



PETERBOROUGH DISTRICT NEWS



<https://district36.rto-ero.org/>

May 2022



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Mark your calendar

- June 16 **District 36 Spring Luncheon**
Elmhirst Resort
- Sept 8 **Hell with the Bell Luncheon**
Baxter Creek Golf Club
- Oct 5 **80+ Party**
Princess Gardens
- Dec 8 **Christmas Luncheon**
Peterborough Curling Club

Sleep & Aging

... from McMaster Optimal Aging Portal

The duration of our sleep may be of concern to some of us and begs the question: "how much sleep is 'normal' and how much do I need to be healthy. Although an apparently simple question, there is no simple answer!



Why is sleep so important as we age?

It is estimated that 1 in 2 Canadian adults struggle with falling or staying asleep. Not getting good quality sleep can be detrimental to our health and well-being. Poor sleep quality has the potential to increase the risk of developing anxiety, depression, suicidal behaviours, cognitive issues, physical impairments, heart disease, diabetes, and immune disorders.

How much sleep should I get in a night?

The actual amount of sleep a person needs to feel and think their best will vary across people. Sleep duration typically changes with age and in general, decreases as we get older. While children tend to sleep between 9-10 hours, elderly adults average 7 hours or less. In addition to the amount of time that we sleep, there may be some changes with the quality of our sleep as we age; sleep generally becomes less efficient.

Should I use sleeping pills to help me sleep?

Drug-based strategies, including those that alter mood, thinking, and behaviour, are often the first line of treatment for sleep-related issues. However, non-drug treatment options should be explored first due to the safety implications of 'sleeping pills'. Taking a closer look at your medications and lifestyle may also help identify issues that are impacting the quality and amount of sleep you are getting.

What non-drug strategies exist to help me sleep?

Music-based strategies are generally considered safe and may enhance sleep quality, as well as several components of sleep, such as sleep duration and efficiency. Research studies have shown music may enhance sleep quality, duration, efficiency, and daytime dysfunction.



... from the President

April showers bring May flowers... and our June Annual Meeting

That's right, folks!! We are having an in person Annual Meeting!! After the success of our December Holiday luncheon we are thrilled to be able to offer our members an in-person Annual Meeting next month at Elmhirst Resort. It will be a sit-down plated lunch which minimizes movement as we continue to follow all health protocols.

Kate Lines will be our guest speaker and she will share some of the interesting things she has encountered in her career. There will be draw prizes again which were very popular at our holiday luncheon in December. The weather will be warmer and the site is scenic and picturesque. We will also elect a new executive and if you are interested in serving on the executive in any capacity, large or small, we will welcome you.

For those of you who travel, effective 01 May 2022 there were positive changes made to the travel section of our benefit plan. More details will be coming your way from the RTOERO office by way of an email. If you don't have an email, expect a telephone call with a pre-recorded message.

Speaking of travel, it is wonderful to be able to travel now without having to produce a PCR test to return to Canada. But before you travel to other countries, ensure you have read that country's entry requirements. Some countries require special certificates of travel and proof of vaccination. My husband and I had to complete these requirements and were finally able to travel to visit our daughter and son-in-law who live in the Cayman Islands. We had not seen each other in nearly three years so being able to finally see them and hug them was quite emotional. We had seven glorious days and by the time we returned, our weather was improving and getting warmer. The grass cutting season has begun!

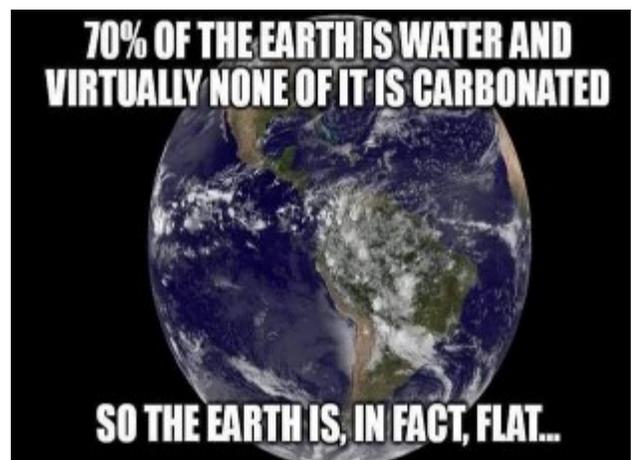
The RTO Annual Meeting for all districts across Canada will be May 16-17 and will be virtual for the third time. While a lot of us are getting pretty fed up with Zoom meetings, it still is the best way to stay in touch and continue to conduct business while Covid is still doing its thing. Being vaccinated is still our best defense. If you are unlucky and get sick with Covid, as I did in early March, you tend not to get as sick and can avoid ending up in hospital. That is a good thing.

