



MROO
Municipal Retirees Organization Ontario
4094 Tomken Road, Mississauga, ON L4W 1J5

MROO MEMBERS REPORTER

March 2013

Protecting the pensions and enhancing the quality of life for all OMERS pensioners.

PRESIDENT'S MESSAGE

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IF YOU MOVE...

Reminder: If you move, please let us know your new address (and where you are moving from). Just leave a message at 1-800-595-4497 or mroo@istar.ca.

Remember:

Telling OMERS is not the same as telling MROO. OMERS can't give us your personal information.

MROO

Keeping you informed
for a lifetime

Defending OMERS

In our last newsletter, I related my outrage at the inaccurate and misleading attacks on the OMERS Pension Plan that are popping up in locations across Ontario. In December, I had the pleasure of attending a very interesting fall-out from the attacks that have appeared in Waterloo newspapers.

Having read the anti-OMERS diatribe in their local paper, some City Councillors knew that they couldn't ignore the issue. After all, the misnamed "Fair Pensions for All" group was saying that taxpayers were on the hook for millions to pay down OMERS' actuarial deficit, that OMERS was unsustainable, and that public employees were getting a gold-plated and unaffordable deal.

We know that's wrong on all counts. But City Council had a duty to look into the allegations. What did they do?

Bless their hearts; they asked City staff to organize and advertise a public meeting to get the arguments and facts out on the table. Some Waterloo staff and some MROO members invited me to attend that public meeting.

I am glad I did. Congratulations to the Waterloo City Council for their open and constructive approach.

Bill Tufts reiterated the attacks he had made in the newspaper. Then OMERS staff spoke. They weren't argumentative, they were thorough and professional, they stuck to the facts. Here are the facts:

- OMERS has no deficit in the ordinary sense. It can pay pensions and will continue to pay pensions. It does not need to borrow to do so. It has \$55 billion, for heaven sakes!
- Bill Tufts should know that, if the actuaries think there is a hypothetical risk – **in 50 or 60 years** – OMERS might not be able to keep its promises, the law requires all pension funds including OMERS to have a plan to return the pension plan to a fully funded position through:
 - Contribution rate changes
 - Plan design changes to working OMERS members
 - Investment strategy
- Right now, OMERS' 50-60 year projections are reflecting today's historically low interest rates and the lingering impact of the 2008 recession (I would call it a depression). These will pass. In fact, if we look back over the past 10 years, **despite** its investment losses in 2008, OMERS' investments have done pretty well. All pension plans took a hit in 2008, but not as badly as most private RRSP investments.

PRESIDENT'S MESSAGE, CON'T

- Taxpayers are not on the hook for any deficit. Yes, over the past three years employers in the OMERS Plan have seen their contributions go up. But OMERS' 260,000 employees have seen exactly the same increase and contributed exactly the same amount as employers. Moreover, OMERS has stated - **before** these attacks began – that there would no further increase in contribution rates to deal with the actuarial deficit as it stands.
- OMERS is a multi-employer pooled pension plan. It is not like the City of Saint John or the State of Rhode Island, or whatever other misleading example Mr. Tufts wants to use. It is a pool of almost 1,000 local government employers, 260,000 active employees and 120,000 pensioners (about one-third of the contributions that OMERS is working with today was contributed by today's pensioners). It has not needed a bailout and will not need a bailout.
- Gold-plated? I don't think so. The average annual OMERS pension paid in 2011 was \$18,000. The average new pensioner who retired in 2011 received a pension of \$23,000 (plus an average bridge benefit of about \$5000 for those who retired younger than age 65).

After OMERS staff spoke, Fred Hahn, Ontario President of CUPE, took the stage. Yes, we are very fortunate to have a large, well-managed, compulsory workplace pension like OMERS, he agreed. But we aren't rich. We are the ordinary people who kept the roads ploughed, kept track of attendance at school, kept the office computers working, drove buses, managed payrolls, wrote reports, catalogued library books, issued flood warnings, operated ambulances, and kept the lights on.

Hahn agreed that we need fair pensions for all. But not by relegating all Ontarians to a poor and uncertain retirement. Not by copying those in corporate Canada who have chosen to abandon a pension plan for their employees. Not by showing disrespect for employees in either the private sector or public sector.

A huge thank-you to the City of Waterloo and to the 80 or so people who attended. Here is the message for **our elected representatives at all levels**: "Fair Pensions for All" does not mean abandoning

OMERS, our well-functioning and well-regulated defined-benefit pension plan. It does not mean bashing hardworking public employees. It means worrying about our neighbours, children and grandchildren in the private sector and their prospects for a decent retirement. Governments, where are you??

MROO Annual Zone Meetings

Again this spring, you are all invited to the annual MROO membership meetings in our nine zones across the province. Please plan to attend.

We have a lot to talk about.

- I don't remember a time when our pension plan was under attack as it is now. MROO plans to speak up and we need your support.
- A Provincial election is coming. While MROO avoids partisan politics, we will take positions on the issues of concern to pensioners. We will let you know where MROO stands.
- The MROO retiree health plan continues to be the "best in class". We will keep you informed and answer your questions.
- As you see elsewhere in this newsletter, we are looking into new services and activities that our members would find valuable. We need your input.

