



**RTO
ERO**

A better future,
together
Ensemble pour
un avenir meilleur

District 36
Peterborough

Spring 2024 Newsletter

<https://district36.rtoero.ca>

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Coming Events:



**Mark Your
Calendar**

- April 30 Pub Night at the Black Horse
- May 1 80+ Birthday Party 
- May 12 *Mother’s Day*
- May 15 Smitty’s Brunch - 9:30 a.m.
- May 20 *Victoria Day*
- May 28 Pub Night at the Black Horse
- June 13 Spring Luncheon & Annual General Meeting (AGM)
- June 16 *Father’s Day*
- June 19 Smitty’s Brunch - 9:30 a.m.
- June 25 Pub Night at the Black Horse
- July 1 *Canada Day*
- Sept. 2 *Labour Day*
- Sept. 5 No Bells Get-together
More information to follow...
- Sept. 18 Smitty’s Brunch - 9:30 a.m.
- Oct. 14 *Thanksgiving Day*
- Dec. 4 Christmas Luncheon
More information to follow... 



Message from your President...



WHEN YOU REACH A FORK IN THE ROAD TAKE IT

SIDEWALK ENDS. This is a sign I saw recently on my daily walk. Although it is quite obvious the sidewalk ends, the person walking on the sidewalk now has a choice. Do you turn around and walk back on the sidewalk with what is familiar and safe or do you step off the sidewalk and now chart your own path?



Some people are afraid of trying something new and unknown whilst others are keen for adventure. Retirement is a lot like that. Many of us were uncertain of what retirement would bring because going to school everyday was so comfortable and familiar.

That was certainly how I felt when I first retired. But then I discovered all that RTO had to offer. I didn't let the "sidewalk ends" stop me; I jumped right in and became involved. For the past five years, I am proud to have served as your President. I am proud to have served on the RTO-ERO Benefits Committee and I am proud to be currently serving on the RTOERO Political Advocacy Committee. I am hoping to do more, and we will see where that leads.

Effective 01 July 2024, District 36 Peterborough will have a new President, Kathryn Reynolds. I will continue to support Kathryn in my role as

past president and will continue to serve on the executive. I know the membership will support Kathryn as she takes on a busy, but most rewarding role. If anyone is interested in joining the executive in any capacity, I would encourage them whole heartedly.

On of my last official duties will be to preside over our Annual General Meeting which will be held Thursday, 13 June 2024 from 10 am to 1 pm. The executive is pleased and thrilled to announce the AGM this year will be **FREE** to all members who wish to attend. This year we are hosting the AGM at Westdale United Church on Sherbrooke Street in Peterborough. It is completely accessible and has ample parking. Registration begins at 10:00 and a light buffet luncheon will follow the meeting. We have a fantastic guest speaker as well. We still need members to register so we can calculate the amount of food required - more information about the AGM can be found on the following page.

It has been both an honour and a privilege to have been your President these past five years. I look forward to seeing many of you at the AGM in June.

Yours in RTOERO,

Lorraine Knowles
RTOERO District 36 President

president36@districts.rtoero.ca
705-930-7582





Spring Luncheon & Annual General Meeting

Thursday, June 13, 2024

Westdale United Church

1509 Sherbrooke St., Peterborough



Agenda:

10:00 a.m.	Registration
10:30 a.m.	General Meeting
11:00 a.m.	Guest Speakers
12:00 noon	Light buffet luncheon (sandwiches)

Cost: FREE, however, **registration is required** (see below)

Guest Speakers:

We are very excited to be able to introduce Dr. Elizabeth Russell and her Research Assistant, Tabytha Wells, who will be coming to speak to us on their latest research, regarding Aging and Society at our Annual Spring Luncheon.

Dr. Russell is an Associate Professor in the Department of Psychology at Trent University. She is also the Director of the Trent Centre for Aging and Society and as well, she is the Director of the new Master's in Interdisciplinary Aging Studies MA program. Dr. Russell teaches courses in the Psychology, of Aging and Qualitative Research Methods and if that isn't enough, she also supervises undergraduate and graduate student's studying rural aging.