Our membership is growing and more retirees are joining our benefit plan. As you can see from the chart further in the newsletter, we still have the best plan out there. As we continue through spring and into summer, I want to wish everyone a healthy and safe summer.

Lorraine Knowles

president36@districts.rtoero.ca

705-930-7582



Some of my friends exercise every day. Meanwhile, I'm watching a show I don't like because my remote fell on the floor.

... from the Editor



RTOERO advocacy

The last two years of Covid have exposed the problems that the lack of a coherent strategy has meant for seniors in Ontario and across Canada. Dr Samir Sinha, in a web address for ACER-CART, mentioned that if there were an Older Adult Party advocating for seniors, that party would get a lot of votes and could achieve tremendous clout. Sadly, there is no such party so we have to rely on influencing the existing ones that are running in our next Ontario election.

RTOERO has an advocacy campaign which we call Vibrant Voices. Our political advocacy teams have prepared material on three main issues relevant to our members - the development of a Seniors' Strategy, improved Geriatric Health Care and better Environmental Stewardship. RTOERO has created white papers on these issues. As well, we have included in this newsletter, single-sheet issue papers with questions that you can ask candidates at campaign events or when they come to your door.

Advocacy must continue between elections and we have included an RTOERO article on how individuals can work to influence the changes we want and need.

RTOERO Election Townhalls

RTOERO, in preparing for the June 2 Ontario Election, invited representatives from the four main provincial parties to address our three main issues in a series of virtual townhalls. Unfortunately the Progressive Conservative governing party never responded to repeated invitations.

Each of the townhalls are available on the RTOERO You-tube channel. Click on the titles below to see the townhalls.

April 14 [Seniors Strategy](#)

- Green Party - Matt Richter
- Liberal Party - MPP John Fraser
- New Democratic Party - MPP Dr Sara Singh

April 21 [Geriatric Health Care](#)

- Green Party - Dr Marlene Spruit
- Liberal Party - Dr Nathan Staal
- New Democratic Party - MPP France Gélinas

April 27 [Environmental Stewardship](#)

- Green Party - Dianne Saxe
- Liberal Party - Katie Gibbs
- New Democratic Party - MPP Sandy Shaw

E-mails delayed or blocked

We send out our District 36 emailed information and newsletters through the RTOERO office. When we sent out our last issue in February, we had 70 email addresses bounce back. Some of these were caused by out-of-date email addresses but most were held up by email providers. 28 of the bounces came from sympatico addresses followed by cogeco, nexicom and bell and an assortment of one or two



from other providers which classify our emails as spam and block them. If you have opted for our online newsletter and your address appears on the bounce list, we attempt to email it separately, but it does mean there will be a delay. If you are not receiving emailed information from RTOERO or our District, please check to see if we have your correct email address.

Five clever quotations about retirement

Retirement planning season is upon us. It's the time of year when many education sector workers kick their retirement planning into high gear as they head towards their June 30 retirement date. If you're already retired, you can be a resource to friends and former colleagues—you've been there before! One simple thing you can do is let folks know about RTOERO's free retirement planning workshops: rtoero.ca/events/retirement-planning-workshops/

You may also get called on to give a speech – or to help write a speech! Quotations can be a great place to start. RTOERO recently posted a blog with 20 quotations about retirement (even if the person didn't say them about retirement to start with). Here are five of our favourites:



“Often when you think you're at the end of something, you're at the beginning of something else.” *Fred Rogers*

“A career is wonderful, but you can't curl up with it on a cold night.” *Marilyn Monroe*

“Never be limited by other people's limited imaginations.” *Dr. Mae Jemison*

“Exploration is not something you retire from. It is a part of one's life ethic.” *Roberta Bondar*

“It is not as much about who you used to be, as it is about who you choose to be.” *Sanhita Baruah*

Advocate for issues that matter to you

Let's face it; there's no shortage of issues to care about and advocate for. Environmental sustainability, racial equity and dignity for older adults are just a few that come to mind!

