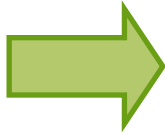




BRANT DISTRICT 40



A better future, together
Ensemble pour un avenir meilleur



President's Report

Happy Fall! We are hoping that Back to School and Relaxed Pandemic Rules all run smoothly, but it is difficult to count on that. Our plan was to have a great Breakfast and Golf Tournament but circumstances intervened and that didn't happen. We have had 57 members join since the pandemic started. Your executive prepared and delivered 'Welcome Packages' for them. *It's not the same as greeting in person at the Breakfast, but I hope they realize how pleased we are to have them among us and how wise they were to make the decision to join us. We offer the best overall advantages of any retiree organization. WELCOME to all.*

The next effort will be the November 3rd **Annual Meeting and Luncheon**. Hopefully that will come to pass in person, but if not, we will run a Zoom meeting that you can join. See details later in the newsletter and plan to join us. It will be great to see everyone. We have some awesome entertainment for you. This meeting is a requirement of RTOERO so we hope you will support us by attending. If we have to use the Zoom format, those details will come to you closer to the date. The term of this Executive will be up after that meeting and we will need a few willing volunteers to come onboard at that time. Please call Keith Gloster to let your name stand. We are also hoping to have our Christmas Social on November 24th but a final decision will be made closer to the date depending on Social Distancing requirements.

In the meantime, we have had an election. We sent a list of questions to candidates and posted responses on the Brant 40 website. I hope you considered issues carefully and cast your ballot for the party who will lead us forward in the most sound manner. Once in power, we will need to hold them accountable for their actions and decisions.

(Continued on page 12...)

IN THIS ISSUE:

President's Message

Membership Report

Political Advocacy Committee Report

Charitable Donations and Scholarships

NEW Johnson Insurance Address

2019/20 Executive

Why Chose RTOERO?

Change of Address

From the Travel Committee

Good Will Committee

Virtual Retirement Planning Workshops



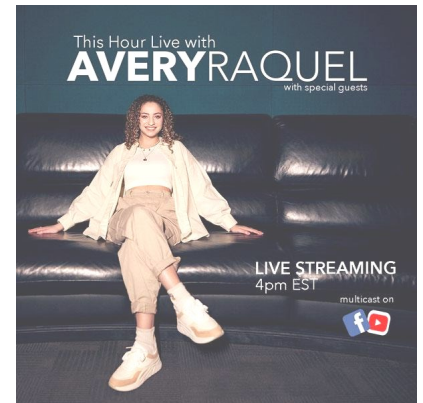
MEMBERSHIP GATHERINGS

HOPEFUL AND PLANNING BUT NOT 100% FOR SURE JUST YET

Wednesday, November 3, 2021
Annual General Meeting 11:00 am @ Best Western
Fall Luncheon 12:15 pm @ Best Western

If you wish to pre-register for this event email
rtobrant40events@gmail.com

If you don't have access to email,
call Jill Elliott (519-717-4430)
or Christine Hazell (519-865-9463)



Please include the following information:

Name(s) of Members Attending

Name(s) of Non-members Attending

Address

Phone Number

Email

This event will be subsidized in part by Brant District 40 RTO. The cost will be \$20 for members and \$25 for non-members.

Updates will follow regarding COVID rules and regulations for dining as they may change again by November.

District Forty website

Check out the District 40 Website at <http://district40.rto-ero.org>

For Events, Newsletters, Trips & Tours, Opportunities to Volunteer, and more.

“Like” our District 40 Facebook Page , a great page to keep up-to-date with items of social interest. <https://m.facebook.com/RTOERODistrict40Brant/>.

Want to promote a community event?

Email [Barb Rogelstad](mailto:rogieba@rogers.com), Webmaster & Social Media. rogieba@rogers.com

Get to Know District Forty

Brant District 40 is one of 51 districts of RTOERO. We are a trusted voice on healthy, active living in the retirement journey for the broader education community. With over 1050 members locally and 81 000+ across Canada, we are the largest national provider of non-profit group health and travel benefits for education retirees. We provide essential health, wellness and travel benefits so our members can experience their retirement journeys with confidence. Our plans are owned and operated by RTOERO members.”

