

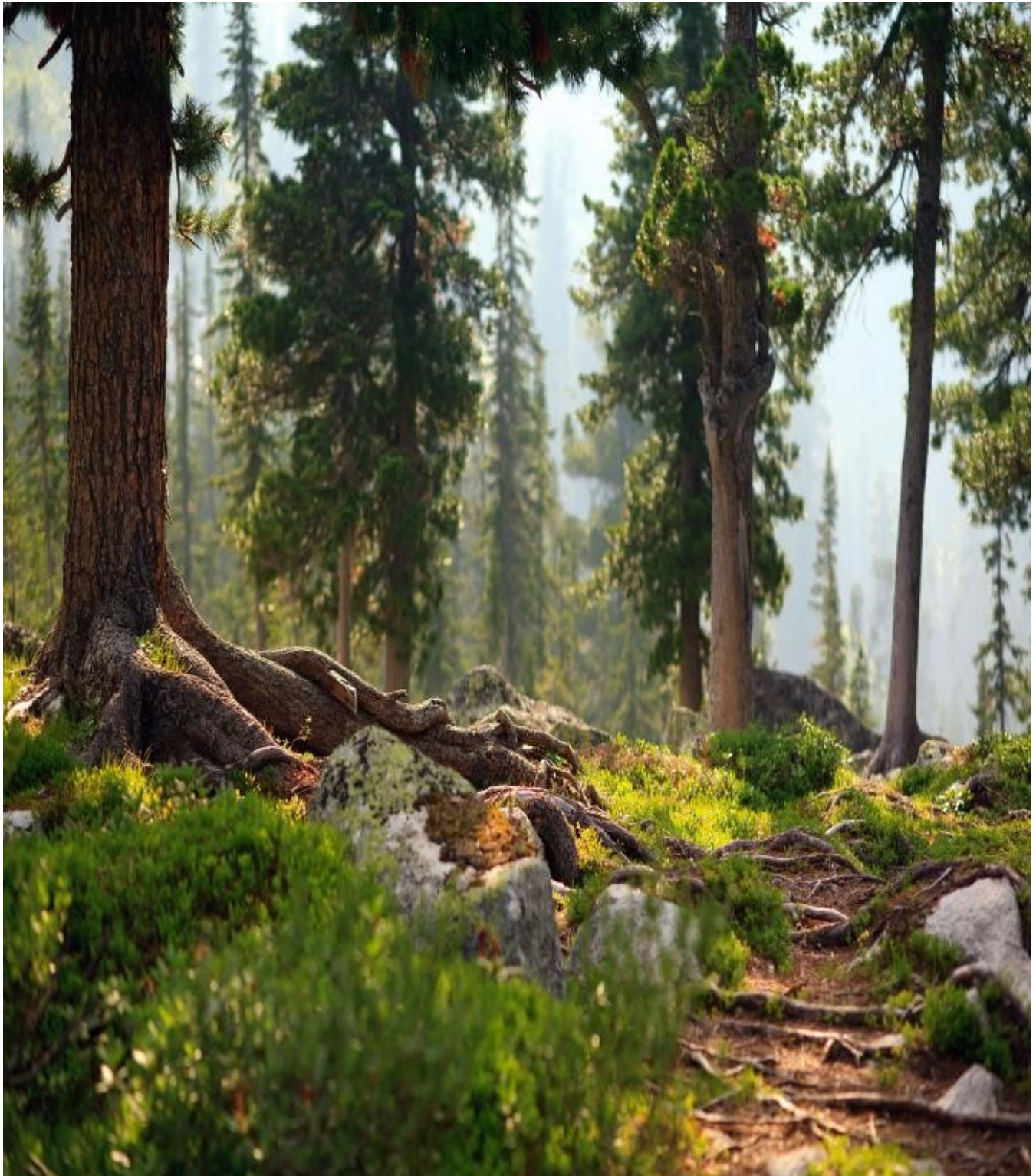


PETERBOROUGH DISTRICT NEWS



<https://district36.rtoero.ca>

July 2023



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Sister Mary, who worked for a home health agency, was out making her rounds visiting homebound patients when she ran out of gas. She walked to the nearest gas station to borrow a gas can and buy some gas.

The attendant told her the only gas can he owned had been loaned out. Since the nun was on her way to see a patient, she decided not to wait and walked back to her car.