While we advocate as a group at RTOERO, there's a lot you can do as an individual too. An advocate is someone who is actively supporting a cause. Here are five things you can do to build your advocacy muscles:

Engage in ongoing learning on the issues you're passionate about - Staying knowledgeable will help you speak with confidence and make connections between issues when the opportunities arise. Follow thought leaders on social media and subscribe to email newsletters from organizations that address your issues of concern.

Get to know where your elected officials stand on the issue - Do some research to see if your elected officials have already made statements on the subject. If you don't know where they stand, ask. This is particularly important at election time.

Join an organization or community group already working on the issue –Many grassroots groups rely on volunteers to help keep their work going. Things like grant writing, letter writing, and other behind-the-scenes work are critical to sustaining these organizations.

Financially support organizations working on the issue - Like volunteering, donating to organizations working on issues that matter to you is another way to bolster your advocacy work.

Write letters and share your content - Lend your voice to issues by writing letters to elected officials. Share the text of your letter with your social network and invite others to repurpose it. Sometimes people need a little nudge to get going.

Learn more about RTOERO advocacy issues – rtoero.ca/advocacy



Our Guest Speaker



Kate Lines joined the Ontario Provincial Police in 1977. Her early days at work comprised uniform patrol, under-cover drugs, fraud and major crimes. In 1991 she completed the FBI's Criminal Profiling Fellowship Program in Quantico, Virginia, the

second Canadian to graduate from the program. Lines later became the first female Director of Intelligence Bureau. Much honoured during her thirty-three year policing career, Lines received the Officer of the Order of Merit Medal, Queen's Commission, International Association of Women Police Excellence in Performance Award, Ontario Women in Law Enforcement Excellence in Performance and Team Endeavours Award and Canadian Police Leadership Forum's Police Leader of the Year Award. She is currently a licenced private investigator and acts as a consultant to business and police forces and on TV shows such as *Rookie Blue* and *Flashpoint*.



“**Ride with Me**” is a travel training program developed by Peterborough Transit to provide customers with the tools they need to travel with confidence and independence across the Transit Network. Peterborough Transit is recruiting older persons to mentor their peers about the variety of ride options available, accessibility features on the buses and vans, and planning their route through maps and online tools.

To learn more or volunteer, email [Robin St. Pierre](mailto:Robin.St.Pierre@peterboroughtransit.com) at Peterborough Transit or phone 705-745-0525 (ext 2888)

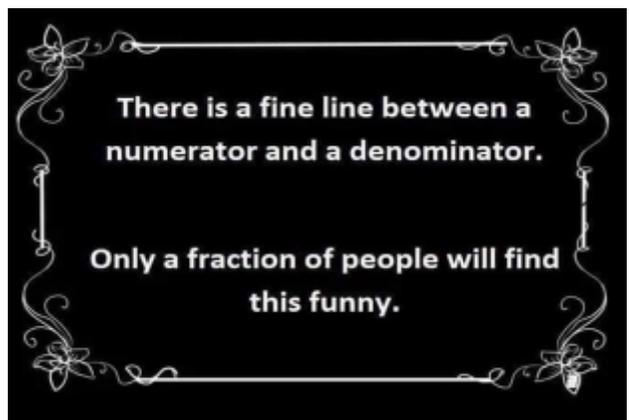


... by **Shirley Hamilton**

The Foundation's current campaigns are **How to Create a Giving Strategy and Social Isolation**. Webinars have been posted on the Foundation's website giving information on these topics and many more.

Currently, **Chime In**, has sessions on Tuesdays and Thursday. *Chime In* is a regularly scheduled, weekly chat for RTOERO members to engage in open discussion and social connection with one another. Participants might decide to focus on a particular topic each week, or simply chat with folks who share similar interests and hobbies.

A new research project, funded by RTOERO Foundation, will examine mentally healthy living after social distancing. The team will analyze existing research on mental health support strategies and conduct a nationwide survey with older Canadians, including RTOERO members, about older Canadians' strategies to reduce stress, fear, anxiety, and loneliness. Research results will be summarized into a recipe book for RTOERO members that outlines what older adults can do to support their wellbeing, drawing on the advice from older Canadians involved in the study. The cookbook will feature anxiety-lessening strategies, sage advice and simple, healthy comfort food recipes.



