



**District 48
Leeds and Grenville
11th Annual General Meeting
Wednesday, November 8, 2023
10:00 am
New Hope Church, Brockville**

Table of Contents

Agenda

Minutes of the 10th Annual General Meeting, held on November 4, 2021

President's Report

Financial Report

Annual Reports


- ✓ Communications: Newsletter, Social Media and Website
- ✓ Health and Insurance
- ✓ Goodwill
- ✓ Membership
- ✓ Political Advocacy
- ✓ Project Service to Others

Motions

- ✓ Election of Officers for 2024-25

Acknowledgment

With gratitude and respect, we begin this annual meeting by acknowledging that we are meeting on the traditional land of the Anishinaabe and Haudenosaunee First People. We do so respecting both the land and the Indigenous people who continue to walk with us through this world.



In Memoriam

The world has lost a special educator, but their legacy of compassion and commitment lives on.

They have enriched our lives, leaving footprints behind that remain in our hearts.

À leur mémoire

Le monde a perdu un éducateur spécial, mais son héritage de compassion et d'engagement perdure.

Ils ont enrichi nos vies, laissant derrière eux des empreintes qui restent dans nos cœurs.

We remember with fondness and gratitude the members who have passed away since our last meeting.

Richard Abrams, Mike Baker, Arlie Beckstead, Lance Besharah, Charles Bowers, Maureen Bowman, Ralph Brown, Carole Carscallen, Bevin Clark, Dartnel Clark, Edna Croskery, Bernard Currier, Ronald Dobson, Lawrence Faris, Duncan Ferguson, Thomas Freeman, Edith Gavin, Sarah Gelineau, Jean Gordon, William Hamblen, Judith Hastings, Muriel Jones, Glenn Keller, Rachel Kinch, Peter Klukach, James Kyes, Irene Leeder, James Morrison, Loretta Nott, Gerald Osborne, Brian Reid, Anna Shaw, James Smith, Sandra Shouldice, Patricia Sullivan, Knox Thompson, Johanna van Vierzen, Elwood Voteary, Gladys Webb, James Wilson, Roma Wing, Robert Woods

To laugh often and love much;
to win the respect of intelligent persons
and the affection of children;
to earn the approbation of honest critics
and to endure the betrayal of false friends;
to appreciate beauty;
to find the best in others;
to give of oneself;
to leave the world a bit better, whether by a healthy child,
a garden patch or redeemed social condition;
to have played and laughed with enthusiasm and sung with exultation;
to know that even one life has breathed easier because you have lived—
this is to have succeeded

Ralph Waldo Emerson

District 48, RTOERO
Annual General Meeting
November 8, 2023
10:00 am
New Hope Church

10:00 Welcome and Introductions

10:05 Greetings from Martha Foster, Chairperson, RTOERO Board of Directors

10:15 Presentation of the RTOERO Community Service Grant by Martha Foster
Presented to: Brockville Sunday Suppers

10:45 Annual Meeting

* Details on these items are found in the Meeting Package

1. Call to Order and Land Acknowledgement – Bill Leroux, Vice President
2. O Canada – Led by Mary Lou Smitheram
3. In Memoriam – Mary Lou Smitheram
4. Adoption of the agenda
5. Adoption of the Minutes of the meeting of November 4, 2021*
6. President's Report*
7. Financial Report – Anne Cooke MacMillan*
 - 7.1 Adoption of the Financial Report
8. Committee Reports*
 - 8.1 Adoption of the Committee Reports
9. Charitable donation to Making Play Possible from the District 48 Golf Day – Ian Stewart to Sue Kennedy
10. Project Service to Others Local Grants, Presented by Lisa Leroux, Grant Chairperson*
11. Election of Officers for 2024-25 – Gord Hough, Past President*
12. Final Remarks and Adjournment

Following the Annual Meeting, lunch will be served.