She looked for something in her car that she could fill with gas and, always resourceful, she carried the bedpan to the station, filled it with gas, and carried the full bedpan back to her car.

As she was pouring the gas into her tank, two men watched from across the road. One of them turned to the other and said, "If it starts, I'm turning Catholic!"

"Just cleared out some space in the freezer" sounds so much more productive than "I just polished off another pint of ice cream."

Visit our District Website



Mark your calendar

- Sept 7 **No Bells Luncheon**
Baxter Creek Golf Club
- Sept 13 **Brunch** at Smitty's
- Sept 26 **Pub Night** at Black Horse



... from the President

Roll out those lazy, hazy, crazy days of summer

Yes!! Summer is finally here!! After a rather cold and rainy spring, I'm sure many of us are delighted to welcome the warmth that summer has been giving us so far. In many ways, it really has been hazy given all the wildfires that unfortunately have been burning across our country. Too many days has Environment Canada and our local Public Health Unit issued air quality alerts. For those of you who have breathing issues, please follow all directives issued for your own personal health and well-being.

July 1st marks the beginning for us to welcome another group who have decided to retire from active work in our schools and join us wonderful retirees with RTOERO. We will be having a luncheon on Thursday, September 7th to celebrate you not having to return to school and it will be **FREE** for those new members who joined RTOERO since October 2022.

In May, our local district celebrated all of our members who were 80+ years young with a marvelous luncheon and more than 100 of them showed up. After 3 years, they were "chomping at the bit" to get out and socialize and reminisce with former colleagues. A big thank you was given to Princess Gardens for hosting this event. We plan to do it again in 2024.

By now all of you will have received your latest issue of *Renaissance*. Enclosed with it was the newest copy of your health benefits booklet. You will notice we have given a name to our fantastic insurance plan: **ENTENTE**. Please be assured that NOTHING else has changed. We didn't really have a name for the plan before. As RTOERO is the plan sponsor, we felt our plan should have a name unique to us. Our plan administrator is still Johnson Insurance, and the Insurer of our plan is Canadian Premiere. Your benefits card will still work, and all the

phone numbers are still the same. Submitting claims is still the same with one exception: you need to submit your receipts within 6 months of the service being provided. If you have any questions or concerns, call Johnson Insurance or RTOERO Head Office.

Now that we have those lazy days here, people are now out and about enjoying their summer fun. This is my first summer as a grandmother, so I am really having a lot a fun with my granddaughter. I recall my mother saying if she had known having grandchildren was so much fun, she would have had them first.

Even though many of us are retired from the educational sector, that doesn't mean we stay home. Many of us have crazy summers planned. I spend a lot of my time outside on



the soccer pitch as a referee and playing golf. Many of you spend your outdoors time gardening. Kudos to you. In the last newsletter, I mentioned I do not garden as I hate bugs. But I have done one

thing to beautify the front of my house. It is pictured here. This is the extent of my gardening.

No matter how you spend your lazy, hazy, crazy days of summer, please do it safely. See you next year.

Lorraine Knowles

president36@districts.rtoero.ca

705-930-7582

... from the Editor



Change

As I write this, my house is a mess. It consists of boxes and bins of our prized possessions.

Furniture we no longer need is gone or going. On July 24 the house we have lived in for four decades will belong to a different family and Ceris and I will be off to new adventures and a new home in New Brunswick.

RTOERO has been and continues to be an important part of my life. I have been privileged to serve on the Peterborough District executive since 2001 and have appreciated their support and encouragement as I have worked my way through the various levels of RTOERO, including a year as President. I have another year to serve as a member of the Board of Directors and as President of ACER-CART and probably two more years as Past-President after that, so life will not be dull.

One of the best things about RTOERO is the people you get to meet and I have been assured of a great welcome when we go east. But Zoom and the internet will be great to keep in touch with everyone in Peterborough and, until a new newsletter editor is chosen, I can continue to help out.

Thanks to everyone, particularly the current executive who have been so supportive and who continue to provide a great service to all members of Peterborough District.

Martin

The real art of conversation is not only to say the right thing in the right place, but also to leave unsaid the wrong thing at the tempting moment.



ACER-CART Priorities

2023-2024

ACER-CART will continue elevating the profile of our National Association in our provincial associations and at all levels of government and beyond.

