

FORWARD



LONG-TIME MEMBERS TO BE HONoured AT THE FEBRUARY LUNCHEON

Every year District 43 honours those who have been long-time members of RTOERO or its predecessor, STO (The Superannuated Teachers of Ontario). Certificates for 25 years of membership will be presented at the February luncheon. The names of this year's recipients are listed below:

PHYLLIS CHAYER
RAYMOND BERNIER
ELIZABETH BARKER
PETER BURNS
SANDRA HAGUE
PHILIP GEDEN
DOROTHY LABRICK
ANN MCINTYRE
MARGARET SOUTER
BRIAN TINKER
EDWARD BALE
ANN BURNS
FRANCES TANNER

CONGRATULATIONS



FROM THE PRESIDENT'S PERSPECTIVE

Members who regularly attend our luncheon meetings at the Davedi Club will notice in this edition of FORWARD 43 that the price for our meal has gone up. An explanation is in order. Partly due to careful spending on the part of your executive (we are teachers after all) but also in large part because of Covid 19 restrictions, when lunches were not

possible, our treasury built up a considerable surplus of funds. As a result, we were instructed by the higher ups at national headquarters in Toronto that we had to spend most of the money. That is because, as we are a non-profit organization, the Canada Revenue Agency (CRA) takes a dim view our having excess funds. The implied threat is possible loss of non-profit status and the tax implications that likely would result. Another reason for the now smaller subsidy for our meals is that, since we first began attending there, the Davedi Club has not charged us for hall rental and other fixed items. They too are facing higher costs and have asked that we pay \$300 towards the room, a bit more than half of what they normally charge.

Post-COVID, your executive decided that the best way to divest the excess funds would be to increase the subsidies for the luncheons; it was and is, after all your money as members. It would likely have been logistically impossible, and possibly illegal (CRA tax implications again) to distribute the funds directly to the membership. Therefore, in order to quickly achieve the desired surplus reduction, the executive elected to heavily subsidize our luncheons.

We trust that you understand and will not be too shocked at the meal cost rise. The lunches are still subsidized, but just not so much. In reality, we are basically back to what it should be, given inflation.

NOSI: Here's an acronym that I recently learned thanks to Bob Aaron, property law columnist in the Toronto Star. It stands for "notices of security interest". Rather than paraphrase I'll simply provide the definition of NOSI as provided by a Government of Ontario news release dated October 17, 2023: "A NOSI is a notice

Continued on page 2...

that can be registered on the land registry system by a business when it finances or leases certain equipment on a property such as an HVAC unit. In some cases, homeowners are not aware a NOSI has been registered on their title and businesses have charged them exorbitant fees to discharge the NOSI.”

Some unscrupulous companies charge exorbitant fees to discharge a NOSI when, for example, someone is selling their home. Often, these companies have used nefarious tactics to provide overpriced equipment to vulnerable people. Indications are that the Ontario Government will be taking steps to address this issue, but, if you are selling your home and have leased HVAC equipment, it is best to check if there is a NOSI registered against your property.

Incidentally, I contacted the company from whom we lease our water heater; they openly stated that they do indeed register a NOSI for leased HVAC (i.e.: Furnaces and air conditioners) equipment, but not for water heaters. I do believe this particular company to be honest, but there are others out there that bear scrutiny.

I should have been more aware of these crooked practices from personal experience: a couple of years before she passed away in 2013, my mother was convinced by a door-to-door agent to change her water heater. It was a done deal before I caught wind of it. The fan was duly hit when I sold her house in settling her estate. The water heater company wanted a bunch of money to cancel the contract. I refused to pay and spoke with the lawyer who handled the estate. He sent

the company a cease-and-desist letter and that was the end of it. I now think that I must have encountered a NOSI but the company chose not to pick a fight that they probably would have lost, not to mention the bad publicity which would have thrown some light onto their crooked scheme.

