

Elgin News

<https://district41.rtoero.ca/>

<https://www.facebook.com/RTOERODistrict41Elgin>

The Final Bell Rang

May the families be blessed with wonderful memories of family gatherings shared with their loved ones. Thanks for being part of Educating so many.

Angus Hutchison
Ellen Westelaken
John Armstrong
Marion Wallace



President's Message

By definition, "reconnect", according to the Oxford Dictionary, means to get to know someone again. My latest project has been to reach out to people whom I haven't spoken to, or seen, in a while. The COVID vacuum, which consumed a few years, caused some of this isolation and added a few more names to my growing list.

My goal is to reach out, by phone or in person, and catch up on news with friends, colleagues, and cousins. I'm in the early stages but the results have been positive. One future visit has even been planned for a cousin living in Columbia, South America! Not all reconnections will take me to distant locales, as some will only be a brisk walk away. If you are someone I know well and with whom I have lost touch, don't despair! Your name may be on my list to get to, eventually.

Should you be looking for ways to reconnect on your own personal level, the Christmas Luncheon on December 6 offers a fun and festive way to socialize with other RTOERO members. Details on the registration process appear later in this newsletter.

Please accept my Christmas/holiday wishes to you and your loved ones this upcoming season!

Scott Shakir

Thank you and Congratulations! Wayne Grosvenor retires from our Executive

I am in denial with the news that Wayne is retiring from the executive but I wish him and Sue the absolute best...as that is what they have given to our District over the years. You may be familiar with the old saying "When E.F. Hutton speaks everyone listens."

Well that has been the case with our colleague Wayne. I was thrilled to work at Elgin Court with Wayne. He was respected by staff, students, parents and the community.

Watching Wayne teach was mesmerizing...now his day plan was always open to interpretation. Wayne's input at staff meetings and P.D sessions was insightful and always focused on the needs of the students. That logic, intelligence and common sense approach

was appreciated by our membership, the executive in Toronto and all agencies involved in our activities as RTO/ERO. When Wayne stood at the microphone in Toronto everyone listened and minds were changed. Wayne you have been an incredible leader, friend and colleague. Your sense of humour, caring, openheartedness and generosity have made every task enjoyable.

You and Sue are inspiring as soul mates. Sue opened her beautiful home to colleagues at Elgin Court for Professional Development Days, Wellness Day planning and any other group situation, when we needed to gather and work towards a common goal. The coffee was on and enticing desserts were available...always. I truly felt that Sue could host a television program on Decorating for Comfort and Beauty.

Our members appreciated your incredible energy and passion as President, Chair for the Health/Insurance portfolio, and Chair for Wellness Day, Presenter for Retirement Planning Workshops and liaison for educational facilities. Wayne organized workshops for our CUPE members and took the message of RTO/ERO to employees in Elgin and Middlesex Counties. I will hold you to your promise to stay involved with our special events...the legacy you created is a beacon for all of us to follow. Thank you for your leadership, your foresight and your sense of humour and your numerous contributions to members in RTO/ERO. Special thanks as well to Sue...your incredible soul mate.

"May sunlight shine upon you and warm your heart 'til it glows like a great peat fire so that the stranger may come, and warm himself by it. May the blessing of light be with you ...light outside and light within." Congratulations and thank you.



Fran Wren



Christmas Gathering and Lunch

Where? Caso Station, St. Thomas

When? December 6, 2023

Time? 11:00 a.m. - 1:30 p.m.

This gathering has been subsidized by:

Buffet Style Lunch: Roasted Turkey, Ham, mashed potatoes, stuffing, gravy, vegetable medley, cranberry sauce, caesar and garden salads, dinner rolls, assortment of pies: pumpkin, chocolate, raspberry, pecan and apple. Coffee and tea station, and Entertainment.



Cost:

Members/Spouses/Partners/Caregivers **\$30**
Non-Members **\$40**

**Ticket Purchase Deadline:
November 24th**

Yes, I / we would like to join this festive gathering on Dec. 6.



Please fill in names below:

RTO/ERO District 41 Members/Spouse/Partner/ Caregiver \$30	Non District 41 Members/Guests \$40

Total: _____ + _____ = \$ _____

Payment Options:

1. Make cheque payable to Elgin RTO and mail or deliver to : *Dennis Collins*
7 Primrose Court, St. Thomas, ON, N5P 0B3
(Please mail above form and cheque by November 15 in order to arrive on time.)

