



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS
RETRAITÉS DE L'ONTARIO



DISTRICT 14 NIAGARA

RTO/ERO DISTRICT 14 ANNUAL REPORT

9/5/19

Agenda and Reports

**DOUBLETREE FALLSVIEW RESORT & SPA
NIAGARA FALLS**

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AGENDA OF BUSINESS MEETING

1. President Diane Conklin - Call to order
2. Welcome – Diane Conklin
3. Approval of Agenda: Moved by:
4. Introduction and Reception of the 2018/19 Executive and Committee Chairs
5. Approval of the Minutes of the 2018 Annual Meeting: Moved by: Marion Woodcock
6. Treasurer's Report: Moved by: Bob Grand
7. Constitution Changes - Moved by: Bonnie Bryan
8. Presentation of the Nominating Committee Report and Election of Officers for 2019/2020 – Don Gray
9. In Memoriam –
10. Business Meeting Adjourned by:

Luncheon Agenda

1. Oh Canada
2. Grace – Bonnie Bryan
3. Introduction of new members of the Eighty Plus Club – Margot Smith
4. Introduction of New Executive – Don Gray
5. Lunch
6. Introduction of our Special Entertainment – Wayne Malton, Vocalist and Keyboard Performer
7. Thanks to Wayne Malton
8. Door Prizes
9. Closing Remarks

DISTRICT 14 EXECUTIVE OFFICERS 2018/19

TABLE OFFICERS

Past President	.....	Don Gray
President	.....	Diane Conklin
1 st Vice President	.....	Chereen Osborne
2 nd Vice President	.....	Bill Doyle
Secretary	.....	Marion Woodcock Brian Carty
Treasurer	.....	Bob Grand

COMMITTEE CHAIRS

Archives	.....	John Carruthers
RTO/ERO Charitable Foundation	.....	Marilyn Malton
Communications	.....	Chereen Osborne
Events	.....	Diane Conklin
Goodwill	.....	Margot Smith
Health Benefits	.....	Marilyn Malton
Member Services & Recruitment	.....	Bill Doyle
Pension & Benefit Concerns	.....	Janice Taylor
Political Advocacy	.....	Clarice West-Hobbs

APPOINTMENTS

Membership Data Base Manager	.....	Donna Van Nest
Newsletter Editor	.....	Bonnie Bryan
Webmaster	.....	John Carruthers

Area Representatives:

Nina McCutcheon – Fort Erie, Ridgeway, Stevensville, Crystal Beach, Sherkston

No Representative – Wainfleet, Wellandport, Smithville, Lowbanks, St. Ann's, Caistor Centre.

Jane Michaud – Thorold

Brian Carty – Niagara-on-the-Lake, Virgil, Queenston, St. David's

Mary-Jane Tanner, Carmela Bodogan – Grimsby, Beamsville, Lincoln, Jordan Station, Jordan, Vineland Station, Vineland

Joan Sisler-Wells – Welland, Port Robinson

Margot Fraser, Wilma McNall – Fonthill, Fenwick, Ridgeville, North Pellham

Jan Taylor – Port Colborne

Charleen Avedesian – St. Catharines

Linda L. Dueck – Niagara Falls

Luba Beange - Bereavement Coordinator

*MINUTES OF THE RTO/ERO DISTRICT 14
ANNUAL GENERAL MEETING
May 3, 2018
Legends on the Niagara Golf Course
Niagara Falls, Ontario*

BUSINESS MEETING

1. Diane Conklin called the meeting to order at 11:40 a.m.
2. Diane welcomed all in attendance, and thanked the Executive for all their support in the past year. Diane also expressed her pleasure at the successes enjoyed by RTO/ERO District 14 during the year, and highlighted the ways that we would be celebrating the 50th Anniversary of RTO/ERO. She noted her pride in the work of the District Committees and in their many accomplishments.
3. **Moved** by Chereen Osborne that the Agenda be accepted as printed. **CARRIED**
4. Diane introduced the members of the 2018 Executive, Committee Chairs, and Appointments, and Area Representatives thanking them for their dedication and hard work on behalf of the membership of District 14.
5. **Moved** by Bonnie Bryan that the Minutes of the May 4, 2017 Annual General Meeting be accepted as printed. **CARRIED**
6. **Moved** by Bob Grand that the 2017 Treasurer's Report be accepted as printed. **CARRIED**
7. **Moved** by Don Gray that the changes to the Constitution presented on the District 14 Website in advance, and presented in print here at the meeting be approved as printed. **CARRIED**
8. Past President Don Gray presented the slate of Officers for election to the 2018/19 Executive. All nominated candidates were **Acclaimed** to their positions:

Past President	-	Don Gray
President	-	Diane Conklin
1 st Vice President	-	Chereen Osborne
2 nd Vice President	-	Bill Doyle
Secretary	-	Marion Woodcock
Treasurer	-	Bob Grand

The Committee Chairs are recommended by the Committees to the Executive. They will be:

Archives	-	John Carruthers
Charitable		
Foundation Rep	-	Marilyn Malton
Communications	-	Chereen Osborne
Events	-	Diane Conklin
Goodwill	-	Margot Smith
Health Service	-	Marilyn Malton
Membership	-	Bill Doyle
Pension & Benefit		
Concerns	-	Janice Taylor
Political Advocacy	-	Clarice West-Hobbs

The Executive has appointed the following positions:

Newsletter Editor	-	Bonnie Bryan
Webmaster	-	John Carruthers
Membership Database	-	Donna Van Nest

- Chereen Osborne, Margot Smith and Luba Beange asked the attendees to reflect on the passing of a number of our members during the past year by bowing our heads for a moment of silence. Their memories will be honoured by a donation to Doctors Without Borders in their names.
- Moved** by Bill Doyle that the Business Meeting be Adjourned at 12:07 a.m. **CARRIED**

LUNCHEON AGENDA

- Goodwill Chair, Margot Smith, introduced the new members of the "Eighty Plus Club" who were in attendance at our meeting. Roses were distributed to them by members of the Goodwill Committee.
- The gathering was led in the singing of "Oh Canada" by Rose Stacey.
- Bonnie Bryan lead the assembly in a moving Grace.
- Don Gray introduced the newly elected Executive and Committee Chairs to the gathering.
- Lunch was then served.
- Diane Conklin introduced our guest speaker, Rich Prophet, the 1st Vice President of RTO/ERO. He spoke on the anniversary and history of our organization and the changing future of our Provincial organization. Don Gray expressed our appreciation to Rich.
- In honour of the 50th Anniversary of RTO/ERO, three one-time provincial awards were provided to each District to present to members who had made outstanding contributions to the organization. The award was named in honour of the late June Szeman, Past President of our Provincial body. The awards went to Bill Doyle

(presented by Marion Woodcock), Chereen Osborne (presented by Clarice West-Hobbs), and Bonnie Bryan (presented by Marilyn Malton).

8. Door prizes were presented to twenty lucky attendees.
9. Diane thanked the members for attending, and thanked the volunteers for all their work in arranging such a special luncheon. She also expressed the wish that everyone would attend again next year.