To check to see if you have a NOSI registered against your home should you have leased equipment and please check in on your elderly friends and family members and help to

protect them from these malfeasants. Fraud and scams come in many forms and, unfortunately, some of them are quasi legal. Hopefully the provincial government will sooner rather than later honour its promise to deal with the NOSI issue.

Hope to see you at the next luncheon!



Paul Brazeau

P.S. At the December luncheon meeting, just over \$400 was raised for the **North Bay Santa Fund**. In the spirit of the season, the Executive voted to top this donated amount up to \$500 .

Thanks to all who bought tickets!



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rtoero.ca/services/venngo-memberperks

MEMORIAL SCHOLARSHIPS



A **one-year scholarship** in memory of **Allan George Garrett** (photo left) is now in place at Chippewa Secondary School to be awarded in June, 2024. Donation cheques should be made payable to *Near North District School Board* and sent to the attention of Paul Manning, Near North District School Board, P. O. Box 3110, North Bay, Ontario , P1B 8K1 and identified as going towards the Garrett scholarship.

JOHN LUNN SCHOLARSHIP The scholarship will be awarded once per year, at graduation, to a deserving student who has played football with the West Ferris Trojans and has been involved in the community. All cheques should be made payable to *Coach John Lunn Scholarship* or an e-transfer to coachjohnlunnscholarship@gmail.com . All correspondence should be

addressed to Sandra Goldsworthy, 19 Crestmont Drive, SW, Calgary, Alberta T3B 5X7



In Memoriam

It is with deep sadness that we acknowledge the passing of the following District 43 members :

PAUL GUNNAR BERTILS DAVID LAND HARPER
MARY MADELEINE MITCHELL ELIN PALANGIO

*We are grateful for their friendship, their service, and their memory.
Our sincere condolences are extended to their family and friends.*

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.

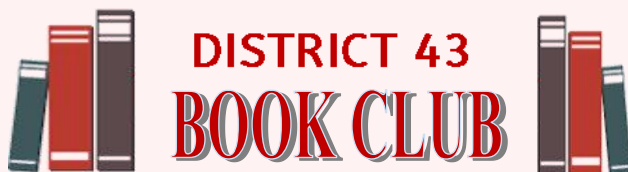
Buyer scam – Someone claiming they didn't receive the item from you, not paying, or reporting the transaction as fraud after they received the item.
Seller scam – Someone tries to sell items without delivering the item. This can include asking you to send a deposit for a high-value item.

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.

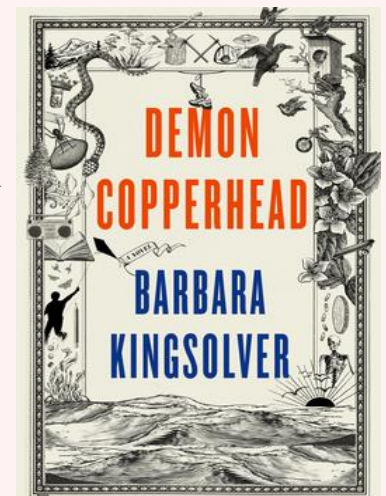
If you feel something may be a scam, you can report it to *Facebook*. If you are suspicious, you can also report it right on the *Facebook* page itself.



The **District 43 Book Club** members meet monthly to discuss a recommended book, or to share their most favourite "must read" with other club members.

Book Club meetings are held usually every month. Restaurant location to be decided closer to that time. Contact **Anne Delaney** for all the details –and the date and place of the next meeting (see contact info - page 11)

For February - *Demon Copperhead* - Barbara Kingsolver
March - *The Adversaries* - Michael Crummy
April - Any of the 'Canada Reads' books



BENEFITS OF BELONGING TO RTOERO

MEMBERSHIP HAS ITS ADVANTAGES!

Submitted by Sue Priebe, District 43 Membership Chair

Many people think that RTO\ERO is only for retired teachers to join. We are trying to spread the word that RTO\ERO is for many different groups of people who have worked in the education community.