In addition Brant District 40 is an active social group providing supports, information and events that our members enjoy. We believe in the power of our community to secure a better future. To that end, we invite you to be part of the design and organization of some of these events. Currently we have an Executive who works on your behalf with the RTOERO Board of Directors and staff. We host:

- Breakfast on the First Day of School
- Luncheon Meetings
- Golf Tournaments
- A Christmas Social
- Trivia Night



We are open to other social events too. But we need volunteers to help with all of these and other events. Feel free to call any of your Exec. including your president, Betty Anne Whitney, (519-484-2742, president40@districts.rtoero.ca) if you have an idea, issue, question or to volunteer for any job.

Change of address or personal info?

Please make sure to let RTO know!

RTO office: 1-800-361-9888 or

RTO website <http://www.ero-rto.org>

POLITICAL ADVOCACY COMMITTEE REPORT

Your Political Advocacy Team believes that Canada requires a strong Seniors Strategy which Transforms health care and long-term care with national standards, fights ageism through increased support and awareness & helps older adults living in poverty. We were able to communicate that belief to the candidates during the recent election by asking them to complete a survey containing questions based on these beliefs.

Re: Infrastructure:

How do you plan to improve the infrastructure that failed our older population so badly this year?

When we speak with you in six months after the election, what changes do you expect to have in place?

Re: Ageism:

What programs have you developed to help fight ageism relative to Canada's elders?

Re: Financial Security:

What measures will you undertake to identify older persons in financial distress?

What is your party's retirement security plan for older persons?

Re: Healthy Aging:

Many older people live in conditions unfavourable to their well-being: social isolation can trigger mental, emotional and cognitive distress and worsen chronic health problems, high blood pressure, heart or respiratory disease, diabetes, etc.). It may also lead to various forms of elder abuse as they become prey to financial or other abusers.

How will your party address the holistic needs of older adults?

How will you address elder abuse?

Given the COVID-19 lessons, what changes do you and your party plan to enforce now that the election is over, we must hold them to their promises and monitor their actions.

Respectfully submitted,

~Jim Harder,

P.A.C. Committee



Quick Contacts (for now):

M.P.P. Will Bouma www.willbouma@PC.OLA.org
NEW phone number 519-759-0361

M.P. Phil McColeman www.phil.mccoleman@parl.gc.ca
Phone number 519-754-4300



Charitable Donations and Scholarships

In the annual budget, RTO District 40 sets aside money for scholarships and charitable donations.

The scholarships are for \$300 at the eight secondary schools in Brantford/Brant. We ask the schools to consider awarding the scholarships based on the following priorities:

- i) a graduating student pursuing a career in education
- ii) a graduating student pursuing a career in social work with children
- iii) a graduating student pursuing a career in health care



In addition to scholarships, RTO District 40 sets aside \$1000 for charitable donations. In 2020, this money was given to Strong Start (www.strongstart.ca) and The Family Literacy Committee of Brant (www.familyliteracy.ca) to support literacy development in children. In 2021, Food for Thought, The Grand River Council on Aging and The Salvation Army all received \$350 each.

Due to the pandemic, many of our activities and social gatherings were put on hold. The money that was designated to support these events was donated to some organizations in Brantford/Brant whose services were needed more than ever: Brantford Food Bank \$4000, Salvation Army Food Bank (Paris) \$1000 and Nova Vita \$500.

-Mieke Schroeder



NOTE: The address for Johnson Insurance Claims has changed. Throw out your old envelopes!!

NEW ADDRESS:
500 - 95 Mural St.
Suite 500
Richmond Hill, ON L4B 3G2

MEMBERSHIP REPORT

September is here and although everything is changed with masks and distancing, it is good to see that the children are back in school! In the summer, I was really optimistic that we finally had this pandemic under control but, as everyone knows, the variants are driving a 4th wave.

What a difficult year it has been! There has been a lot of stress and some teachers may be contemplating a change. 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 Virtual Retirement Planning Workshops.

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

As of Sept. 1, 2021, RTO District 40 has 1064 retired members – 667 women and 397 men. According to the most recent report, there are 20 members who are actively employed. 47 people in our District are 90 -99 and 7 are 100+. We would love to increase our numbers, so please spread the word!