Members who bring other OMERS pensioners to join MROO will receive a special gift of thanks. As usual, lunch will be good, the day will be informative, and you will meet "old" colleagues. Please join us.



2012 MROO scholarship recipient Lauren Gyemi, with grandfather Alex Gyemi of Windsor

NOTICE
ELECTION OF DIRECTORS
Zones 7, 8, 9

In accordance with the provisions of the Constitution of the Municipal Retirees Organization Ontario, elections for the positions of Zone Director and Alternate Director will take place at the 2013 annual zone meetings in zones 7, 8, and 9. The dates of these meetings are as follows:

Zone 7 – May 7, 2013 – Algoma’s Water Tower Inn, Sault Ste Marie

Zone 8 – May 8, 2013 – Royal Canadian Legion – Slovak Branch, Thunder Bay

Zone 9 – April 17, 2013 – Barrie Golf and Country Club, Barrie

The Directors and Alternate Directors elected at these meetings will hold office for a period of 3 years, until the next election in those zones in 2016.

NOTE: Nominations for Director or Alternate Director must be submitted in writing and received in the MROO office no later than 21 days prior to the Zone Meeting at which the election will be held.

Nominations must be signed by the nominator and a seconder who shall both be valid members of MROO residing within the boundaries of the zone in which the election is to take place, as well as by the nominee. Nominees must have been full members of MROO for at least two years prior to the nomination.

- If only one person is validly nominated for either Director or Alternate Director, that person shall be deemed to be elected.
- If no valid nominations are received by the deadline, the Board may appoint any MROO member residing within the Zone.
- If there is more than one valid nominee for either the Director or Alternate Director position, then an election will be held by secret ballot among the members attending the relevant zone meeting.

For a nomination form, or for more information, please contact mroo@istar.ca or 1-800-595-4497.



MROO scholarship recipient Mackenzie Ewing of Branchton with grandmother Kathryne McDonald

FOR YOUR INFORMATION

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E-mail bulletins...Finally!

You’re right...we have been talking about it for years. But we are FINALLY going to do it! This Spring MROO is going to start sending e-mail bulletins to our members.

Really, we mean it.

Look for a bulletin asking for your input on potential new services and activities that MROO should investigate. Look for one setting out MROO’s position on issues that should be raised during the Ontario election campaign we all expect this spring.

Don’t have an e-mail address? Don’t worry, we will still be sending out this MROO Members Reporter three times a year.

Not sure whether we have your e-mail address? Just e-mail us your name and address, so we can match them up with your e-mail address. Or better yet, come to a zone meeting this spring and give us your e-mail address there.

Just because we’re pensioners doesn’t mean we can’t go high-tech, right?

EXPANSION OF THE CANADA PENSION PLAN A GOOD IDEA THAT WON'T GO AWAY

The CPP works

You know why MROO has supported the expansion of the Canada Pension Plan. It is...

- Portable from job to job and across the country
- Jointly funded by employees and employers (and not funded by taxes)
- Mandatory – all employees must participate (and thus their employers), including self-employed Canadians. It is “forced saving”.
- Well established procedures among payroll processors and the CPP office
- Big (\$170 billion or so) and able to participate in diversified long-term investments, both in Canada and externally
- Big and able to invest at a VERY low overhead cost per dollar invested
- Managed independently of government, employees, or employers
- Managed by a distinguished board of directors (including several retirees) and a high-powered professional staff
- Fully funded – the CPP Actuary has reported to Parliament that, by conservative assumptions, it will be able to pay Canada pensions for at least 70 years

- A defined-benefit plan, on which Canadians can rely in retirement, delivering on the promise to replace 25% of a person’s career average earnings, up to a maximum of 25% of the inflation-indexed annual average Industrial wage (also called Yearly Maximum Pensionable Earnings or YMPE, about \$50,000 in 2012. 25% of the YMPE is about \$12,500, the maximum Canada pension paid.)

But the resulting pension is too small

The CPP is a success story. Given the changing nature of the Canadian workforce and the rapid disappearance of defined-benefit pensions in private sector workplaces, **CPP may be the only employment-based pension that most of our children and grandchildren can ever expect.**

But it is too small. The maximum annual payment in 2012 was about \$12,500 (albeit inflation-indexed); however, the average annual Canada pension paid is less than \$7000. When combined with government pensions (OAS and Guaranteed Income Supplement or GIS), it does a good job of replacing income for retirees whose career earnings are in the lowest 40%. At the other end of the scale, for the top 10% or 20% of income-earners, the CPP is a small portion of their retirement income. They likely have significant private savings and/or a significant workplace pension.