OR

2. Send an e-transfer to rtodennis@gmail.com
(Please include names attending in message section)



Happy 100th Birthday!



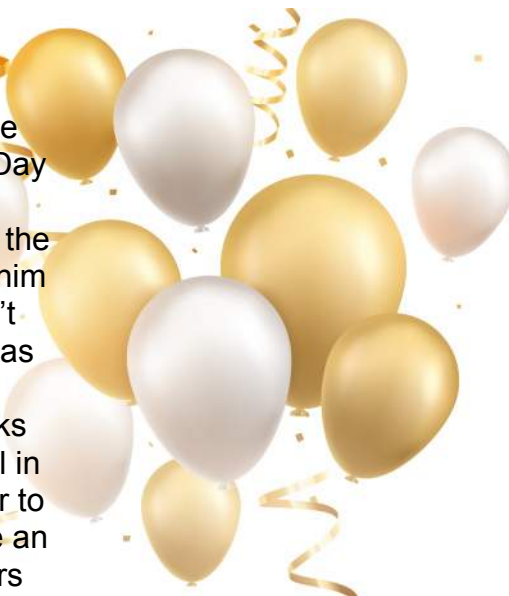
Donna Miller, the most recent centenarian in District 41, is pictured on the dance floor at the Elgin International Club where she organized her own 100th birthday party in 2022 having the Pearce Family Band provide music for approximately 130 guests. She was up for every dance, including waltzes, fox trots and polkas. Prior to that her family had organized a big family birthday party in Waterloo with about 50 attending. She remains very active, playing bridge Mondays, quilting Wednesday afternoons, attending UCW meetings, picking up another retired teacher to enjoy Soups On in West Lorne twice a month, etc. In the summer she swims 20 lengths daily at 9 a.m. with a neighbour in her heated pool and walks once a week in the off season. Donna began teaching in Middlesex, boarding with a lovely person but it seemed like it was a mile walk to the one-

room school. The caretaker kept the fire in the huge box wood stove going. After a year there, her home trustees from S.S. #7 Aldborough persuaded her to return for five years to instruct approximately 16 students prior to her marriage. After her four children were grown, Donna taught kindergarten at Aldborough P.S. which she loved as "the kids were so cute. They were the best!" Donna had been on the Goodwill Committee of District 41 sending out cards for significant occasions when someone let her know of an event. She is happy that her 11 grandchildren and 14 great grandchildren all have been healthy. Her favourite cake is carrot. She doesn't miss the stress involved with teaching. A particular incident she remembers happened on an Arbour Day after cleaning up the yard, the class went for a hike and a student fell into the creek so Donna put her coat around him and got him home ASAP and he didn't even get a cold! Donna knows she has been blessed with good health and appreciates her son-in-law who checks in on her each day, vacuums her pool in the summer, etc. and often invites her to their home for meals. Donna, you are an inspiration to the other retired teachers in District 41!

Third Quarter Financial Report

Revenue		Expenditures	
(Uncashed cheques fwd.)		Meals (annual meetings)	
Opening Balance	\$ 19,008.86	Christmas Dinner	\$ 4,000.00
Interest	\$ 71.57	A G M	\$ 1,953.41
Grants	\$ 16,500.00	Bell Luncheon	\$ 2,246.13
Member Engagement	\$ 9,828.00	A G M	\$ 430.00
Misc.		Executive Mtg.	\$ 738.04
		Provincial Mtrgs.	\$ 87.33
Project S T O			
Total Credits / Revenue	\$ 45,408.43	Workshops	\$ 164.45
		Newsletters	\$ 766.35
Assets carried fwd.	\$ 5,400.00	social media	
		Office Expenses	\$ 1,202.46
		Gifts / Honourarium	\$ 394.60
		Memorial Donations	\$ 300.00
		Goodwill	\$ 738.48
		Donations	\$ 500.00
		Scholarship	\$ 1,500.00
		Member Engagement	\$ 17,859.71
		Recruiting	\$ 34.96
		Archives	\$ -
		Political Advcacy	
		Project S T O	\$ 1,685.82
		Transfers to Investments	
		Total Expenditures	\$ 34,601.74
		Bank Balance at Sept. 30	\$ 10,806.69
		GIC	\$ 5,400.00

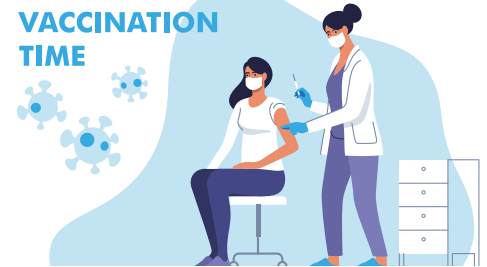
TOTAL REVENUE \$ 50,808.43





Did You Know . . . ?