Anyone who has worked for at least five years in the education community in Canada can join RTO\ERO and this includes the following:

- ◆ Staff of public and Catholic schools and school boards
- ◆ Staff from First Nations schools and education organizations
- ◆ Staff from daycare and early years centres
- ◆ Staff from private schools
- ◆ Staff and faculty of colleges and universities, including contract staff
- ◆ Staff from education associations
- ◆ Trustees
- ◆ Crossing guards
- ◆ School transportation staff, including bus drivers



THERE ARE MANY PERKS WHEN YOU BELONG TO RTOERO!

Health benefits and group insurance options

- [Comprehensive health coverage](#) for members
- Access insurance coverage when you retire or if you don't have benefits through work

Discounts

- Save up to 40% on car/home insurance
- 3000+ discounts with [Venngo MemberPerks](#)
- Exclusive travel discounts

Unique programs and services

- Support as you prepare for retirement and to help you through the transition
- Social events and volunteer activities in your community
 - Day trips, excursions and group travel

- Bilingual services and francophone districts

Giving back

- Apply for \$4000 grant for a charity you volunteer with
- Scholarships for family members

Award-winning publications

- Quarterly lifestyle magazine *Renaissance*
- Monthly e-newsletter
- Tax Tips – comprehensive resource to help you at tax season
- Pocket Planner calendar

Political advocacy

- [Vibrant Voices](#) – political advocacy campaign
- Sharing the views of members with federal, provincial and municipal governments across Canada

Research and education

- [RTOERO Foundation](#), funded by member donations, supports research on healthy aging
- Foundation offers education and awareness about the issue of social isolation

In our own District 43, members have the option of joining in on the RTO monthly **bookclub** meetings, and monthly get-togethers for our **games club**, ABB. (Anything but Bridge!).

One of our members also offers online **Zumba**, usually on a weekly basis. We also boast a “**Film Club**”, where members get together to attend films.

The great thing about these clubs, is that any RTO/ERO member can show up solo and instantly be included in the larger group. For new members to District 43, it's a quick and easy way to meet people! And of course, there are the great trips!

If you know someone who is thinking of joining RTO/ERO, remind them of the benefits that will come their way. And of course, the FUN!



NEWS FROM THE RTOERO FOUNDATION - WINTER 2023-4

submitted by Joan Hambley, District 43 1st V. Pres. & RTOERO Foundation Champion



RTOERO FOUNDATION GRANT PROGRAM

The RTOERO Foundation grant program has three focus areas. Project proposals must address one of these areas in order to be considered for support. Each year, the Foundation may accept proposals for one or more, but not necessarily all, focus areas.

- Geriatrics research.
- Seniors' health & wellbeing
- Social engagement

The Foundation is currently supporting the following grants:

\$43,000 (Social engagement, Health & wellbeing) with Compassionate Communities Kingston

Summary: Citizens are trained to become community connectors who “signpost” people to the health care and informal community-led services (educational, social, recreational) that are available but many people don't know about.

\$50,000 (Geriatric research, Social engagement, Health & wellbeing) with The Dementia Society of Ottawa and Renfrew County

Summary: The aim of this project is to develop an audit tool (in collaboration with those affected by dementia) to assess both the age- and dementia-inclusiveness of their communities.

\$50,000 (Social engagement, Health & wellbeing) with Sheridan College

Summary: Working with students from multiple faculties at Sheridan College, the team will create and evaluate a new app (Artfull) that offers five arts engagement opportunities to participants every month.



\$15,000 (Social engagement, Health & wellbeing) with Canadian Organic Growers – Senior Organic Gardeners

Summary: Senior Organic Gardeners (SOG), in partnership with Just Food and Root in Nature, will provide small garden tools, soil, compost, seeds, and seedlings to isolated seniors in community housing and in their homes.

\$5,000 (Social engagement, Health & wellbeing) with Société Alzheimer Society Sudbury-Manitoulin North Bay

Summary: Friendship circle is designed to bring care partners and the person living with dementia together. The Foundation typically operates one granting cycle per year in the fall, but on rare occasions, adds a second cycle in the spring.

FOUNDATION FUNDRAISING IS IMPORTANT!