That leaves the 40% or 50% of income-earners for whom CPP is significant, whose private savings will be inadequate (particularly with today’s typically low rates of RRSP investment return), and who increasingly will not have a workplace pension. In other words, that 40-



2012 MROO scholarship recipient Michelle Gleason of London with grandfather Paul Serre

Old Age Security and Canada Pension Plan 2013 Payment Dates:

Old Age Security (OAS) and Canada Pension Plan (CPP) payments are automatically deposited into bank accounts on the following dates in 2013:

January 29	July 29
February 26	August 28
March 26	September 26
April 26	October 29
May 29	November 27
June 26	December 19

EXPANSION OF THE CANADA PENSION PLAN A GOOD IDEA THAT WON'T GO AWAY, CON'T

50% of income earners would include most of us who worked for OMERS employers, except for the fortunate fact that we had OMERS. **More importantly, it will include most of our children and grandchildren.**

For this group, relying on a small CPP which replaces only 25% of their career average annual earnings is not enough. Both the 25% and the \$50,000 YMPE cut-off point limit the ability of the CPP to provide what they will need for a reasonable retirement.

MROO has advocated an expansion of the CPP

For many years, MROO has advocated an expansion of the CPP at least to the level of replacing 40% of an employee's career average earnings, with the necessary increase in employee/employer contributions and an accelerated implementation schedule (so that it helps the younger "baby boomers").

Right after the recession/depression of 2008, at the same time that the first baby boomers were expecting to retire, the idea was widely considered. The Canada

Department of Finance held cross-country consultations at which the idea surfaced repeatedly. CARP (Canadian Association of Retired Persons), the Ontario Government, the Canadian Labour Congress, and numerous reputable economists endorsed the concept. It was discussed at meetings of federal and Provincial Finance Ministers. (To change the design of the Canada Pension Plan requires the approval of at least two-thirds of the provinces representing at least two-thirds of Canada's population).

But nothing has happened.

The idea won't go away

An expanded CPP is still being discussed by Canada's finance ministers. Government experts had prepared a discussion paper for consideration by the ministers at a December 17, 2012 meeting. The following summary is excerpted from the column of Martin Regg Cohn in the Sunday December 16 Toronto Star:

A 30-page discussion paper obtained by the Star lays out a clear path for affordable action. Prepared by federal officials after a year of painstaking consultations with their provincial counterparts, the document is remarkably clear-minded:

Canada can, in fact, afford to shore up its disappearing pension system. A "modest" expansion of the solid but paltry Canada Pension Plan could plug the gaping



2012 MROO scholarship recipient Stephen Cooper of Toronto with his aunt Debbie Cooper

SURVIVING SPOUSES CAN REMAIN MEMBERS OF MROO

Did you know that when your spouse dies, you are automatically entitled to be a full member of MROO? No new membership fee is required.

Even though they themselves were not OMERS pensioners, many surviving spouses enjoy our newsletters, like to come to our annual zone meetings, and want their grandchildren to remain eligible for scholarships. As recipients of an OMERS survivor pension, you are eligible to be a full member of MROO.

Just call the office at 1-800-595-4497 and we will add your name to our membership list. MROO is your voice too! Please accept our condolences, but please stay with us.

EXPANSION OF THE CANADA PENSION PLAN A GOOD IDEA THAT WON'T GO AWAY, CON'T

holes in our outdated retirement security framework, the document shows. Ottawa and the provinces are well positioned to boost the CPP because current retirement payroll costs are far lower than in other industrialized countries — yes, including the U.S.

.... We could raise the CPP's "replacement rate" from 25 to 35 per cent of current income. And we could boost the eligible earnings ceiling from \$50,000 to about \$75,000.

Doing so would go a long way to narrow the pension shortfall (estimated at an average of \$6,200 per person a year) — the amount by which retired Canadians will be unable to meet their needs annually. It still falls short of union demands for a doubling of CPP payments, but it is a worthy starting point.

The benefit? Instead of limiting CPP payouts to \$12,500 a year currently, middle class Canadians could effectively double their annual pension down the road — virtually wiping out the shortfall in savings.

This could be achieved with a relatively modest increase in premiums of about \$1,000 a year for the highest-paid employees (employers would pay half of the cost through payroll taxes), or about \$540 a year (cost-shared with employers) for workers earning about \$50,000 a year.

.... "Canada's current social security contributions and payroll taxes are relatively low compared to other OECD (Organization for Economic Co-operation and Development) countries," the paper notes pointedly.

Currently, Canada allocates a mere 5.5 per cent of its economic activity (GDP) to social security and payroll taxes. If all the improvements outlined in the paper were phased in, the percentage would rise to 6.3 per cent. Even under this improved scenario, Canada's contributions would still be low by OECD standards — and remain at the very bottom of the G-7 group of industrialized countries.

... And will come back again

The December 17 meeting of finance ministers did not yield immediate action but created some momentum. Quoting from an article by Bill Curry in the December 17 Globe and Mail:

Canada's finance ministers have announced a "way forward" on expanding the Canada Pension Plan, but put off any decisions until June to make sure the econo-

my survives a potentially rocky few months.

Federal Finance Minister Jim Flaherty said officials will spend the next six months working on what a modest CPP increase would look like and proposing potential triggers or signs that the economy is strong enough. The markers could include increased economic growth and reduced unemployment.

