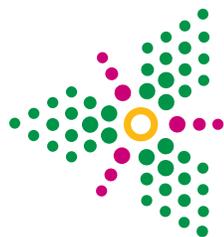


Protecting the pensions and enhancing the quality of life for all OMERS pensioners.



# MROO

Municipal Retirees  
ORGANIZATION ONTARIO

[www.mroo.org](http://www.mroo.org)

JULY 2015

NEWSLETTER FOR MEMBERS

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## 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](mailto:mroo@istar.ca).

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

MROO is keeping you informed – for a lifetime.

## PRESIDENT'S MESSAGE

### MROO's Spring Zone Meetings

Thanks to all MROO members who came out to our Spring membership meetings. In total across our nine zones, 1170 members enjoyed good company, interesting information, engaging speakers, and a tasty lunch. You will see pictures from those meetings throughout this newsletter.

If you weren't able to come this year, remember, MROO membership meetings are held every Spring; details are in every March newsletter. It's a worthwhile day.

If you did come, please help us next year by bringing out other members. Our objective is to welcome 10% of our membership every year. That would be about 1750 members. We have a ways to go, but with your help, we will get there!

**Our objective is to welcome 10% of our membership every year.**

### MROO Services

Every three years we survey our members about our existing services and about possible new ways that MROO - YOUR retiree organization - could serve you. Thanks to all of you who completed our survey this spring, whether at the zone meetings or on-line.

You like what we do...the zone meetings, this newsletter, our insurance programs, our website. You'd like us to do more, if it's feasible... MROO tours and outings, travel and other discounts, more local educational events. Your Board and local zone directors will actively pursue your priorities.

It was interesting to note that those of you who completed the survey on-line are more interested in electronic services (website, e-bulletins, etc.) than those of you who responded at one of the zone meetings. In the words of a famous folksinger who is now 74 years old, "The times, they are a -changing".

### The MROO website

Even Bob Dylan has a website. And so does MROO (since 1999 in fact). For years with the help of Daniel McIntosh, we have gradually been identifying how our website could be improved, introducing new features, and adding valuable new information.

This year, thanks to a small task force, MROO is preparing to vault to new heights.

continued on page 2 ●●

## PRESIDENT'S MESSAGE CONTINUED

Watch for it! Over the next year, the MROO website will carry still more content and offer you still more interactive features.

### What is a Pension?

Let's pretend that you have a pile of money. Not an enormous pile, but hey! You think you should probably invest it somehow, but you can't afford to lose it, and you know people who have lost piles of money on the stock market. And there is inflation, causing the value of your pile to decline steadily.

Here's my question... does that sound like a "pension" to you? Would anyone want their retirement years to depend on their own individual not-particularly-large pile of money that is uncertain and fluctuating in value?

Many employees in Canada have faithfully had money deducted from every pay toward their retirement savings. Their employer may even have contributed too. It's called a "Defined Contribution Plan" or a "Group RRSP". Essentially it's an individual investment account. They could win; they could lose; they can't predict what they will have when they need it for their retirement years. It's a defined contribution but not a defined benefit. An investment account is good, but not what most people would call a pension.

### October 2015: Canada Votes

Before the next MROO newsletter, Canada will have gone to the polls. We know that you will vote...people our age do! But what about your children and grandchildren? Yes, their daily lives are busy; yes, federal politics can seem muddy if not downright dirty; yes, voting may not be cool.

These are not excuses...there are no excuses. Thousands of Canadians have died for the right to determine who will be their government and what policies their government will pursue. Canada Geese may hang out in the reeds and squawk, but Canadian Citizens step up and vote!

So, this October, how about making sure that your children and grandchildren vote? GO with them if you can. You have given a lot to your children and grandchildren already. But you can give them no gift greater than a taste for democracy.

**So, this October,  
how about  
making sure that  
your children and  
grandchildren  
vote?**

### Federal Party Positions on matters related to Pensions

Elsewhere in this newsletter, we have assembled a table showing where the four national parties stand on several important questions related to pensions, and also where MROO stands on these questions. We are proud to be able to provide you this comparison.

MROO is non-partisan, so we don't tell you how to vote. What we will do is tell you where the parties stand on matters important to pensioners. That's one of our jobs (although it's not always easy to dig through the political rhetoric to figure out where they stand!)