Keep in mind that the RTOERO Foundation programs are sustained through **fundraising**. The annual granting program is at the heart of the work that they do. The granting program relies on the generous contributions from individual donors and corporate partners. Giving to the RTOERO Foundation not only benefits aging Canadians, but it's also a great way to maximize your tax credits. Any questions? Contact: foundation@rtoero.ca.



In Spring 2024, The Foundation is hosting an **online silent auction** open to RTOERO members across the country as well as RTOERO staff, board members, partners, family, and friends. The proceeds will directly fund programs promoting healthy, active aging. Details of the silent auction will hopefully be in the May District 43 newsletter.

To enhance the auction, they're seeking exceptional experiences and gift packages to ensure there is something for all members across the country.

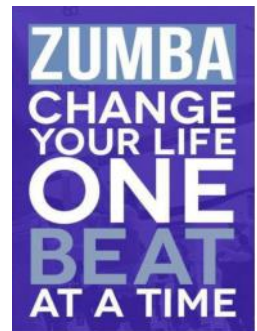
I have been in touch with the Foundation with suggestions for local activities and/or gifts that might be of interest. If you have any ideas, or would like more information you can contact Tammy Gonsalves, Manager of Philanthropy, at tgonsalves@rtoero.ca.

Your involvement will make a meaningful impact on the success of this event.

Zumba on ZOOM

Contact **Anne Delaney** (see page 11) for all the details that you will need to participate - or if you have any questions about the Zumba sessions.

Sample of a song and dance https://youtu.be/dJc_n8OBnZM?si=VFfs96vEGq6GiG0z



Note: You will need an internet connection and a desktop, laptop, tablet or phone to be part of this this amazing activity which is conducted

EVERY FRIDAY: 9:30 - 10:30 am
FUN AND FITNESS FOR EVERYONE!

Dance for your health, dance for fun and dance because it improves coordination and balance, enhances memory and boosts mood.

Learn the basic steps - Cha-cha, cumbia, salsa and merengue all to exhilarating music!



AT THE NOVEMBER LUNCHEON ...

A \$4,000 grant from [District 43 Nipissing](#) of RTOERO will help the [Gateway Theatre Guild](#) in North Bay to offer a series of casual play readings with seniors. The events involve gathering to read a play together, entering into the lives of the dramatic characters, and then discussing it afterwards while enjoying refreshments. Readings can take place in a variety of settings, including local churches, libraries and retirement residences.

This provincial grant is part of \$85,000 awarded to districts in Ontario and British Columbia in 2023 to support initiatives by and for seniors.

More information about the COMMUNITY GRANTS (both local and provincial) and application guidelines can be found on page 10 of this newsletter

At the December luncheon, a cheque for \$4,000 was presented to “Play Readings for Seniors”, Left is Paul Brazeau, on the right is Olive Ridler. Receiving the cheque is a representative of the Gateway Theatre Guild.

ABB Interest Group

... ANYTHING BUT BRIDGE!

Do you enjoy board games or cards games?

If you do, consider yourself invited to join other like-minded retired teachers once a month for an afternoon of fun.

- ◆ No experience necessary. We welcome any new interested members.
- ◆ Free lessons are given for whatever game we play.

Interested? For details, please contact **Anne Delaney** at 705-495-1418 or e-mail her at a_delaney@hotmail.com

LET THE GAMES BEGIN!



WINTER 2023/24 POLITICAL ADVOCACY REPORT

submitted by Sharon Walker, District 43 Political Advocacy Committee Chair

“A journey of a thousand miles begins with one step” Lao Tzu

But what if you do not move after this first step? I apologize for not being able to quote the source for the following view. I heard it and it stuck with me.

The opinion has been expressed that Canada does an excellent job on reports and recommendations but rarely follows through. I am going to examine two issues of health care in this lens – Pharmacare and Long-Term Care (LTC) Standards.

Pharmacare should have been part of the Health Care Act in 1966 but it was not. Today Canada is the

ONLY one of 72 countries that have public health care with no pharmacare. In June of 2019, Dr. Eric Hoskins presented the final 184 page report of the advisory council on the implementation of national pharmacare.