"We reviewed the work done on the CPP and agreed on a way forward," he said on Monday after a day of meetings at Meech Lake with his provincial and territorial colleagues, which was preceded by a dinner in Ottawa the night before.

Positive comments from the other ministers on Monday mean that a major national policy move that had largely disappeared from public debate is now very much on the agenda and could be approved by the end of 2013.

Ontario Finance Minister Dwight Duncan, a leading advocate of enhancing CPP benefits... praised Monday's development.

"This is an important step forward. I didn't think we'd come out with this," he said. "I think what's important is that we'll have a report back in six months and this moves the yardsticks considerably."

Quebec Finance Minister Nicolas Marceau predicted a deal would be in place to enhance the CPP by the end of 2013.

"I think there's enough support for this enhancement to see the light of day," he said.

Dan Kelly, president of the Canadian Federation of Independent Business, said his group is disappointed that Mr. Flaherty was not more clear that hiking CPP premiums is off the table. The CFIB has been one of the main critics of a CPP increase, arguing it is unaffordable to employers and will cost jobs.

In contrast, the pro-CPP increase CARP - a national lobby group for seniors - said it is good news that CPP reform is back on the agenda. However CARP vice-president Susan Eng said the ministers' reasons for delay amounted to "lame excuses."

"The excuse that the economy is too fragile now to support a CPP change does not make any sense," she said, noting that CPP changes likely would not start for three years and would be introduced gradually.

CHANGING LIFESTYLES NOW CAN ENSURE A HEALTHIER RETIREMENT CHRONIC ILLNESS - SHIFTING THE FOCUS FROM *REACTION* TO *PREVENTION*

“Approximately half of all Canadians are living with at least one chronic health condition, and more than one in four Canadians report having two or more chronic conditions.”¹

You’ve likely heard it all before - the incidence of chronic conditions like diabetes, heart conditions, depression and certain cancers continues to rise because risk factors like obesity, sedentary behaviour and smoking continue to rise. Although many chronic conditions have genetic and environmental components, 50 per cent of your health status is associated with your lifestyle choices. That is why, with today’s higher life expectancy, the working age population and especially those of retirement age are now faced with greater pressure to lead better lifestyles to ensure healthier, thus more cost-effective, retirement.

According to the World Health Organization, 80 per cent of heart disease and diabetes—and 40 per cent of most cancers—are preventable by reducing key risk factors.² Chronic diseases share common risk factors and conditions. While some, such as our age, gender, and our genetic make-up, cannot be changed, many behavioural risk factors can be modified.³

So what can you do *now* to help prevent the onset of chronic conditions?

Awareness is the first step. Armed with knowledge related to signs and symptoms, you can now work toward making important lifestyle changes that can help prevent or delay the onset of chronic illness:

Being overweight

Being overweight is a risk factor for a wide range of conditions like high blood pressure, diabetes, gallbladder disease, coronary artery disease, osteoarthritis, stroke and some types of cancer. Altering your diet now and adding physical activity can have a significant impact on your health and well-being.

Unhealthy diet

When it comes to eating, variety is the key. Sampling an array of foods that are nutritious, can help prevent disease and taste great. To create balanced meals that are moderate in portion size, follow Canada's Food Guide.

- ✓ “Use less fat in cooking. Bake, broil, steam, boil, microwave or barbeque your food
- ✓ Manage portion size

- ✓ Eat a diet that is lower in saturated and trans fats and includes fresh vegetables and fruit, complex carbohydrates and foods higher in fibre such as whole grain cereals and bread

- ✓ Avoid fad diets⁴

Physical inactivity

This is linked to a higher risk of heart disease, stroke and the many disabilities they can cause. In addition, lack of activity may increase the risk for high blood pressure, high cholesterol, type 2 diabetes, osteoporosis, certain types of cancer and obesity.⁵ There are many things you can do to boost your physical activities. If you can’t find the time to go to the gym, go for 30-minute walks around your neighbourhood or parks, climb stairs in your house or join a walking group. Regardless of the amount of time spent exercising, research reveals that standing up “engages muscles and promotes the distribution of lipase, which prompts the body to process fat and cholesterol,” and it “uses blood glucose and may discourage the development of diabetes.”⁶

Smoking

Being regularly exposed to second-hand smoke puts you at risk of developing heart disease and stroke. There are many resources and smoking cessation tools available to help battle this addictive habit. The Healthy Canadians website is a great free resource that offers in-depth advice and programs to help you kick the habit. You can visit it at www.healthycanadians.gc.ca.

Start now

By being proactive and assessing your risk you can work toward making important changes to help prevent or better manage chronic illnesses.