We know you will thoroughly enjoy Dr. Russell and Tabytha's presentation, which will include a sneak peek about the building of an Intergenerational Apartment complex right on the Trent Campus!



Please note:

Even though there is no cost to members, **you must register by Friday, May 31st, 2024** to ensure appropriate numbers for lunch. To register, please email: rtoptbo36@gmail.com or phone Georgina Eldridge at **705-743-1629**.

We are limited to a maximum of 125 people - therefore, registration will be on a **first come first serve basis**. **When registering, please provide full names of attendees, including any dietary requests.**

Membership Changes



Information taken from RTOERO updates since our last newsletter.



Karen Hunter
Margaret Pearson
Ida Wigle

Linda Kempt
Philip Ryan



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

John Kempt
Carleton Nixon

Murray Pearson
Lawrence Frank Martin

Retirement Planning Workshop - Spring 2024

On Thursday, 28 March 2024, District 36 Peterborough hosted a Retirement Planning Workshop (RPW) at the Holiday Inn in Peterborough. This RPW was open to any worker in education. President Lorraine had personally emailed the Principal of every school in Peterborough asking them to post information about this RPW in their staff room. It is absolutely vital that potential retirees know their options so they can make the right decision that will work the best for them and their families.

Anya Rampersad came from RTOERO's Head Office to conduct the workshop which reviewed everything from how your retirement pension (either OTPP or OMERS) will look, how it works in conjunction with other potential

government pensions (CPP and OAS) and the RTOERO ENTENTE Group Benefit Insurance Plan.

While some of the RPW's can be done online, 44 people came in person to hear what Anya had to say. Lorraine welcomed all potential retirees, thanked them for coming, and explained how wonderful retirement can be. She introduced the executive members and said that anyone could speak to any one on the executive or Anya or email us if they still had questions at the end of the presentation.

Many of those potential retirees present really enjoyed the presentation. Several commented on the personal touch we gave them. We hope to see them at future RTO events. If you know of anyone who is retiring and needs further information, please have them contact Head Office or go on-line at rtoero.ca



Meet your Executive and see what they do for you...

Name: Lorna Izzard

Title: Website Coordinator
Newsletter Editor



How long have you been on the Executive at RTOERO Peterborough? 7 Years

As website coordinator, I keep the content on the district website current and up-to-date. This involves posting upcoming events, news articles, and our Fall, Winter, Spring and Summer newsletters. I participate in ongoing training and attend Zoom meetings with the Marketing and Communications Committee to receive information and to provide district input and feedback.

Also, new this year, I have taken over the position of Newsletter Editor. My responsibilities include;

- Solicit articles, events and images for publishing four newsletters per year
- edit, prepare and deliver the newsletters, in a suitable format, along with an up-to-date mailing list for the printing company to print and distribute
- prepare and send electronic copies of the newsletters to the RTOERO head office to email all District 36 members directly
- attend online Newsletter webinars held by RTOERO head office
- collaborate with executive members for printing of mailing labels and name tags for events, as needed

Additionally, I collaborate with our District 36 Executive to create and send out reminders, events and news articles to all retired and active RTOERO District 36 members through the RTOERO head office Eblast email.

As an executive member, I attend monthly District 36 Executive meetings along with volunteering to help fill out Christmas cards and make Christmas table favours for our yearly Christmas Luncheon.

Name: Barry Breen, Lynn Self
Diane Graham, Pat Smith

Title: Member at Large

The member at large role is an opportunity to learn more about the district and other roles on the executive.

Responsibilities include;

- Collaborate with the other members of the executive to support district activities, services and events
- Attend district meetings and participate in district events
- Participate in training and mentorship provided by the district and RTOERO



Follow us on **Facebook** 

[RTOERO District 36 Peterborough](#)

- Events, good news articles, updates, and much, much more!



National Volunteer Week: Thanks to us!



