

The THIRTY-FIFTH ESTATE

RTOERO DISTRICT 35

NEWSLETTER
November 2020

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Welcome!

NEW MEMBERS
to RTOERO *District 35:*

Alison Allen
Katherine Allen
Sheila Arsenault
Greg Barton
Sherry Burke
Chona Dufresne
Jannis Ferguson-Jodar
Debra Geary
Giles Isabey
Stan Laevens
Brenda McMillan
Kimberley St. Jean
Robert Sakamoto
Doreen Wrolstad

"Ownership is overrated. We should elevate sharing. Wealth is individual; sharing is collective. We are not what we own. We are what we do, who we help, and the difference we make in the world."

District 35 Membership encompasses teachers and support staff from:
Dryden, Vermilion Bay, Waldhof, Eagle River, Minnitaki, Oxdrift, Wabigoon, Hudson, Sioux Lookout,
Igance. Unit 2: Red Lake, Balmertown, Cochenour, Madsen, Ear Falls.

RTOERO DISTRICT 35**EXECUTIVE COMMITTEE NOVEMBER 2020**

POSITION	NAME	CONTACT
President	Carol Gardam	Phone: 807-221-8459 president35@districts.rtoero.ca
1 st Vice-President	Sue O'Grady	807-221-6602 sue.ogradey@icloud.com
2 nd Vice-President	Thea McMonagle	Phone: 807-223-4799 rto35.ca@gmail.com
Past President	Jackie Neall	Phone: 807-227-5564 jackie.neall@yahoo.ca
Benefits Rep	Thea McMonagle	Phone: 807-223-4799 rto35.ca@gmail.com
Social/Luncheon Convenor	Lynne Pateman	Phone: 807-221-9342 lynnepateman15@gmail.com
Goodwill Rep	Geraldine Savian	Phone: 807-223-3482 geraldinesavian@hotmail.com
Member Services Rep	Lee Ann Benson	807-221-9392 labenson60@gmail.com
Newsletter Editor	Patsy Norman	Phone: 807-223-2511 nanapatn@shaw.ca
Political Advocacy Rep	Rick Wilcox	Phone: 807-216-9126 rwilcox@drytel.net
Secretary	Patsy Norman	Phone: 807-223-2511 nanapatn@shaw.ca
Treasurer	Patsy Norman	Phone: 807-223-2511 nanapatn@shaw.ca
WebMaster/Communications	Thea McMonagle	Phone: 807-223-4799 rto35.ca@gmail.com
Executive Member	Laura Sfreddo	Phone: 807-223-5996 laurasfreddo@drytel.net
Executive Member	Kathy Boone	Phone: 807-220-3446 jaak@shaw.ca

UNIT 2 (RED LAKE) EXECUTIVE COMMITTEE NOVEMBER 2020

POSITION	NAME
President Unit 2	Dennis Gushulak
Vice-President Unit 2	Roger Cormier
Secretary	Susan Cullen
Treasurer	Roger Cormier
Goodwill and Membership Rep	Donna Gushulak
Benefits Rep	Dennis Gushulak

"Be kind, everyone you meet is fighting a hard battle."

- Plato



(This 'Welcome' letter was originally sent, via email in September, to all District 35 Members.)

Welcome from your District 35 and Unit 2 Red Lake Executives.

Welcome to a new season of retirement. Some of us still think of September as the start of a new year, but it's no longer a 'back to school' new year for us retirees.

As well, welcome to our Actively Employed District 35 Members. We all support and encourage you as you are completing the first month of a 'more challenging' school year. We know your dedication and professionalism will help carry you through, and you will make it all work for you and your students.

I am excited to start this new season working with you in my new role as President. I have learned much about our RTOERO organization by being involved with the Executive since retiring four years ago. I worked and work with many great mentors, and look forward to continuing to learn and be involved with District 35.