Sources: ¹Health Council of Canada, “Self-management Support for Canadians with Chronic Health Conditions”, ²Benefits Canada, “Wellness programs cut costs, improve health,” <http://www.benefitscanada.com/benefits/health-wellness/wellness-programs-cut-costs-improve-health-18217>; ³Public Health Agency of Canada “Chronic Disease Risk Factors“ http://www.phac-aspc.gc.ca/cd-mc/risk_factors-facteurs_risque-eng.php; ⁴Heart & Stroke Foundation, “Prevention and Risk Factors”, http://www.heartandstroke.com/site/c.ikIQLcMWJtE/b.3484031/k.1E66/Heart_disease__Being_overweight.htm; ⁵Ibid, “Science Daily, “Physiologists And Microbiologists Find Link Between Sitting And Poor Health”, http://www.sciencedaily.com/videos/2008/06/10-stand_up_for_your_health.htm;



MROO

Municipal Retirees Organization Ontario

4094 Tomken Road, Mississauga, ON L4W 1J5

2013 MROO Zone Meetings

It's a sure sign of spring ... you are invited once again to MROO's annual zone meetings. Please join us for a great day of information, entertainment, and camaraderie.

Date	Zone	Location	Venue	RSVP to: mroo@istar.ca or
April 9	1	Sarnia	Guildwood Inn [Best Western], 1400 Venetian Blvd.[Pt. Edward] Just S. of 402 off Front St. adjacent to the Holiday Inn.	mroo@istar.ca or 1-800-595-4497
April 10	2	London	Sheraton Four Points 1150 Wellington Road S (North of 401)	mroo@istar.ca or 1-800-595-4497
April 16	4	Mississauga	Maple Banquet Hall 1325 Eglinton Avenue E. (immediately west of Dixie Rd)	mroo@istar.ca or 1-800-595-4497
April 17*	9	Barrie	Barrie Golf & County Club, 635 St Vincent N. (Bayfield North off 400, past Georgian Mall, turn on Hanmer Rd)	mrooz9@rogers.com 705-728-2539 (Francine Delcourt) or 1-800-595-4497
April 23	6	Ottawa	Ottawa Hunt and Golf Club, 1 Hunt Club Rd (East of Riverside Dr., north of airport)	mroozone6@live.ca 613-729-8333 (Carol Myles) or 613-824-2729 (Jeannine Pelletier)
April 24	5	Belleville	Maranatha Church 100 College St W(west onto College from Hwy 62 /N Front St, 1 km south of 401)	mroo@istar.ca or 1-800-595-4497
April 30	3	Conestogo	Conestoga Golf & Country Club, (take Northfield Rd East from Hwy 85 in Waterloo to Conestogo, turn right on Sawmill Rd)	mroo@istar.ca or 1-800-595-4497
May 7*	7	Sault Ste Marie	Algoma's Water Tower Inn, 360 Great Northern Road	mroo@istar.ca or 1-800-595-4497
May 8*	8	Thunder Bay	Royal Canadian Legion, Slovak Branch, 801 Atlantic Ave	807-767-3463 (Glen Mills)

*** Director elections take place this year in these zones**

MROO 2013 Zone Meetings – What’s on the Agenda?

9:30 Registration begins; coffee and tea

10:00 Welcome from your zone Director

- Report from your zone Director
- President’s Report – How MROO is advocating on behalf of OMERS pensioners
- MROO’s 2013 Scholarship Program
- Health Services for retirees in Ontario – ENCON Group, MROO’s Health Plan administrators
- Lunch
- New MROO services and activities – give us your ideas
- GUEST SPEAKERS
- Home and Auto Insurance for seniors: Questions and Answers – Tom Graves, Vice-President, MitchellAbbott Group
- OMERS Presentation - How has the OMERS Pension Fund been performing? Frequently asked questions about your OMERS pension
- Door Prize Draws

3:00 Safe Trip Home

If you are coming, please give us an e-mail mroo@istar.ca or call **1-800-595-4497 (just leave a message please).**

Let us know how many will be joining us, and whether you will be bringing your spouse and/or a new member. We want to have enough lunch for everyone!

Bring your former colleagues. Lunch is free to MROO members AND THEIR SPOUSES, \$25 to non-members. But for \$25, any OMERS retiree is eligible to join MROO, right at the door, and then get a free lunch at the annual zone meeting every year.

Each MROO member who brings a new member to join AT THE MEETING, will get an automatic door prize.

**PLEASE JOIN US and BRING YOUR OMERS PENSIONER COLLEAGUES!
MROO IS YOUR RETIREE ORGANIZATION.**

■ YOU CAN STAND WITH FAMILY COUNCILS TO IMPROVE LONG TERM CARE (LTC) ■

Submitted by Helen Benoit on behalf of the Family Council Network Region 4 Advocacy Subcommittee

The current situation in long term care is a recipe for disaster. Ontario is failing our elderly residents who require complex care. They are being admitted with ever-higher physical, psychological and emotional needs, causing ever-increasing workloads for staff. Waiting lists for beds are long and growing longer. Staff providing care are overworked, inconsistently trained, and poorly supported.

The majority of LTC residents cannot speak for themselves and need advocates. Family Councils - the families and friends of long term care residents - were included in the 2007 Long Term Care Act and recognized as important stakeholders. We have volunteered to provide support, information and advocacy for families, and communication between families and staff. Our website, www.familycouncils.net provides more information.