**Minutes of the 2021 Annual Meeting
District 48, Retired Teachers of Ontario
10th Annual General Meeting
November 4, 2021
Gananoque Curling Club, Gananoque, ON**

Introduction and Welcome: District 48 President, Stephen Elliott welcomed attendees and made introductions. Provincial RTO ERO Past Chair of the Board of Directors, Martha Foster, relayed a provincial report. Included in her presentation were the following points:

- this is the first in-person meeting she has attended since covid-19 struck;
- Zoom meetings have occurred with all committees;
- a variety of webinars have been offered online;
- a focus has been to connect with like-minded groups (for example there is a formal partnership between RTOERO and the National Centre on Aging);
- the Foundation is funding a study on ways to help seniors reconnect after the pandemic

Martha Foster presented a cheque in the amount of \$2500.00 (national grant) to Marilies Reddig who accepted on behalf of the Cardiac Rehab program at BGH. Marilies was very thankful for the donation and shared that the program has continued to be busy during the pandemic. Gord Hough shared his personal success story with the program.

1.0 The meeting was called to order and there was a Land Acknowledgement by President Stephen Elliott.

2.0 O Canada: Mary Lou Smitheram led the members and guests in the singing of the national anthem.

3. In Memoriam: Mary Lou remembered with gratitude and affection the following members who have passed away since our last meeting: Reid Asselstine, Garnet Baker, Keitha Brayton, Brenda Brett, Walter Brown, John Carswell, Beverley Clarke, Grover Clare, Mary Gailey, Patricia Gillis, William Hume, Elizabeth Hunter, Albert Lemon, Robert Lighthart, Richard Meunier, Robert Preston, Robin Reil, Carole Shaw, Alma Sinclair, Barbara Toshack, Carolyn Tripp, Brian Woods

4.0 Adoption of the Agenda- moved by Joanne Lancaster and seconded by Elaine Warner- Laxton; carried

5.0 Adoption of the Minutes of November 14, 2019, Annual General Meeting- moved by Bill Leroux and seconded by Harry Johnson; carried

6.0 President's Annual Report - Stephen Elliott shared his report with us:

"As we work to create light for others, we naturally light our own way"- Mary Anne Radmacher
The in person 2021 District 48 AGM, in a small way, creates another light at the end of a dark tunnel that is the pandemic. There is a beginning sense that we are incrementally emerging from this dark place in which we have collectively been these past months. And that is wonderful news. In the same spirit, this report wishes to succinctly acknowledge the tremendous efforts that the Executive have initiated on the membership's behalf. Together, District 48 Executive has undertaken works and initiatives that we believe reflect and encompass the membership's values of caring and compassion. These range from significant support for community charities and programs, advocacy on issues germane to seniors, as well as responding to member's questions and concerns. So a sincere thank you to District 48 Executive for their ongoing dedication and hard work on your behalf. They

continue to do their best to bring some light into District 48 through committed service to its members. As we work together to co-create light we hope everyone continues to stay safe and be well.

7.0 Financial Report- Anne Cooke-MacMillan submitted the 2021 budget and highlighted the many charitable donations we were able to make due to a surplus of money due to the pandemic.

Anne made a motion that the Financial Report be accepted as presented. It was seconded by Lisa Leroux and carried.

8.0 District 48 Governance Document, April, 2021- Since RTOERO became a not-for-profit corporation under the Canadian Not-For-Profit Act, it became necessary for all Districts to replace their constitutions with governing procedures which conform to the Act. Very few of these changes impact on the workings of the Districts. Mary Lou Smitheram and Gord Hough created this document for District 48 following the templates provided by the Governance Committee of RTOERO. The executive accepted the document in April, 2021 and it was submitted to the Committee for approval, which it received. It is posted on the District 48 website.

A motion that the Governance Document for District 48, RTOERO be approved as posted on the District 48 website was moved by Mary Lou Smitheram and seconded by Gord Hough. It was carried.

9.0 Committee Reports: written reports were included with the AGM package on pages 6-9.

9.1- Adoption of the Annual Reports- It was moved by Elaine Warner-Laxton to adopt the reports and seconded by Harry Johnson; carried.