*Respectfully submitted by
Bonnie Bryan*

RTO DISTRICT 14 TREASURER'S REPORT

December 31, 2018

	BUDGET	ACTUAL
REVENUE		
Provincial Grants		
Annual	\$ 47240.55	\$ 47,240.55
Bilingual Services	\$ 0.00	\$ 0.00
Project – Service to Others	\$ 4000.00	\$ 0.00
Retirement Planning Workshop	\$ 1000.00	\$ 4877.78
PAC -Election Rebate	\$ 1000.00	\$ 290.40
50 th Anniversary	\$ 4242.00	\$ 4242.00
Donations – Habitat for Humanity	\$ 400.00	\$ 431.25
Recruitment – Farewell to the Bell	\$ 1400.00	\$ 1404.00
Theatre Events	\$ 2500.00	\$ 3120.00
Fees Collected Locally	\$ 6000.00	\$ 5860.00
Interest on Investments	\$ 100.00	\$ 117.56
Total Revenue	\$ 67882.55	\$ 67583.54
EXPENSES		
District Goodwill	\$ 2500.00	\$ 1290.30
Bilingual Services	\$ 0.00	\$ 0.00
Donations – Habitat, Legions, Libraries	\$ 2500.00	\$ 1711.25
Theatre Events	\$ 3500.00	\$ 3319.60
Foundation	\$ 100.00	\$ 0.00
Health Benefits (Frauds, Elder Abuse Wksps)	\$ 200.00	\$ 453.38
Pension Concerns (Wills Workshop)	\$ 600.00	\$ 543.71
Meetings		
Executive/Table Officers	\$ 1500.00	\$ 1122.01
District (AGM, Fall Festival Luncheon)	\$ 14400.00	\$ 15118.09
Senate	\$ 3500.00	\$ 3061.90
Newsletters	\$ 17000.00	\$ 15566.49
Office Expenses	\$ 1300.00	\$ 2250.39
Political Advocacy	\$ 500.00	\$ 682.10
Project Service to Others	\$ 4000.00	\$ 0.00
Provincial Workshops	\$ 500.00	\$ 0.00
Public Relations	\$ 1000.00	\$ 237.30
Recruitment (Farewell to the Bell)	\$ 2500.00	\$ 3859.05
Retirement Planning Workshop	\$ 1000.00	\$ 5445.95
Transportation & Mileage	\$ 8500.00	\$ 7356.85
Website	\$ 100.00	\$ 89.71
Other – 50 th Anniversary	\$ 6000.00	\$ 10599.60
Total Expenses	\$ 71200.00	\$ 72707.68
GIC Term Deposit		\$ 7954.90

Respectively submitted by Bob Grand, Treasurer

PRESIDENT'S MESSAGE

2018/19 ANNUAL MEETING



The year 2018 was a year of celebration and a year of change. RTO/ERO District 14 Niagara celebrated the 50th Anniversary of the organization with enthusiasm and pride. The Executive planned numerous activities and events for all of the members. The Goodwill Committee honoured members and area representatives past and present at a luncheon in September 2018. The President, Martha Foster, attended and delivered greetings from the Provincial Board of Directors. The Life After Retirement Showcase in October 2018 was a unique gathering of members who wanted to display their talents and creativity. There were crafts of all kind, and tables for members who were active volunteers in local organizations such as Habitat for Humanity. Information booths were also set up to give attending members the opportunity to find out more about travel, discounts and clubs to join. The Fall Festival Luncheon in November 2018 capped off the celebrations with great food, entertainment and the sharing of good memories created in the past 50 years.

District 14 Niagara updated the local brand with new banners that featured the Grapevine logo and defined our mission statement. New carry bags were also provided to our members with instructions to advertise and brag about the dynamic RTO/ERO District 14 Niagara. Without a doubt, the 50th Anniversary was a blast!

Maintenant il faut tourner vers l'avenir. As we move forward to create our future, we face many challenges that must be spotlighted in the coming years if we are to improve the lives of our members and all seniors in our communities. District 14 Niagara is joining in the VIBRANT VOICES campaign to talk about Health Care, Pharmacare, Senior Isolation, Senior Abuse and Long-term health care facilities. Each and every one of these issues impacts on the quality of life of all seniors. We are more than an organization that provides Health Insurance Benefits. We are GATEKEEPERS for our members who need to be heard. We urge you to volunteer for any committee or serve as a member of the Executive. It is a great way to "pay it forward" and to stay relevant in a rapidly changing society.

As we move forward, let us all ENGAGE in raising the profile of RTO/ERO District 14 Niagara for the next 50 years. Allons-y mes amis. Mobilisez-vous! Soyez les voix vibrantes de RTO/ERO Region 14 Niagara.

Diane Conklin, President

COMMITTEE REPORTS

Charitable Foundation



District 14 – Niagara continues to be a strong supporter of our Charitable Foundation that invests in research and education in geriatrics and gerontology. Thanks to the support from our members, the Foundation has granted \$100,000 for research and community-based interventions into social isolation in older adults. Of the fifty five applicants, ten will be chosen and these successful proposals will be announced at the May Spring Senate.

Sharing knowledge about the effects of social isolation is still problematic and therefore a priority at this time. The Foundation will partner with other organizations, such as Help Age Canada and RISE (Reaching Isolated Seniors Everywhere) Campaign. Making a lasting difference in the aging experience is something that we can all do.

