



<https://district30.rtoero.org>

Issue No. 60

## President's Message



It is always bittersweet to see summer come to an end. I was ALWAYS excited to get back to school and fall is my favourite season but the end of the carefree days of summer is not easy.

As directed by the RTO membership at our Annual Meeting in May, I sent letters to our Political leaders at the Municipal, County, Provincial and Federal levels expressing our concern for those in our midst who are experiencing homelessness and for our support for the Sleeping Cabin Collective. I ask each of these individuals to share their plans to assist these people who are having such difficulties. I received NO responses.

The Members of the Sleeping Cabin Collective who spoke at our meeting were thrilled with our response and financial support. They are now focusing on the town of Port Hope. The Council in this municipality has shown a great deal of empathy to those who are struggling and are in the process of adjusting some bylaws to remove some restrictions in the use of town properties.

This is a work in progress. The Collective continues to need support, financially and through individuals who are willing to become a part of the core group. Donations can be made through Greenwood Coalition. If you wish to become involved, please let me know and I will put you in touch with the appropriate people.

I hope to connect with many of you at our Fall Meet and Greet events. It is wonderful to connect with so many friends from the past and to make new friends. Please feel free to bring anyone with you who may consider joining RTO or who wants to find out more about the organization.

We were very excited to be host an in-person Retirement Planning Workshop on October 28 at the Cobourg Best Western. Anyone who has worked, in any capacity (teacher, EA, CE, Secretary, Custodian, Librarian...) from day care through to post-secondary institutions is eligible to join RTO and access their programs.

I am always happy to hear from members with ideas, concerns, hellos, or whatever.

Enjoy the beautiful fall season!

Marsha

## News from Your Membership and Recruitment Committee

As of Oct. 1, 2023, we have 787 members in District 30 –Northumberland.

We have 39 members in their 50's, 144 in their 60's, 345 in their 70's, 220 in their 80's, 38 members in their 90's and one member who is 100 years old!

We welcome to District 30-Northumberland new/transferred members since our last Applepress in spring, 2023: Brenda MacNaughton, Karen Gluns, Joy Petherick, Derek Fletcher, Louise Juryn, Carol Beaton, Donald Snow and Robert Morrison.

Sadly missed from District 30 – Northumberland since spring 2023 are: Theresa Ferguson, Elvin Petherick, Bruce Laird, Phyllis Price and William Stirling.

RTO has been holding all their Retirement Planning Workshops on line, but there was an in-person RPW on Sat. Oct. 28! Any prospective member, looking to retire in the next five years, can sign up for any presentation that suits their schedule.

They can register at <https://rtoero.ca/events/retirement-planning-workshops/> .

Also, anyone still working can join RTO with free membership until they retire!

Consider the benefits of joining RTO. Not only do you receive excellent Extended Health Benefits with great travel insurance, but we also support local senior initiatives, have an RTO Foundation that supports geriatric research, and provide local social opportunities!

Please inform us of any change of address or e-mail, or contact our

National Office directly at 1-800-361-9888x223 or e-mail

membership@rto-ero.org .

Heather Griffin, Mary Ellen French, Recruitment and Membership Committee

## District Communication Representative's Report

Our Facebook page continues attract new visitors on a regular basis. If you have not yet visited our page, simply search "Rtoero District 30 Northumberland" on Facebook. You may wonder why our Facebook address is Rtoero as opposed to RTOERO (the way we refer to ourselves everywhere else)? I asked this question in the past and was advised that it is something that we cannot alter due to Facebook formatting.

Remember to visit our website (<https://district30.rtoero.ca/>) to keep up to date with news and events related to both District 30 – Northumberland and the entire RTOERO organization.