Influenza, COVID, and RSV (respiratory syncytial virus) are in our area. Please consider getting the appropriate vaccinations.



Masking Guidelines

St. Thomas Elgin General Hospital (STEGH) reinstated masking in patient-care areas for staff, physicians, and volunteers effective Wednesday, October 4, 2023.

Hospital officials say this change aligns with Public Health Ontario's guidance as well as other hospitals in the South West region.

London Health Sciences Centre (LHSC) and St. Joseph's Health Care London (St. Joseph's) are also adjusting their masking guidelines

It is recommended you contact the hospital prior to your arrival to find out their current masking guidelines.

Pharmacies

The Ontario government is making it more convenient for people to connect to care closer to home by allowing pharmacists to treat and prescribe medications for the following 19 common medical ailments:

- hay fever (allergic rhinitis)
- oral thrush (candidal stomatitis)
- pink eye (conjunctivitis; bacterial, allergic and viral)
- dermatitis (atopic, eczema, allergic and contact)
- menstrual cramps (dysmenorrhea)
- acid reflux (gastroesophageal reflux disease (GERD))
- hemorrhoids
- cold sores (herpes labialis)
- impetigo
- insect bites and hives
- tick bites (post-exposure prophylaxis to prevent Lyme disease)
- sprains and strains (musculoskeletal)
- urinary tract infections (UTIs)
- acne
- canker sores
- diaper rash
- yeast infections
- parasitic worms (pinworms and threadworms)
- nausea and vomiting in pregnancy



Submitted by: *Anne Smith-Bartolozzi*

Options to Top-Up your RTOERO Travel Plan

If you are a member of the RTOERO Extended Health Care Plan, we trust you have received this recent email from Jim Grieve (RTOERO CEO):

As a member of the RTOERO extended health care plan, you value the comprehensive protection it provides to you and any other family members covered by your plan.

I know from speaking with many members that the travel coverage is especially appreciated. For avid travellers, you now have two ways to top up your existing travel insurance coverage.

New – Extra Coverage for Trip Cancellation/Interruption

As of September 2023, you have a new option to top up your existing trip cancellation and interruption coverage.

With the RTOERO travel insurance included with your extended health care plan, you're covered for up to \$6,000 per person, per trip for of cancellation or interruption expenses. You can now add extra coverage.

- *Buy the extra trip cancellation/interruption insurance for a specific trip to have coverage of up to \$12,000 per insured for that specific trip.*
- *Choose single, couple or family coverage.*
- *Read the **Entente** Insurance Program booklet for full details, as coverage is subject to the same terms and conditions as the trip cancellation/interruption in the RTOERO travel plan.*

Extra Days

You have coverage for up to 93 days per person, per trip through your extended health care plan. If you're travelling for longer than 93 days outside your province or territory of residence, you can easily add coverage for extra days.

- *Add five more days of coverage for a trip of up to 98 days, or extend your coverage in 15-day blocks.*
- *Staying longer? Extend coverage while you're already on vacation.*
- *Premiums are added to your regular monthly payment and deducted in equal monthly instalments.*

Learn More:

For full details, including the premiums and application form, visit the RTOERO website.

Get your questions answered by a licensed Johnson Insurance representative or add extra coverage by calling 1-877-406-9007.

Safe travels!

Jim Grieve CEO

Time for a Financial Check-up

As summer draws to a close and some of our members commence planning for trips to a warmer climate, now may be the time for a check-up of your financial matters.

Is your Will up to date? Do you have Powers of Attorney in place for health matters and for financial affairs? Have you reviewed and updated your “Just in Case” file?

A power of attorney is a legal document that you sign to give one or more persons the authority to manage your money and property on your behalf. Although this person is called an “attorney” that person does not need to be a lawyer.

Unless you limit your attorney’s authority, they can do almost everything with your finances and property that you could do. For example: do your banking, sign cheques, buy or sell real estate in your name, and buy consumer goods. Your attorney does not become the owner of any of your money or property. He or she only has the authority to manage it on your behalf. However, this can lead to mismanagement, if the attorney you choose is not trustworthy or does not make decisions that are in your best interest.