10.0 Project Service to Others- presentation of local grants by Lisa Leroux, Project STO Chair.

10.1 Report on last year's RTOERO STO project, Days for Girls Hybrid kits was given by Lisa Leroux.

10.2 Recipients of local grants. Each recipient responded with an overview of their organization. The following organizations were represented and congratulated:

Organization	Amount Allocated
• 1000 Islands River Heritage Society (TIRHS)	\$200
• Cycling Without Age- Brockville branch	\$300
• Gananoque Wheels of Care Association	\$500
• Our Kenyan Kids (OK Kids)	\$250
• Thousand Island Watershed Land Trust (TIWLT)	\$450
• Wall Street United Church -Sunday Suppers	\$450
• Youth Opportunities in the Arts (YOA)	\$350
TOTAL	\$2,500

11.0 Election of Officers for 2022-2023

The following is the slate of officers presented by Gord Hough, Past President and chair of the Nominating Committee:

President: Stephen Elliott, **Vice-President:** Bill Leroux, **Secretary:** Karen Kerr-Kennedy

Treasurer: Anne Cooke-MacMillan **Councillors:** Joanne Lancaster, Ian Stewart, Donna McMillan Leonard Vincent

It was moved by Gordon Hough and seconded by Elaine Warner- Laxton that the slate of officers for the executive of RTOERO District 48 be approved as presented. Carried

Members of the Executive Board (appointed positions)

Political Advocacy- Gord Hough Project Service to Others- Lisa Leroux Communications- Elaine Warner-Laxton, Newsletter; Mary Lou Smitheram, Social Media; Linda Weese, Website. District Health Representative - Bill Leroux
Goodwill- Helen Earl
Membership Services- Mary Lou Smitheram

12.0 Final Remarks and Adjournment: Stephen Elliott

A delicious catered lunch followed. Attendees continued to view the displays set up by the STO recipients both inside and outside the building.

President’s Annual Report: Stephen Elliott

“The strength of the team is each individual member. The strength of each member is the team.”-
Phil Jackson

As I was contemplating this last report as President, coach Jackson’s quote, cited above, perfectly encapsulates the message I would like to leave with the general membership. Namely, that the RTO Executive, with whom I have had the privilege to work with these past 6 years as President, is comprised of highly dedicated individuals, who together form a high functioning team that cares deeply about the work they do on your behalf. This requires that they give their time and commitment to advocate and advance the strategic priorities of RTO national.

Also, and perhaps more importantly, they especially focus on the local needs of the membership of District 48, from answering questions, arranging events and outings to philanthropic service through community grants and so much more.

Past reports have highlighted the scope of the work, acknowledging the contributions of the Executive members, which if reiterated would require a few more pages. Suffice it to say that District 48 is successful and well regarded because the Executive works so well together, in a balanced and intentional way, to better serve you the members. I would like to thank and recognize the RTO Executive of District 48 for their great teamwork, as well as their invaluable support and advice, throughout my tenure as President.

In conclusion as I transition to my new role on the Executive as Past President it is my privilege to continue to be part of the team, as we strive to do more, be more and serve more, for you the membership.

Year To Date, January – October 2023

RTOERO District 48 Leeds & Grenville

Budget vs. Actuals: Budget 2 2023 - FY23 P&L

January - December 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
400 Grant - Annual	16,500.00	16,500.00	0.00	100.00 %
420 Community Grants	4,000.00	4,000.00	0.00	100.00 %
450 Social Events	925.00	3,500.00	-2,575.00	26.43 %
Total Income	\$21,425.00	\$24,000.00	\$ -2,575.00	89.27 %
GROSS PROFIT	\$21,425.00	\$24,000.00	\$ -2,575.00	89.27 %
Expenses				
500 District Executive				
501 Meetings - Executive	68.82	500.00	-431.18	13.76 %
502 Meetings - Annual Mtgs/Forum		2,000.00	-2,000.00	
503 DE Office expenses	103.03	500.00	-396.97	20.61 %
504 Transportation	871.58	1,500.00	-628.42	58.11 %
Total 500 District Executive	1,043.43	4,500.00	-3,456.57	23.19 %
550 Communications/Social Media				
551 Newsletter	1,469.96	6,000.00	-4,530.04	24.50 %
Total 550 Communications/Social Media	1,469.96	6,000.00	-4,530.04	24.50 %
600 Member Services				
601 Goodwill	1,095.85	1,500.00	-404.15	73.06 %
604 Meetings/luncheons		1,700.00	-1,700.00	
605 Social Events	2,580.57	2,800.00	-219.43	92.16 %
Total 600 Member Services	3,676.42	6,000.00	-2,323.58	61.27 %
650 Political Advocacy				
700 Community Grants Expense	8,000.00	8,000.00	0.00	100.00 %
800 Office expenses				
804 Bank Fees		100.00	-100.00	
Total 800 Office expenses		100.00	-100.00	
860 Donations	9,000.00	10,500.00	-1,500.00	85.71 %
Total Expenses	\$23,189.81	\$36,100.00	\$ -12,910.19	64.24 %
NET OPERATING INCOME	\$ -1,764.81	\$ -12,100.00	\$10,335.19	14.59 %
NET INCOME	\$ -1,764.81	\$ -12,100.00	\$10,335.19	14.59 %