The report recommends that Canada implement a universal single payee public pharmacare. Right now, Canada has 100 public prescription drug plans and over 100,000 private plans. Approximately 20% of Canadians have inadequate or no coverage at all. Check out www.canada.ca/en/health-canada under pharmacare.

The report outlined steps to a national pharmacare. Right now, there appears to be two main opposition factions. One is that healthcare is too expensive to implement. My question is why 71 other countries are able to afford it but not Canada? In Canada the government funds drug research but reaps none of the benefits as the drug companies keep all of the profits. The new opposition that the media is reporting on is that polls indicate that only 18% of people have pharmacare as a top priority for the government.

We have the roadmap, but we don't have a car. That is where we are right now.

What can we do? All I can suggest is to pressure our politicians.

The federal NDP made it a condition to their supporting the federal Liberals that a national pharmacare bill would be introduced and signed by December 2023. This has been extended to March 2024.

Let's hope something comes of this. We will see what happens!

The second issue is the Long Term Care (LTC) Standards. In January 2023 the Health Standards Organization (HSO) and the Canadian Standards Association (CSA) reported on long term care. This report was a direct result of Canada's LTC homes deaths during the pandemic. Dr. Samir Sinha (HSO's Long Term Care Services Technical Committee Chair) said he is hopeful that these standards “will provide a clear blueprint to enable the Federal government, provinces and territories to move long term care to where all Canadians are demanding to go”. <https://healthstandards.org>

The Standards have been out since January 2023 but what has been done? The provinces and territories in July 2023 requested a report from The Health Standards Organization (HSO) to find out how far they are from the new standards. The HSO found that only 25 of the 117 criteria could be found in all the standards of the provinces and territories.

There has been very little publicity as to what is going on. One of the main issues is that LTC falls under provincial jurisdiction, but the federal government had promised to draft legislation to guarantee safety in long term care homes as part of the supply and confidence agreement with the Federal NDP. So far, the government has not announced how they plan to deal with this. The issue is in it's early stages. We have the blueprint but no contractor.

So, what can we do and how long is it going to take? All I can suggest is that anytime you meet a federal or provincial politician bring up these two issues and ask that the government move on them.

If you are interested in exploring environmental issues take a look at the NARWHAL website. This organization was a major player in exposing the Ontario greenbelt scandal. <https://thenarwhal.ca/>





RTOERO DISTRICT 43 (NIPISSING)
February Meeting & Luncheon
Tuesday, February 20, 2024

THE DAVEDI CLUB, 313 AIRPORT RD., North Bay
 10:45 A.M. REGISTRATION 11:30 A.M. GENERAL MEETING
 12 NOON –LUNCH

LUNCH BUFFET MENU

Meatballs - Penne Pasta with Traditional Tomato Sauce
 Chicken Cutlets - Green Beans - House Salad - Buns & Butter-
 Dessert: Assorted Squares - Coffee & Tea

COST - \$25 (MEMBERS) ~ \$35 (NON-MEMBERS)

... and after lunch...

PRESENTATION OF 25-YEAR CERTIFICATES

recognizing a quarter of a century of membership in the
 Retired Teachers of Ontario (RTOERO)
 or its predecessor, STO
 (The Superannuated Teachers of Ontario).



Note: there will be a door prize!

**OUR NEXT MEETING WILL BE AT THE
 DAVEDI CLUB ON THURSDAY, MAY 16, 2024**

If a member of the Contact Team has not reached you via phone or e-mail by **Thursday, February 1st**, please phone Stephanie Roy at **705 495 0891** or rtomembers43@gmail.com to reserve your meal. Also, please advise Stephanie **directly two weeks in advance** if you have any food allergies or other dietary concerns (including vegetarian).

NOTE: the wearing of masks is not required - but left to your own discretion

Minutes of the December 2023 District 43 Luncheon Meeting are posted on the District Website



DO YOU NEED ASSISTANCE WITH THE BUFFET?