Another option regarding finances may be to set up a joint bank account. Joint accounts are accounts in which two or more people have ownership rights over the same account. These rights include the right for all account holders to deposit, withdraw, or deal with the funds in the account, regardless of who puts the money into the account.

In many cases, joint accounts include the right of survivorship. This means that if one of the account holders dies, the surviving account holder becomes the owner of the account. Sometimes the joint account is established to assist one with payment of bills, and the intent upon death is for the funds to become part of the estate and thus shared by several parties (Tenancy in common).

A detailed power of attorney that gives your attorney the authority to access specific bank accounts will allow them to pay your bills and manage your finances. With a joint bank account you may not be able to limit all the actions that a joint account holder can do with the money. As you may have noted, these matters are not simple, nor without consequences. Thus it is prudent to consult your financial advisor or accountant when discussing joint accounts and Power of Attorney.

Note: A copy of RTO’s “Just in Case” file/template is available by contacting Dave at dgiles2632@rogers.com.

Submitted by:

Dave Giles



Pension News

The Ontario Teachers Pension Plan has just announced that pensions next year will be increased by **4.8%**. Additional details may be found at: otpp.com. For members receiving a pension from OMERS your CPI index will be announced shortly, but will be similar.



Italy Tour 2023

Rome, Pompei, Positano, Capri, Florence, Venice - these are places we have all read about or seen in movies. "Far away", "romantic" and "exotic" are descriptors I would have used to describe them in the past. After having visited these places this past September with fellow Elgin District 41 RTO members and friends, I now can also add the adjective "magical".

Our group of nineteen travellers arrived in Rome on September 11th where we met up with our amazing guide, Giuseppe, and the twenty-five other adventurers we would be spending the next ten days touring with. Over those ten days we learned historic facts about the places we visited and saw amazing architecture. The scenery was lovely and varied greatly as we made our way through Italy. Travelling along the Amalfi Coast where we drove along seaside cliffs on very narrow, winding roads felt as if we were in a movie set. A little scary but stunningly beautiful. As we moved north, we found Tuscany's hillsides with their olive groves and vineyards to be equally lovely.

We had several group meals during our tour where we dined on course after course of traditional Italian fare, drank local wine and finished up with a shot of Limoncello. The atmosphere was enhanced by fantastic music provided by local entertainers. Those evenings were definitely some of the highlights of the trip.

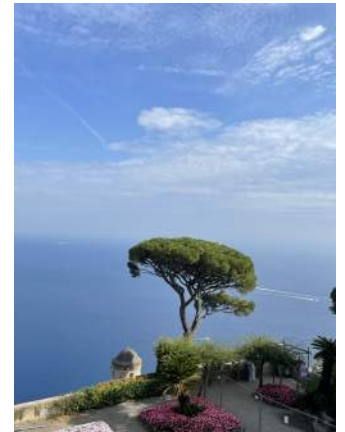
After a two day stop in Florence, we headed off to the Island of Lido. From there it was a short water-bus ride to Venice. Venice did not disappoint. I don't believe I am the only person who always associated Venice with her famous gondolas. Getting to tour the smaller canals by gondola is an experience many of us will always treasure. Nor will we forget taking another sedate tour of the Grand Canal before speeding back to Lido in James Bond-style water taxis.

Our tour ended in unique fashion as well. Instead of slogging through heavy traffic on a highway to get to the Marco Polo Airport, we sailed up to the dock at the airport in a water-bus. So simple and civilized!



I would like to send a huge thank you to Marion Rose for all she did to put the magic into this trip. I know it was not easy putting this tour together when Italy was such a popular destination for travellers this year. On behalf of all the RTO members who have taken part in tours she has organized over the years, I wish her a very happy retirement.

Del Rosebrugh Travel Chair



2023 Elgin RTO Golf Tournament Report!

On Tuesday, September 26th, thirty-four golfers participated in our nine-hole shotgun scramble tournament at Iron Creek Golf Club. The weather co-operated and the course was in good shape! When we finished, everyone enjoyed socializing upstairs in the clubhouse where we had a delicious meal catered by the Smokin' Caboose!