Three ways to give:

1. Become a monthly donor and join the Awesome Years Club
2. Honour loved ones with tribute giving, invite donations on special occasions, leave a gift in your will
3. Send a cheque, call us, or give online

Thank you to all of the district Niagara members who continue to give so generously.

Marilyn Malton, RTO/ERO Charitable Foundation Liaison

Communications Committee



Last year was the 50th Anniversary of RTO/ERO. That meant more work and lots of changes for the Communications team. I do mean team, not committee, because we have to work as a team. Each member has a specific job, but like any well-working machines, the parts must be integrated. For example, Bonnie Bryan readies the newsletter for publication. John Carruthers gets ready to update the website for the newsletter. Donna writes the in Memoriam and New Members lists plus the snail mail and email address changes needed for distribution. Once the proof readers have done their jobs and everything is signed off and ready to go, the newsletter is sent to over 3,000 RTO/ERO District 14 members plus all employees of both Niagara School Boards.

With the 50th anniversary editions, Bonnie included in the newsletters articles on the history of RTO/ERO and stories of teaching families. Bonnie also does much of the layout for advertising and logos. This year included new, shopping bags, wine labels, events and banners. This means working not only with the communication team but integrating all the other committees' needs into the communications

portfolio. The 50th anniversary events did add more work but that showed in the successful completion of our many special projects over the year.

If that was not enough there were all the governance changes at the Provincial level. Wading through that material and disseminating the information to members was a huge task. To top it off, we had to remodel our District 14 Niagara Constitution to conform to the new governance model. Many thanks to Bonnie, again, for sifting through pages of documents in order to revamp our local constitution to conform to those changes.

John in the mean time was constantly changing the website. We used to bring Health Matters updates quarterly. Things are changing so fast in the medical research and discovery field so that we could never keep up. We decided to put a direct link to the McMaster Optimal Aging Portal button on our website so that members can find out what's new on an almost real time basis. You may also have noticed that our home page was constantly changing. News such as qualification for membership changes, an initiative like social isolation or open enrolment into the medical plans kept John hopping. For those of you who may think it is easy to update the website, take it from me who has sat and watched as John takes hours to just make a few changes, then makes sure all the links are working - it is not so easy.

Another change to the website is in the photo gallery. We used to take down old pictures after each luncheon or major event and put up new ones. John is now archiving the pictures on the site so that you can retrieve older pictures. If you like to take photos, we would be glad to have you submit any taken at RTO/ERO events.

Keeping track of over 3000 members is no mean feat. People are forever moving or change their email or street addresses. Members come and go. Donna Van Nest makes sure we can find you. Many thanks to Donna for her dedication. She may be a member of District 14 but she lives in Oshawa. Now that's dedication!

If you want to be a part of the team please let me know. There is always room for someone who wants to learn or has some great ideas.

Chereen Osborne, Communications Chair

Events Committee



District 14 Niagara enjoyed many events for the 50th Anniversary year. They were well attended and we received positive feedback from many of our members.

The productions at the Shaw Festival Theater are very popular. We do purchase senior tickets at a very reasonable price and the District does subsidize some of the cost. Many of our members are encouraged to attend even if they are now solo in their lives. We sit together so there is companionship for all and lively chats at intermission. The two productions selected for 2018 were "Grand Hotel", a beautiful period musical and the intriguing "The Hound of the Baskervilles". This was the first mystery production from the works of Sir Arthur Conan Doyle that the Shaw group

has staged. It was a sold-out performance and we expect more of this genre in the future.

District 14 Niagara celebrated the 50th Anniversary in grand style at the annual Fall Festival Luncheon. It was held at the Garden Inn Hotel in Niagara-on-the Lake. We dedicated the event to all of the Presidents that have served the members of RTO/ERO District 14 since the creation of the districts in 1968. We were especially delighted to have in attendance Mr. and Mrs. Tanner at the luncheon. Mr. Tanner is the son of the "father" of our district, Wilf Tanner who was instrumental in the organization of District 14. We celebrated each other as members of RTO/ERO District Niagara with a delicious meal, great music and dancing.