Please take the time to read through that comparison and become informed about where the parties stand on pension-related matters. Then it's up to you. Make up your own minds ...and VOTE!

*Enjoy your summer!* Bill Harford, President



Grandpa takes her out for drinks at the 2015 Sudbury meeting

# OMERS AND RRIFS

(yoo-hoo, Ontario Government, anyone listening?)

By far the most common issue that your MROO Board hears from MROO members is this:

"Why doesn't OMERS offer a service to its pensioners whereby we could invest our Registered Retirement Income Funds with OMERS?" After all, there is an ugly rumour that we each get a year older every year, and there are more OMERS pensioners over age 71 than ever (at age 71, federal law requires that we close our RRSPs and most retirees put that money into a RRIF).

This is a question that MROO first posed to OMERS back in 2010, when the Ontario Legislature's amendments to the Pension Benefits Act appeared to permit OMERS to do so. But here is the problem...

Despite the fact that the Legislature has changed legislation, the Government must develop regulations to specify in legal detail the "do's and don't's" of how such RRIFs are to be implemented. During the past five years - despite consistent requests both from OMERS and from MROO - the Ontario Government has failed to develop these regulations. Unless and until the Government does so, OMERS cannot get on with the job.

OMERS senior staff very kindly met with the MROO Board recently. They knew what the first question would be: "What's happening? When is OMERS going to be able to offer RRIFs to its pensioners over age 71? Many of us that have (or will have) RRIFs would trust OMERS to invest our money wisely, if only we could."

OMERS' answer was direct: they are ready; as soon as the Ontario government propounds the necessary regulation, OMERS will have a program ready to go. Furthermore, OMERS staff assured us that they have been constantly in touch with the Ministry of Finance, urging the government to give priority to the necessary regulation.

So, OMERS is not the problem; they want to do what we want them to do. The problem is inaction by the Ontario Ministry of Finance.

**The Government must develop regulations to specify in legal detail the "do's and don't's" of how such RRIFs are to be implemented**

Why? We are led to believe that the regulation would not be unduly complex or controversial. We can only speculate. Most likely it is simply not a priority of the government. It has its Ministry of Finance staff wrapped up in bigger files such as the proposed Ontario Retirement Pension Plan and Pooled Registered Pension Plans.

So, Ontario Minister of Finance Charles Sousa, how about this? Why not identify just one of your many talented public servants and ask her to get that regulation done immediately (or even ask OMERS to do it!), before five years of inaction becomes six?

## The Great Outdoors

During her annual physical exam, the doctor asks the retired woman about her level of physical activity.

The woman said she spent three days a week, every week, in the outdoors.

"Yesterday afternoon was typical; I took a five-hour walk about seven miles through some pretty rough terrain. I waded along the edge of a lake. I pushed my way through two miles of brambles. I got sand in my shoes and dust in my eyes. I barely avoided stepping on a snake. I climbed several rocky hills. I had to pee behind some big trees. I had to avoid a mother bear. And all afternoon long, I was swatting away a swarm of wasps and scratching the mosquito bites that covered every inch of exposed skin."

"It was stressful and hard work," she sighed. "But, at the end of it all, I sat down with my friends, had a couple of glasses of wine, and considered it a good day."

Amazed by the story, the doctor said, "You have an incredible passion for the great outdoors!"

"Not really," the woman replied. "I'm just a very, very bad golfer."



# TIME FOR A NATIONAL PHARMACARE PROGRAM?

PAUL BAILEY, PRESIDENT, POLICE PENSIONERS ASSOCIATION ONTARIO

The concept of a National Pharmacare program (universal prescription drug coverage under Medicare) has been festering in Canada for years and getting considerable media attention lately.

A long-time barrier to the implementation of universal prescription drug coverage in Canada has been the assumption that it would require tax increases to make it happen. Tax increases are not popular in the political realm these days.

Each province in Canada has some form of financial support for subsidizing the cost of prescription drugs, but each provincial model has flaws. Each of the provincial models involves multiple private and public payers for medicines and considerable direct costs to patients by way of deductibles, co-payments, and co-insurance by private health insurance plans.

**Each province in Canada has some form of financial support for subsidizing the cost of prescription drugs, but each provincial model has flaws.**

A recent report from the Canadian Medical Association shoots down the argument that a national program would result in substantial tax increases. Their analysis indicates that governments could create a National Pharmacare program without needing to increase taxes by a single cent. This puts a whole new spin on the lack of action by the various governments.