Why might I use an Occupational Therapist?

The term *occupational therapy* carries misconceptions. Sometimes people think it's about work – occupation. From working in education, you may know that occupational therapists also work with youth. When it comes to therapists, the definition of “occupation” is broad—essentially, it's anything you need or want to do!

RTOERO recently added occupational therapy to the professionals covered under the Extended Health Care plan. We're excited about this addition, because occupational therapists can support members' ability to age in place and can help them achieve their healthy aging goals.

Here are some reasons you may want to consider booking an assessment with an occupational therapist.

You want to age in your home and want a plan to help you do that

If staying in your home is a priority for you, an occupational therapist can help you map out the steps to support that goal.

You're planning to renovate your home

Whether you're making changes to your home because of accessibility needs or simply want to renovate, an occupational therapist can help make sure your money is well spent and any upgrades you do align with your future goals.

You've had a fall or accident

If you've been injured or you're feeling pain, an occupational therapist can design a rehab plan for you and connect you to the services you need.

You've been diagnosed with a new condition, or you have chronic pain or a chronic illness

Whether you're coping with a new diagnosis or a persistent issue that affects your daily life, there are likely ways you can improve your daily living situation.

You don't know where to start with addressing your challenges

An occupational therapist can remove the uncertainty and help you move forward.

You're feeling isolated, anxious or sad

Occupational therapists are regulated mental health professionals, and they commonly treat people with mental health issues like depression and anxiety. If you are someone who likes to work through problems by “doing,” an occupational therapist may be the right choice for you.

Learn more about occupational therapy and its connection to healthy, active aging on the RTOERO site. Find the full article here: rtoero.ca/age-in-place-make-your-home-and-routines-safe-for-healthy-aging/



Found my old step ladder last week.
I was quite emotional.
I never knew my real ladder.

The Institute for Unfinished Research
has just discovered that six out of ten
people

Waste sorting and the fourth R

It has that recycling symbol on it, so it must go in the blue bin, right? Not necessarily. Not everything marked as recyclable is recycled, and that sometimes depends on where you live. If you live in Peterborough you can read the [Peterborough Recycling Guide](#) or the [Peterborough County Sort Guide](#) to determine what and how you can recycle.

Be aware of contamination

– In recycling, “contamination” is the term used to describe when non-recyclable items are mixed in with recycling. It costs a lot to sort recycling, and when there’s a high contamination rate, it just gets more expensive.

Rinse containers – Dirty containers in your recycling bin cause a few issues. First, they can attract pests and cause unpleasant odours, especially in the warmer months. And, if you have single-stream recycling (meaning everything goes in the same bin), dirty containers can spill onto other materials in your bin – like paper – and spoil those materials. They can no longer be sorted and recycled (contamination!).



And lastly, packaging with contents inside could damage the recycling machinery and even injure workers – aerosol containers are of particular concern.

Remember the fourth R – There’s a reason the Rs are in the order they are – reduce, reuse and then recycle. But there’s a fourth R that doesn’t always get attention, and it’s the

front of the line! Refuse. You can refuse to purchase something. You can refuse water in plastic bottles and bring your own reusable bottle. You can refuse to get takeout from restaurants that use the black plastic containers (they aren’t recycled). And in the process, you can politely ask those restaurants

if they’ve considered switching to compostable cardboard options, or aluminum, which should be recyclable in your area.

The need for common recycling standards is one of the issues RTOERO focuses on as part of the advocacy work related to environmental stewardship. Learn more about RTOERO’s advocacy work on the website here:

rtoero.ca/advocacy

Visit the ACER-CART website



The ACER-CART Canadian Photo Gallery is online! The past two years have been challenging, but this project celebrating the beauty of Canada has the potential to make us all feel a bit better. The ACER-CART Communications Committee invites all members to visit acer-cart.org and click on Canadian Photo Gallery to both enjoy the pictures already submitted and to submit pictures of your own.

In addition, while you are on the ACER-CART website, please click on Current News. You will find a letter to federal Seniors’ Minister and another to the federal Minister of Health. These letters provide some information regarding the efforts of your national organization.

Check out the rest of the website and check back for responses to the letters referenced above.