ACER-CART will, in collaboration with like-minded organizations,

- Advocate for the development and implementation of National Senior's Strategy.
- Advocate for the federal government's implementation of a national universal Pharmacare program, including the establishment of a Canada Drug Agency and implementation of a national formulary.
- Advocate for a public health care system that prioritizes care in seniors' own homes for as long as possible.
- Advocate for public health care to combat the move towards privatization.
- Advocate for regulations governing Retirement and Long-Term Care Homes with emphasis on improving patient respect, working conditions, training, and staff wages.
- Support members in their efforts to achieve the full cost of living pension adjustments; and Complete the strategic plan.

ACER-CART will advocate for the protection of all retiree pensions, with emphasis on the preservation and enhancement of defined benefit pension plans.



The Canadian Association of Retired Teachers is made up of retired teacher organizations in all provinces in order to conduct advocacy at the federal level.



Beyond the Bell Luncheon

Thursday, Sept 7
Baxter Creek Golf Course



Registration: 10 a.m.

Morning buffet of juice, coffee, tea, fresh fruit, muffins & pastries

Lunch: noon

CASH BAR AVAILABLE

Greek salad

Chicken souvlaki with Tzatziki sauce

Rice

Pita bread (gluten-free option)

Coffee & Tea

Desert: buffet style - you choose from a variety including gluten-free options

Draw prizes available for those attending

**Valet parking available.
All on one level.**

Cost: \$38 / person

**Members enrolled after Sept 10, 2022
are invited as our guests.**

Please note: **FINAL DATE to register is August 24.** After this date the venue cannot reduce our numbers so cancellations will not be refunded.



Beyond the Bell Luncheon Registration Form

Name: _____ Phone _____ Email _____

I wish to register the following participants (RTO members and guest) @ \$38.

Free for new members who enrolled since September 10, 2022. (Enter "free" in payment chart below.)

	Payment	Gluten-free
RTOERO Member		
Guest Name _____		
Total Payment Enclosed		

Stay & Play

Do you want to stay and take advantage of our special golf package?

Tee Times scheduled starting at 2 p.m.

Cost \$70 + tax for 18 holes with a power cart.

Number of golfers: _____

Names: _____

Please let us know about any dietary considerations _____.

Make cheque payable to RTO/ERO District 36 and deliver or mail to:
Georgina Eldridge, 844 Hewitt Drive, Peterborough, K9K 1V4 705-743-1629

PLEASE REGISTER BY AUGUST 24.

RTOERO District 36 Peterborough Annual Meeting

... by Lorraine Knowles

On Tuesday, June 13, 2023, District 36 held its Annual Meeting at the picturesque Elmhirst Resort overlooking Rice Lake. Over 60 of our members attended and were able to pick up many useful tips for avoiding the various scams that befall people courtesy of our guest speaker, Constable Dan Gay, from the Peterborough Detachment of the Ontario Provincial Police.

Dan explained to our members the types of scams that prey on retirees and provided several useful and helpful tips to avoid being a victim. He explained that reporting of scams to police is like an iceberg. 90% of scams are not reported because people are so embarrassed they fell victim to them. And over 20 million dollars was scammed over the past year.



Dan gave several examples on what to do and not to do if someone calls you wanting money or trying to convince you do something quickly, telling you not to tell anyone else. It was a lively session and our members were appreciative of the great advice given.

Just before our lunch and draw prizes, our new Executive for 2023-2024 was announced.

President: Lorraine Knowles
Vice President: Kathryn Reynolds
Secretary: Hilda Jolley
Treasurer: Annette Thompson
Social Convenor: Georgina Eldridge

A couple of our long standing Executive members were also recognized for their service before stepping down. Judy-Anne Tumber and Barb Lohnes. A very heartfelt thank you for your contributions.



Next year, we have events planned. The first one will be our annual Beyond the Bell taking place Thursday, September 7, 2023 at Baxter Creek Golf Course. More information and the form are in the newsletter. Questions? Call Georgina Eldridge.



More Annual Meeting Photos



Funding 6 new projects

The RTOERO Foundation is thrilled to announce we are awarding grants to six new projects, for a total funding amount of \$213,000.

Funding of these projects is made possible through the generosity of the RTOERO Foundation's donors, most of whom are RTOERO members. Thank you for your continued support.

