



**A NEWSLETTER
FROM RTOERO DISTRICT 9
HURON-PERTH**

<https://district9.rtoero.ca>

2023 Fall Edition

Coming Events

For your calendar:



Spring General Meeting and Luncheon, 50th Anniversary Celebrations, Wednesday, May 8, 2024, Mitchell Golf and Country Club, in Mitchell

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President's Message



So, after seventeen years as Secretary of RTOERO District 9 Huron-Perth, I have become your new President, bringing with me a fair bit of historical knowledge and experience on how the District operates. This year will prove to be an exciting one as our District looks forward to celebrating our 50th anniversary! We already have a small committee looking to organize celebrations, but if you have some creative ideas of what you would like to see happen, please let us know.

All of our committees are gearing up for the coming year and we are excited to offer an in-person Retirement Planning Workshop this spring for the first time since Covid. Our Committee for Leisure and Recreation is busy planning great social activities for the year as well, with a hopeful return of a theatre date included. Our Social Chair, Linda Brunkard, is already hard at work planning and organizing the banquets for the year.

We are pleased to have several new members-at-large on the executive, Nancy Ross and Barb Desjardins. And now John Herbert is our new Vice-President, a role which had been empty for the past year. We also welcome Joanne Carr into her new position as Secretary, allowing me to move to the President's role. We are still looking for some Political Advocacy reps – preferably a Perth rep and a Huron rep, and a Pension and Retirement concerns rep, so let us know if you are interested in those very interesting positions.

At the Fall Forum in Toronto, some exciting decisions were made. Delegates voted not to charge members of the health plan a

Continued on page 2



RTOERO A better future, together
 Ensemble pour un avenir meilleur

District 9
Huron-Perth

Continuation from page 1

membership fee. Rather, they will pay their membership fee out of health plan reserves. So, if you are on the health plan you will pay only your health insurance premiums once this comes into effect. Non health plan members would still pay membership to fund local programming, and health plan members' memberships would be paid by national.

Also, a name change may be in the works for RTOERO. The organization now contains education workers as well as teachers, not all of them retired, and has groups across the country, so is no longer restricted to Ontario. A name which makes sense in both official languages is also being sought. Members at Forum and President's Workshop participated in various exercises to assist in this process. We may be hearing of a possible new name in the spring.

You may have participated in the member survey this summer. RTOERO found the following were your priorities:

- 1 Communications
- 2 Health Insurance
- 3 Member Engagement
- 4 Volunteer Recruitment
- 5 Succession Planning and
- 6 Marketing/ Outreach.

You can no doubt see a lot of connections between these priorities.

Given these results, I feel that our direction over the next year should be:

1. To celebrate who we are and where we have come from in the past 50 years.
2. To continue to strengthen our membership and volunteer base.
3. To continue to provide services and more social activities to our local membership.
4. To communicate to a wider audience within our membership.
5. To advocate for issues that are important to our members and get more members involved in those issues.

These will be top of mind as we begin in 2024.

Best wishes to you and yours for a wonderful holiday season, and I look forward to serving you for the upcoming year.

Willi Laurie

President of RTOERO District 9

Your 2023-2024 Executive Board Members



(Front) Willi Laurie, Dixie Lee Arbuckle, Cathy Hugill, Joanne Carr, Jean Weigand, Shelley Worsell, Nancy Ross, Barb Desjardins, Pauline Shore;
(Back) Bruce Whitmore, Linda Brunkard, Donna Hardie, Marcel St-Arneault, Patty Brine, John Herbert, Dave McClure, Marty Bond

Highlights from the Fall Annual General Meeting in October 2024, in Clinton



John Maaskant, Chair of the Huron County Newcomers Fund project, is learning from Jean Weigand that RTOERO District 9 will help to finance about one month of assistance, especially for the Ukrainians.



The 2023 Award for Exemplary Contribution was presented to Marty Bond for his remarkable work as our treasurer over the years.