The RTO/ERO Theme for 2018 was "Celebrating Our Past – Creating Our Future", "Fiers de Notre Passe – Tournes vers l'avenir". District 14 Niagara has recognized the service and dedication of all of its volunteers from 1968 to the present day. We have celebrated them and thanked them. Now we look to the future of this organization and embrace the changes in our rebranding, a new way of governance with a Board of Directors, and a VIBRANT VOICES campaign for 2020 and beyond. Nous sommes tous les VOIX VIBRANTES de notre organization.

Thanks to everyone on the Executive who helped to organize these events. We look forward to another successful year and to serving all of our members with social opportunities to interact with colleagues of the past and make new friends in the present.

Diane Conklin, Events Planning Chair

Goodwill Committee



During this 50th Anniversary year, the Goodwill Committee continued to "beat" as the "heart of the district" behind the scenes, communicating with its members who were hospitalized, bereaved, or in need of a little cheering up. We also celebrated their special birthdays: those turning 80, 85, 90 and over. In addition, year-end seasonal cards were sent to all members 90 and over. The Bereavement Co-ordinator, Luba Beange, wrote to the families of deceased members, informing them of the annual donation made in the memory of their loved ones of \$1000 each to Doctors Without Borders and RTO/ERO Foundation. Her source was the official list from RTO/ERO Toronto Office, based on contact with the family or POA, then sent to her through the Database Manager. The rest of the tasks of the Goodwill Committee was accomplished by the 11 Area Representatives and the Chair working from information from 2 sources: 1) monthly lists provided by RTO/ERO, including Change Reports, updated membership files, and birthday files; 2) from information from the other fellow members of the District, who pass on the information of those in need of a note, card, phone call, or visit.

We did not have any members turning 100 in 2018. We did have 7 members over 100. These members were invited to lunch, as guests of the District, - only this year we included them in The Fall Lunch, rather than the Spring AGM Lunch. Flowers were presented to these 100+ members in their places of Residence. If a

member resided outside the District, arrangements were made to have flowers sent to them. Cards were sent as well. Our oldest member turned 104, 1 turned 102, and 5 became 101. The oldest member at the Fall Lunch was 101 and she let us know by telephone that she had really enjoyed herself.

At the first meeting on Feb 15, the Committee set out its plan of action for the year. The next one became a work meeting, addressing the invitations to all members turning 80, to be guests of the District at the AGM luncheon. The total of honoured guests attending on May 3, 2018 was 23. The total of spouses or drivers accompanying them as paying guests was 15. The third was another work meeting for sending out the invitations to members 90 and over to the Fall Lunch on Nov 8. Honoured guests numbered 18, spouses, or drivers, -11. Honoured guests at the AGM meeting are presented with a single rose and those at the Fall Lunch, with a corsage or a boutonniere.

On September 27, a special one-time celebration for the 50th Anniversary year of RTO/ERO, was held for those who had once, or were still serving on the Goodwill Committee. The luncheon event, held at the Old Winery Restaurant, in Niagara on the Lake, was attended by 30 guests, including 2 past Chairs, members of the Executive and Martha Foster, Chair of the Board of Governors of RTO/ERO. Music was provided by Dan Kozar, the Recitation, by Area Rep Brian Carty and the florals were designed by Nina McCuthceon, another talented Area Rep.

The last meeting took place on Dec.6, to address Christmas/Seasonal cards to all members 90 and over.

In 2019, we will be working closely with the French Liaison to better communicate with our Francophone members and we will be ready to serve all members of District 14.

Margot Smith, Goodwill Chair

Health Services Committee



In January 2019, we received an excellent summary and outline of changes to our health benefits plan. The “Communiqué” outlines the four major changes to our plan:

1. Best Doctors Services will be extended to your parents, parents-in-law, and children – even if they are not part of your Extended Health Care Plan.
2. Best Doctors will help you access your medical e-records by collecting all of your medical records and putting them on a USB key.
3. Eldercare Select will no longer be offered. Similar assistance is available through Best Doctors 360°.
4. Dental plan reimbursements will be updated to the 2019 fee guide for general practitioners.