A 'BIG THANK YOU' to our Past-President, Jackie Neall. She led us through a major reorganization of RTOERO from the top down, and it came with many changes and growth in our organization. We all very much appreciate your hard work and commitment to our Members, Jackie!

We have not been able to be as socially active as a District these past 6+ months, and it will continue for several more. Please reach out to those who may need to hear an extra friendly voice during these times.

Our District Executive Members continue to meet, and some have also been attending Committee meetings and workshop with the Central Office in Toronto, via ZOOM. We will be publishing a Newsletter in November with updates and other information to share.

If you are interested in helping out with our District Executive or have questions, please contact me anytime via email at president35@districts.rtoero.ca or by phone 807-221-8459.

Take Care, Stay Safe and Stay Connected.

- Carol Gardam, President

DISTRICT 35 PRESIDENT

Hello!

Our RTOERO's name change has been put on hold, but we have a 'fresh' new logo and branding. This organization started out with the name Superannuated Teachers of Ontario, or **STO**.... Many people referred to it then as "STO: **S**ervice **T**o **O**thers", and I believe this is still deep in our roots. When we were actively employed in the Education sector, we served students. Now that we have retired, we continue to serve in our community and beyond.

Our National Membership has grown to over 82,000 members, and we have Districts in all provinces. "Strength in Numbers" We meet regularly with Government officials to advocate for several Seniors causes with our Vibrant Voices campaign. This is an important part of who we are as an Organization, as well as providing social activities, goodwill, and a great "for Members by Members" health plan.

Some exciting news to share! Our District was successful in our application for the "Project Service to Others" Grant from Central Office/Toronto. Our project money will go towards the purchase of an Ami Trishaw Bike for Seniors. This will provide a huge service for many Seniors and volunteers in Dryden! More details will be coming in the new year; but in the meantime, please check out the website www.cyclingwithoutage.org for more background information. We look forward to this project coming alive next summer, and have many of our Seniors out and about and able to appreciate our community via this bike! Here is a sample picture of what the bike will look like:



The Remembrance Day Ceremonies to honour all those who have served and continue to serve for our country, had a different look this year. RTO District 35 Member Julie Dzeoba was not able to personally lay our wreath on our behalf since the ceremony was virtual. Thank you to Julie as well as Bob Hamilton who have been representing our Members at the ceremonies for several years.

The RTOERO Annual General Meeting and Fall Forum usually hosted in Toronto was held via Zoom this year, at the end of October. It proved to be successful, but did have some challenges without the opportunity for face to face interaction. Over 150 participants took part on line, and the business part of the meeting was able to be completed. The Central Office in Toronto did wonderful work with the technology we used to allow for voting, as well as helping us all get trained and prepared for it.

The main RTOERO website, www.rtoero.ca has gone through a cosmetic upgrade, and lots of information and links can be found there. You will also notice a new e-store link that has RTOERO promotional items now available for purchase. The enclosed mask is one example. With the ongoing CoVid protocols in place, we ordered one for all our Members to help stay safe.

Over the past year we have had many changes to our Executive Membership. I began my term as your President in the Fall of 2020 and I would like to 'Welcome' Members who have taken on new positions: Jackie Neall, Past President; Sue O'Grady, 1st Vice-President; Thea McMonagle, 2nd Vice-President and Benefits Representative; Rick Wilcox, Political Advocacy Representative; and Lynne Pateman, Social and Luncheon Convenor. Also, Laura Sfreddo and Kathy Boone have joined as Executive Members. During this time we have had Members who retired from the Executive; Judith Hamilton as Luncheon Convenor; Betty Lyle as Pension and Retirement Concerns Representative; Brian Davidson as Treasurer; Peter Andrusco as Past President, and Marilyn Tinkess as Membership Representative. I THANK all these Members and the Members currently sitting as District 35 Executive, for the many hours they have volunteered to keep RTOERO District 35 alive and well in our communities. A THANK YOU also goes to Dennis Gushulak and all the Executive Members of Unit 2, Red Lake, for their dedication in keeping Members involved.