Jean Rowcliffe, guest speaker, spoke on her career as a nanny in Buckingham Palace, London, U.K.



Jean Rowcliffe's attire during her working days

Continuation from page 3



John McDowell, who offered entertainment during the banquet



Karen Such, Leslie McConnell, and Sandra Newton



Arnold and Ila Mathers with Mary Moffatt



Gloria Hutchinson and Linda Willis



Linda Brunkard, Mary Ann Johnson, Della Bennett, Nancy Park, Marcel St-Arneault, and Dorothy Van Esbroek



Marilyn Taylor, Carol LeBeau, and Bud Walker



Non-medical interventions to support better sleep

Sleep is foundational to health, but according to the Cleveland Clinic, about one in three adults globally have insomnia symptoms. These symptoms may include trouble falling asleep, staying asleep or waking up too early.

Insomnia isn't fully understood, but research suggests many factors can contribute to or cause insomnia symptoms, including genetics, brain differences, medical conditions, life circumstances or changes, and habits or routines.

While medications are available to support sleep, you can also try non-medical interventions. Here are some suggestions to get a better night's rest:

During the day:

- Spend time outside, especially during the morning.
- Be physically active – exercise, even walking, supports better sleep. But avoid strenuous exercise within a few hours of bedtime.
- Talk to your doctor about whether medications you take may disrupt sleep and if taking them earlier in the day is an option.

At bedtime:

- Avoid screens.
- Don't eat or drink much close to bedtime—drinking anything may cause you to wake up to use the washroom.
- Keep your bedroom cool to support your body's need to drop its temperature to fall asleep.
- Have a sleep schedule and routine. Go to sleep and wake up at the same time every day. Create a wind-down routine for yourself. Ideas include reading, a bath, meditation or writing in a journal.

Like many things, small changes can make a difference. If better sleep is one of your goals, implement some of these suggestions – try them for a while and see what happens!

From the RTOERO Toronto Office



Guidance for life from trees

There's wisdom to gain from the natural world, and trees are a great source. Here is some life guidance to consider inspired by trees:

1. Everything is connected – researchers have identified that trees are linked to neighbouring trees by “an underground network of fungi, which resembles the neural networks in the brain.”
2. You can weather storms – Watch how trees sway and bend in the wind, strong yet adaptable.
3. Move towards what gives you energy – Phototropism causes trees to grow towards light.
4. Give back in different ways – Trees capture carbon from the air, produce oxygen, enrich the soil, and support other life after they fall.
5. Your life experiences shape you – A tree's rings record the journey it's been through over the years.



From the RTOERO Toronto Office



Community Grants Report

District 9 members, those of you who attended the annual general meeting in October, know that we had not yet received any news regarding our application to receive a Community Grant from Provincial RTOERO. Within the next 24 hours, we received the confirmation that District 9 and Goderich Lions Club received the full grant amount of \$4000. The Grant Committee was impressed with our goal of assisting Ukrainian arrivals in Huron-Perth.

John Maaskant, chair of the Huron County Newcomers Fund project with the Goderich Lions, stated at the RTOERO Fall AGM that there is an ongoing need for funding for newcomers, especially Ukrainians, as they try to get a start in the country. Goderich Lions are also partnering with the Huron County Immigration group. The Lions Huron County Newcomers Fund is handing out about \$4,000 a month to people who need help. Housing is the biggest difficulty for newcomers. District 9's community grant will help to finance about one month of assistance. More information will be in local newspapers.



For the Lions Community Grants presentation:
Bruce Whitmore, Lion John Maaskant, Jean Weigand, and Willi Laurie

This year RTOERO is awarding 20 Scholarships valued at \$3000 each to post-secondary (college/university) students enrolled in programs that lead to careers in either senior health and wellbeing; education; environmental stewardship; or that reflect a strong commitment to diversity, equity and/or inclusion.

Students must be enrolled in their program at time of application deadline, Jan. 12, 2024.