I receive the most inquiries about Medical Travel “Balance Billing”. Be sure to contact Allianz Global within 48 hours of an emergency and beware of “balance

billing". If you should receive a billing notice from a hospital, collection agency, etc. after Allianz has paid your bill, DO NOT PAY THESE BILLS.

If you can suggest any topics for upcoming local workshops, please forward your ideas to me. Also, if you have any recommendations for enhancements to our Health Benefits plan, please forward them to me by the end of May and I will be sure that our Provincial Benefits Committee will receive them before the annual meeting in June.

Marilyn Malton, Health Benefits Chair

Membership Services Committee



District 14 continues to grow and welcome to our organization active and retired members employed in the field of education including our local school boards, private schools, college and university, and Early Childhood Care centres.

We hosted our Retirement Planning Workshop on Saturday morning March 2, 2019 for potential retirees. Rather than have registered guests line up to sign in, we immediately welcomed them and enjoyed a socializing time over coffee. Those who attended previous RPWs stated that they appreciated the changes we made in the presentation. RTO/ERO is more than an insurance plan, it is a social community offering members the opportunity to maintain acquaintances and make new ones.

Merit Travel supported our **Farewell to the Bell** luncheon and golf at the Niagara Whirlpool Public Golf Course in Niagara Falls. Mark **Thursday 5 September** on your calendar for this year's Luncheon and Golf. New members and newly retired "educators" are our guests. They have the opportunity not only to enjoy a lunch but to meet and be reacquainted with others from the education sector, as well as make new acquaintances. Of course, they are able to enjoy that round of golf.

District 14 is pleased to support our members and help them make retirement an enjoyable experience! In 2018 we had our first **Coffee Social** in Grimsby. We plan to have more in the different parts of our region. As well, The Grapevine, the District 14 newsletter, is a wealth of information including a schedule of upcoming events.

All members are promoters for RTO/ERO. Whenever you have the opportunity please advertise that you are a member and encourage your acquaintances in education to join our organization. If you know of someone who is retiring soon, I would be happy to provide them with an RTO/ERO Registration Kit.

Sincere thanks to all members who have and continue to support Membership activities.

Bill Doyle, Membership Chair

Political Advocacy Committee



The Political Advocacy Committee meets the third Monday of every month during the school year. Our primary purpose is to monitor all levels of government and their committees in regard to issues which affect our members and older adults in general, and to advocate on your behalf when we believe they could be doing a better job.

The Political Advocacy Committee (PAC) continues to monitor the Niagara Health System and the Local Health Integrated Network monthly. However the provincial government has announced major changes and the LHIN will be abolished and a new structure will be put in place. Many thanks to the committee members who monitor these meetings and provided us with a report each month.

One of the major issues the Committee has been following over this year has been the proposed Federal changes to pension law called Bill C27. Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income. Statistics Canada estimates that 12% of senior families are considered low income and that 28.5% of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty. The rate of individuals covered by a defined-benefit pension continues to decline across the country. Defined benefits pensions are proven to make retirement secure and to enable Canadians to continue to contribute meaningfully to local and national economies and communities. Although it is a Federal issue, we have been closely monitoring, for the last two years, the progress of Bill C27 which would allow federally-regulated employers to convert their "defined benefit pension plans" into "target benefit plans". The difference between the two is that, in the former, the promised pension benefits are legally binding, while in the latter, there is no legally binding promise made to workers about what their benefits will be. If there is a downturn in markets, the employer can cut the "target" set for benefits rather than putting extra funds into the plan. While the Ontario Teachers' Pension Plan is a different type of plan, this legislation is the start of a slippery slope which could eventually affect our members if we are not vigilant. We have asked the Provincial PAC to follow the Bill and to keep us informed of any changes and movement. We will also monitor any changes at the district level.

On January 9 we held a **Train the Trainer** course on Elder Abuse called "It's Not Right." This was an interactive educational session with two groups, CARP and RTO/ERO. We had 26 people attend a four hour workshop. Topics covered were: Understand the relationship between ageism and abuse of older adults. What should I do when I see abuse or neglect happening to an older adult in the community? How you can identify and help older adults at risk. What you can do to keep yourself safe from abuse. Participants were given training and materials so they can then share with different groups around Niagara. Elder Abuse Ontario, an arm of the provincial government provided the course and it was lead by Christine Chan Regional Consultant for west and central Ontario. We invited members of CARP to join us in this workshop as part of our outreach to collaborate with like-minded groups. Some of our group are now venturing out to do workshops for seniors' groups.

