughout Ontario. Contact them at brantfornature@gmail.com or visit the web site at brantfornature.ca for some interesting activities you may be interested in joining. It would be great if a group of Brant District 40 members could get together for one of the activities such as a Tree Planting event. Stay tuned.

Winter/Spring Events 2024

- Sun. Mar. 24 @ 1pm - **AGM and Guest Speaker Ms. Mackenzie Sheppard, Topic: “Brant Becoming a Bee Pollinator County”**, at the Paris Library.
- Sat. Apr. 20 @ 10am-1:00pm - **Brant County Annual Community Tree Plant**, at Jacob’s Woods in St. George.
- Sat. Apr. 27 @ 10:00am-2:00pm - **Brantford Annual Community Tree Plant**, at Brier Park in Brantford.
- Sun. Apr. 28 @ 1pm - **Spring Wildflower Hike** (lead by Jeff Leader), in Glen Morris.
- Sat. May 11 @ 10:00am-12:00noon - **Turtle Conservation Workshop** (lead by Jeff Leader), at Apps Mill.
- May - **Herbology Workshop** (lead by Laurel Winger), date, time and location TBD.
- Sun. June 23 @ 1:00pm - **Bruce Trail Guided Hike** using the interpretive App “Geo Science Info. com”. (location TBD)



Vibrant Voices Webinar Series

RTOERO is kicking off the 2024 webinar series with a thought-provoking session:

Healthy aging: The great disruptor

February 29, 2024

Start time 1 p.m. EST

[Reserve your spot now](#) (*Ctrl + click)

With advances in technology and healthcare, we’re living longer and healthier lives. Healthy aging is transforming how we live, work and socialize.

Join RTOERO members and guests on February 29 at 1 pm ET as we welcome Colin Milner to explore this era of possibility and promise.

Colin is the CEO of the International Council on Active Aging and is a recognized expert in the field of healthy aging. His expertise has been acknowledged by the World Economic Forum, which named him one of the “most innovative and influential minds” in the world on aging-related topics.

In this engaging talk, Colin will explore:

key factors that contribute to healthy aging
the business implications of this shift
what we can all do to create world where healthy aging is within reach for everyone

The talk will be followed by Q&A. The session will be recorded and available to RTOERO members in RTOERO Learning for 30 days following the event.

[Register today!](#)

For questions, contact dnorris@rtoero.ca

RTOERO Foundation: 2023 Webinar Series in Review

In 2023, the Foundation hosted four informative presentations featuring experts in the fields of geriatrics, social engagement and the benefits of charitable giving. Through its webinar series, the Foundation is working to ensure RTOERO members, and all older adults in Canada, are equipped with the latest knowledge and information relevant to healthy, active aging.

All webinars are available to watch on the RTOERO Learning site with English and French captions - rtoero.ca/learning

Delirium: An overview of the causes, treatments and how you can help!

Delirium is a serious state of confusion that commonly impacts hospitalized older people. Learn about this condition, including its causes, treatments and long-term impacts.

Supporting your neighbours: Strategies for identifying and helping older adults experiencing social isolation

As we get older the risk of social isolation increases significantly, but it's important to continue to find ways to stay connected with family, friends and the community. Learn tips and strategies for how to

identify and help older adults who may be experiencing social isolation and more.

Aging in place: A panel discussion

Hear from three leading experts in the field of seniors' health and wellness as they discuss initiatives they are currently working on and highlight innovative trends in the area of aging in place.

Your dreams, your legacy

Your golden years provide an opportunity to revisit your life ambitions and the mark you make on this world – today and tomorrow. This engaging webinar will help you explore your goals and objectives related to the legacy you create now and after your journey ends.

The Foundation's 2024 webinar series begins in February. Registration info will be emailed to all RTOERO members closer to the webinar dates.

If you have any questions about the RTOERO Foundation webinar series, please contact Deanna Byrtus at 1-800-361-9888 ext. 271 or dbyrtus@rtoero.ca.

Return Address:

ATT. RTO,

17 Chestnut Ave.

Brantford, ON

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