The applicant must be recommended by a RTOERO member. For more information, access the RTOERO Provincial website and click on 'Services' or contact Jean Weigand - dweigand@hay.net or phone 519-237-3418.

Jean Weigand
Community Grants Chair



How to avoid being a victim of 'recovery room scams'

Here's a new term to add to the list of fraud and scam terms we wish we didn't need to know about: recovery room scams. Some scammers sell the contact information of their victims to other scammers, who then pretend to be the good guys. They say they'll help the victim get their money back for a recovery fee.

These scammers target the feelings of shame and stress that follow the initial scam and offer what seems like an easy way out. Awareness of this type of scam can help prevent it from happening to you.

- Be cautious – be wary of anyone who contacts you who:
 - o Claims to be police, the CRA, a bank or securities regulator, but you cannot confirm who they are or who they work for.
 - o Knows details about your lost money but has never connected with you before.
 - o Promises to get your money back.
- Act – you can hang up the phone and then:
 - o Contact the real organization the person claimed to be from.
 - o If the organization is unknown, don't bother checking – hang up and move on.
- Don't pay a fee.

If you suspect you may have been a victim of fraud, reach out to the securities commission in your province/territory. You can also contact the Canadian Anti-Fraud Centre at 1-888-495-8501.

This information is based on an article from Get Smarter About Money by the Ontario Securities Commission. Read the full article here: getsmarteraboutmoney.ca/protect-your-money/fraud/protecting-against-fraud/recovery-room-scams

From the RTOERO Toronto Office



Membership Report

District 9 has 1089 members, including 24 actively employed (still working in education).

To report a change of name, address, phone or email, contact the Toronto office at info@rtoero.ca or call 1-800-361-9888; it helps to have your membership number on hand when submitting changes. Prospective new members can go to the website, www.rtoero.ca to explore the benefits of membership including the group health insurance and a virtual Retirement Planning Workshop. RTOERO is also planning to hold an in-person RPW (retirement planning workshop) in District 9 in the Spring of 2024.

Included in this report on page 9 is the most recent Age Banding graph which provides a very interesting snapshot of our membership.

The names in the following lists date from October 31, 2022 to November 1, 2023.

New Members

We welcome the following new members who joined or transferred to District 9 this year:

Linda Dunham	Heather McGuire-Bell	Laureen Smith	Margaret MacPherson	Joyce Simpson
Robin Woodyard	Kimberley Nadeau	Susan Cole	Marion Thompson	Sylvia Anderson
Lyne Greer	Ruth Lyon	Carol Munro	Susan Kraftcheck	Paul Core
		Catherine Murdoch		

IN MEMORIAM

The members of District 9 extend their sympathies to the families and friends of the following:

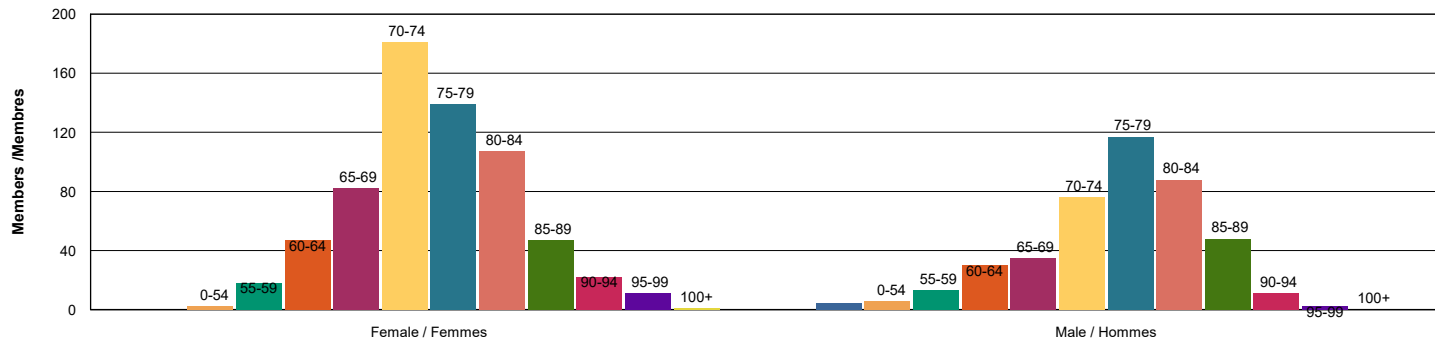
Joyce Dalglish	David Meakin	Robert Moss	Betty Mullin	Edna Waddington
Douglas Rowe	Robert Smith	Karen Wade	David Bell	Larry Dunham
Donald Tremeer	Victoria Holt	Margaret Stewart	Beryl Currie	Charles Kalbfleisch
Glenda Walter	Gregory Hazlitt	Joe John Simpson	Lois Farrish	William Armstrong
Joseph Fulop	Joyce Schaub	Keith Thompson	Ruth Boeckner	David Bonis
Robert Putherbough	Helen Woods	Norman Anderson	William Black	Sheila Prescott
Douglas Riley	Thomas Lyon	Barry McCarthy	William Munro	Douglas Fiddy
Gerald Walter	Laurie Kraftcheck	Gilbert McNeil	Doreen Raymond	Eleanor Smith
G. Garner-Dearing	Mary L. Core	Myles Murdoch	Donelda Schwartzentruber	

11/1/2023

Age Banding Report for Huron-Perth

Membership by Age/Gender

Membres par catégories d'âge/de sexe pour



@Gender & @Categories

	Female / Femmes	Male / Hommes	Total
	0	4	4
0-54	2	6	8
55-59	18	13	31
60-64	47	30	77
65-69	82	35	117
70-74	181	76	257
75-79	139	117	256
80-84	107	88	195
85-89	47	48	95
90-94	22	11	33
95-99	11	2	13
100+	1	0	1
Total	657	430	1,087

Dixie Lee Arbuckle
Member Services Chair



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.

From the RTOERO Toronto Office



Foundation Report

The Foundation continues to work on its mission to invest in programs, research and training to support healthy, active aging for all Canadians.

The Foundation is NOT funded through membership fees. It relies totally on voluntary donations from members and financial support from corporate partners. It is a registered charity. Tax receipts are issued for every donation of \$20.00 or more.

One of our executive members shared the idea of making a donation to the Foundation in memory of former educational colleagues when they pass away. This supports our mission of supporting our colleagues, and all other aging Canadians, as well as honoring our friends for their contributions in the field of education.



If you wish to make a memorial donation to the Foundation you can do it online:

Go to the RTOERO website, select “I would like to make a tribute donation”, and follow the prompts.

You can also donate by mail. Download and complete the tribute donation form from the RTOERO website, or use any of the donation forms that you receive in the mail from RTOERO or in your Renaissance magazine. Just make sure to include a note that it is a memorial donation, and provide an address for the notification to be sent. The Foundation will be pleased to provide the family with a card notifying that the donation has been made.

The mailing address is:

RTOERO Foundation, 18 Spadina Road, Toronto, ON M5R 2S7

Shelley Worsell
Charitable Foundation Chair



Volunteering?

Are you a volunteer tutor or a school volunteer? Consider wearing your RTOERO pin or swag when volunteering in schools. Let us help get the word out to working teachers and education workers about our organization!

Willi Laurie
President of RTOERO District 9



What is cultural appropriation vs. appreciation?

Written for RTOERO by Shaneeka Forrester, Cree artist, mother and advocate from Brunswick House First Nation, planting roots in Simcoe County, Ontario.

Over the past few years, there has been a growing call for individuals to stop participating in cultural appropriation. However, many of us may need clarification about what is cultural appropriation versus cultural appreciation. When is it okay for us to observe, participate and support other cultures? How can we show our adoration for their tapestries, art and jewelry while maintaining respectful observation?