Much of what we do within our RTOERO district and RTOERO as an organization is powered by volunteers—all of that effort contributes towards our vision of a healthy, active future for every member of the education community in Canada. In honour of National Volunteer Week, April 14 to 20, we're patting ourselves and each other on the backs. Here are some key ways volunteers have made a difference in our district over the last year:

- Presentation of Merit Awards to deserving high school graduating students
- Address, stamp, and label more than 500 Christmas Cards to our members aged 80 and over
- Attend School Board and Union Retirement functions
- Make warm phone calls to new RTOERO District 36 members
- Purchase gift baskets and make hand-made Christmas gifts/ornaments for our annual Christmas Luncheon

And we're in good company. Volunteers in Canada dedicate about 5 billion hours to volunteer activities—equivalent to over 2.5 million full-time jobs. It's easy to see that our communities would not be what they are without volunteers. So whether you're volunteering with us or elsewhere, either formally or informally, thank you. It's one more way we can help create a better future together.

<https://volunteerpeterborough.ca>

VOLUNTEER PETERBOROUGH

Engaging. Connecting. Community.

We are a network of volunteers and nonprofits working together to solve urgent problems and lift up the Peterborough community.

[Join As Volunteer](#) [Join As Organization](#)

Visit our District Website

<https://district36.rtoero.ca>

RTOERO District 36 Peterborough

About Giving Back Insurance **News** **Events** Classifieds Membership [Join](#)

What's new

- Smitty's**
139 George St. N
Join us for Brunch at Smitty's - District 36 Peterborough
- THE BLACK HORSE P.B.**
Pub Nights at the Black Horse Pub in Peterborough
- Fall Newsletter 2023 - Peterborough District 36**

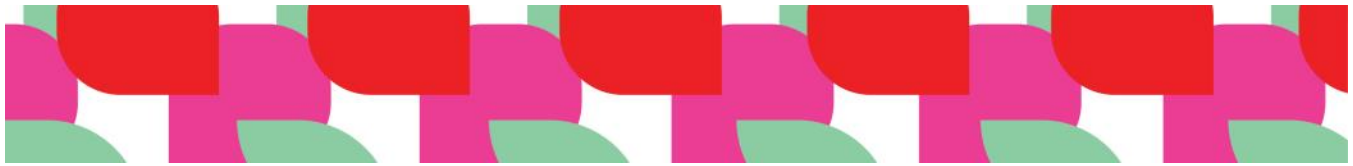
Our Peterborough District 36 website continues to be a source of information for our members. It is updated regularly so that members can easily access information about upcoming events, news and contact information.

Along with the newsletter, e-blasts and Facebook page, the website is part of the communication efforts with our members. By clicking on the tabs at the top of the website, you can easily access the most current “News” and “Events” items.

About Giving Back Insurance **News** **Events** Classifieds Membership

NEW: Events now appear in Calendar Format. You can now toggle between District Events, RTOERO Events, or both!

Be sure to visit the site to stay-up-to-date with the good work and highlights of District 36 Peterborough.



Trivia & Pub Night

On Friday, February 9th, District 36 Peterborough celebrated with our Community Grant recipient, Mapleridge Recreation Centre. We had a great night with a pub style meal and some Trivia. The grant allowed Mapleridge to purchase 19 tablets and a storage/charging cart, plus the subscription to Kahoot! If you missed this night, we are hoping to do another one in the future. Stay tuned!



An older woman is sitting at a bar when an older gentlemen sits down beside her. "So," he says, "do I come here often?"

Reader's Digest





... by Shirley Hamilton

RTOERO Foundation focus on outputs and knowledge mobilization

One of the most unique and important features of the RTOERO Foundation's granting program is the emphasis on outputs. Outputs refer to the tangible, immediate results of a project - the "things" that the project creates.



Primary outputs from geriatric research projects include academic papers and reports, which are published in peer-reviewed academic journals.

These sorts of results are incredibly valuable for their contribution to the base of knowledge that can inform medical care and public policy as it relates to aging adults. But these outputs are typically only accessed by academics, medical professional and researchers.