Here is a list of the projects made possible through funding from the RTOERO Foundation in 2023:

Ageism, intergenerational learning, and age-conscious student development

Organization: Trent University \$50,000

Community connectors: Seniors helping seniors

Organization: Compassionate Communities
Kingston Canada \$43,000

Stronger together: Making Canada dementia inclusive

Organization: The Dementia Society of Ottawa and Renfrew County \$50,000

Using visual arts to address social isolation in older adults

Organization: Sheridan College \$50,000

Planting the roots of wellness

Organization: Canadian Organic Growers-Senior Organic Gardeners \$15,000

Friendship circle

Organization: Société Alzheimer Society Sudbury-Manitoulin North Bay \$5,000

How good are you anyway?

- If you can start the day without caffeine;
- If you can get along without pep pills;
- If you can always be cheerful, ignoring aches and pains;
- If you can resist complaining and boring people with your troubles;
- If you can eat the same food every day and be grateful for it;
- If you can understand when your loved ones are too busy to give you any time;
- If you can overlook it when those you love take it out on you when, through no fault of yours, something goes wrong;
- If you can take criticism and blame without resentment;
- If you can ignore a friend's limited education and never correct him/her;
- If you can resist treating a rich friend better than a poor friend;
- If you can face the world without lies and deceit;
- If you can conquer tension without medical help;
If you can relax without liquor;
- If you can sleep without the aid of drugs;
- If you can honestly say that deep in your heart you have no prejudice against creed, color, religion or politics;
- Then, my friend, you are ALMOST as good as your dog.





Sarcasm: The gulf that exists between the author of sarcastic wit and the recipient who doesn't get it.

My wife and I finally decided we don't want children. The kids aren't taking it well.

Does refusing to go to the gym count as resistance training?

Does the Arachnophobia support group have a website?

I just heard a woodpecker call me paranoid in morse code.

Education workers eyeing career changes, opportunities in retirement

More than half of Canada's classroom educators and administrators who are within five years of retirement plan to continue working full-time or part-time once they retire. More than one-third of classroom educators and administrators are considering or have decided to retire sooner than planned, with the top two reasons being working conditions and health/mental health.

These findings are among the results from RTOERO's 2023 *Future Retirees Survey*.

RTOERO's second annual *Future Retirees Survey* captures input from more than 1300 future retirees from Canada's education sector. Eighty-eight per cent of respondents are retiring within the next five years. The survey results provide a snapshot of how people feel about their readiness for retirement, the information they need and how different factors influence their plans.

Find the complete results on the RTOERO website – rtoero.ca/future-retirees-education-workers-eyeing-career-changes-opportunities-in-retirement



Off for the summer - Returning in September

Pub Night



425 George St. N. **P&B**

**Last Tuesday of the month
6:30 p.m.**

**Please join us for an evening of fun
and music!!
Free appetizers!!!**

Join us for Brunch



**3rd Wednesday
each month
10 a.m.**

Smitty'sTM

139 George St. N

Save with RTOERO

Compare 2023 health benefits for education retirees

RTOERO

OTHER*

Extended Health Care + Hospital + Dental					
SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY
\$192.15/mo	\$382.44/mo	\$464.23/mo	\$202.71/mo	\$399.50/mo	\$479.00/mo
tax incl., may differ slightly outside Ontario due to provincial tax rates					
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			\$1,350		
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		\$175
VISION CORRECTION EVERY 2 YEARS		EYE EXAMS EVERY 2 YEARS	VISION CORRECTION EVERY 2 YEARS		EYE EXAMS 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		✔ \$6,000 trip cancellation/interruption	✘ \$150/day for meals and accommodation, up to \$1,500 per trip	
✔ Private hospital room	✔ \$10,000 vehicle return		✘ Semi-private hospital room	✘ \$2,000 vehicle return	
✔ \$1,000 lost luggage per trip	✔ Guaranteed acceptance for trips longer than 93 days		✘ 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			\$850 - 80% REIMBURSED		
Major Restorative			Major Restorative		
\$800 CROWNS + \$800 BRIDGES, PARTIAL DENTURES			\$750 - 50% REIMBURSED		
50% REIMBURSED					

*RTIP Plus 4000 Plan



1-800-361-9888

416-962-9463

rtoero.ca

Self-care: What is it and how to do it

According to the World Health Organization, *self-care is the ability of individuals, families and communities to promote health, prevent disease, maintain health, and cope with illness and disability with or without the support of a health worker. It means different things to different people, and there's no single way to do self-care.*



How to do self-care:

Accept that self-care is an investment and indulge in it daily. Look for micro-moments to give yourself care. Considering the small things that give you a feeling of joy, comfort, soothing or support may help you make a list.