Because of COVID, many Districts had a lot of money in their reserves. RTO decided that the maximum reserve to be carried forward to the next year is 50% of the Annual Grant received by the District that year. They asked Districts to develop a plan to reduce their reserves within 2 years, using activities that:

1. Improve the lives of members and seniors
2. Broaden the membership base
3. Be the trusted voice for the broader educational community.

Our Reserve Reduction Plan this year included Donations to Brockville General Hospital, RTO Foundation and Watershed Land Trust Educational Project, subsidizing monthly breakfasts for RTO members and subsidizing a trip to Picton vineyards for RTO members.

Communications: Mary Lou Smitheram, Elaine Warner-Laxton

Newsletter: We anticipate the return of *Beyond the Bell* in 2024. In the past year, our news has been distributed via e-blast, and we have also mailed approximately 130 paper copies of the news to members who have not provided us with an email address. Our printing and mailing are done through Renfrew Printing, and we are receiving a very good service from this company. With the cost of printing and mailing increasing significantly we have found this communication method to be quite cost effective.

E-Blasts: We continue to use the free Mail Chimp service to inform those members with active email addresses (about 575 presently) of our events. We have been communicating in this manner (including the paper copy mailings) every six weeks or so. The statistical reports indicate that about 65 percent of you open the emails, and many follow the links. This is financially a good decision, and it allows us to communicate with members in a timely fashion.

Social Media: <https://www.facebook.com/RTOERODistrict48LeedsandGrenville>, our Facebook page, has proven very popular with over 160 followers. We also have a Twitter/X handle, @48RtoEro. We endeavor to keep the local and national information about RTOERO up to date.

Website: <https://district48.rtoero.ca/> is our District website, hosted as a link on the RTOERO site. With the assistance of Lori Hunter in the RTOERO Office, we will endeavor to update the site and keep it current.

Health and Travel Insurance Report: Bill Leroux

As you know the Extended Health plan is owned and managed by RTOERO. All profit realized by the plan is used for plan improvement or is held in the health reserves. Coming soon in the November *Communique*, the Benefit Committee will outline any plan changes for 2024.

In 2023 , The RTOERO Group Insurance Program took a new name. The new name of the plan is Entente. Only the name changes. All information, contact numbers, coverage remain the same.

Trip cancellation insurance is set at \$6000 per insured member. With the rising cost of travel, \$6000 of additional cancellation insurance can also be purchased by a member per trip. The extra insurance will cost approximately \$80.

Travel season is back. Make sure you meet the requirements of the 90-day stability clause. See page 57 of the *Entente* booklet.

If you have any questions or concerns about your insurance benefits, please contact me at william.leroux.bl@gmail.com.

PERFORMANCE OF PLANS
An update from Gayle Manley (Chair of Benefit Committee)

Page 7

On August 31, the total insured lives for all plans reached 100,578. There were 65,880 members insured under one or more plans.

- Claims experience in the Hospital and Convalescent Care plan is lower than projected.
- There are deficits in both the Extended Health Care and Dental plans due to higher-than-expected utilization and inflation.
- For the Dental Plan, claims continue to exceed projections. The 2023 fee guide increase in the Dental plan of 8.5% (as opposed to the projected 5% fee guide increase) has had a significant effect on the finances of the dental plan. This is expected to persist in 2024.
- According to the International Civil Aviation Organization, air passenger demand in 2023 will rapidly recover to pre-pandemic levels on most routes by the first quarter and that growth of around 3% on 2019 figures will be achieved by year end. As a result, we expect to see increased claim activity in our travel portfolio in 2024.
- It is estimated that the combined plans will have a deficit in 2023.