The LTC Family Councils within each Local Health Integration Network (LHIN) region are coming together as Family Council Networks. Our Family Council Network in LHIN Region 4 (Hamilton-Niagara-Haldimand-Brant) includes 87 long term care homes and is the largest network in Ontario. Our survey and research identified two consistent, major areas of concern:

- Inadequate direct care (Insufficient time and staff to feed, bathe, dress, toilet residents, provide and record medication, etc.). Government funding currently provides 2.8 paid worked hours per resident per day. An increase to 4.0 hours was promised for 2012 and never delivered.
- Training of personal support workers. Currently, training is varied, inconsistent and under-regulated across the Province.

We are urging the Ontario government to:

1. Immediately increase the number of paid hours of nursing and personal care per resident per day to 4.0 as promised.
2. By January 2015 increase the number of these hours to 5.0 per day.
3. Establish a licensing body to develop a process of registration, accreditation and certification for all PSWs.

Our Family Council Network has taken a leadership role in circulating a petition and generating a letter-writ-

ing campaign urging the improvement of the quality of life for our senior citizens in long term care homes. Our advocacy work has the support of the Ontario Health Coalition, the Gerontological Nurses Association of Ontario, and many other groups and organizations.

We are asking everyone in Ontario to join us in these two initiatives. **Both are available at www.familycouncils.net (scroll down to Wednesday, November 14, 2012).**



2012 MROO scholarship recipient Philip Spencer with his uncle Doug Court



2012 MROO scholarship recipient Luke Gagnon of Thunder Bay with grandfather Ted Commisso

THE BENEFITS OF MROO MEMBERSHIP – WHAT ARE YOU LOOKING FOR?

The Board of Directors of your retirees' organization is always on the lookout for good ideas. What more can MROO offer its members that will enhance the value of being a MROO member – and attract other OMERS retirees to join?

So, we are asking you. What do you think about our current services and activities... our health and dental insurance, travel insurance, home and auto? What about our scholarships or our annual zone meetings?

What else could we be doing? What new services or new activities would you find most worthwhile?

We are not saying we can do everything for free. Like our health insurance program or our pre-retirement seminars, there is a cost to some of our benefits and

services. But if enough people are interested in something new, costs come down. Some things will be more feasible than others, but we'll look at anything.

Let's hear what you think...

1. Come to our zone meetings. At each meeting, we will allow a few minutes to fill in the questionnaire we have prepared.
2. Go to our website. Fill in the questionnaire online.
3. Write us a letter with your thoughts.

Our objective for 2013, **with your input**, is to identify at least two new services and activities that we can offer our members. Please help us out.

University of Guelph student receives MROO's 2012 Don MacLeod Leadership Award



*Two leaders meet -
MROO's Don MacLeod and
Scholarship recipient Matt Andrews*



*First-ever recipient of the
Don MacLeod Leadership award,
Matthew Andrews of Harrow,
with grandmother Carol Andrews*

Matt Andrews is a hard man to catch. In between University of Guelph classes in geology and biology, he stopped for a picture with MROO Past-President Don MacLeod. As an environmental group organizer throughout his high school career in Harrow (near Windsor), Matt naturally gravitated to the Water Resource Engineering program and eventually intends to head a sustainability-oriented engineering firm.

Although only in his second year at university, Matt is no stranger to business. He started up a Student Works Painting franchise which employed eight of his fellow students last summer, and managed all aspects of his top-selling home and business painting operation. While still in high school and a fully-qualified lifeguard, he started a part-time business teaching CPR to groups and individuals.

He has organized Terry Fox runs, litter pick-ups, tree-planting, and sports meets, all the while achieving excellent marks. Organizing his own time must be a challenge. Matt admits: "I have never been bored."

MROO member Carol Andrews of Toronto is Matt's grandmother, who Matt says has been a very positive and influential part of his life.

The Don MacLeod Leadership Award – new in 2012 – is dedicated to Don for his lifetime of activism on behalf of retirees. Having met the young man, Don is pleased with the first-ever Leadership Award recipient.

WOOD BURNING FIREPLACE AND WOOD STOVE SAFETY

SUBMITTED BY TOM GRAVES C.I.P., C.C.I.B., MITCHELLABBOTT GROUP

During the winter months and cool spring days, nothing beats the weather like a warm and cozy fire. With a few simple precautions, you can reduce the risk of a home fire.

- Keep all combustibles (things like furniture, newspapers, magazines, clothing) at least 4 feet away from the unit
- Before starting a fire, make sure the damper is fully opened
- In the case of wood-burning stoves, follow all operating and maintenance recommendations provided by the manufacturer
- Make sure the wood is seasoned and not wet. Dryness is more important than hardwood versus softwood
- Do not burn wrapping paper, painted wood, cardboard, or trash. They could cause a chimney fire
- Never leave your fire unattended
- Dispose of ashes in an approved metal container
- Consider installing a stovepipe thermometer on your woodstove in order to monitor flue temperatures
- Have a WETT-certified inspector clean and inspect your chimney annually. Implement any recommendations
- Be on the lookout for:
 - Cracks in the exterior masonry or in the firebox itself.
 - Worn or damaged cords on wood stove doors.
 - Missing flue caps.
 - Discoloured or distorted rain cap.
 - Cracked, broken or missing flue tiles.