As always, please contact myself or any other Executive Member if you have questions or suggestions that will help continue to serve and support our Members.

Take care, stay safe, and stay connected.

- Carol Gardam

Some of the Activities Our District is Involved With

We try to contribute to the health and happiness of our communities and membership:

- **Luncheons / Social Gatherings:**
 - 1x/month from September - December & February - May
 - First Luncheon is complimentary for New Members
 - Fundraising for the RTOERO Charitable Foundation
 - Collections for Food Bank, Books for Babies born at the hospital
 - Guests are welcome
 - District 35 subsidizes \$4. for Members; Guests pay full price
 - Members and Guests pay \$25.00 for Christmas
- **Goodwill:**
 - Birthday cards for 80+ year old Members
 - Sympathy cards/donations for deceased Members and relatives
 - Get Well cards/gifts for Members and family, including hospital visits
 - Personal contact/visits to Members where needed
 - Host the December Birthday party at Patricia Gardens Minimal Care Home
- **Communication:**
 - General website: rtoero.ca
 - District 35 website: <https://district35.rto-ero.org>
 - Emails blasts to all District 35 Members (actively employed and retired)
 - Newsletters 2x/year
 - District Facebook Page to "Like/Follow": facebook.com/rtodistrict35
- **Political Advocacy:**
 - 82,000+ Members all across Canada - Strength in Numbers: Local, Provincial, National
 - Advocate for Senior related issues with government officials and more -
 - eg. Seniors Strategy, Environmental Stewardship; Geriatric Health Care
 - Check out the website vibrantvoices.ca for more info

- **Health Benefits:**
 - Insurance Plan, Benefits, Extended Health, Travel Insurance, Venngo Perks, “Best Doctors” available for Members and families
- **Membership Services:**
 - Attract new Members
 - Current Members’ change of address/email/phone number
 - Retirement Planning Workshops
 - Certificates presented at 25, 30, 35, 40 year Memberships

PLUS: RTOERO Central Office in Toronto Offers:

- Project Service To Others (PSTO) - up to \$4,000.00 for Community Projects
- Scholarships for Post Secondary relatives of RTOERO Members
- RTO Foundation - i.e.. research for Seniors issues

DISTRICT 35–UNIT 2 (RED LAKE) PRESIDENT

A lot has transpired since our last newsletter insert. This year has posed some difficult times and situations for our Members. With COVID, there were a number of challenges that we all had to face. Many of us expected that the situation would only be temporary; we have all found this not to be the case. We all hope that everyone has found some mechanisms to cope with the various challenges we have all faced. Some of our Members have had more to deal with. Please try to stay as active as possible and use whatever tools available to keep connected with family and friends. Keeping connected is very important. Some Members may not have family or friends close by and this may raise concerns. If you know of anyone, reach out to them just to say “Hi”. A short telephone call would greatly be appreciated by many.

Not only have our Members had to cope with the pandemic, but our Red Lake Member residents also had to deal with the fire evacuation this summer. Our Red Lake Members had a huge number of things on their plates to deal with at that time. The surrounding communities such as Ear Falls, Dryden, Sioux Lookout, Kenora and other communities stepped up to the plate and provided places for Red Lake residents to stay or camp out. Accommodations, companionship, food and even clothing were provided to help out in any way possible. This speaks highly to all of the communities to quickly help out. These gestures were greatly appreciated by all. It seems that we can manage in various situations; however, it does take a toll on some.

Again, in future situations see how you can help.

We were pleased to welcome three new Red Lake Unit Members: Stan Laevens who is a recent Retiree from the Red Lake High School and two Actively Employed Members: Debra Geary and Kimberley St. Jean. Welcoming letters with updated information were sent to each of them. We look forward to the time when we can meet socially, face-to-face.

We were also saddened to hear of the passing of Alex MacDonald – beloved husband of Sandra MacDonald and Russell White – beloved husband of Suzanne Chartier-White. We all extend the sincerest condolences of our Members to Sandra and Suzanne and their respective families.