Goodwill Report: Helen Earl

Once again it has been a pleasure to contact many of District 48 members over the past year. 91 birthday cards were sent to members 85 years and older. In a few cases, cards were returned because address changes had not been made at the provincial office. Six thinking of you or get-well cards were sent. As well, 2 congratulatory notes and 1 anniversary card went out. Cards and flowers were sent or delivered to our 7 over-95 members. Sadly, 18 sympathy cards also went out to family members. Christmas cards were sent to our over 95-year-old members as well as those members living outside of Ontario. Numerous phone calls were made to welcome new members.

As the sole member of this committee, I know there are members who should have heard from me and did not. For this I apologize. With over 700 members and such a large district I do encourage you to let me know when someone should be remembered-especially those living outside the Brockville area. You can always contact me by email—ennisearl@hotmail.com or by phone-- 613-924-2052.

Member Services Report: Mary Lou Smitheram

Our present membership stands at approximately 725. Of these, about 35 are presently employed in our schools or other roles in education. Since District 48 was formed in 2010-11 our membership has grown by more than 100 people, but it has stabilized at this number for several years.

When we became a District, the minimum annual grant that financed our services to members covered just the basics, and as a result it was difficult to encourage member engagement in activities by keeping costs down. With significantly more financial flexibility due to increased RTOERO funding we have been subsidizing our monthly breakfasts, including To Hell with the Bells, and we are doing this for our meeting today. In September we paid for the bus that

transported 32 members to Prince Edward County to enjoy wine and the companionship. Thank you to Doug Grant, Helen Earl and Karen Kerr-Kennedy for their work on the breakfasts, and to Anne Cooke-MacMillan for liaising with Merit Travel to facilitate the bus trip. The Executive has now formed a committee that is planning more activities for the spring, and we look forward to seeing you there!

Golf: Ian Stewart and Gord Hough

For this year's golf event, the executive decided to forgo a golf tournament and dinner format and hold a golf day where interested golfers could come out for a day of golf at the Brockville Country Club and an optional dinner. All golfers who donated to our chosen charity, Making Play Possible, received a gift. Twenty-two golfers participated on a beautiful September day, and we raised \$1,500. Thank you to Mary Lou Smitheram for looking after registration, Karen Kerr Kennedy for arranging and displaying our large collection of gifts from sponsors who donated to our charity, assisted by Lori Miller Wells, Sue Kennedy from Making Play Possible and finally to our very generous sponsors. We hope you will consider supporting these businesses in the future: Johnson Insurance, Brockville Home Hardware, River West, ETFO UCL, Hearing Life, Cedar Valley GCC, Tech Tutors, RBC-DS, UCDSB, Richard's Coffee House, Luna Pizzeria, Swiss Chalet, Perth Brewery, Severson Cleaners, 1000 Islands Pizza, The Keystorm, RTOERO, Merit Travel, Leisa's Gluten-Free'd Good Eats, Trang Le Salon and donations from Len Vincent, Cheryl Hough, Karen Kerr Kennedy. Given the very positive reviews from our golfers, we intend to adopt the same format for next year's golf event.

Political Advocacy: Gordon Hough

Despite having a year without elections, staff at RTOERO have been very busy and creative providing material supporting the 3 main issues that remain the focus of RTOERO.

Senior's Strategy: Seniors are Canada's fastest growing demographic. Gaps in our healthcare and social policies are creating barriers to seniors' independence, and to their essential role in vibrant, healthy communities and economies.

Geriatric Health Care: Canada's population is aging. In 2012, almost one in seven Canadians was a senior. Now the number is more than one in six. By 2030, that will jump to nearly one in four. Our health care system (and social systems) needs to re-think how to address the rising needs of this huge demographic.

Environmental Stewardship: Responsible use of resources, conservation, protecting our air, land and water improving in all areas is critical to a sustainable future.

