

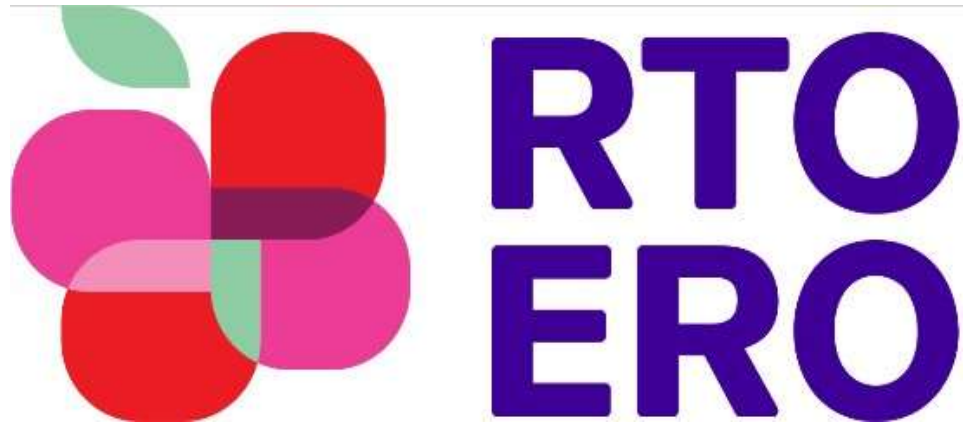
Stay in touch!

Website:

<https://district48.rtoero.ca>

Social Media:

<https://www.facebook.com/RTOERODistrict48LeedsandGrenville>



District 48, Leeds & Grenville December, 2023

President's Message: **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.

In Memoriam

We remember with fondness and gratitude the members who have passed away since our last AGM in November 2021.

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

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.



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 on 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)

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.



Bill Leroux, incoming District 48 President, presents our donation of \$4,000 to Trish Buote, Executive Director of the Brockville and District Hospital Foundation. Our donation is directed to the purchase of an Oasis Treatment Chair, and any remaining funds are directed to funding BGH's MRI. This donation is part of District 48's Reserve Reduction plan.

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.

Communications:

Mary Lou Smitheram, Elaine Warner-Laxton

Newsletter: 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 630 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 190 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. Presently, with the assistance of Lori Hunter in the RTOERO Office, we will endeavor to update the site and keep it current. We are looking for an interested person to assume this position.

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 subsidizing costs. With significantly more financial flexibility due to increased RTOERO funding, this year we have been subsidizing our monthly breakfasts, including To Hell with the Bells and our Annual Meeting. 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 Day:

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.



Gord Hough and Ian Stewart present the proceeds of the Golf Day fundraiser to Sue Kennedy, Making Play Possible volunteer.

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. The "Advocacy" website, Vibrant Voices, (<https://rtoero.ca/giving-back/advocacy>), is worth a read!

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.

Beware of buy-and-sell scams on Facebook

Facebook Marketplace and other buy-and-sell sites can be great places to get a deal, but sadly, there's also the risk of scams. Scams on Facebook Marketplace include:

Phishing - Phishing are scams that get you to provide personal information without realizing it. It happens through links to fake websites, messages, or emails asking you to provide verification codes or account information.

Buyer scam - Someone claiming they didn't receive the item from you, not paying, or reporting the transaction as fraud after they received the item.

Seller scam - Someone tries to sell items without delivering the item. This can include asking you to send a deposit for a high-value item.

Listing scam - a listing is fake or dishonest or lures the buyer off Facebook to complete the transaction.

Scams on buy-and-sell sites could happen to anyone. There are some general tips you can follow to avoid falling victim:

- If something seems too good to be true, it likely is.
- Review the seller's profile and Facebook account to assess whether they're real. See other things they're selling and ratings they've received.
- If you aren't sure if it might be a scam, ask someone else for another opinion or avoid the transaction.
- If selling an item, don't let them leave with the item before funds are received.
- Don't share your financial information. · Don't send deposits before verifying the item. Go see it. For high value items, such as a luxury handbag, you can also ask for proof of purchase or certificate of authenticity.
- If you feel something may be a scam, you can report it to Facebook. If you are scammed, you can also report it to Facebook.