Special Prizes:

Longest Putt winner: John Laverty

Closest to the Pin winners: Beth Phoenix and Skip Phoenix

Longest Drive winners: Anne Smith-Bartolozzi and John Walsh

The Most Honest Team was Team 7: Suzanne Jobse-Obeda, John Obeda, John McIntyre, and John Taylor

The Winning Team was Team 8: Scott Shakir, Wayne Cole, Carol Russell, and Roger Curtis

A special thanks to Scott Shakir, our President, for once again taking on a number of different roles including: golfer and photographer!

We are looking forward to another great tournament next year, so please watch for more golfing news in 2024!

Tournament Conveners: *Anne Smith-Bartolozzi* and *Wayne Grosvenor*



Forget the Bell Luncheon

Attendees at the "Forget the Bell Luncheon" enjoyed socializing with one another and appreciated the catered meal from Kathy's Catering. Wildflowers Farm was again the location for this annual event, which featured engaging entertainment by Brian and Anita May. There was even some spontaneous dancing!

Sadly, Anita passed away on September 28th. Anita will always be remembered by our members for her warmth, infectious smile and uplifting musical talents.

Although the event is called the "*Forget the Bell Luncheon*", we will encourage folks to bring their bells to ring next year.



Bus Trip “Rock of Ages”

The bus left St. Thomas with 54 on board and we were happy to see a number of recent retirees had joined us. Our driver had to navigate a number of road closures and reduced lanes due to construction but we eventually arrived at Hessenland on time.



Our first stop was the site of the Schwartz Winery for a taste of a couple of their best sellers. Then it was on to their beautiful dining room for a light lunch. In my opinion, the presentation received an A+ but I thought our food could have been warmer.

The highlight of the day was the play itself at Huron Country Playhouse. The writers had woven some of the best loved songs of the 80's into a love story. The band rocked on to tunes like “ We built this City on Rock and Roll; We're not gonna to take it; and Hit me with your best Shot”. The audience was right there with them as we clapped and stomped along to the beat. The singing and choreography was in a word - exceptional! The icing on the cake for many of us was chatting with one of the stars, St. Thomas's very own Aaron Walpole. Back on the bus we awarded some door prizes as we once again navigated the construction detours.

It was a great day and I'm sure many of us still “Can't fight this feeling”!

Wayne

Attention Recent Retirees

When the Conservative government passed Bill 124 in 2019 wage increases were limited to 1%. OSSTF and other unions challenged Bill 124 and won. As a result of the legal decision, some educators will receive back pay for 2019 and 2020. In 2021, the inflation rate, temporarily held low by COVID, went higher. Under the current agreement struck by OSSTF with the government, back pay provisions will be honoured. The arbitrator will pick a nominal rate of inflation and that number will be used to calculate back pay in 2021.

This all has implications for pensions. Changes in pre-retirement earnings, (ie the back-pay) should increase the pensions of those who retired after 2021. Your employer (likely The Thames Valley District School Board) will in the future calculate the amounts owed and forward money to you. It is therefore most important that your former employer has a current address -both email and postal street address.

This article has been compiled from information received from the ARM Council District 11.

Political Advocacy as RTO/ERO members

Advocacy is one of the key pillars at RTOERO. We support members and older adults across Canada by speaking up on our three key advocacy issues - geriatric health care, seniors strategy and environmental stewardship.

According to results from RTOERO's 2023 membership survey, expanding our political advocacy efforts is top-of-mind for members; it was listed as one of the top three areas to be considered for future focus of RTOERO. If you are passionate about advocacy and want to make a difference, check out these RTOERO resources:

- [White papers and position papers](#)

RTOERO's one-page position papers will provide a general overview of the three advocacy issues. Check out the white papers for research, case studies and for a more in-depth view on the topics.

- [Blogs, articles and webinars](#)

Stay informed and engaged with our curated selection of advocacy-related blogs, articles, and webinars. These resources provide updates, highlight relevant events and additional insight to increase awareness on these topics.

- [eRenaissance \(digital magazine\)](#)

Immerse yourself in the advocacy section of our eRenaissance online magazine for engaging articles. Explore thought-provoking content that features various aspects of advocacy in our everyday lives.

- [Tips and advice from an advocate](#)

If you missed Dave Meslin's webinar on How to be a change maker, fear not. We've compiled valuable tips and advice from his presentation to help you become a more effective and impactful advocate.