The Oxford Dictionary defines cultural appropriation as “The unacknowledged or inappropriate adoption of the customs, practices, ideas, etc. of one people or society by members of another and typically more dominant people or society.” Let's unpack that a little bit. Mocking or imitating are clear indicators of cultural appropriation, but what about the less obvious forms?

It is essential to remember intent versus impact. Intent is not always observable. So, we should consider the impact of our actions and how they can affect individuals around us. Using another culture for profit or personal gain is also a form of appropriation.

Many Indigenous groups across Turtle Island have practices and ceremonies that welcome non-Indigenous participants. For instance, the powwow, smudging, sharing circles, beading, painting, etc. Joining events that have been made available by a community is not considered cultural appropriation – rather, it's cultural appreciation. However, if a non-Indigenous participant were to take these practices, teach them or use them for personal financial gain, it would qualify as appropriation.

Participation typically requires an invitation by a community or a member of that specific cultural group. Suppose you have participated in a practice, function or learning opportunity that is culturally based, and you want to incorporate some of what has been learned into your daily life. In that case, it is always best to ask the instructor if it is appropriate and what steps can be taken to do it respectfully.

Many artists are asked if it is okay for non-Indigenous people to wear, purchase or display their art, and the answer is a resounding yes. Cultural appreciation is beautiful and can be an excellent tool in honouring reconciliation.

Cultural appropriation and appreciation are complex topics. A recommended reading to help you learn more is *Indigenous Relations: Insights, Tips and Suggestions to Make Reconciliation a Reality* by Bob Joseph.

French:

Appropriation culturelle (L') By: Rodney Williams

From the RTOERO Toronto Office





RTOERO District 9's Spring General Meeting & Luncheon Wednesday, May 8, 2024

Registration Deadline: Wednesday, April 15, 2024

Mitchell Golf & Country Club

81 Francis Street West, Mitchell



As at previous recent SGMs, we will continue to place just six diners to each table to allow more space per person. So we will be able to accommodate a **maximum of 120** on May 8. So ... first come, first served! You will be notified if there isn't room for you.

Agenda

09:45 Registration and Coffee/Tea/Juice

10:15 District 9 Spring AGM

11:15 50th Anniversary Celebrations

12:00 Luncheon Menu: Chicken Cordon Bleu — breaded chicken breast stuffed with ham and Swiss cheese; with garlic mashed potatoes and seasonal vegetables, salad, veggie tray, coffee, tea and dessert.

(Note: a vegetarian meal can be provided if you request ahead.)

We are temporarily continuing our **2008** price for this SGM — just \$18 per person, whether member or guest!! So send your registration early!



Spring General Meeting & Luncheon, May 8, 2024
Please complete, detach, and return with cheque payable to
"District 9 RTO/ERO"

Marty Bond, 33833 Fullerview Circle, R.R.2, Goderich, ON N7A 3X8
by **April 15**, 2024 at the latest please.

Name: _____

Guest: _____

Phone: _____ email: _____

Number of lunches: _____ @ \$18 each = \$ _____

The link to use your credit card is <https://www.rto-ero.org/payment-d9>

This link is also found on the left bottom of District 9's web page, just above the copyright information as "Pay online for District 9 event or activity".



By attending this event, you consent to having your image included in our newsletters, website and social media channels. Please inform our photographers if you do not wish to be photographed.

Supplemental trip cancellation and trip interruption plan for extra coverage

The RTOERO travel plan provided with the Entente 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/communicate-insurance-plan-updates.

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.

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. ("JI"). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations, and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.

From the RTOERO Toronto Office



A Happy Day in Chilumba!

August 16th, Linda and Carol, the cofounders of Change Her World, left Toronto for Malawi via Amsterdam and Nairobi, Kenya before their final flight to Lilongwe, the capital of Malawi. After 3 day's travel, they had feet on the ground in Malawi. Their driver, Martin met them at the airport for the next phase of their journey, by van, to Mizuzu and their lodgings. Martin became their driver, interpreter, photographer, and guardian angel until he got them back to the airport for the first leg of their trip home. The next day, the 19th, they journeyed the ten hours to Chilumba and finally arrived at the new library.



