

RTO Rainy River District 1 Newsletter



President's Message



Hello to all our retired and actively employed members. It has been a year of learning since I have taken over as president of the district. I have big shoes to fill as Sylvia did a fantastic job. She is still helping as past president, along with her various other roles on the executive.

For those who don't know me, my name is Monica Armour. I have been involved in RTOERO since 2018. I retired two years ago in June 2021. I started as the newsletter editor and then life got really busy. I slipped up and haven't put out a newsletter in a while. Sylvia has taken over as the editor and I wish her all the best.

I am a part-time resident in New Brunswick as I have spent every Christmas and summer in New Brunswick since I moved up to this area. Since I retired, I tried going to New Brunswick in the fall instead of the summer because I absolutely love the Maritimes in the fall. That didn't work out so well because I have several other commitments and decided that I would go back to visiting during the summer this year. I live in Western New Brunswick, in potato country, in a little town called Centreville. It is just west of where the McCain Foods world headquarters is and a little north of Hartland where the longest covered bridge in the world is. All of my immediate family is in that general area. I have five siblings and other family there. Eventually, I will move back to New Brunswick but I am still quite involved in several different activities that keep me busy. I am a leader for Sparks and Embers (formerly known as Brownies) and I have a senior volunteer position in Ontario Girl Guides too. I am currently doing some supply teacher work (very little as I'm being very picky. Ha ha ha). I am on the occasional teacher local executive, and I am their chief negotiator as well. My final job that I keep busy with is doing some teaching at Valley Adult Learning Association (VALA). Currently I am teaching Cricut classes (Cricut is a cutting machine that can be used to make T-shirts, cards, stencils, to etch glassware, and so many other things.) but I have also taught some technology classes.

If there's ever anything you would like to know about RTO ERO or some information you want to share with me about whatever you can give me a call at 807-275-7441 or send me an email at president01@districts.rtoero.ca.

Meet Your Executive

Marnie Dutton



John and I moved to Fort Frances for jobs in 1980; he told me we'd stay for a few years and then move closer to our families. Here we are, 43 years later, with 3 grown daughters and 7 busy grandchildren! (Thank goodness for daily Face Times.)

Since retiring in 2011, we've been busy travelling to AB and PEI to visit our daughters and their families and helping out with our two granddaughters here in FF. We recently went to Egypt and are looking forward to our next exciting adventure! I'm pleased to be helping out with our local RTO as Secretary and more recently as 1st VP. Travelling to Toronto for the Spring GM and Fall Forum was informative and fun!

Cynthia Woodland



According to my latest Chinese fortune cookie, I am a kind and considerate person. Hopefully those two traits came out in my teaching. I worked with a lot of great teachers that guided me and now I get to socialize with at RTO.

Thinking of Volunteering?

How did I get involved in RTOERO? I originally joined after attending a retirement planning workshop. Then I attended one of the lunches while I was president of the ETFO local and there was a note on the table, looking for somebody who would be able to help as the newsletter editor. I've decided I could do that and suddenly I was on the executive. It's been a great time. Do you ever wonder what we do on the executive? If you think you might like to be involved, but not sure what you want to do talk to me about becoming a member at large. Sometimes you can start with something small, such as being a phone captain, and helping to call people to see if they want to attend our functions. Contact me if you have questions or want to chat about possibly doing something. Monica

District 1 Executive Board

President.	Monica Armour	275-7441
Past President/Unit President	Sylvia Parker	597-2826
First Vice President	Marnie Dutton	274-9603
Second Vice President	Cynthia Woodland	275-9134
Treasurer	Carla Galbraith	274-7946
Secretary	Marnie Dutton	274-9603

Committee Chairs

Members/ Recruitment	Sallee Dick	486-3624
Goodwill	Walter Horban	274-6822
Health/Insurance	Bob Barron	274-9208
	Gemma Lamonato	274-9592
Political Advocacy	Cynthia Woodland	275-9134
Phoning.	Diane Maxey	274-7309
Social	Cynthia Woodland	275-9134
Newsletter/Communication.	Walter Rogoza	271-0311
	Sylvia Parker	597-2826
	Monica Armour	275-7441

president01@districts.rtoero.ca

Fall Forum Highlights

The following are the highlights from the Special Meeting and Fall Forum, held on October 17-18, 2023:

1. Corporate Members and Alternates convened for the Special Meeting of RTOERO to consider three motions regarding restructuring the membership fee.
2. The proposed 2024 budget was presented to Forum participants.
3. Forum participants provided input as part of the ongoing organizational naming process that will involve gathering such input from all members and stakeholders.
4. Gayle Manley, Chair of the Benefits Committee, highlighted the review process for the 2024 plan and the performance of the plans. Notice of plan changes for 2024 will be shared in Communiqué in mid-November.
5. Forum participants shared effective district practices to engage members and advance the RTOERO strategic goals.
6. Forum participants received a presentation from Dr. Leeno Karumanchery, a diversity and inclusion, expert on power & privilege.
7. A summary of the 2023 District Executive Survey and the May 2023 Annual Meeting post-event survey was presented to Forum participants.

BENEFIT PLAN REMINDERS

1. You have to be able to prove your departure date from Ontario when you travel out of province. This includes crossing into Minnesota (I Falls, Baudette). This includes crossing the US on your way to Winnipeg and not just a holiday out of province.
2. Health coverage for couples can include the member and another dependent. Family health coverage can include the member and two or more dependents.
3. Prescribed medications can be for up to 100 days (three months) supply. They are covered up to 100% for generic drugs and 90% for branded medicines. This has a cap of \$3400 per person covered by their plan.
4. A tax-free savings plan is an excellent way to protect and save your earned wages. This is limited to \$6000 per annum.
5. Income splitting is another good method of getting the most for your dollar.
6. Questions: contact bobbarron5@gmail.com or phone 807 274 9208. If you don't know the answer, I will find it for you or explain how to get the appropriate answer.

Respectfully submitted,

Bob Barron. Benefits rep District 1

Decision at Special Meeting - Membership Fee

1. **RTOERO membership fees for members enrolled in the Entente Group Insurance Program will be financed through income earned on long-term investments, Subject to inflationary adjustments.**
2. **Annual district grants per member will be set to a base year as calculated for 2023, and subject to yearly membership growth and inflationary adjustments. This shall not apply to districts receiving minimum grants per Policy 9.02b.**
3. **An operations reserve will be created to provide assurance of 3 years of estimated fee revenue.**

Membership/Recruitment Report

Submitted by Sallee Dick, Membership Chairman

Membership:

District One's total membership is **290**. This includes **269** Retired members and **21** Actively Employed members.

Actively Employed Members:

In 2023, we were delighted to welcome **ten** new actively employed members, making the current total **21**. Their names are withheld to protect their retirement planning privacy. We are happy they chose RTOERO District One, and we invite them to join us when their schedules allow.

New Members :

From **Atikokan: Micheal Lewis, Shaunna Sekulich and Cheryl Williams** joined us. From **Fort Frances: Patti Anderson, Lisa Armstrong, Michelle Brunetta, Lori Caul, Stephen Danielson, Sue Drew, Diane Fry, Lorina Fryer, Maureen Hayward, Diana Maraj, Penny McComb, Josie McLeod, Josie Schill, and Eva Vizi**. We hope to welcome you all in-person at our Christmas luncheon.

On the Move:

Several members have recently moved to other locations. We wish them well in their new adventures. They are:

Larry Lamb to Nestor Falls, ON

Al Holt to Kelowna, BC

Keith McRae to Burnaby, BC

Mariette McRae to Sidney B.C.

Janice Hawkins to Guelph, ON

Karen Woods to Kingsville, ON

Pat Stoyka to Sooke, B.C.

Mickey Christiansen to Mississauga, ON

Larry Brown to Meaford, ON

Jan Marshall to Thunder Bay, ON

Passings:

Sadly, these members or spouses have recently passed away:

From **Atikokan: Glenn Rawlings**, husband of member Georgette Rawlings, **Trudy Herr, Don MacKay** and **Gary Parker**, husband of member Sylvia Parker

From **Fort Frances: Alice Irvine, Frank McComb, Luke Schill and Val Martindale**

They are fondly remembered by family and friends. We sincerely hope the cards of condolence and in-memoriam donations sent by District One, bring comfort to their families.