Donna Gushulak, Unit Goodwill/Membership, continues to keep in contact with our Unit Members. Many have expressed their appreciation to this small gesture. This year we had six notable “Special

Milestones” and “Special Milestone” gifts, cards and best wishes were sent to all. We are very pleased that we have so many Members reaching these “Special Milestones” and look forward to seeing many more in the near future.

Roger Cormier, Unit Treasurer, last reported our finances are in good shape this year. Meeting Minutes continue to be quickly prepared by our Unit Secretary Susan Cullen. Because not all are able to attend meetings in person, the minutes are distributed to all of our Unit Members so they are kept informed on a regular basis as well.

We were able to conduct our Unit Executive Election via “ZOOM”. Although it was a different way to conduct business, it worked out fine. The 2020-2021 Red Lake Unit 2 Executive consists of: President/Benefits, Dennis Gushulak; Vice-President/Treasurer, Roger Cormier; Secretary, Susan Cullen; Goodwill/Membership, Donna Gushulak.

Members have been kept up-to-date with information from RTOERO Provincial Office and Dryden District 35 in regards to any information that was not sent out to individual Members.

I have begun my term on the Provincial Member Services Committee and we had our first meeting in September. Topics for discussion and sharing were sent to the respective District Member Services Co-ordinator, President, First Vice-President, Goodwill Rep and Recruitment Contact.

Another reminder to share with Actively Employed individuals in the education field is to let them know that there are many opportunities to view and participate in Retirement Planning Workshops (RPW's) on the RTOERO website. Even if you are already a retired Member, sign into one as a refresher and perhaps view some updated information.

Members will be preparing for the winter season and upcoming “Festive Season”. Although things may be different, we all may have traditions that we wish try to continue with. We have all worked hard throughout our educational careers to be able to do what we want, where we want, when we want, because we can.. But we must remember to adjust our lives and follow the COVID directives and protocols.

Thank you to our Unit Executive Members for the work they continue to do, as well as the Red Lake Unit Members. We are all in this together to benefit one another.

Continue to stay safe and remain healthy.

- Dennis Gushulak

NO CHARGE!

Attention fellow ‘penny pinchers’. All of the items on this list are completely and totally free of charge. So help yourself.

Advice	Church	Coupons	Flier
Fireworks Show	Gift	Hiking	Playground
Local Calls	Hand-me-downs	Opinions	Samples
Public Beach	Water Fountain	Sidewalks	Prize
Promotions	Sledding	Water	Vote

GOODWILL REPORT

Get well wishes were sent to Jim Boone, John Borst, Lynn Martin, Sharon McGregor, Hugh Neall, and Marlene Whiteside.

Condolences were sent in memory of loved ones to:

- ❖ Gaile Goldrup in memory of her mother Mildred Lappage;
- ❖ The Family of Isabel MacLean;
- ❖ Patty Lyle in memory of her father Earl Cecil Kellar;
- ❖ The Family of Elsie Humphrey;
- ❖ LeeAnn Benson in memory of her father Charlie Carpenter;
- ❖ Peter Andrusco in memory of his father-in-law Leo Milanese;
- ❖ The Family of Betty Isabey;
- ❖ Gerry Powell in memory of her father Maurice Paul;
- ❖ Charron Sippola in memory of her mother-in-law Mary Sippola;
- ❖ Ellyn Bernier in memory of her brother Gerry Pinkess.

Each month cards were sent to members celebrating their 80+ birthdays. This year, due to COVID restrictions we are not able to host the annual November/December Birthday Party/Christmas Sing-a-long at Patricia Gardens. Poinsettias will be delivered in December to Members residing in Patricia Gardens/Princess Court.

I would once again like to extend a special Thank You to Linda Joy Smith for her help in keeping us up-to-date with our Members in Sioux Lookout. Also Thank You to Donna Gushulak who sees that our Unit 2 members are remembered recognized and remembered.