Your self-care activities have a cumulative impact. As you develop and sustain a self-care practice, you will start to notice changes in how you feel. You will be more resilient and better able to cope with life's inevitable ups and downs.

Signs you may need more self-care:

- ◆ Loss of pleasure and enjoyment
- ◆ Depression and anxiety
- ◆ Concentration problems
- ◆ Increased errors
- ◆ Loss of objectivity
- ◆ Isolation
- ◆ Emotional reactivity
- ◆ Relationship issues
- ◆ Insomnia
- ◆ Fatigue

Try something new or return to an old interest. Trying new activities is a great way to form new connections and find activities to get lost in. Schedule time for activities you enjoy.

Explore and practice. As you try new activities, recognize that you need to do them more than once to start to see benefits.

Remind yourself why you're doing self-care. It supports your overall longevity and helps you enjoy life. It also enables you to show up better for others.

Read the full article: rtoero.ca/self-care-for-retiring-education-workers

Why read....

Fact 1: Reading can make you a better conversationalist.

Fact 2: Neighbours will never complain that you are reading too loud.

Fact 3: Knowledge by osmosis has not yet been perfected, so you'd better read.

Fact 4: Books have stopped bullets. Reading may save your life.

Fact 5: Dinosaurs did not read. Look what happened to them.

The longer I live, the more I realize the impact of attitude on life. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past. We cannot change the fact that people will act in a certain way.

The only thing we can do is play on the one string we have, and that is our attitude. We are in charge of our attitudes.

Charles R. Swindoll

Bible Facts?

The following statements about the bible were written by children. They have not been re-touched. Incorrect spelling has been left.

In the first book of the bible, Guinnessis, God got tired of creating the world so he took the sabbath off.

Adam and Eve were created from an apple tree. Noah's wife was Joan of Arc. Noah built an ark and the animals came on in pears.

Lot's wife was a pillar of salt during the day but a ball of fire during the night.

The Jews were a proud people and throughout history they had trouble with unsympathetic genitals.

Sampson was a strongman who let himself be led astray by a jezebel like Delilah.

Samson slayed the Philistines with the axe of the Apostles.

Moses led the Jews to the Red Sea where they made unleavened bread, which is bread without any ingredients.

The Egyptians were all drowned in the dessert. Afterwards, Moses went up to Mount Cyanide to get the ten commandments.

The first commandment was when Eve told Adam to eat the apple.

The seventh commandment is thou shalt not admit adultery.

Moses died before he ever reached Canada. Then Joshua led the Hebrews in the Battle of Geritol.

Jesus enunciated the golden rule which says do unto others before they do one to you.

St.Paul cavorted to Christianity. He preached holy acrimony which is another word for marriage.

Christians only have one spouse. This is called monotony.

Phone and Internet Fraud

Be careful of unrecognized phone or email addresses that

- ◆ Ask for personal information like passwords and bank numbers
- ◆ Want you to click suspicious links that then ask for sensitive information
- ◆ Claim to be government agencies, financial institutions, law enforcement or other legitimate organizations.

Some things to watch for:

- ◆ Unusual prizes or things that sound too good to be true
- ◆ Receiving payment for a job you never applied for
- ◆ Poorly written emails - double check the spelling and grammar
- ◆ Emails that are not personalized to address you by name
- ◆ Emails that ask you to give information to claim a package you never ordered

Grant me the serenity to accept the people I cannot change.

The courage to change direction when I see them coming.

And the wisdom to not try to smack some sense into them when I can't avoid them.

The statistics on sanity say that one out of every four persons is suffering from some sort of mental illness. Think of your three best friends. If they're OK, then it's you!

How do those dead bugs get into the enclosed light fixtures?

Tips to avoid investment scams

Investment scams are one type of fraud that you can protect against. You may get invited to an investment seminar or be introduced to a so-called *opportunity* through an existing group you're part of. These situations can be enticing—often, presenters are skilled motivational speakers and will use high-pressure tactics. Here are some general tips to help you avoid investment scams:

Before you invest, get a second opinion from a registered, qualified advisor, a lawyer or an accountant.