As a private citizen, you can do whatever you want. However, as representatives of RTO/ERO, our role is advocacy, not lobbying. RTO/ERO has to work with whatever government is in power, so, as challenging as it may be, we have to save partisanship for our private lives.

Future newsletters will provide more information about each of the key issues, what has been happening at the provincial level and what we might do at a local level. Anyone interested in developing a District 41 plan, reach out to me at herter421@rogers.com or 519-637-0079.

Together, we can all advocate for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

Submitted by: *Diane Herter*



Service To Others

A delivery of warm sleep wear and hygiene products will be delivered to the families at Second Stage Housing in November. Special thanks to Diane Allen for her very careful shopping. Diane not only purchased the winter sleepwear but she also laundered and packaged the items. Deanna Cole surprised us with 56 beautifully sewn flannelette pyjamas in sizes 2 to 14. These items will be added to the packages that we deliver in November. We were able to donate pillowslip kits created by Barb Burgess to the Women's Shelter in September. Thank you to all of our amazing travellers who collect and donate toiletries for our project. These toiletries are very much appreciated by the families at Second Stage Housing and other families in need.

"A volunteer is a little pencil in the hand of God who is writing a love letter to the world" Mother St. Teresa

Useful websites...

zoomermedia.ca

Free to subscribe to e-version of their newsletter. They present diverse topics, such as:

What Are the First Signs of Cataracts?

Festive Eats: 5 Vintage Recipes

Fraud and Older Canadians: What We Can Learn From Those Who Have Fallen Victim

snowbirdadvisor.ca

Also free to receive the e-version. Sample topics include: Top Health and Medical Tips for Snowbirds Before Leaving for the Winter...

Have your car shipped between Canada and the U.S. for the winter (Available in Ontario & Quebec only)

Remember to read information critically and do your own research! It is the internet

RTOERO Curling Funspiel

Friday February 9th, 2024

9:00 - 12:30

At the St. Thomas Curling Club

Cost \$20 includes a 6 end game and lunch

A morning of activity and fun

Instructions provided for anyone trying the game

For the first time. Bring a guest!

(You don't have to be a retired teacher to participate.)

*Equipment needed -Clean running shoes

For more information, contact Debbie Rosebrugh -519-681-3077

etrodeb.rosebrugh@gmail.com,

Or Judy and David Mennill - 519-670-4697

judymennill@gmail.com



Bowling Event

Plans are underway for another five-pin Bowling Event in March. Keep your eyes open for an e-blast.



Executive 2023-2024

	<p>Scott Shakir ertoscott.shakir@gmail.com President Communications, Facebook Cell: 519-933-0322</p>		<p>Deb Rosebrugh ertodeb.rosebrugh@gmail.com Vice President Travel, Columbia Rep. Cell: 519-619-3077</p>		<p>John Laverty cjohn.laverty@gmail.com Past President Cell: 519-933-8318</p>
	<p>Carol Gagan cgagenrto@gmail.com Secretary 519-631-9957</p>		<p>Dennis Collins rtoedennis@gmail.com Treasurer</p>		<p>Fran Wren gwren@execulink.com STO/RPW, Recruitment</p>
	<p>Jean Macpherson ertojean.macpherson@gmail.com Goodwill 226-237-5075</p>		<p>Dave Giles dave.r.giles@gmail.com Political Advocacy, RTOERO Foundation 548-688-7727</p>		<p>Anne Smith-Bartolozzi ertoanne.smithbartolozzi@gmail.com Health Services, Insurance Cell: 519-870-6984</p>
	<p>Suzanne Thain suzannethain@gmail.com Travel Co-Chair, Columbia Rep., Communications 519-637-1690</p>		<p>Diane Herter herter421@rogers.com Member Services, Car Rally, Political Advocacy 519-637-0079</p>		<p>Pam Xuereb ertopam.xuereb@gmail.com Member at Large</p>
	<p>Brenda Streib bstreib22@gmail.com Member at Large</p>		<p>Gord Park parkfin@rogers.com Webmaster Communications</p>		<p>Suzanna Jobse-Obeda ertosuzanna.jobseobeda@gmail.com Newsletter Editor</p>
	<p>Chris Rainsforth ertochristine.rainsforth@gmail.com Communications Cell: 226-224-5503</p>	<p>Newsletter email rtoelgin41.communications@gmail.com</p>		<p>Website https://district41.rtoero.ca/ Facebook https://www.facebook.com/RTOERODistrict41Elgin</p>	