Should you know of a member who has been hospitalized or suffered a bereavement, please contact me at geraldinesavian@hotmail.com or (807) 223-3482 or you can contact any member of the Executive.

-Geraldine Savian

MEMBERSHIP

As of November 1, 2020 the total combined membership of District 35 is 279. The Red Lake unit is included and presently stands at 36 retired members plus 3 actively employed members. In Dryden there are 228 retired members plus 12 actively employed members.

This has been a year like no other and one significant new development is that Retirement Planning Workshops are now virtual. The change in approach offers advantages for members. The new format provides flexibility for participation and multiple opportunities to access a wealth of information. All this can be done from the comfort of your own home! Central office is pleased with the enthusiasm of the participants and encourages all to take advantage of the excellent resources offered by RTO-ERO in planning retirement. We look toward this year with new ideas for improvements for workshops and welcome any suggestions to make the experience as helpful as possible. Here in District 35 we continue to make every effort to add our local touch to the RTO-ERO experience.

- LeeAnn Benson

“Kindness does not ask for repayment.”

“CONGRATULATIONS”

On 30 Years of Happy Retirement:

Ruth Moore (Dryden)

Velma Neill (Dryden)

Bill Salonen (Dryden)

On 25 Years of Happy Retirement:

Mary Bortolot (Sioux Lookout)

Joanne Kohuch (Dryden)

Mary McEwen (Comox)

Dave Smith (Dryden)

Gary Sobchuk (Sioux Lookout)

“The patina is the history of an object and shows what has happened over time. A crackled finish, a nick, a scratch--all of these things give a piece character. The patina is what makes the piece truly valuable.

What story does your patina tell?”

In early 2020 District 35 nominated **BRIAN KENNY** to receive the RTOERO '**OUTSTANDING LEADERSHIP AWARD**'. The 'Outstanding Leadership Award' is presented to an RTOERO Member in recognition of outstanding voluntary contributions to the work of RTOERO **beyond the District level**.

In her letter of congratulations to Brian, Martha Foster, Chair, RTOERO wrote: "**It is my pleasure to advise you that you are the recipient of the RTOERO Outstanding Leadership Award 2020.**" She went on to write: "This award represents recognition by your colleagues for the many activities in which you have been involved during your retirement on behalf of retired teachers and the education community. As part of the tribute, a donation of \$1,000 will be made in your name to the charity or organization of your choice. Your name will also be engraved on a plate and placed on a plaque that is displayed at the RTOERO Offices."

District 35 extends our most heartfelt 'CONGRATULATIONS' BRIAN!

Following is the nomination letter sent by District 35.

As someone who truly exemplifies the word leadership, Brian Kenny is being nominated by District 35 for the 2020 RTOERO Leadership Award.

In various capacities, Brian has held some form of office with RTOERO at both the District and Provincial Levels for over 21 years. Brian has had a second career as a volunteer, doing something that he is sincerely passionate about--helping others.

Immediately following Brian's retiring from his teaching career, he joined RTOERO District 35 and took on the role of Political Advocacy Committee chair. He later became 2nd Vice-President, 1st Vice-President and ultimately, became the President, after which he served as Past President. During the period of his tenure, he went to Senate where he began as an observer and later, as a delegate for a total of four times. Brian's contributions and time were very well received and most importantly, very much appreciated by all of our members.

Brian was appointed to the Provincial PAC committee where he served for four years, including three as the Chair. In 2004 Brian was elected to the Provincial Executive of RTOERO and served there for six years. Throughout this time, he was also elected twice as President. As a member of the Provincial Executive, he served on all but one of the Provincial Committees. In his role as President, he attended all of the Provincial Committee meetings. In addition, he was able to visit a number of RTOERO Districts in those six years and thoroughly enjoyed seeing how various areas were able to best serve their members. In his capacity as President, Brian went to the Canadian Association of Retired Teachers [CARP] representing RTOERO as a voting delegate.