To better understand these issues please consider going to [***the Vibrant Voices***](#) site to read all that is available. You will also find webinars and videos on many senior's issues such as: Building an eldercare system that actually cares, Self-care throughout retirement, Sustaining your finances throughout your retirement, Saving the forest, saving us, to name just a few. If you have any questions or concerns about these issues, please contact me - at gandchough72@gmail.com

Project Service to Others: Lisa Leroux

Organization	Request	Grant
Cycling Without Age – Brockville: JoAnn Bell 613-246-4142 brockvillecwa@gmail.com	Provides rides free of charge to seniors and those with mobility challenges in Athens, Brockville, Prescott, North Grenville, South Dundas and Smith Falls. Their ongoing expenses include insurance, transportation, equipment purchase and maintenance.	\$500
Gananoque Food Bank: Mike Cartan 613-382-4434 (office) or ganfoodbank@gmail.com	A contribution towards the Christmas Hamper Project of the Gananoque Food Bank.	\$500
Luv to Groove Dance Classes, Gananoque: Jen McMaster 613-382-3689 jen.mcmaster@ucdsb.on.ca	Support for DANCE workshops which were held from October 16 - October 20 for Grades K - 6 and at Linklater Public School.	\$500
Our Kenyan Kids: Donna McMillan 613-342-2181 safairidm@sympatico.ca	Our Kenyan Kids supports education and training and humanitarian aid to children and youth affected by poverty and/or HIV/AIDS. Granted for assistance in the construction of a school for Centre #18. Those children currently meet outside. A building will add credibility to the belief that school is important and is a vehicle to improve the future of these children.	\$500
Rideau District High School Nutrition Program: Trevor Holme 613-359-5391 rideaudhs@ucdsb.on.ca	RDHS staff provide breakfast to students daily. It is prepared in the Foods Room and placed on a table in the hallway so that students can pick up a snack between classes. They also use the Foods Room to demonstrate how to cook and “pinch pennies” so that food stretches and cooking in bulk becomes possible. Support for food purchases and supplies.	\$500
St. John Ambulance Therapy Dog: Shirley Kennedy camsmokey2@gmail.com 613-342-3959 or (705) 436-3500 (cell)	After the pandemic, there was just one qualified dog in the unit. Now, with 13 dogs, they support hospitals, retirement homes, LTC homes, schools etc. and wish to support local fire, police and paramedic services for wellness and PTSD support following a traumatic incident. They wish to add 4 more teams to their corps.	\$500
Weekender Program for Kids, St. Vincent de Paul, Brockville Conference: Laura Roobol 613-345-2698	“Weekender Program for Kids (WP4K) provides a large baggie of food items on the weekends during the school year to local students (JK-Grade 12) who live with food insecurity. They finished the 2022/23 school year with 293 students enrolled in the WP4K program and are planning for 300 students this school year.	\$500
Youth Opportunities in the Arts (YOA) Judy Quick judithquick@hotmail.com 613-345-1175	YOA promotes the development of those aged 10 - 35 through music, theatre, literature and visual arts and enables these young people to access prime space, professional coaching and leadership support in order to develop and showcase their talents in the arts The grant will support mounting a musical at St. John’s United Church in August of 2024.	\$500

Election of Officers, 2024-5

The following is the slate of officers presented by Gord Hough, Past President, and chair of the Nominating Committee

- President, William Leroux
- Vice President, Mary Lou Smitheram
- Secretary, Karen Kerr-Kennedy
- Treasurer, Anne Cooke-MacMillan
- Councillor (4 to be elected)
 - Joanne Lancaster
 - Donna McMillan
 - Ian Stewart
 - Leonard Vincent

Motion:

Moved By Gordon Hough, Seconded by.....

That the Slate of Officers for the executive of RTOERO District 48 be approved as presented.

Members of the Executive Board (appointed positions)

Communications: Elaine Warner- Laxton, Newsletter; Mary Lou Smitheram, Social Media

Goodwill: Helen Earl

Health Insurance: Bill Leroux

Membership Services: Mary Lou Smitheram

Political Advocacy: Gordon Hough

Project Service to Others: Lisa Leroux