It is great to see so many people out at our buffet-style luncheons... but we are aware that some of our mobility-challenged members might find it difficult to navigate back to their seat carrying a full plate. If you wish to have someone else go through the buffet line for you, please let your Contact Team caller know, or contact Stephanie Roy. We can easily arrange for a “Buffet Buddy” to bring your lunch to you!

If you are planning to attend our luncheon meeting, please mark the date of the event on your calendar and honour your commitment. If you have indicated that you were attending - but for some reason can not, please call Stephanie Roy at (705) 495 0891 or e-mail her at

**AN IMPORTANT REMINDER
 TO ALL MEMBERS ABOUT
 OUR LUNCHEONS**

rtomembers43@gmail.com at least 24 hours prior to the luncheon if you need to cancel your reserved luncheon spot.

If an emergency on the morning of the luncheon meeting leaves you unable to attend, phone the Davedi Club (705 - 474-4190) and leave a cancellation message to be forwarded to Stephanie.

Your co-operation in this matter is sincerely appreciated!

HEALTH BENEFITS REPORT

submitted by Connie Vander Wall, District 43 District Health Representative

Happy New Year! Wishing a healthy and happy 2024 to All. “February is the border between winter and spring.” – Terri Guillemet. When my family and I first moved to North Bay, someone told me there are four seasons in Northern Ontario: 1) Winter; 2) Road Repair; 3) Preparing for Winter; and 4) Winter Again. I have come to realize that they really were not that far off! Thankfully, we have a health benefits insurance program to help us meet our health needs and expenses even though we live in the four seasons of Northern Ontario!

2024 RTOERO MEMBERSHIP FEE WAIVED FOR MEMBERS ENROLLED IN THE HEALTH BENEFITS

The RTOERO 2024 Health Benefits Update (Communique) announced that the 2024 RTOERO membership fee was waived for members who are enrolled in the health benefits program/plan! The membership fee pays for programs and services for members, with the exception of our group insurance program. The waiver of the 2024 membership fee is possible because of RTOERO’s long-term investments, that are funded by our insurance premiums. Those long-term investments have experienced significant growth, and, therefore, have now generated enough annual interest income to offset the membership fee for 2024 for health benefits plan participants.

TAX TIME & YOUR HEALTH BENEFITS

It is coming to tax time again. As I stated last year in the April 2023 Newsletter/Forward 43, you can claim your eligible medical expenses on your tax return. Eligible expenses include the RTOERO insurance premiums you paid as well as any portion of the claim expenses the insurance plan did not cover. For example, if you submitted a claim for \$100 and only \$85 was paid you can claim the \$15, along with your paid premiums, on your taxes. Eligible medical expenses can be claimed on Federal Line 33099 (Medical Expense Tax Credit Line), and Provincial Line 58689. A reference on tax tips can be found on TaxTips.ca. You can use the search function and type in medical expenses and it will give you information on the Medical Expense Tax Credit (METC).

RTOERO will send each member enrolled in the group benefits a document entitled “Statement of Medical Expenses” which will assist you in

completing the medical expense section of your taxes, if you so desire.

BENEFITS CARD

Please remember to carry your Benefits Card with you at all times. The wallet card provided to enrollees is valuable to you and the provider of your medical, dental, vision, pharmacy and paramedical services. The card clearly delineates your name, ID #, Policy #, Carrier # etc. It also delineates a telephone number for the provider of the services that you are receiving, to call if they have any questions with regard to your coverage. Further, it has the telephone number for Johnson Inc., our Plan Administrator, as well as telephone numbers for Global Excel Management Inc., the assistance and claims service provider for our Emergency Medical Travel Plan. Your Benefits Card, Your OHIP Card and a list of your medications can prove invaluable, especially when you travel out of the province and out-of-the-country.