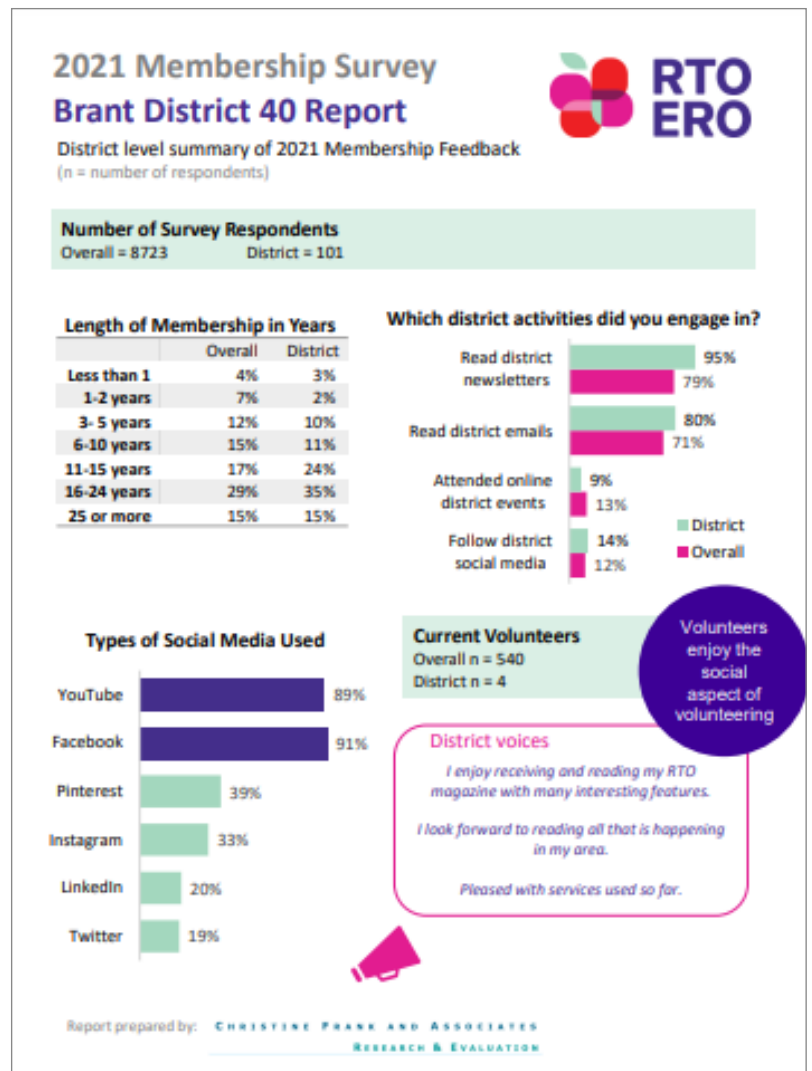
In a continuing attempt to save money and to do a bit for the environment, we are once again encouraging members to agree to give up the paper copy of the newsletter and opt to receive the online version only. We now have 768 members on the print mailing list. If you would be happy to be removed from the list of members who receive the print version of the newsletter, please let me know. This would mean that you would only receive the

newsletter by email. Please contact me at rtobrnt40membership@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 Provincial 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.

Stay healthy and strong!!



2019-2020 Executive

Pres. Betty Anne Whitney

Past Pres Keith Gloster

Pensions & Retirement Benefits

Dave Haylock

Sec. Gerry Fuss

Treas. Mieke Schroeder

Goodwill Margaret Gillan

Shirley Latulippe

Tours Lori Chisholm

Newsletter Jane Goldspink

Webmaster Barb Rogelstad

Health Diane Morgan

PAC Jim Harder

Membership Lynn Haylock

Breakfast/Luncheons

Christine Hazell

Jill Elliott

Members at Large

Mary Hrynkiw

Janet Rubas

GOOD WILL COMMITTEE

Thanks to our members for their continued support of Goodwill. We appreciate your communication. Please keep us informed of people who have passed, anniversaries and significant occasions in the lives of our members.

Shirley Latulippe 519-448-1915 shirleylatulippe@rogers.com

Margaret Gillan 519-752-1789 mlgillan@gmail.com

WHY CHOOSE RTOERO?

Did you know:

- The average current age of pensioners is 72.7
- The age of the oldest pensioner is 108
- The average annual pension is \$43,061

PSSST

- For those who pay their benefits through OTPP 72% of the pensioners with benefits are with RTOERO and 28% are with RTIP.