According to the CMA report, a National Pharmacare program would achieve lower costs for generic and brand-named drugs because of economies of scale in price negotiations and better product selections. In a best-case scenario, universal drug coverage would actually save taxpayers up to \$2.9 billion annually; under the worst-case scenario, it would cost them \$5.4 billion. The most realistic outcome would see an annual cost to taxpayers of \$1 billion.

However, a possible slight cost to the public pocket would be offset by huge savings to private pockets. The study said a Pharmacare program would be a boon to private-sector drug plans. In the best-case scenario, the private sector would save \$9.6 billion annually; in a worst-case scenario, it would save \$6.6 billion. The more

likely outcome would see an average savings of \$8.2 billion.

## Some facts to consider

As mentioned earlier, prescription drugs are currently funded by a patchwork system of public and private programs. Provincial drug plans - which cover certain populations such as the elderly and people on social assistance - and private insurance plans each account for 36 % of prescription costs in Canada.

- Out-of-pocket payments by patients accounted for 22% from 1975 to 2013.
- About 1 in 10 can't afford to take their medicines as prescribed by their physician.
- Federal drug plans that cover First Nations and other targeted populations account for 2%.
- Canada spent just over \$22 billion on drugs in 2012-13. Under a national pharmacare plan, spending would drop by 32% to \$15.1 billion, for a savings of approximately \$7.3 billion under a best-case estimate, according to the study.
- Canada is the only developed country with universal health coverage that does not offer universal prescription drug benefits.

Ontario's Health Minister Eric Hoskins recently called on Ottawa to join the provinces and territories in providing a national pharmacare program. Canada's Health Minister Rona Ambrose wouldn't say whether she would favour a pharmacare program. She does think Canada can get a better deal by working together on a bulk purchasing system, instead of every province and territory buying drugs for their plans separately. She went on to say "let's get together and start working on a bulk purchasing program that leads to the discussion around pharmacare".



Members loosen up at the 2015 London meeting

# IMPORTANT

## PENSION MATTERS TO CONSIDER FOR THE NEXT FEDERAL ELECTION

### THE POSITIONS OF CANADA'S POLITICAL PARTIES ON MATTERS RELATED TO PENSIONS

MROO contacted Canada's four federal political parties in January (with follow-up in March, April and May) to ascertain their positions on eight questions related to pensions and retirement income. The eight questions relate to matters within federal or shared federal/provincial jurisdiction.

The responses below NOT in italics are direct quotes from the parties' responses. We received no response from the Conservative Party of Canada, so we have based that party's position on legislation introduced by or statements made by the Conservative government.

MROO advocates consistently on behalf of Canada's present and future retirees. The MROO positions to the eight questions echo submissions we have made to the federal government over the past several years.

Pensions and retirement income will be important as Canada votes in 2015. The well-being of today's pensioners, and of our children as they age, will depend largely on what the Government of Canada does or doesn't do. You should know where the parties stand when you listen to the candidates and when you go to the polls.

#### Does your party support the ability of a retired couple to "split" pension income for income tax purposes?

Conservative Party of Canada	<i>Yes, this provision was introduced by the Conservative Government in 2007</i>
Green Party of Canada	The Green Party is committed to the financial security of Canadian retirees within a responsible fiscal framework. We support the ability of retired couples to split pension income for income tax purposes.
Liberal Party of Canada	The Liberal Party of Canada will not end pension income splitting for seniors. Liberals support this policy and believe that all Canadians deserve a secure and dignified retirement after a lifetime of hard work.
New Democratic Party of Canada	An NDP government will maintain income splitting for seniors
MROO	<i>MROO supports the existing provisions, introduced in 2007, allowing retired couples to "split" their pension income for income tax purposes</i>
Editor's Note	<i>All parties and MROO are in agreement</i>