RTOERO appointed Brian as the Ontario Regional Representative to ACER CART which he held for several years before eventually becoming Vice-President, President and currently, is Past President for two-year positions--totaling another six years serving RTOERO and its members. In that role, he went to Ottawa several times to lobby MPs on issues important to retired teachers. He will again be attending this year to lobby for Universal Pharmacare. Following his serving on the Provincial Executive, he was appointed to the Health Safety Insurance Committee [HSIC] Provincial committee for three years.

According to Brian, his 21 years have been "a real labour of happiness." Brian has taught both 'old guard' and 'new guard' retirees the importance of RTOERO, and how valuable volunteer efforts can be for all members. We are extremely fortunate to call him a member of District 35 RTOERO.

Communications Committee



The newly re-designed RTOERO website, complete with the bright colours and logos of the re-branding has now been launched. Check it out at rtoero.ca. All district websites will also be re-developed in keeping with this new website. The launching of the new district websites has been delayed due to COVID-19. Hopefully, District 35 Dryden’s new website will be a ‘work-in-progress’ in the fall and launched by the new year.

* * * * *

Importance of providing your updated information to RTO



Many members have changed their phones from a landline to a cell phone. Please remember to update your information with RTO, by emailing membership@rtoero.ca or call 1-800-361-9888

* * * * *

The new reality of our COVID-19 pandemic is certainly affecting our lives a great deal. Where we once interacted face-to-face, now we have become too familiar with terms such as Zoom, Skype, Facetime and MS Teams when we wish to converse with one another. Social distancing is the norm. I sincerely hope that you have been able to stay virtually connected with your loved ones and friends through these various technologies.



-Thea McMonagle

“The Thirty-Fifth Estate” **(District 35’s Newsletter)**

“The Thirty-Fifth Estate” is produced twice a year, Spring and Fall.

Contributions by members are always welcome. If you have something to share please send it to me at nanapatn@shaw.ca.

An electronic version of “The Thirty-Fifth Estate” can be viewed by visiting our website <http://district35.rto-ero.org>. If you would prefer to read the newsletter on the website, or perhaps you no longer wish to receive a copy, please contact me and your name will be removed from our mailing list.

- Patzy Norman, Editor

“A [person] who can’t make a mistake can’t make anything.”

- Abe Lincoln

Benefits Report

Changes to the BENEFITS PLAN as of Oct, 27, 2020

Pandemic travel coverage

Our travel insurance now covers COVID-19 medical emergencies while travelling, even during the time of government-issued travel advisories. This change is retroactive to Oct. 1, 2020.



Trip cancellation or interruption

Coverage remains in place if you need to cancel or interrupt your trip for any of the reasons on page 73-76 of your Insurance Plans Booklet, including an existing medical condition that has become unstable.

Important note: You are not covered for trip cancellation or interruption related to COVID-19. However, unlike other travel plans, RTOERO will continue to reimburse for cancellations and interruptions unrelated to COVID-19.

Questions and answers

Q. Why has this change been made to the travel coverage? Does this mean it’s safe to travel?

A. We encourage you to follow government advisories to avoid non-essential travel, as a global travel advisory remains in effect. But we know members may have important reasons to travel, even during pandemic.

Q. Do I have emergency medical coverage if I become ill with COVID-19 while travelling?

A. Yes. You have emergency medical coverage as long as you did not have any symptoms within 90 days prior to leaving. This coverage applies even during the government’s advisory to avoid travel outside of Canada due to the pandemic.

Coverage includes, but is not limited to, hospital accommodation, physician charges and prescriptions. Please note that Emergency Air Transportation benefits may be available, when medically required and approved in advance.

Contact Global Excel Management using the applicable phone number on your benefits card before starting any medical treatment. For complete details of emergency medical coverage, please refer to pages 50 to 67 of the Insurance Plans Booklet.