Some of us are hearing that other groups offer more than RTOERO and are asking why they should join us. One response is that the other groups are offering primarily health insurance. We believe we have the best option available for that but each person must do their own due diligence in that area.

However, in addition to an outstanding Health Insurance plan Johnson includes extremely good Travel Insurance. The other issue one must consider is that the other groups are primarily focused on their working members and retirees may be secondary. RTOERO is completely dedicated to retirees only.

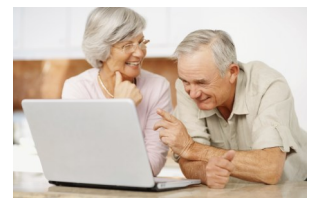
We also have a local presence which supports our Brantford-Brant issues and contribute to other local organizations and efforts.

Beyond the insurance component we need to more actively promote the fact that we are an **extremely strong political group** who have the ear of both the provincial and federal governments in support of educators and seniors in general. We are also partners with other powerful senior groups to advocate and lobby on our behalf as a united front representing millions of senior voices.

The new options are relatively new for those ready to retire. It has become more important for us to educate our retiring friends about all RTOERO has to offer.

Announcing!!!

Opportunity to learn to Zoom for a meeting or to visit with family and friends. If interested, please contact Betty Anne, president40@districts.rtoero.ca or 519-484-2742.



Virtual Retirement Planning Workshops



Do you know someone who will be retiring soon?

RTO-ERO is hosting **Virtual Retirement Planning Workshops!**

To register go to: <https://rtoero.ca/events/retirement-planning-workshops/>

The comprehensive session covers what you need to know to prepare for retirement.

- Benefits of activating your free RTOERO membership while you are still employed
- Planning for your financial future
- Your pension
- Health benefit for retirees, including the advantages of group insurance
- How RTOERO benefit plans can help secure your future
- Retirement insights from your peers



Our session is for everyone from the education community – whether you are retiring this year or considering retirement in the next few years

- Private schools, First Nations, public/Catholic schools and school boards
- Early years staff
- Post-secondary faculty and staff
- Ministries of Education, education associations, student transportation



From the travel committee...

Lori Chisholm, RTO Travel Rep

It's the day before Labour Day and I am truly thankful to be retired. I am thankful to be healthy. I am thankful to be making my packing list for...my trip to France leaving September 16. Fingers are crossed. I decided that someone needs to go first, experience all the hoop jumping, and report back to everyone else what the journey was all about. I begged a dear friend to join me.

Here is our saga so far: This journey started as the result of some of those on-line cooking classes I did during Covid lockdowns and isolation. In March, I booked a September cooking week in the south of France, absolutely certain that all would be well by then. Ha!

I got my first shot at the earliest possible moment - March 19 - AstraZeneca Covishield, produced in India. (Second shot - May 30 - AstraZeneca Covid 19 Vax.) Then I booked flights (fully refundable), a hotel in Avignon and a hotel in Paris at the end (full cancellation), train tickets (circumstantially refundable/changeable), and a few restaurant dinners (also refundable). This was the easy part. I do this all the time. Reading the fine print for cancellation policies took quite some focus; keeping copious notes and contact info - doublechecking to be sure - was essential. The hard part was yet to come.

I went to the Air Canada web-site. They have an excellent Covid Information hub that links to every possible government Covid policy that could possibly ever matter. Here's where the hard part started: France does not require anything but proof of vaccination. Yay! But initially, like the rest of the EU, they were not recognizing AstraZeneca Covishield. Panic!!! India lobbied and France, along with just a few other EU countries, would accept it after all. Yay! But would France accept our Ontario Government certification documents as proof? Unknown. Semi-panic!!

Knowing the fluidity of the whole situation, we booked PCR tests through Life Labs and Shoppers Drug Mart (\$225 CAD) so that we would have recent tests upon landing in France just in case those documents didn't work. Doing this took some research. Again, these tests are not mandatory and we may well cancel them before September 14th (with a full refund), but France could change it's mind at any time. Tests only available at certain locations - we chose Rymal Road in Hamilton.

Next, we learned that, to get back into Canada on September 28, we will have to have had a negative PCR test (not an antigen test!!!!) within 72 hours of our flight departure. Now began the research to find a pharmacy in Paris where we could book a test in the appropriate window that would give us our results in time for landing in Canada.