## Does your party support age 65 as the age of eligibility for Old Age Security pensions in 2023 and thereafter?

Conservative Party of Canada	<i>No, the Conservative Government introduced this future change to the age of eligibility for OAS in its 2012 budget, raising the age to 67.</i>
Green Party of Canada	<p>The Green Party supports restoring the age of eligibility for Old Age Security (OAS) pensions to 65.</p> <p>In 2012, despite widespread opposition, the Harper Conservatives raised the age of eligibility for OAS from 65 to 67. Their attempt to balance the budget on the backs of retirees is shameful, not to mention unnecessary. The Parliamentary Budget Officer (PBO) found that the costs savings from offloading health-care costs to the provinces gave the federal government the means to absorb the bump in OAS costs created by retiring baby boomers.</p> <p>The increased age of eligibility for OAS is extremely regressive, and puts Canadian seniors at increased risk of poverty in retirement.</p>
Liberal Party of Canada	<p>A Liberal government will restore the starting age for Old Age Security and the Guaranteed Income Supplement to 65....when the Conservatives proposed raising the age of eligibility for OAS from 65 to 67 in 2012, we opposed it.... Unfortunately, even though pension experts have said that there is no crisis in OAS and that it is sustainable, the government rejected our efforts to protect OAS and proceeded with raising the age of eligibility.</p>
New Democratic Party of Canada	<p>An NDP government will restore the age of eligibility for the Old Age Security pension and the Guaranteed Income Supplement from 67 to 65. Our party has led the charge in the House of Commons opposing the government's reckless decision to increase the age of retirement.</p>
MROO	<p><i>MROO supports a reversion to age 65 for the age of eligibility for OAS. The policy which would change the age of eligibility to age 67 as of 2023 is not necessary, not effective, and – most importantly - not fair.</i></p>
Editor's note	<p><i>MROO is opposed to the Conservative government's action to raise the age of eligibility for OAS to 76. The other three parties agree with MROO that the OAS eligibility age should remain at 65.</i></p>

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Close attention to the speaker at the Zone 3 meeting in Oakville



At the Zone 4 meeting in Oshawa

Does your party advocate changes to the Bankruptcy and Insolvency Act, and to the Companies' Creditors Protection Act, to improve the priority given to pensioners and under-funded pension funds?

Conservative Party of Canada *No statement by the Conservative Party. The Conservative Government has opposed several private members bills introduced by other parties, which would have improved the lot of pensioners in the event of a company bankruptcy.*

Green Party of Canada 

The Green Party advocates for changes to the Bankruptcy and Insolvency Act to ensure that Canadian pensioners are protected in the event of bankruptcy.

Current laws allow the failure of pension trusts and the loss of pension benefits that workers have rightfully earned. This is unacceptable.

Former employees deserve priority for claims on the assets of bankrupt companies over other liabilities. The Green Party supports legislation to place pensions on the same tier as secured creditors when a company goes bankrupt. Furthermore, all corporate pension plans must be audited to ensure that they are adequately funded and properly managed.

Liberal Party of Canada 

We believe that the government's lack of action to protect pensioners in the recently tabled Statutory Review of the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act is completely unacceptable.... Previously, we have committed to two measures that would protect pensioners:

- i) The creation of a Stranded Pension Agency that would serve as a pseudo-public trustee for pension plans that were jettisoned due to corporate insolvency. This agency would manage the plans, and ensure that the members continued to receive their benefits for modest management fees charged back to the plan; and
- ii) Reforming the BIA to raise unpaid pensions to the Unsecured Preferred Level, which is the category that currently includes wage claims and secured creditor claims. Effectively, it would treat the affected pensioners as one whole creditor, as opposed to each pensioner as an individual creditor.

New Democratic Party of Canada 

An NDP government will better protect the pensions of workers in the event their employers go bankrupt by strengthening the Bankruptcy and Insolvency Act, and the Companies' Creditors Protection Act.

MROO 

*In concert with the Canadian Federation of Pensioners, MROO urges changes to bankruptcy and creditor protection legislation in order to improve the protection of pensioners and earned pension credits.*

*We also urge stronger supervision by pension regulators to ensure that significant underfunding of Single Employer Pension Plans does not occur.*

Editor's Note 

*Although we have received no Conservative Party response, the record suggests that the Conservative Party has been reluctant to take action on the status of pensioners in bankruptcy. The other three parties would do so.*



**In the next Parliament, would your party support a change to the Canada Pension Plan, on a fully funded basis, to increase the maximum CPP pension?**

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Conservative Party of Canada

No.