Q. My out-of-Canada trip started prior to Oct. 1. Does this new emergency medical travel coverage apply to me?

A. Yes. You are covered for medical emergencies incurred on or after Oct. 1.



Q. If I am out of the country and the Canadian government issues a new advisory related to COVID-19, will I be required to return home immediately?

- A. No. You are able to remain in place with COVID-19 emergency medical coverage still in effect.

Q. If I book a trip and become ill with COVID-19 before departing or making additional payments, will I be covered for the cancellation?

- A. No. Our travel insurance does not cover trip cancellation or interruption related to COVID-19. However, unlike other travel plans, RTOERO will continue to reimburse for cancellations and interruptions unrelated to COVID-19. Please see page 68-73 of the Insurance Plans Booklet for complete details of trip cancellation and interruption coverage.

Q. If I contract COVID-19 while travelling, am I covered for indirect costs related to my illness?

- A. If you are medically unfit to travel due to an emergency, your coverage is extended for up to five days following the date that you are deemed stable to return to your province by your physician or the common carrier.

The coverage provides up to \$250 per day, to a maximum of \$5,000 per trip, per insured person, for the reasonable additional expenses for meals and accommodation, when a trip is extended beyond the last day of the scheduled trip due to the sickness and/or injury suffered by an insured person or travelling companion.

Contact Global Excel Management using the applicable phone number on your benefits card before starting any medical treatment. For complete details of emergency medical coverage, please refer to pages 50 to 67 of the Insurance Plans Booklet.

Q. I received a credit or voucher from my travel provider. Can I claim the full amount through my insurance?

- A. You are not eligible to claim amounts that have been reimbursed via refund, voucher or credit. If your credit or voucher expires or a situation arises where you are unable to use it, please contact Global Excel Management at 1-877-346-1467 to review the solutions available to you.

-Thea McMonagle

Remember to wear a mask, socially distance & wash your hands often. Seek medical attention if you develop symptoms. For information on COVID-19 in Northwestern Ontario, please check out the Health Unit at www.nwhu.on.ca.

- Stay safe & be well.
- Stay active--free fitness videos available at <https://ymca360.org/on-demand>.
- Keep connected and phone a friend.

New COVID Times Idea:

Is anybody interested in starting up or being a part of some 'virtual/on-line' RTOERO District 35 Groups? Some different activities you could do from near and far together on-line, and help stay connected during these COVID times? (i.e. On-line/virtual: book club; Trivial Pursuit; needlepoint; quilting; cooking/recipes; walking club; other suggestions) Let us know and we can perhaps help get you started if needed and help promote the activity.

SOCIAL/LUNCHEONS

We have missed seeing each other at our monthly social gatherings. It will be awhile yet, but we will be in contact with you when we are able to safely resume.

Several people are involved every month when we have our Luncheons and Social Gatherings. Even though we're not currently gathering, a big thank you to the following Members who continue to help support our District and make our Luncheons so successful.

- Thank you to the people who contact our Members, via phone or email, with the invites and information: Robyn Kunza, Trish Cooke, Carolyn Stratford, Elaine Morris, Fatima Davidson, Mary Case, LeeAnn Benson, Sue O'Grady, Velma Neill, Dave Roberts, Ross Bolton, Carol Gardam, Mary Bortolot (Sioux Lookout), and Dennis Gushulak (Unit 2 Red Lake).
--Members; please ensure your phoner/emailer is contacted if you change your phone number or email address.
--If you have not been getting contacted, please let us know so we can ensure you're included when we start up again.
- The Door Prize draws and fundraising that take place at our Luncheons are always popular. Thank you to Shirley Cole, Trish Cooke and Brian Davidson for organizing them.
- The Guest Speakers, book table, and the registration/welcome table are a large part of our social gatherings as well. Thank you to Janice Radburn for co-ordinating our Guest Speakers, and Patsy Norman for the book table (and Thank you to the Members who supply the books). Also, Thank you to Judith Hamilton, Brian and Patsy for greeting and collecting payment as Members arrive.