Generally, anyone selling securities or offering investment advice must be registered with their provincial securities regulator. You can check through the Ontario Securities Commission or Canadian Securities Administrators.

Be suspicious of time-limited offers and high-pressure salespeople. You should not have to invest on the spot if the investment is legitimate.

Before investing, understand how it works, the risks and any fees. Make sure it fits with your financial goals and your other investments. Working with a qualified advisor can help.

These tips are adapted from **GetSmarterAboutMoney.ca** by the Ontario Securities Commission.

You can report fraud to local law enforcement and contact the Anti-Fraud Centre at **anti-fraudcentre-centreantifraude.ca** or call toll-free at 1-888-495-8501.

Signs

In a podiatrist's office: "Time wounds all heels."

In a veterinarian's waiting room: "Be back in 5 minutes. Sit! Stay!"

At a propane filling station: "Thank heaven for little grills."



Keeping in touch

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.

McMaster Optimal Aging Portal

RTO has partnered with the



McMaster Optimal Aging

Portal to help provide our members with accurate, up-to-date information from a reliable source.

<http://optimalaging.mcmaster.ca/portal.html>

Goodwill

If you know of any member who is seriously ill or shut-in, please notify our Goodwill Chair,

Trish Terryberry at 705-872-1925.

Please let us know of the passing of any of our members so we can make a charitable donation in their memory.

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

In the front yard of a funeral home: "Drive carefully. We'll wait."

Membership Changes

Information taken from RTOERO updates since our last newsletter.

New Members



Deb Franks
Kathy Kane
Karen Howard
David McTavish

In Memoriam

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



Helen Clark
Susan Doe
Grace Garbutt
Mary Johnston

Peterborough District Executive & Board		
President / Political Advocacy	Lorraine Knowles	705-930-7582
Past President	Karen Vandenberg	705-748-3377
Vice President	Kathryn Reynolds	705-743-9620
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	Trish Terryberry	705-872-1925
Health Benefits	Kathryn Reynolds	705-743-9620
Membership	Hilda Jolley	705-745-0202
Newsletter Editor	Martin Higgs	506-944-9282
Social	Georgina Eldridge	705-743-1629
Website Manager	Lorna Izzard	705-875-1187
Members at Large		
Barry Breen 705-874-0305	Lynn Self 705-749-6532	Pat Smith 705-748-5964
RTOERO Office		
Board of Directors	Martin Higgs	506-944-9282
Benefits Committee	Lorraine Knowles	705-930-7582

Peterborough Scholarship

The 2023 RTOERO post-secondary scholarship recipients have been selected, and a member in our district has recommended a successful candidate.

Dawna Gwen Wright has recommended Jasmine Wright, who is currently completing a Bachelor of Science (Hons) in Neuroscience.

This year we had 177 applications and selected 20 recipients. It was a very impressive group of applicants, and successful candidates and their RTOERO sponsors should feel very proud.



District 36 NEWS

We publish three or four newsletters each year and welcome contributions from District members and/or suggestions for articles you would like to see in our newsletter.

Editor: **Martin Higgs**
rto36.communications@gmail.com

The Importance of Walking

My grandpa started walking five miles a day when he was 60. Now he's 97 years old and we don't know where he is.

I like long walks, especially when they are taken by people who annoy me.

The only reason I would take up walking is so that I could hear heavy breathing again.

I have to walk early in the morning, before my brain figures out what I'm doing.

I joined a health club last year, spent about 400 bucks. Haven't lost a pound. Apparently you have to go there.

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years, just getting over the hill.

Contact Information

Peterborough RTOERO

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

(Local news & events & links)

Email:

president36@districts.rtoero.ca



RTO Peterborough
District 36

RTO/ERO Peterborough or
@PtboRTO



RTOERO

www.rtoero.ca

1-800-361-9888

(Provincial news & services)

Johnson Insurance

www.johnson.ca

1-877-406-9007

Ontario Teachers Pension Plan

www.otpp.com

1-800-668-0105

Global Excel Management

1-877-346-1467

Cloud MD

1-800-661-8193

Express Scripts

1-855-550-6337

Membership Secretary
2099 Foxfarm Road
Peterborough, ON K9K 1P7