Respectfully submitted by Philip E. Palmer

RTOERO District 30 – Northumberland's Webmaster

## Breaking Bread meal program gets boost with funding help from RTOERO district

**Cobourg, Nov. 2023** – A \$4,000 grant from [District 30 Northumberland](#) of RTOERO will help the [YMCA Northumberland to deliver a monthly Breaking Bread program offered free to anyone aged 55-plus within Northumberland County. The program will consist of a meal \(lunch or early evening\) followed by an educational/entertainment component.](#)

The District 30 funding is part of RTOERO's annual community grants program. Since 1968, RTOERO has been a voice for teachers, school and board administrators, educational support staff and college and university faculty in their retirement.

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

To deliver the Breaking Bread program, YMCA Northumberland is partnering with local businesses, entrepreneurs and the Food4All warehouse. The program will commence in November 2023 and run through March 2024.

"We want to provide opportunities to engage the senior population in making social links while enjoying a nutritious meal. Participants will have a chance to connect, chat and laugh with others. That's important for anyone, and especially those who may be living in isolation or poverty," says Marsha Jones, President, District 30 Northumberland, RTOERO.

Since the inception of the community grants program 23 years ago, RTOERO has donated almost \$2 million to 550 programs and projects. A committee of RTOERO members assesses the merits of each grants submission.

"We encourage all RTOERO districts to support and partner with local organizations that are making a real difference on key issues," says Martha Foster, chair of the board at RTOERO. "The projects we back advance things like environmental sustainability, healthy and active living, equity and community connections. In their careers and in retirement, RTOERO members have been dedicated to service, and the community grants program is another way to put that into action."

District 30 Northumberland includes more than 800 members, and plays a key role in helping them stay active and connected, with each other and the community.

[RTOERO](#) is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 84,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees. We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in ***a better future, together!***

### RTOERO media contact:

Marsha Jones, President, District 30 Northumberland, RTOERO, [President30@districts.rtoero.ca](mailto:President30@districts.rtoero.ca)

## District Health Representative's Report – Fall 2023 Applepress

Did you know that each year RTOERO receives numerous suggestions from its members regarding how our group insurance program might be enhanced? Each suggestion is reviewed by the Benefits Committee and a short list is created. After a comprehensive review of each suggestion by the Benefits Committee, recommendations are made to the Board. For further information about what the committee does for you, go to <https://rtoero.ca/about/committees/>

Enclosed with the Summer 2023 edition of Renaissance (RTOERO Magazine), you received the latest copy of your group insurance program booklet. You aptly noticed that our program is now known as, ENTENTE. Please be assured that nothing has changed except for the name. As RTOERO is the plan sponsor, it was felt that our plan needed a name unique to us. The benefits card that you currently possess continues to be valid. Again, only the name of the plan has changed.

I had the pleasure of attending a two day District/Unit Health Representative workshop in Toronto on behalf of District 30. The theme of the workshop was, "Aging with Dignity". A variety of presentations were delivered related to our group insurance program, caregiving for family members, as well as a variety of other associated topics.

The presentation by Dr. Gary Bloch (Family Physician, St. Michael's Hospital and Inner City Health Associates) was particularly interesting. The title was, "When the Social is Medical: Social Interventions in Primary Care". He stressed that a person's social situation needs to be thoroughly examined if medical treatment is to be of greatest benefit.

Dr. Bloch meets with many of his patients in an office that is housed in the basement of a shelter in Toronto's lower east side. He discussed several case studies where his patients were living far below the poverty line, but were entitled to funds and resources that they were not aware of. He asked one of his patients if she regularly filed her income tax returns. She advised him that she did not as she made so little income that she would not owe any taxes. She was reportedly earning about \$14,000 annual and in addition to providing for herself, she was raising two granddaughters. As the result of completing her income tax return and an investigation by various community agencies, it was determined that she was entitled to an additional \$19,000 from a variety of sources. In addition to assisting her with her social situation, he was able to provide her with the attention necessary to improve her medical situation.

For additional information about Dr. Bloch, visit <https://research.unityhealth.to/researchers/gary-bloch/>.

If you have a specific question about your group insurance program, call 1-800-361-9888.

Until next time, stay both healthy and safe!