The RTOERO Foundation is unique because they not only fund the research and outputs, but also take it one step further. They transform project outputs into tools that can be accessed and used by everyone; a process called knowledge mobilization. Two recent examples of knowledge mobilization shared with RTOERO members include:

- The Schiegel-UW Research Institute for Aging's booklet, Supporting your neighbours, a community conversation guide
- University of Alberta's recipe book, Cooking up calm

Moving forward, the foundation will focus even more on sharing the results of the research projects we fund and creating outputs that can be utilized by all RTOERO members.

Surviving spouse benefits: RTOERO will be there

There are few life situations as challenging as the death of a spouse or, for dependent children, the death of their parents/caregivers. Be assured that RTOERO will be there. If the primary member of the RTOERO Entente Group Insurance Plan dies, surviving spouses or dependent(s) can become members and enjoy the same benefits.

What to expect:

- ♦ Johnson Insurance needs to receive the death certificate. The spouse doesn't need to call or email themselves—a call or email can come from a friend, family member, district goodwill coordinator or funeral home. Johnson can be reached at 416-920-7248 or 1-877-406-9007, or by email at health-benefits@johnson.ca.
- ♦ Johnson Insurance sends the surviving spouse or dependent a continuation of benefits form and postage-paid envelope. The form needs to be completed and sent back.
- ♦ The surviving spouse or dependent will then become an RTOERO member if they aren't already. They will be enrolled in the Entente benefits.
- ♦ All historical file notes and claims history will transfer to the surviving spouse's record. They'll receive a new benefits package, card, and a welcome package from RTOERO.

Join us for Brunch



3rd Wednesday
each month
9:30 a.m.

Smitty's
139 George St. N

New start time since the breakfast special ends at 10 a.m.

- ★ ★ ★ ★ ★ ★ ★ ★
- ★ **May 15** ★
- ★ **June 19** ★
- ★ **Sept 18** ★
- ★ ★ ★ ★ ★ ★ ★ ★



RTOERO's Future of Aging Summit brings together thought leaders, changemakers

RTOERO will host its first Future of Aging Summit from May 15 to 17, 2024, in Toronto, Canada. The international conference will bring together experts and thinkers from various sectors, all with a common focus: improving later life.

For more information: <https://rtoero.ca/rtoeros-future-of-aging-summit-brings-together-thought-leaders-changemakers/>

Is it time to retire from driving?

Canada is one of the most car-dependent countries in the world, so it's no surprise that driving is the top transit choice for many of us. But, despite our attachments to automobiles, there may come a time when it's wiser to give up driving.

With the warmer months ahead, why not try out alternative forms of transportation? You can retire from driving, or reduce your driving, on your own terms! Retiring from driving can save you money and is better for the environment. Here are some tips if you are considering retiring from driving:

Talk to family or friends about your plan to stop driving— Having people to turn to while you work through your plan can be helpful.

Make a list of alternatives to driving—Investigate the options in your community. Talk to friends who don't drive to see what they do. Reach out to programs for older adults to ask if they know of services you're unaware of.

Consider whether living closer to transit might be helpful—If you're already considering your housing as part of your healthy aging goals, then it's worth evaluating transit and walkability as part of that decision.

Gradually change your driving habits—start trying out alternatives to driving. Try out your transit system, Uber, or other available rideshare programs. You'll become more comfortable the more you do it, and you may even like it better!

These suggestions are adapted from an RTOERO article. For the full article, including advice for coping with a sudden end to driving, visit: rtoero.ca/time-to-retire-from-driving-considerations-and-steps/

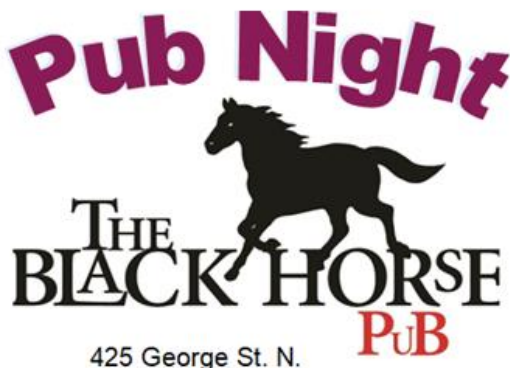
Goodwill Report



We continue to celebrate member milestones by sending out birthday cards and Christmas cards (aged 80 and over). Unfortunately, many of these cards are returned with incorrect mailing addresses. If you have moved, and not updated your mailing address with RTOERO head office, please contact them so we have the most up-to-date information.