Retirement Planning Workshops (RPWs):

We held our first in-person RPW since 2019, on September 28th at La Place Rendez-Vous. Twenty people enjoyed the very informative event. There were 14 participants, 5 members of District One's Executive Board and Stephen Wong, Director of Health Benefits from head office in Toronto. Thanks to all for helping to make this event a success. We co-ordinated with the Kenora and Dryden districts to schedule Stephen's presentations. If you are planning to retire within 2 or even 10 years, viewing RTOERO's Retirement Planning Webinars can answer your questions and provide you with valuable information for planning your retirement. Go to: rtoero.ca and follow the links to RPWs. Webinars are ninety minutes long, are offered on different days of the week and on weekends, in English and French. They are very well-received and have high ratings. Check them out! To update your mailing or email address, go to membership@rtoero.ca, or call, toll-free, **1 800 361-9888**. Anyone wanting to help with Membership or Recruitment, please contact me at vands42@live.ca or 807 486-3624. Thanks, Sallee

TURNING 80

Here are our 2023 Octogenarians!

Don Bailey	Atikokan
Audrey Borger	Thunder Bay
Mickey Christiansen	Mississauga
April Girard	Atikokan
Leonard Grupp	Fort Frances
Larry Lamb	Nestor Falls
Merilyn Williams	Atikokan

With the holiday season approaching, thoughts of gathering with family and friends are on our minds. Happy Holidays to all.

Atikokan Unit Report



The Atikokan Unit submitted a community grant entitled Enhancing Library Access for Atikokan Seniors and is a partnership between the Atikokan RTO/ERO and the Atikokan Public Library. This fall we received notification that our grant request for \$4000 was approved. The grant will purchase e-readers, large print books, online subscription fees for Canopy and Hoopla. We are also planning lunch and learn sessions at the Pioneer Centre and Aspen Court.

The Atikokan Back to School Breakfast held at The Grill Little Falls Community Centre was well attended. It is always great to get together and share our adventures and laughter.



Pension Plan Increases for 2024

The 2024 inflation rate is 4.8%. All pension credit will receive 100% inflation protection.

If you retired or will be retiring from teaching this year, your 2024 adjustment will be prorated for the time you were on pension in 2023.

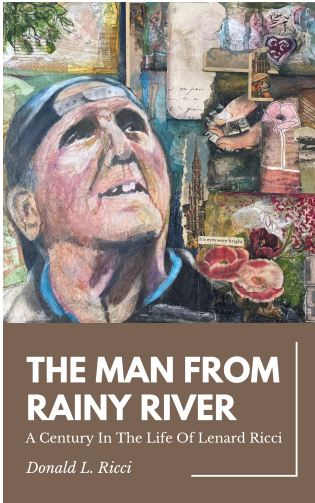
The Northern Lakes School officially opened with a ribbon cutting ceremony on Wednesday October 26, 2023. Guests at the ribbon cutting event were given a tour of the new school by student ambassadors.

Looking for a good read?

Check out *"The Man From Rainy River: A Century in the Life of Lenard Ricci"*

By Donald L. Ricci

Donald L. Ricci is a retired teacher living in Rainy River, ON with his wife. Writing this memoir was a labour of love and respect for his father, Lenard Ricci, a cornerstone of their family and a significant figure in the history of Northwestern Ontario.



RTO
Christmas Luncheon
 Wednesday, December 6, 2023
 11:00 AM social
 11:30 AM lunch
 @ the Fort Frances Legion (upstairs)
 Cost: \$15/member & \$25/non-member
 RSVP by Friday, November 24 to your phone captain
 or via the Google form.
<https://forms.gle/Zm3abniFxuCHP2iLA>

**RTO District 1
 Calendar of Events**

Dec. 6/23	Wednesday	Christmas Social Fort Frances	Fort Frances Legion	11:00 am social 11:30 am meal
Dec. 14/23	Thursday	Christmas Social Atikokan	Atikokan Legion	11:30 am social 12:00 am meal
May 02/24	Thursday	Spring General Meeting Atikokan	TBD	TBD
June 26/24	Wednesday	Fort Frances Spring Social	TBD	TBD

EMO Fall General Meeting October 12, 2023



Supplemental travel plan for extra days

The 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.

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.

Trip cancellation and trip interruption coverage for RTOERO members who are not in the extended health care plan is also available. To learn more, go to rtoero.ca/insurance/trip-cancellation-interruption.