Internet Safety Tips

Practice safe passwords

- Use a 'passphrase'
 - A series of small words joined together
- Use a **complex password**
 - A mix of upper and lowercase letters
 - Include numbers and symbols
- **Do not use the same password** for multiple accounts/websites

Enable multi-factor authentication

- This uses a few different ways to identify that it is actually you.
 - Facial recognition, security questions or a text message to your phone.

Do not open any emails / attachments that look suspicious.

Source: Government of Canada

Medications may do more harm than good

Too many older Canadians are taking too many medications.

In 2020, Canadians filled over 750 million prescriptions.

While medications can help in many different ways, however when not used appropriately, they put Canadians at risk of harm.



Since 2016, the **Canadian Deprescribing Network** has been working to make medication use safer for older Canadians. Their initiatives span public awareness, health care provider education, and province-wide policy interventions. Recently, they drew from all they've learned to build a plan for what Canada needs to do next. Their [2021 Annual Report: Towards a National Strategy for Appropriate Medication Use](#), presents their vision for this plan. The report expands on each component of a six-point strategy highlighting some of their initiatives and interventions.

Volunteers Wanted!

Come make history happen
Volunteering at Lang Pioneer Village Museum offers you the opportunity to learn new skills, meet amazing people and have fun!

What can you do as a volunteer?
Volunteer in the historic village or behind the scenes. A full list of specific roles is available on our website.

Who are we looking for?

History Buffs	Crafters	Historians	Bakers	Quilters
Sewers	Tinkerers	Musicians	Blacksmiths	Reenactors
Hairdressers	Knitters	Wood workers	Weavers	And more!
Photographers	Hobbyists	Carpenters	Crocheters	

The opportunities are endless. If you are interested in joining our team of volunteers, please contact us!

volunteer@langpioneervillage.ca 705-295-6694 ext. 5102
www.langpioneervillage.ca/volunteering

Become a Green Member

Get your newsletter faster & in colour
Help protect our environment
Please join those who have switched to the online edition, by e-mailing
rto36.communications@gmail.com

Seniors Strategy



What's the issue?

Seniors are Canada's fastest growing demographic. Gaps in our healthcare and social policies are creating barriers – to seniors' independence, and to their essential role in vibrant, healthy communities and economies. Tackling these issues independently won't give us the results we need. A coordinated national seniors strategy, with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors.

Some challenges

INCOME SECURITY: 12% of senior families and 28.5% of single seniors qualify as low income. Canada Pension Plan, Old Age Security program and Guaranteed Income Supplement are a step in the right direction. Yet more needs to be done. Defined benefits pensions are proven to make retirement secure.

UNIVERSAL PUBLIC PHARMACARE: Canada is the only country in the world with universal health care that lacks universal drug coverage. We consistently pay among the highest prices for prescription drugs. Ten per cent of citizens don't have adequate coverage to meet their needs. One in four households can't afford to fill their prescriptions.

SOCIAL ISOLATION: Meaningful connections with others keep us engaged and socially active. In contrast, social isolation can affect emotional, mental and physical health. That can happen to anyone, but is a risk after when people retire, lose a spouse, or experience decreased mobility or cognitive decline. Upwards of 30% of seniors are in danger of becoming socially isolated.

AGING AT HOME: Most seniors want to stay in their own homes as long as possible. Health, finances, transportation, safety and other considerations can derail that dream.

RIGHTS FOR SENIORS: The rights of older people are embedded yet not specific in international human rights conventions. Such conventions cover economic, social, civil, cultural and political rights. Ageism and age discrimination are real. Protecting older people's rights will help them to lead dignified, secure lives, as equal members of society.



Questions for politicians

- How do you propose to strengthen defined benefits, protect accrued benefits, and protect employees and retirees ensnared in corporate insolvencies?
- What are you doing to support a federal pharmacare overhaul, or any other measures that could reduce medication costs?
- What do you think about medication cost sharing between the federal government and the provinces as a further step towards universal healthcare?
- What plans do you have to find more ways to connect seniors – to family, friends, neighbours, colleagues and their communities?
- How will you improve access to the services/supports that help seniors to live independently, in their home or community, for as long as desired and possible?
- What steps will you take towards supporting a UN Convention on the Rights of Older Persons?

Geriatric Health Care



What's the issue?