Arriving in Lilongwe, Malawi.



Carol: We finally made it!
We're here!
Linda: It's a beautiful building!

The days leading up to the Grand Opening, were filled with meetings, visits to the hospital, the CHW nursery school, the previously built girls' hostel, one of the women involved in the pig project, looking in on one of the vulnerable elderly women, and work to prepare the library for the ribbon cutting ceremony and community celebration. August 24, 2023, the Change Her World Chilumba Community Library was officially opened to provide literacy resources and technology to the people of that area in Northern Malawi.

There's lots to do to make sure the Children's Corner is ready for the youngest visitors.



Putting up the charts in the children's corner.
"That one needs to go higher on the left."



Continuation from page 15

Books to browse and read.



Unpacking the sets of approved school texts and the large info posters.



Temba Chirw and Lackson Katchawanda work to get all the computers up and running before the big day. Temba is also helping install the library's management system to inventory the books and monitor their use with scanners for the bar codes.

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I am going to quote Linda's impressions about this meeting.

"It was a privilege for us to meet these girls with whom we spent more than an hour, listening to their personal stories and what CHW had meant for them as they struggled to find hope for their future. Thoughts of suicide by one of the girls who is an orphan, fears of early marriage, and the impact of leaving their mothers and villages, all gave a powerful story of lives being changed. These girls are determined, courageous and aspire to be agents of change in their country."

Remember that our search for used books is ongoing. Winter weather may limit travel but set your books aside for spring and then get in touch, please. We've realized an additional \$600 through online sales and a book sale in conjunction with our past Chocolate Extravaganza.

Enjoy the holidays with family and friends, both new and old. Wishing everyone good health and peace.

Pat Evers
Change Her World Director and RTOERO Liaison
pevers7@gmail.com
519-450-8479



Leisure and Recreation Committee Report

Our previous report mentioned our trips to Wingham and Brocksden one room school near Stratford. Later, on August 23, we were in Exeter for a tour of Northlander mobile home factory which was to be followed by a walking tour of downtown Exeter conducted by Joanne Bowen. Heavy rainfalls, however, forced us to cancel this tour of Exeter's downtown.

Over many years, many of our retired teachers have organized many of our social and leisure activities. At this time, I would like to thank the following for their work in this area over many years, namely, Doug Bundy, Jim Chapman, Clare French and Bruce Whitmore. All of you very kindly organized many social and leisure activities which we could enjoy.

Over this winter it may be possible to organize a variety of events for the 2024 year. Please send me any suggestions of any activity that you think our membership might enjoy. Specifically, you may suggest some of the following: industrial or farm tours, garden or horticultural tours, walking tours in our villages and towns, musicals, plays or dramatics in our theatres in Drayton, Blyth, Grand Bend, and Stratford. In the past we have often arranged group theatre trips. Would you like these trips again?

Please let me know your suggestions and wishes and I will try to organize some activities. I would be happy to see a small committee organize our social activities, perhaps one of about four people meeting occasionally to organize events.

David McClure
Leisure and Recreation Chair
canadave@hay.net



Do We Have Your Email Address?

Occasionally, RTOERO District 9 Executive likes to communicate with its members for certain items of interest, and we can't wait for the next issue of Clean Slate.

If you haven't already sent your email address or if it needs to be updated, send it to Beth Hazlitt, District 9's email captain in order to keep her information current at rtodistrict9@gmail.com. Your email address isn't shared with anyone.

Do You Want to Receive your Newsletter Electronically?

If you're reading this issue of Clean Slate on paper and would like to reduce the amount of paper used worldwide, you can choose to read the next issue on your tablet or computer.

Interested? Send an email to CleanSlateRTO@gmail.com with "email" as a subject and your name in the message body. That's it! Your name should match the one given at RTOERO Membership. The next issue will come earlier than the paper version.



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