SOCIAL CONNECTION

RTOERO and its many Districts provide collective



efficacy, social capital and social cohesion. As a group, and as individuals, with common backgrounds, values and goals, we strive to contribute to the greater good. The value of our District 43 and RTOERO reminded me of our focus on connection, as well as the offering of group benefits that helps contribute to a successful and healthy retirement. We are fortunate to have the benefits and connectedness that others may not have been able to obtain or sustain. I believe gratitude is key, and, therefore, it is important to expand our knowledge as well as our frame of reference. Accordingly, I recently reviewed the U.S. Surgeon General’s report on the Epidemic of Loneliness and Isolation. The report raised the alarm about the

(Continued on page 10)

devastating impact of the epidemic of loneliness and isolation. The report stated the physical health consequences of poor or insufficient connection include a 29% increased risk of heart disease, a 32% increased risk of stroke, and a 50% increased risk of developing dementia for older adults. Additionally, lacking social connection increases risk of premature death by more than 60%. Loneliness is as deadly as smoking.

In addition to our physical health, loneliness and isolation contribute substantially to mental health challenges. In adults, the risk of developing depression among people who report feeling lonely often is more than double that of people who rarely or never feel lonely. While the epidemic of loneliness and isolation is widespread and has profound consequences for our individual and collective health and well-being, there is a medicine hiding in plain sight: social connection.

Social connection is beneficial for individual health and also improves the resilience of our communities. Evidence shows that increased connection can help reduce the risk of serious health conditions such as heart disease, stroke, dementia, and depression.

Communities where residents are more connected with one another fare better on several measures of population health, community safety, community resilience when natural disasters strike, prosperity, and civic engagement.

Canada has recognized and reported a loneliness crisis as well. Global News has reported on loneliness and Mount Sinai Hospital is conducting a clinical trial on loneliness and older patients.

The Surgeon Generals report as well as Canadian resources can be accessed via the following links:

<https://www.hhs.gov/about/news/2023/05/03/new-surgeon-general-advisory-raises-alarm-about-devastating-impact-epidemic-loneliness-isolation-united-states.html>

<https://globalnews.ca/news/9684469/loneliness-crisis-canada-covid/>

<https://globalnews.ca/news/10205942/loneliness-canada-older-patients-mount-sinai-hospital-clinical-trial/>

**BE KIND! BE INCLUSIVE!
TAKE YOUR VITAMIN D!
BE WELL!**

RTOERO COMMUNITY GRANTS - GIVING BACK TO OUR COMMUNITIES

Submitted by Sue Rhoads, District 43 Community Grants Chair

A: PROVINCIAL RTOERO COMMUNITY GRANTS

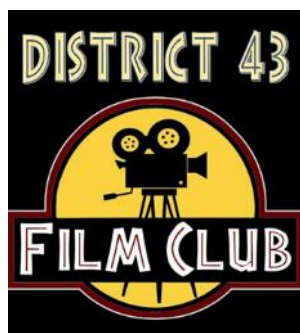
Application information and criteria are available at the main provincial RTOERO website:

<https://rtoero.ca/giving-back/grants> Applications must be submitted to Sue Rhoads by

April 1, 2024.

B: LOCAL DISTRICT 43 COMMUNITY GRANTS

March 1, 2024 is the deadline to submit applications for the **local District 43 Community Grants** funding. This local application and criteria may be downloaded from the District website (<https://district43.rto-ero.org/in-the-community>) and submitted to Sue Rhoads.



Welcome All District 43 Film Buffs!

If you are interested in seeing a movie with the film Club, let **Anne Delaney** know (see contact info - page 11). She will give you all the details about how the Film Club works..

The Film Club recently met at the Galaxy Cinema in North Bay where they viewed the movie titled "The Holdovers" All reports indicate that it was a great film!

SEE YOU AT THE MOVIES!