The Ontario Health Coalition unveiled their paper on the state of Violence in Long Term Care Homes. One of PAC's important objectives is the concern about care in Long Term Homes. Marion Woodcock and Marg Newby sat on the panel for "Situation Critical" and a number of other PAC members attended the unveiling. This is a long-standing problem that we must continue to pay attention to and lobby the government for more beds, for more staff and better care for our seniors in these homes.

Pharmacare meaning a comprehensive public drug plan. We know we are the only western industrial country with health care that does not have Pharmacare. We know that 78% of Canadians say we need universal pharmacare. We know that Canadians are paying too much for prescription drugs. That will continue and only get worse if something does not change. Because of our patchwork system throughout the country with private and public drugs we are paying some of the highest drug prices in the world. Prescription drugs cost approximately 30% more in Canada than other industrial countries. We know that the cost of private insurance goes up almost every year. Profits have tripled and administrative costs have doubled in the last 20 years. In the new federal budget Pharmacare was mentioned. The new federal council on Pharmacare talks only about creating building blocks that could someday contribute to a plan. The report's only substantive recommendation is for a national drug agency and formulary, namely a master list of prescription drugs that should be covered. However, the longer the government delays the harder it becomes and the higher the prices we'll pay. RTO/ERO's role will be to continue to lobby and monitor the federal and provincial government to get Pharmacare implemented and raise this issue in the federal election.

Each year members of RTO/ERO lay wreaths at the different cenotaphs around Niagara on Remembrance Day. We are always looking for new members who might be interested in participating in this experience and helping us to attend all the Remembrance Day Events.

Thank you to all the hard-working members of the Political Advocacy Committee. They are: Louise Leyland, Secretary; Marg Newby; Bill Doyle; Bob Grand; Don Gray; Sue Hotte; Rick Kent; Chereen Osborne; Marion Woodcock; AnnMarie Bubba, Diane Conklin (Ex Officio). Like all of our committees, we are always looking for new members. Please contact any of the current members for more information.

Clarice West-Hobbs, Political Advocacy Chair

Pension & Retirement Concerns



Kathy Smith and I attended the Provincial PRCC meetings this past October. Sessions discussing social isolation as well as our pension plan were attended.

The informative Wills, Power of Attorney, Estates and Trusts workshop was organized and offered to members by your local PRCC last fall. Watch the Grapevine for a repeat offering of this popular

workshop.

Despite challenges in the global economy, our pension plan remains fully funded for a sixth consecutive year. It earned \$5.2 billion in net investment income, \$3.5 billion above its benchmark.

Inflation adjustment to our pension is 2.2% for 2019.

Don Gray, Kathy Smith and I make up the Pension and Retirement Concerns Committee for District 14 -Niagara. Interested in joining us? Give one of us a call.

Janice Taylor, Pensions & Retirement Concerns Chair

RTO/ERO 2018 Senate

We were welcomed to our first full-fledged Senate of the RTO/ERO led by the Board members newly elected as of May 2018. As always, the agenda was packed solid with work to be done and decisions to be made. The Chair, Martha Foster and the Executive Director, Jim Grieve presented the state of the new union as we head into our first year of incorporation. There are many goals to meet as we start this next chapter of our organization.

The highlights of the address to Senators and delegates were:

- There will be a collective work by district representatives, as well as provincial staff to organize and host Retirement Planning Workshops (RPW). The numbers registering for these workshops is far exceeding previous years. This surge of interest in the RTO/ERO plan and the offer of a free membership in the year of enrolment is one of the reasons that we are enjoying an unprecedented recent growth in membership overall.
- Several workshops have been held to familiarize all committee members and their chairs with the new Model of Governance. The new by-laws and revised policies have been covered so that all committees have a common base of understanding.
- Strategic goals for the coming year were presented and discussed. Each goal will focus on a list of initiatives that will drive RTO/ERO in the coming year. The first goal is to be the trusted VIOCE of the broader education community. The second goal is to improve the lives of seniors and members. The third goal is to broaden the membership base.