Respectfully submitted by Philip E. Palmer

RTOERO District 30 – Northumberland's Health Benefits Representative

## District 30 Member Services

We want to keep our members as safe as possible in their homes and community, however each year in Canada every 13 seconds a senior is treated in hospital emergency for a fall. Surprisingly, 87% of all fractures in the elderly are due to falls and two thirds of those who fall will do so again within six months.

In a 2018 study 5.8% of Canadians (350,000) reported fall related injuries during the previous 12 months. Women were injured more often than men and 61% of fall patients reported they had been walking when they fell. The most common injuries due to a fall affect the upper arms, knees and lower legs. Falls are fatal within six months of their injury for 25% of seniors who have hip fractures. Make certain your home is safe and does not contribute to a fall because 52% of falls occur in a household residence..

78% of us are safe and have a low risk of falls however 22% of the senior population have a high risk of falling and need education, reassurance and care to reduce falls and serious injury.

Fellow RTOERO members, please stay safe please use care and caution.

Morris Tait

Source: Government of Canada sites

### Five steps to help prevent falls

- F** **F**ear. Don't let fear of falling prevent social interaction and regular activity in or out of the home.
- A** **A**ssistive devices (walkers, canes, wheelchairs) should be used correctly and only as needed to prevent dependency and weakness.
- L** **L**ook for outside factors that can cause falls (poorly fitting shoes, inadequate lighting, etc.), then correct them.
- L** **L**et your support system (family, friends, doctors) know of any near falls or unsteadiness. They could be related to medication side effects that can be corrected.
- S** **S**trengthen your legs by doing ankle and knee exercises every day.



As an RTOERO member, you receive Renaissance four times each year, covering a wide range of interesting articles. Since 2018, Renaissance has been raising awareness of the impact of social isolation and what seniors can do to engage socially.

In the Fall issue, Jim Grieve referenced a NYTimes article that said “many of us are feeling unsettled, isolated and confused, and that we are experiencing something called *languishing*—stagnation and emptiness which feels like you’re muddling through your days, looking at your life through a foggy windshield.”

Since 2021, the RTOERO Foundation has funded a report by the *National Institute on Ageing* called *Understanding Social Isolation and Loneliness Among Older Canadians and How to Address It*. The Report recommended that the foundation “build collective capacity of organizations to address social isolation and loneliness and improve overall service delivery, to speak to geographic variation in the needs of communities.”

I have reread the last three years of issues of Renaissance to learn more about social isolation and its impact since COVID, as well as coping strategies. I proposed to the District 30 Executive, that (like the RTO Book Club) we might form an interest group to learn more about this topic, and support others in District 30. The executive said yes. So, if you are interested for yourself personally or for someone you know, I encourage you to reread (or re-read) the *Foundation research + action* sections of the Spring, Summer and Fall 2023 issues.

If these articles resonate and you would like to discuss social isolation and strategies with other RTOERO members, or to learn more and get support, please contact Charlotte Majic by phone at [905 885-5887](tel:9058855887) or by email at [cmajic@gmail.com](mailto:cmajic@gmail.com). A time and a place where the group can meet will be decided to share information and ideas to support each other and to address social isolation and engagement.

Empowering individuals to recognize and help those who would like to learn more is rewarding for retired teachers.

In addition to the Book Club and the Social Isolation & Engagement group, RTOERO District 30 Executive welcomes suggestions for other groups within District 30. If you would like to form a group of like-minded members to play bridge, discuss politics or knit or any other hobby of interest contact Marsha Jones, President, to discuss your idea.



Meet and Greets in Cobourg and Bowmanville — sorry no pictures from Brighton and sadly Campbellford was cancelled due to poor response.

Future events will be announced in Jan/Feb 2024 Eblasts.

Until then, enjoy the Holiday Season, travel safely and stay well!

## Goodwill Committee

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**Mary Mitchell** 705 924-2376  
 All other areas:  
**Wendy Westwood** 905 987-1123

The Member Services Committee would appreciate your help. If you know of a member who could use a card, phone call, a visit to the hospital or support in the death of a loved one, please let a committee member know or call **Wendy Westwood** (905 987-1123).