If you know of any member who is seriously ill or shut-in, please notify us directly. Also, if you know of the passing of any of our members, please notify us so we can make a charitable donation in their memory.

*...by Trish Terryberry
Goodwill Coordinator*



Last Tuesday of the Month at 6:30 p.m.



April 30, May 28, June 25



The newsletter is published four times a year (Spring, Summer, Fall and Winter).



We welcome contributions from district members and/or suggestions for articles you would like to see in our next newsletter. Contact

Lorna Izzard, Newsletter Editor, or by email: rto36communications@gmail.com with your contribution and/or suggestions.

Not receiving the newsletter? Please contact *the RTOERO head office:*

18 Spadina Road,

Toronto, Ontario M5R 2S7

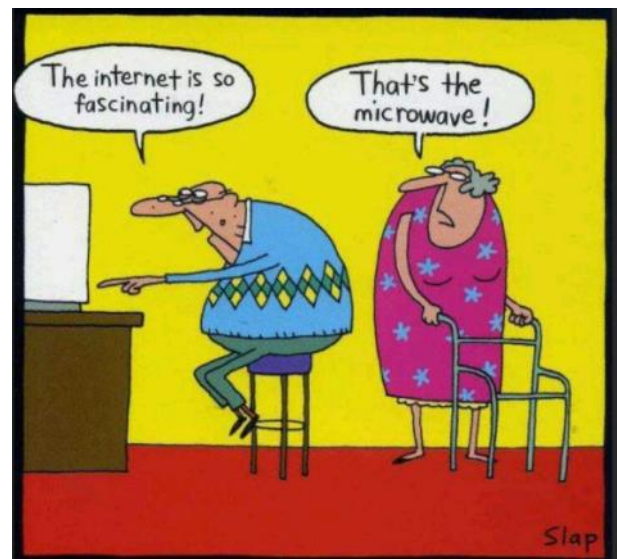
Phone: 416-962-9463

Toll Free: 1-800-361-9888

Fax: 416-962-1061

Email: info@rtoero.ca

NOTE: *All email and mailing addresses are updated through head office ONLY.*



ENTENTE Group Insurance Program

RTOERO			Other*		
Extended health care + hospital + dental					
single \$192.15/mo	couple \$382.44/mo	family \$464.23/mo	single \$202.71/mo	couple \$399.50/mo	family \$479.00/mo
Prescription drugs					
\$3,400 annually - 85% reimbursed ✓ cover ALL prescription drugs			\$4000 annually - 85% reimbursed ✗ NOT ALL prescription drugs covered		
Paramedicals					
\$1,300 All practitioners combined – 80% reimbursed ✓ No doctor's authorization needed			\$1,300 All practitioners combined – 80% reimbursed ✗ Doctor's authorization required for some practitioners ✗ LIMITED reimbursement – per-visit max		
Vision					
\$400 vision correction ✓ 80% every 2 years \$150 eye exams ✓ 80% every 2 years			\$375 vision correction ✓ 80% every 2 years \$175 eye exams ✓ 80% every 2 years		
Travel					
\$10 million per insured up to 93 days per trip ✓ \$6,000 trip cancellation/interruption ✓ Private hospital room ✓ \$1,000 lost luggage per trip ✓ \$250/day for meals and accommodation, up to \$5,000 per trip ✓ \$10,000 vehicle return ✓ Guaranteed acceptance for trips longer than 93 days			\$2 Million Per Person up to 95 Days per Trip ✓ \$6,000 trip cancellation/interruption ✗ Semi-private hospital room ✗ No coverage for lost luggage ✗ \$150/day for meals and accommodation, up to \$5,000 per trip ✗ \$2,000 vehicle return ✗ Medical questionnaire for trips longer than 95 days		
Dental					
Basic & preventative ✓ 85% unlimited reimbursement Minor restorative ✓ \$800 - 80% reimbursed Major restorative ✓ \$800 crowns + \$800 bridges, partial dentures 50% reimbursed			Basic & preventative ✗ 80% unlimited reimbursement Minor restorative ✓ \$850 - 80% reimbursed Major restorative ✗ \$750 - 50% reimbursed		