Sunday Suppers gets funding help from RTOERO



Rev Marianne Emig Carr from First Presbyterian and Ann Lacey from Wall St. United represented Sunday Suppers at our Annual Meeting.

The Sunday Suppers program in Brockville, which every week serves free nutritious meals to those in need, augmenting the Monday to Friday service of community based non-profit restaurant Loaves and Fishes, has received a \$4,000 grant from District 48 Leeds and Grenville of RTOERO as part of the RTOERO National Community Grants program.

The funding will go to the kitchens of the Wall Street United Church, the St. Lawrence Anglican Church, the First Presbyterian Church, and Brockville Wesleyan Church. Other churches involved in the partnership are First Baptist, St. Paul's Anglican, and the C*Church.

Clients of the meal program include many individuals and families who live on fixed incomes or low wages, who have mental or physical challenges, or who are unhoused. The program also welcomes those who live alone and enjoy the opportunity to eat a healthy and tasty meal with others. Sunday Suppers serves people in a welcoming, safe, and inclusive environment. The meals, along with the social and supportive atmosphere, are an important element of health for the 150 people each week who attend the program.

RTOERO's mission is to improve the lives of our members and seniors. RTOERO members also share a desire to give back. Each year, districts apply for grants to support community projects. For 2023, RTOERO funded 22 projects in the province for a total of \$85,270

Your Executive Officers, 2024-2025

President,	William Leroux
Vice President,	Mary Lou Smitheram
Secretary,	Karen Kerr-Kennedy
Treasurer	Anne Cooke-MacMillan
Councillors	Joanne Lancaster, Donna McMillan, Ian Stewart, Leonard Vincent

Members of the Executive Board (appointed positions)

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

Goodwill: Helen Earl

Health Insurance: Bill Leroux

Membership Services: Mary Lou Smitheram

Political Advocacy: Gordon Hough

Project Service to Others: Lisa Leroux

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. This year, they are preparing 225 hampers.	\$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. A similar table is offered in the afternoon. 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. Volunteers pack the bags. The programme costs \$285 per child per 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

RTOERO District 48 Leeds & Grenville

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

January - December 2023

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

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.

And more about your Entente Benefits:

Increase to the convalescent care benefit.

The RTOERO Entente Hospital plan also includes a convalescent care benefit.

Effective Jan. 1, 2024, this coverage is being improved. Previously, you were only eligible for the coverage following non-elective day surgery, meaning surgery that is not planned in advance and is needed to be performed immediately. Now, you can access the three-day convalescent care coverage following elective surgery in a hospital, which is surgery that can be pre-planned or postponed if needed.

Learn more about convalescent care coverage in the Entente Insurance Programs booklet – rtoero.ca/resources/communiquer-insurance-plan-updates.

Supplemental trip cancellation and trip interruption plan for extra coverage

The RTOERO Travel Plan provided with your extended health care plan, includes coverage for up to \$6,000 per insured, per trip for eligible expenses when you cancel, interrupt, or delay your trip due to one of the covered reasons. You can now supplement your existing coverage when your trip value exceeds \$6,000 per insured as follows:

- Purchase the supplemental trip cancellation and trip interruption plan for a specific trip to get 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 and Trip Interruption Insurance Plan Certificate of Insurance of the RTOERO travel plan of your booklet. rtoero.ca/resources/communiquer-insurance-plan-updates.

Supplemental travel plan for extra days

Extended Health Care plan provides coverage for up to 93 days per insured person, per trip. If you're travelling for longer than 93 days outside your province or territory of residence, you can easily add coverage for extra days.

- Customizable based on your needs – add five more days of coverage to extend trips up to 98 days or extend your coverage in 15-day blocks.
- Staying longer? Extend coverage while you're already on vacation.
- Coming home early? Downgrade if needed, and you'll receive a partial refund.
- Premiums are added to your regular monthly payment and deducted in equal monthly installments.
- The optional plan is subject to the benefits, conditions, and exclusions of the RTOERO Travel Plan.

Learn more

For full details, including the premiums and application form, go to rtoero.ca/insurance/supplemental-travel. Purchase the coverage, or get your questions answered by a licensed Johnson Insurance representative by calling 1-877-406-9007.



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

Newsletter Created by Elaine Warner Laxton and printed at Renfrew Printing