A Sub-committee has been formed to investigate options for adding some 'other' social events for our Members. We are still in the planning phase and will need to wait for the pandemic to be over before some of them can be implemented. Please stay tuned for future announcements.

As the Convenor for Luncheons, I very much enjoyed working with everybody. Thank you to Lynne Pateman who will be taking over the Convenor duties.

- Carol Gardam

DISTRICT 35 MEMBERSHIP BY AGE/GENDER

AGE	FEMALE	MALE	TOTAL
0-54	14	3	17
55-59	17	4	21
60-64	28	6	34
65-69	43	4	47
70-74	58	18	76
75-79	16	20	36
80-84	17	14	31
85-89	6	7	13
90-94	2	1	3
95-99	1	0	1
TOTAL	202	77	279

WILLS (and DON'TS)

"I don't need a 'Will'." Some people make wrong assumptions about who will receive their assets if they die without a 'Will', i.e. 'intestate'. For example, in Ontario married spouses get \$200,000 plus a fractional share, common law partners get nothing.

Even if you are happy with where you think your assets are going, who has authority to pay the taxes, transfer the vehicle, deal with the banks, etc.?

Wills and Power(s) of Attorney ensure that your wishes are carried out as per your direction, otherwise court-appointed administrators will perform these functions and not necessarily according to your wishes nor for the most economical solution. Keep a copy of these documents in a safe place in your residence and be sure to let your Executor know where they are. If it makes you feel more secure, the 'original' documents can be kept in a safety deposit box along with other important documents. Be sure your Executor knows where the key to the safety deposit box is kept.

- **Power of Attorney for Personal Care** is a legal document in which you name a person to make decisions about your medical and other care, when you become unable to make those decisions yourself while alive but incapable.
- **Power of Attorney for Property** is a legal document in which you name a person to make decisions about your money and other assets on your behalf, while you are alive but incapable.

Following are some facts to consider when preparing a 'Will':

- No 'Will' is break free! You can always have people contest your 'Will'. It is very important to talk with your beneficiaries about what you plan to give or not give to them.
- An Executor is not liable for the deceased person's debts.
- Don't go to a Doctor to write a letter saying you are 'sound of mind'. He legally cannot do that. In a court of law, there is no sound of mind accepted. It is better to talk with your Accountant and go over all your assets.
- Do not sign a Power of Attorney, other than the one you make with your Lawyer. Some banks are asking the person to sign on at the bank. Do not do this because it will harm your 'Will' if brought to Probate. Check with your Lawyer if you can give them a copy of the one you made with the Lawyer.
- On-line wills, stationer's wills, and 'will kits' are readily available. Although they are legal, it is very easy to make mistakes and miss important information in your preparation. Use the services of a Lawyer to make sure all the legalities are covered. This will give you peace of mind in knowing that you have taken care of some of the difficult decisions your loved ones would have to make.



Our condolences go to the family and friends of

**Elsie Humphrey
Betty Isabey
Isabel MacLean
Hilda Vandenbyllaardt**

We remember them with great fondness.

THE FOLLOWING POSITION ON THE DISTRICT 35 EXECUTIVE NEEDS TO BE FILLED:

Secretary

Duties include:

- To attend monthly District 35 Executive meetings and the Semi-Annual General Meetings;
- To prepare and present the minutes of the District 35 Executive and Membership meetings, and of any special meetings called by the President;
- To carry on the correspondence that is required to conduct the business of the District Executive and its membership;
- To send notices of Executive, Membership and special meetings at the direction of the President and District Executive.

(For more information contact Carol Gardam, President of District 35.)

RTO/ERO Board of Directors Elected October 2021

Chair: *Rich Prophet*
Vice-Chair: *Bill Huzar*
Directors: *Jacqueline Aird*
Martha Foster
Louise Guérin
Martin Higgs
David Kendall
Claudia Mang
Gayle Manley
Chief Executive Officer: *Jim Grieve*

RTO/ERO Provincial Office

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1-416-962-9463*

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