Canada's population is aging. In 2012, almost one in seven Canadians was a senior. Now the number is more than one in six. By 2030, that will jump to nearly one in four. Our health care system is inadequate, it was made to deal with acute care, not with the chronic needs of seniors. It's hospital-based and doesn't focus enough on home care and community-based care. Sadly, the pandemic made it even more urgent for our health care systems (and social systems) to rethink how to address the rising needs of seniors. It's time for an overhaul!

Some challenges

GERIATRIC TRAINING: Canada faces a shortage of geriatricians. There are only about 300 geriatricians working in Canada (half of those in Ontario). We need to graduate more specialists, but the number geriatric specialization is capped. Beyond that, a wide range of health care professionals need increased training on serving the seniors population.

HEALTHY AGING: Healthy aging encompasses active lifestyles, social inclusion, mental health, age-friendly communities and coping with change. Yet care, services and policies for seniors can often focus more narrowly on physical health.

LONG-TERM CARE (LTC): The number of seniors, and longer lifespans, are creating multiple pressures on LTC. There's a shortage of spaces, a shortage of personal support workers, and those arriving in LTC often require more extensive support. A national plan for LTC is sorely missing.

ELDER ABUSE: Up to 10% of seniors experience some form of elder abuse – physical, psychological, emotional, financial – each year. Still, the awareness of the issue, and resources available to prevent abuse and help victims, remain lacking.



Questions for politicians

- How can we better meet the ongoing and often complex care needs of seniors, in hospital and in the community?
- What sort of geriatric training should be mandatory across health care?
- What are your public policy priorities to boost the overall well-being of seniors?
- How can the federal government and the provinces work together to ensure national long-term care standards are implemented?
- What human resources, structural or funding changes can increase the capacity of long-term care?
- How should we invest in serving the victims and raising the profile of elder abuse?

Environmental Stewardship



What's the issue?

Responsible use of resources, conservation, protecting our air, land and water – improving in all areas is critical to a sustainable future. Individuals, companies, industry groups and governments all have a part to play in environmental stewardship. We need to maintain the viability of our ecosystems for ourselves, our children and grandchildren.

Some challenges

BAN ON SINGLE-USE PLASTICS: The federal government will ban many single-use plastics starting in 2022. Questions remain around what items will be on the list and the phase-in period. The ban doesn't address the issue of the use of non-essential plastics.

COMMON RECYCLING STANDARDS: Recycling efforts are made by municipalities and companies, but there's much room to improve. The government of Canada reports that Canadians throw away 3 million tonnes of plastic waste every year, only 9% of which is recycled. Sadly, most plastics still end up in landfills or in our natural environment. One hurdle to greater progress is the lack of a harmonized approach across jurisdictions.

ENVIRONMENTALLY-SUSTAINABLE TRANSPORTATION: Transportation accounts for about one-quarter of Canada's carbon emissions. As our population and economy grows, so do the number of vehicles on our roads.

SAFEGUARDING THE WATER SUPPLY AND DRINKING WATER: Our freshwater resources are a national treasure. The Great Lakes, for instance, holds over 20% of the entire world's surface freshwater. Pollution and misuse threatens that. Meanwhile, while urban centres enjoy access to clean water, First Nations often face drinking water advisories.



Questions for politicians

- What can be done to increase the recycling rate and to expedite the ban on single use plastics?
- What policies or incentives should we have to move from a linear economy (ongoing consumption of resources) to a circular one (reusing resources)?
- What would you do to increase the recycling rate in Canada, and lower contamination rates (i.e. non-recyclable material in the recycling system)?
- Do you support Canada's target for all new cars to be zero-emission by 2035?
- What policies will you support to drive more sustainable transportation, i.e. electric vehicles, cleaner public transport, clean fuel standards, biking, etc.?
- Are you in favor of Canada Water Agency and what are your recommendations?
- What kinds of legislation and changes in business practices are needed to protect our freshwater sources and what would be the role of Canada Water Agency?
- What steps will you take to upgrade water systems and alleviate the drinking water crisis in First Nations communities?