*RTIP Plus 4000 Plan



Questions and answers about travel insurance

You may have heard that RTOERO has a new member benefit: Trip interruption and cancellation insurance for members who aren't yet part of the RTOERO Entente Group Insurance Plan. Here are some key questions and answers RTOERO receives about travel insurance. See more on the blog here: rtoero.ca/travel-insurance-for-canadians-questions-and-answers/

Do I need travel insurance?

Ensuring you're adequately covered can provide peace of mind to help you enjoy your trip and reduce stress if the unexpected happens. While not required by Canadian law, travel insurance is essential to protecting you, your family and your finances.

Should I have insurance for a day trip across the border?

Yes, if crossing the border for a shopping day or other activity, it's important to make sure you have medical coverage.

Why might I purchase multi-trip coverage vs. single trip coverage?

If you're taking multiple trips in a year, then it's worth looking at multi-trip coverage. Remember that travel is more than major vacations – it can include weekend getaways or even cross-border shopping trips. Purchasing single-trip coverage may not be as cost-effective, and it also requires your time and attention each time you need to do it.

Is credit card travel insurance good enough?

Many credit cards include both medical and trip cancellation and interruption insurance, provided the trip was booked using the credit card. This type of insurance may be sufficient for you but don't assume it is. Always be sure to check the details – for example, there may be a maximum length of trip, or you may not be covered over a certain age. Read the limitations and exclusions carefully. You may also want to top up coverage if the coverage amounts are not enough for your needs.

To learn more about RTOERO's trip cancellation and interruption travel insurance, visit: <https://rtoero.ca/insurance/trip-cancellation->

Peterborough District 36 Executive & Board Members



President Political Advocacy	Lorraine Knowles	705-930-7582
Past President	Karen Vandenberg	705-748-3377
Vice President Health Benefits	Kathryn Reynolds	705-743-9620
Treasurer	Annette Thomson	705-991-0712
Secretary Social Media Membership	Hilda Jolley	705-875-7233
Awards	Diane Graham	705-696-2660
Foundation	Shirley Hamilton	
Goodwill	Trish Terryberry	705-872-1925
Newsletter Editor Website Manager	Lorna Izzard	705-875-1187
Events Coordinator	Georgina Eldridge	705-743-1629
Members at Large		
Barry Breen 705-874-0305	Lynn Self 705-749-6532	Pat Smith 705-748-5964
Audrey Moore 705-745-4516		
RTOERO Office		
Political Advocacy Committee	Lorraine Knowles	705-930-7582

Contact Information



**Peterborough RTOERO
District 36 Website**

<https://district36.rtoero.ca>

(Local news, events and links)

Email: president36@districts.rtoero.ca



RTOERO District 36 Peterborough



<https://rtoero.ca>

1-800-361-9888



<https://www.johnson.ca/>

1-877-406-9007



<https://www.otpp.com/en-ca/>

1-800-668-0105



<https://omers.com>

1-800-387-0813

Cloud MD

<https://rtoero.ca/services/cloudmd>

1-800-661-8193

Express Scripts

<https://rtoero.ca/express-scripts-canada-pharmacy/>

1-855-550-6337

memberperks

<https://rtoero.ca/services/venngo-memberperks/>

LIAISON

<https://rtoero.ca/resources/liaison/>

Entente

<https://rtoero.ca/resources/communique-insurance-plan-updates/>

Group Insurance Program

Communiqué

<https://rtoero.ca/resources/communique-insurance-plan-updates/>

Poste-publications

**Global Excel
Management**

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