All of the various committees presented their reports and pledged to continue the work of strengthening our plan and the benefits we receive. The Political Advocacy Committee is active at Queen's Park on our behalf as they lobby for a comprehensive Pharmacare plan with a national uniformity in fair pricing and equal access to life-saving medications. The topic of Social Isolation was discussed with guest speaker, Andrea Austen who is a Policy Development Officer for the city of Toronto. There are many disturbing reports and statistics that raise many red flags when it comes to the well-being of all seniors, whether it be homelessness, elder abuse or social isolation. The Foundation is encouraging all districts to be mindful of projects that can create age-friendly communities and provide those services that would improve the quality of life for seniors.

We did have an opportunity to celebrate the 50th Anniversary in style with a delicious dinner and lovely music with a local folk singing group. However, we were informed that it is now time for change. Our organization is opening the door for new members to join from all educational sectors. We will see the birth of a NEW BRAND for RTO/ERO as we continue to grow and expand our base. A BRAND is a promise that an organization makes to its members and to the public. Let us look forward to the next 50 years and remember that we are part of a thriving organization that always has its members best interest in their sights. A great FALL SENATE 2018!

Diane Conklin, President

Proposed Slate of Officers for 2019/20

Table Officers

Past President	.....	Don Gray
President	.....	Diane Conklin
1 st Vice President	.....	Chereen Osborne
2 nd Vice President	.....	Bill Doyle
Treasurer	.....	Bob Grand
Secretary	.....	Brian Carty

Committee Chairs

Archives	.....	John Carruthers
Charitable Foundation Rep	.....	Marion Woodcock
Communications	.....	Chereen Osborne
Events	.....	Diane Conklin
Francophone Liaison	.....	Margaret Tilbert
Goodwill	.....	Margot Smith
Health Benefits	.....	Marilyn Malton
Membership	.....	Bill Doyle
Pension Concerns	.....	Janice Taylor
Political Advocacy	.....	Clarice West-Hobbs

Appointments

Newsletter Editor	.....	Bonnie Bryan
Webmaster	.....	John Carruthers
Database Manager	.....	Donna Van Nest

In Memoriam

Robert Armstrong
Gary Atamanyk
Gladys Ball
Lena Barretto
Walter Bartkiw
Lionel Beuparlant
David Bell
Jerome Benner
Peter Bolger
Bonnie Brown
Helen Calder
Franklin Caplan
Angela Catone
Mario Concessi
Bruce Cook
D Jean Coulson
Bernice Disher
Joseph Dougdeen
Joyce Dougdeen
Margaret Downing
Gregory Driscoll
Joanne Dunlop
Marion Dunn
Vincent Dunn
Rose Engemann
Margaret Flanagan
Patrick Foley
Theodore Fretz
Antonio Giammarco
Italo Giancarlo
Norman Glintz

Nancy Golka
Paul Gregoire
James Hamilton
Doris Herster
Gary Hesler
Frances Hicks
Gerald Higenell
Ernest Janzen
Daniel Jason
Murray Johnston
Catherine Jones
Mary Junke
William Kirton
S Krar
Myrna Kroeker
Eileen Kuhn
Catharine Langford
Ginette Langlois
Nicholas Lariccia
Catherine Lasovich
Dorothy Lindenias
Gunther Loffelmann
Jack Lynch
Roselyn MacTavish
Paulette Makse
Elaine Masterson
John McGregor
Lloyd McPherson
Barbara Milne
Nial Murray
Arlie Naughton

John Neprily
Margaret S Payne
Esther Pickston
Rose Plato
Wallace Poole
Audrey Potter
Nettie Rahn
E Fraser Robinson
Mary Rodger
Roberta Scott
Wayne Scott
Irene Sernasie
Gerald S Shantz
Dianne Stapleford
Noreen Stapley
Samuel Stevenett
B Joan Stevenson
Doris Stringer
Emma Szeman
Henriette Tanguay
Ara Torigian
Pantelej Tritchew
Winifred Valiquette
Harold Warner
Gail Wells
Florence Withrow
Ethel Woehl
Royna Wyshniowsky
Mary Zdelar
Stephen Zimic