By being prudent in the maintenance and upkeep of your wood-burning device you can enjoy many years of safe warm comfort!

Quotations from the world of hockey

There is more to hockey than lockouts, huge salaries, and rich owners. Players, coaches and owners can all give 110% when it comes to bloopers and misstatements.

"Guys, I don't want to tell you half-truths, unless they're completely accurate." - coach Alain Vigneault.

"Luc Robitaille is a great kid and good player, but ask anybody on the street here and they'd probably think Luc Robitaille is a type of salad dressing." - Los Angeles Kings owner Bruce McNall in 1988.

"We only speak two languages here: English and profanity." - Pittsburgh Penguins coach Kevin Constantine on the many languages spoken by his team.

"He's the kind of guy who will stab you in the back right to your face." - St. Louis Blues superstar Brett Hull on coach Mike Keenan.

"We have only one person to blame, and that's each other." - New York Rangers defenseman Barry Beck.

"Tell him he's Wayne Gretzky." - Oilers coach Ted Green, after Shaun Van Allen suffered a concussion and couldn't remember who he was.

"How would you like it if, at your job, every time you made the slightest mistake, a red light went on over your head and 18,000 people stood up and screamed at you?" - Hall of Fame Montreal Canadiens goalie Jacques Plante.

BEST QUOTE EVER...

When asked why he wore a cup but not a helmet, Gordie Howe responded, "you can always get someone else to do your thinking for you."

ONTARIO RELEASES RECOMMENDATIONS FOR A COMPREHENSIVE SENIORS CARE STRATEGY

In accordance with a promise in the 2012 Ontario Budget, the Minister of Health and Long-term Care announced the appointment of Dr. Samir Sinha, an internationally renowned seniors' care physician at Toronto's Mount Sinai Hospital, to consult widely over the summer and fall of 2012, and to make detailed recommendations for the transformation of Ontario's system for seniors' health and community support services.

On January 8, 2013, the Minister released Dr. Sinha's report and recommendations. Courtesy of CARP, a summary of the recommendations is on the MROO website at www.mroo.org. The full report is available on the Ministry of Health and Long-term Care website at <http://news.ontario.ca/mohlhc/en/2013/01/providing-better-care-for-older-ontarians.html>

At first blush, it appears that Dr. Sinha has listened carefully to a wide range of input, recognized the significant weaknesses of the current system, and – although not calling for dramatic new funding - made a comprehensive set of thoughtful recommendations for change.

A few of the recommendations:

- Promote healthy aging and the benefits of staying active in one's older age through physical activity, volunteer work, continuous learning, and meaningful employment.
- Increase the number and strengthen the role of Elderly Person Centres (EPCs)
- Ensure all eligible older Ontarians receive the retirement and age-related benefits to which they are entitled by maintaining current and future commitments to financially support low and moderate income older Ontarians
- Advance the goal that all older Ontarians who want a primary care provider will have one.
- Mandate that care coordinators from CCACs, Community Support Services, and Community Mental Health agencies providing care or service coordination must notify a patient's primary care provider of the services being coordinated for the patient/client.
- Maintain and improve funding levels to support house calls by primary care providers.
- Increase home and community sector funding by 4 per cent for (three years).
- Explore developing an income-based system (for) home care and community support services based on the experiences of other jurisdictions, with the goal that the principles of access, equity, choice, quality, and value will be integral to this process
- Enhance access to clinic based physiotherapy services especially for those on limited incomes.
- Encourage the development of more Assisted Living and Supportive Housing as alternatives to Long-Term Care placement for those who would benefit most from these
- Explore the development and expansion of Community Paramedicine programs across Ontario, especially in northern and rural communities.
- Promote Senior Friendly Hospital principles through accountability agreements with hospitals to aid them in the development of more enhanced care environments for hospitalized older adults
- Develop new Long Term Care Home based service models
 - a) Increasing short-stay respite and convalescent care program capacity in LTC homes.
 - b) Enabling LTC homes to provide higher levels of care to individuals with complex care needs.
 - c) Exploring the ability of LTC homes to serve as community-care hubs
- Enhance the utilization of Nurse-Led Outreach Teams in LTC Homes to expand the capability of these homes to meet the care of patients with more complex conditions
- Continue to support broadening the range of palliative care settings available
- Identify trends regarding inappropriate combinations of drugs to improve prescribing practices and reduce the harmful effects of medication interactions in older adults.
- Continue reforming the Ontario Drug Benefit (ODB) Program to more directly link benefits to income rather than age, and thereby consider expanding coverage for all Ontarians.
- Improve the awareness of services and supports available to unpaid caregivers with improved single points of access.
- Enhance the availability of non-profit, safe, dignified, and consumer-oriented transportation systems for older Ontarians
- Provide more support to Personal Support Worker (PSW) workforce by strengthening new PSW Registry by requiring mandatory registration, requiring a common educational standard for all future registrants, and developing a complaints process that can protect the public and the profession.