Save with RTOERO

Compare 2022 health benefits for education retirees

RTOERO

OTHER*

Extended Health Care + Hospital + Dental					
SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY
\$190.38/mo	\$378.94/mo	\$459.97/mo	\$202.71/mo	\$399.50/mo	\$479.00/mo
<small>tax incl., may differ slightly outside Ontario due to provincial tax rates</small>					
ANNUAL COST SAVINGS WITH RTOERO					
SINGLE	COUPLE	FAMILY			
\$147.93/year	\$246.72/year	\$228.34/year			
Prescription Drugs					
\$3,400			\$4,000		
ANNUALLY - 85% REIMBURSED			ANNUALLY - 85% REIMBURSED		
✔ covers ALL prescription drugs			✘ NOT ALL prescription drugs covered		
Paramedicals eg: massage therapy					
\$1,300			\$1,250		
ALL PRACTITIONERS COMBINED - 80% REIMBURSED			ALL PRACTITIONERS COMBINED - 80% REIMBURSED		
✔ No doctor's authorization needed			✘ Doctor's authorization required for some practitioners		✘ LIMITED reimbursement - per-visit max
Vision					
\$400		\$150		\$375	
VISION CORRECTION		EYE EXAMS		VISION CORRECTION	
✔ 80% - Every 2 years		✔ 80% - Every 2 years		✔ 80% - Every 2 years	
✔ 80% - Every 2 years		✔ 80% - Every 2 years		✔ 80% - Every 2 years	
Travel					
\$10 million			\$2 million		
PER INSURED UP TO 93 DAYS PER TRIP			PER PERSON UP TO 95 DAYS PER TRIP		
✔ \$6,000 trip cancellation/interruption	✔ \$250/day for meals and accommodation, up to \$5,000 per trip	✔ Private hospital room	✔ \$10,000 vehicle return	✔ \$6,000 trip cancellation/interruption	✘ \$150/day for meals and accommodation, up to \$1,500 per trip
✔ \$1,000 lost luggage per trip	✔ Guaranteed acceptance for trips longer than 93 days			✘ Semi-private hospital room	✘ \$2,000 vehicle return
				✘ No coverage for lost luggage	✘ Medical questionnaire required for trips longer than 95 days
Dental					
Basic & Preventative			Basic & Preventative		
85% UNLIMITED REIMBURSEMENT			80% UNLIMITED REIMBURSEMENT		
Minor Restorative			Minor Restorative		
\$800 - 80% REIMBURSED			\$800 - 80% REIMBURSED		
Major Restorative			Major Restorative		
\$800 CROWNS + \$800 BRIDGES, PARTIAL DENTURES 50% REIMBURSED			\$700 - 50% REIMBURSED		

*RTIP Plus 4000 Plan

Membership Changes

Information taken from RTOERO office updates since our last newsletter.

New Members



Su Armstrong
Stephanie Lippert
Milton Schindel
Darryl Whitney
Susan Wood

In Memoriam

We extend our heartfelt sympathy to the family and friends on the passing of our colleagues.

Bill Barlow
Elizabeth Derry
Catherine Found
Marilyn Graham
Edward Jones
Barbara Schindel
David Simpson

The world's best antidepressant has four legs, a wagging tail and comes with unconditional love.



Joined a self-help group for people who talk too much. It's called On and On Anon.



Keeping in touch

Have you moved, changed your phone number or email address?

To help us stay in touch and to continue receiving your copy of our provincial magazine *Renaissance* and our *District News*, please make sure to let the provincial office know of any changes in your contact information.

Call **1-800-361-9888** or update online at rtoero.ca.

Goodwill

If you know of any member who is seriously ill or shut-in, please notify our Goodwill Chair, **Judy-Anne Tumber** at **705-652-1995**. Please let us know of the passing of any of our members so we can make a charitable donation in their memory.



District 36 NEWS

We publish quarterly for members of Peterborough District. We welcome contributions from District members and/or suggestions for articles you would like to see in our newsletter.

Editor: **Martin Higgs** **705-748-9282**

rto36.communications@gmail.com

I've finally done it!

Bought myself a pair of shoes with memory foam insoles!

No more forgetting why I walked into the kitchen.

Peterborough District Executive & Board		
President /	Lorraine Knowles	705-930-7582
Past President	Karen Vandenberg	705-748-3377
Vice President		
Treasurer	Annette Thomson	705-304-1608
Secretary / Social Media	Hilda Jolley	705-745-0202
Awards	Audrey Moore	705-745-4516
Foundation	Shirley Hamilton	705-742-6261
Goodwill	Judy-Anne Tumber	705-652-1995
Health Benefits	Kathryn Reynolds	705-743-9620
Membership	Hilda Jolley	705-745-0202
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Member Services Committee	Georgina Eldridge	705-743-1629
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