District 43 Executive - 2023-2024

President - Paul Brazeau

705 495 1418... paulbrazeau@sympatico.ca

1st VP & RTOERO Foundation – Joan Hambley

705 478 8751... jhambley74@gmail.com

2nd VP - Stephanie Roy

705 495 0891 .. roys@fibrep.ca

Past President - Doug Bolger

705-493-2277... douglasbolger@icloud.com

Secretary - Cheryl Nidd

705 474 5473 ... cnidd321@gmail.com

Treasurer - Anne Delaney

705 495 1418... a_delaney@hotmail.com

Goodwill - May Seguin

705 752 4937... vms99Fair@gmail.com

Health - Connie Vander Wall

705-358-5876... connievander@gmail.com

Dist. 43 Grants & Scholarship Chair - Sue Rhoads

705 493 3067... suerhoads@hotmail.com

Newsletter / Website - Derek Stott

705 474 0964... stottd47@gmail.com

Pension / Membership - Sue Priebe

705 476 5717... susanpriebe@yahoo.ca

Political Advocacy - Sharon Walker

705 497 3368 sharonywalker9@gmail.com

Contact Team - Stephanie Roy

705 495 0891... roys@fibrep.ca

or ...rtomembers43@gmail.com

Travel - Murray Neil

705 472 1547... murray.neil@hotmail.com

RTOERO Grants, Scholarships &  - Olive Ridler

705 474 5651... oliver@nipissingu.ca

Member-at-Large - Sigrid Clarke

705-497-3605 ... sigrid_tim@hotmail.com

Member-at-Large - Kathy Hallett

705 776 1254... kathleenhallbour@gmail.com

Member-at-Large - Dorothy Lemieux

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Member-at-Large - Mary-Lynne Santary

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FORWARD 43 is published 4 times a year (February, April, August and November). If you received this letter by “snail mail” but wish to get future editions online, please send your address to:

stottd47@gmail.com

Comments, suggestions, and articles of general interest to the membership may be submitted to the address above or mailed to

*Derek Stott, Newsletter Editor
117 Nottingham Dr.,
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DISTRICT43 BUS TOURS

submitted by Murray Neil, District 43 Travel Co-ordinator

The travel committee of District 43 has finalized the details of our **September 2024 Getaway to Stratford and St. Jacobs.**

The dates are Wednesday, Thursday, and Friday, **September 18th, 19th, & 20th.**

We will stay two nights at the Courtyard Marriott in St. Jacobs and will see the musical *Something Rotten* at the Stratford Festival. *Something Rotten* is Stratford’s feature presentation of the 2024 season.

The trip has many inclusions—2 dinners, 1 lunch, & 2 full breakfasts; a guided tour of the Mennonite countryside; time to enjoy the largest Farmer’s Market in Canada; shopping in the Village of St. Jacobs and at the Outlet Mall; gratuities for all meals, step-on guide, & motor coach driver; and tentatively a train ride from St. Jacobs to Elmira.

The cost of the trip is \$640.00 per person (double occupancy). Rates are also available for single, triple, and quadruple occupancy. Cheques are payable to *Mayne Travel*.

The **detailed itinerary, along with pricing**, is posted on the District 43 website <https://district43.rtoero.ca>

More information about the play *Something Rotten* can be found at <https://www.stratfordfestival.ca/>

Please call Murray Neil 705-472-1547 or email me at murray.neil@hotmail.com to reserve your seat and provide the name of your roommate. A \$275.00 non-refundable deposit is required within 5 business days payable to *Mayne Travel*.

My thanks to Elaine Kennedy at *Mayne Travel* and Sue Rhoads, Sue Priebe, and Dorothy Lemieux for their assistance in arranging this trip.

On the road again!





Return undeliverable items to:
 District 43 Newsletter
 c/o 117 Nottingham Drive
 North Bay, ON P1C 1K4



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ARE YOU ON THE MOVE ?

PLEASE UPDATE YOUR CONTACT INFORMATION

IF YOU CHANGE YOUR

- street address
- E-mail address
- telephone number
- RTO/ERO district

The RTOERO National Office maintains the main address database for each district. They need to know any changes so that you will continue to receive all RTOERO mailings!

Please email your name and RTOERO membership number (same as your RTO-ERO Health Benefits card number if you have RTOERO group insurance), with your new information to: membership@rto-ero.org. Thank you!