NOTICE OF THE ANNUAL MEETING OF THE BOARD

The 2013 Annual Meeting of the Municipal Retirees Organization Ontario Board of Directors will take place on:

DATE: Monday, June 10, 2013

TIME: 9:00 AM

LOCATION: Ramada Plaza Toronto Airport Hotel (formerly Stage West Hotel), Mississauga

The following items of business will be dealt with:

- (i) Receipt and approval of the audited financial statements
- (ii) Approval of the appointment of the Auditors for the next fiscal year
- (iii) Receipt and approval of the report of the Board of Directors for the preceding twelve (12) month period.
- (iv) Consideration and approval of amendments to the Constitution, if any
- (v) Confirmation of amendments, if any, made during the year to Bylaws
- (vi) Consideration and approval of Bylaws or amendments to Bylaws, if any
- (vi) Such other business as may be introduced and is in accordance with the Charter powers of the Organization
- (vii) Questions and answers
- (viii) Guest Speaker

Note 1: Any item of business presented by a member other than the Board of Directors must be provided to the Secretary, to the Head Office or to any zone Director, in writing, containing a proposed motion, not later than ten (10) days before the annual meeting.

Note 2: Members are invited to hear the guest speaker and to observe the discussion of business at the annual meeting of the Board. The MROO Constitution provides that members other than directors do not vote on matters presented at the meeting.

Guest Speaker:

MROO is honoured that Jennifer Brown, OMERS' Chief Pension Officer, will provide an overview of the thinking taking place across Canada about pensions and retirement income guarantees.



2012 MROO scholarship recipient Sam Adams with grandfather Peter Murphy



2012 MROO scholarship recipient Spencer Jones of Goderich with grandmother Doreen Gordon

MUNICIPAL RETIREES ORGANIZATION OF ONTARIO
2013 SCHOLARSHIP PROGRAM
CRITERIA FOR APPLICANTS

The MROO Scholarship program offers \$2000 scholarships for students **entering the second year of a Canadian university or a Canadian community college** or similar recognized post-secondary institution. Two scholarships will be available for students from each of our nine zones.

The applicant with the most promising and demonstrated leadership experience will receive the \$5000 Don MacLeod Leadership Award for 2013.

- **The following relatives of MROO life members** (which include surviving spouses) are eligible: children, grandchildren, nieces, nephews, grand-nieces, grand-nephews
- Applicants must have a **home address in Ontario**. The Board will identify two applicants per zone, according to the students' addresses
- Applicants must submit official **proof of acceptance into the second year** at a Canadian university or community college, and **proof of successful completion of a full first-year course-load**
- Applicants must have **demonstrated experience in leadership positions**, such as in sports teams, school bodies, business ventures, musical groups, cultural organizations, community groups, political or religious organizations, charitable bodies, farm organizations, etc.
- Applicants must have **demonstrated a commitment to volunteer service and helping others**
- Applicants must **demonstrate a clear vision for the future**: how they intend to make a difference in the world and in their communities
- In order to demonstrate that they meet these criteria, applicants must **submit a 300-400 word essay**, which thoroughly summarizes extracurricular activities during their careers, their plans to "make a difference" in the future, and the role of their current program in meeting their future goals. **The quality of the essay, and the information in it, are all-important.**
- Applicants must **submit a detailed resume**, showing past volunteer roles, employment, and leadership positions
- The applicant must ensure that his/her application contains **all the necessary attachments** (see the Application Form).

The deadline for complete written applications to have been received
(by mail or in person) in the MROO office is 1:00 PM
on Tuesday, July 16, 2013

Complete scanned applications will also be accepted by e-mail if received
no later than 1:00 PM on July 16, 2013

Municipal Retirees Organization Ontario
4094 Tomken Road
Mississauga, Ontario
L4W 1J5
1-800-595-4497
mroo@istar.ca
www.mroo.org



MROO

Municipal Retirees Organization Ontario

4094 Tomken Road, Mississauga, ON L4W 1J5

Protecting the pensions and enhancing the quality of life for all OMERS pensioners

MROO Scholarship Program 2013 Application Form

MEMBER SECTION

Name of MROO member		
Your address please		
What is your relationship to the Student?		

STUDENT SECTION

Name of Student	
Your home address please	
Your phone number please	
Your e-mail address please	
At what college or university will you be entering your second year in 2013?	
What diploma, degree, or specialty are you pursuing?	

ATTACHMENTS REQUIRED

- Proof of successful completion of a full course-load in the first year of a Canadian college or university, or similar Canadian recognized post-secondary institution.
- Proof of acceptance into second year
- 300-400 word essay outlining your past history of leadership positions and service to others, your current course of study, your vision of your future, and how your post-secondary studies will help you to realize your goals.
- Resume showing past volunteer roles, employment, and leadership positions

**PLEASE ENSURE THAT YOUR APPLICATION, WITH ATTACHMENTS,
HAS BEEN RECEIVED AT THE MROO OFFICE
NO LATER THAN 1:00 PM Tuesday, JULY 16, 2013
Late submissions will not be reviewed**