(Continued on page 11...)

(...Continued from page 10)

After hours of googling in two languages, I discovered a pharmacy two blocks from our hotel, would it be open on Saturday or Sunday or could they do it on Monday and give us our results in time? Am I even reading the French properly – do they perform PCR tests or would the little, corner pop-up testing sites all over the city be able to do PCR tests, and get us our results in time? Would they even still be there on September 26? Finally, I learned that I will be able to book that nearby pharmacy 3 days in advance of the test date we want. Yay! Hopefully, there will be two spots available. If not, Panic!!!

Then, along came the Health Pass/Green Pass/ Passe Sanitaire. (I am a fan of this, btw.) As of mid-August, all restaurants, cafés, museums, trains, etc. in France must have your proof of vaccination via a QR code on your phone. Of course, that QR code is connected to the EU Green Pass which EU citizens can get no problem. But Canadians??? Panic!!! With more research and a little bit of luck we discovered there was an application: First, fill out the application, attach your passport, attach your flight tickets, attach your vaccine certification (no more than 10 MB) and only send it 5 days before your expected arrival date. Damned if I could get my PNG scans under 10 MB's. Panic!!!! (Downloaded the trial run of Adobe Acrobat Plus, converted PNG's to PDF's, then cancelled the trial.) Sent the application emails anyway, well before the allowed date. Got an email back: procedure for application has changed: go to this link, create this account, re-apply by attaching all the same documents. Done. Now waiting for our QR codes. Biting fingernails. Semi-panic!!! However, in that most recent email, they did say that if we don't receive our QR codes in time, we can just get an antigen test (25 euros) every 3 days and that will give us a QR code each time. Yay! But we are getting on a train within 2 hours of arrival at the airport. More research: are there pharmacies at the airport? Yes. Yay! Changed the train tickets to 5 hours from arrival. Small \$ penalty. Damn!

I have just learned that many French venues are accepting the Ontario Government vaccine certificate downloaded in your phone. I am taking paper versions and phone versions. Now it's down to the fine details. Do we cancel those \$225 PCR tests here on the 14th? How early should we arrive at Pearson on the 16th? Have we left enough time at the airport in Paris for customs (will they accept our Ontario vaccine proof?) and for an antigen test if necessary? Will I be able to book the PCR tests in Paris? Those QR codes are key. Please, please, please let them arrive in time.

Am I crazy? Yes, apparently. But truly, someone has to go first and this is, after all, what I do in retirement. I can't expect people to take a tour with me if I myself, don't know what to expect! Wish us luck!!!! I'll be journaling the trip on Facebook on my page – Lori Chisholm - and on my Food Focus Tours page. Join me if you think you can bear it!

PRESIDENT'S MESSAGE (CONTINUED)

The number of seniors is growing and becoming a group that could have a lot of influence if we choose to pursue our agenda. Healthcare is a critical issue for us, as is the environment. RTOERO is continuing its efforts into those areas and as a local group and as individuals we need to keep to pressure on. Talk to your local representatives and ask those tough questions when the opportunity arises. Most of us are healthy now, but that can change at any time and all of us are aging and will need services at some time. The time to fight for what we will need is before we need those services.

We have had 57 members join since the pandemic started. Your executive prepared and delivered Welcome Packages for them. It's not the same as a greeting in person at the Breakfast, but I hope they realize how pleased we are to have them among us and how wise they were to make the decision to join us. We offer the best overall advantages of any organization. WELCOME to all.

There is a flyer attached later in the Newsletter about Social Isolation Awareness Month. There are many ways we can help our friends and neighbours who may be feeling isolated. Let's put forth extra effort this month to make others feel included. The campaign from the RTOERO Foundation is another way. Campaign registration is now officially open and this registration link can be used to participate -

www.rtoerofoundation.ca/endisolation. There are some good ideas there. Those who benefit from your participation will thank you!

Be sure to check our Website and Facebook pages to keep up to date on issues and opportunities. Our Communication Committee of Barb and Jane do an outstanding job for you. I wish you the best and most healthy Fall Season and look forward to seeing you soon.



Betty Anne Whitney

Return Address:

ATT. RTO,

10 Seneca Cr.

Brantford, ON

N3R 1K2