*While the late Conservative Finance Minister Jim Flaherty mused briefly about CPP expansion after the 2008 crisis, the Conservative Government has since opposed any proposal for CPP expansion and characterized any expansion of the Canada Pension Plan as a tax grab.*

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Green Party of Canada

The Canada Pension Plan is one of Canada's greatest public policy successes. (Yet) Approximately 35% of the elderly in this country depend on the Guaranteed Income Supplement (GIS) to remain above the poverty line. This is a reflection of an inadequate CPP objective - replacing only 25% of the average industrial wage. A 50% replacement regime would better meet senior citizens evolving needs and greatly reduce the need for the Guaranteed Income Supplement. Phasing in a doubled target income replacement rate and doubling the YMPE over the next 47 years would efficiently ensure that retirees are treated with the dignity they deserve - without resorting to unfair intergenerational subsidies.

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Liberal Party of Canada

Liberals would work with the provinces and territories to enhance the Canada Pension Plan to help ensure retirement security for all Canadians.

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New Democratic Party of Canada

An NDP government will take immediate steps to work with the provinces to increase the Canada Pension Plan and Québec Pension Plan with a goal of doubling benefits, on a fully-funded basis.

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MROO

*MROO advocates fully-funded, phased-in changes to the Canada Pension Plan which would at least peg the maximum CPP pension to 40% (it is now 25%) of the fully-indexed YMPE.*

*We urge these changes to be agreed upon before Ontario's proposed ORPP is due to come into effect in 2017.*

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Editor's Note

*MROO has lamented, and will continue to lament, the Conservative Government's short-sighted opposition to the fully-funded expansion of the Canada Pension Plan. The other three parties appear to support MROO's position on this important issue.*



At the 2015 Zone 9 meeting in Barrie



At the 2015 Zone 7 meeting in Sudbury

**Does your party support the ability of an individual to defer receipt of CPP and OAS pensions until age 70 in return for higher pensions?**

Conservative Party of Canada	<i>Yes, the Conservative Government, with support from the Provinces, introduced this feature of the CPP in its 2009 budget and of the OAS in its 2012 budget.</i>
Green Party of Canada	No response received.
Liberal Party of Canada	Yes, the Liberal Party of Canada supports the ability of an individual to defer receipt of CPP and OAS pensions until age 70 in return for higher pensions.
New Democratic Party of Canada	The NDP supports the principle that seniors should have the flexibility to choose when they start taking CPP and OAS.
MROO	<i>MROO appreciates the changes to the CPP and the OAS which permit an individual who chooses to remain employed past age 65 to continue contributing to CPP and to earn added CPP and OAS pension benefits.</i>
Editor's Note	<i>MROO and the three other parties support these measures introduced by the Conservative government.</i>



**Does your party support the principle that employers must honour the commitments made to retirees?**

Conservative Party of Canada	<i>No response received.</i>
Green Party of Canada	The Green Party believes employers must honour the commitments made to retirees. We believe it is time to review the federal and provincial laws that allow the the failure of pension trusts, and the loss of pension benefits which workers have earned. The Government of Canada must enact legislation to protect pension benefits and recommend that the provincial governments prohibit any business from taking possession of a pension trust fund, or its earnings, which it administers. Employers have a fiduciary duty to their pensioners, but they also have a moral one - living up to their commitments upon which people have built their lives.
Liberal Party of Canada	Yes, we support this principle.
New Democratic Party of Canada	The NDP respects the principles that pensions are deferred wages that are negotiated in good faith as part of an employment contract, and must be honored by the employer. The NDP has already tabled numerous bills (including the "Workers First Bill" - C-501 and C-331) upholding this principle.
MROO	<i>MROO believes that employers must honour their commitments to pensioners. Pensions were earned as deferred wages. Pensioners are at a stage of life when they have no realistic options to overcome reductions in their retirement income.</i>
Editor's Note	<i>While we have received no response from the Conservative Party, the other three parties as well as MROO support this principle of fairness.</i>



**Would your party ensure, through legislation, that the benefits already accrued under a defined benefit plan could not be endangered through conversion to a target benefit pension plan?**

Conservative Party of Canada

*The Conservative Government's initial proposals for federally-regulated target benefit plans did not contain adequate protection for accrued pension benefits. As of this date, the Conservative Government has not tabled subsequent proposals or legislation. However, the Minister has made the following important statement:*

*"Although the details of this framework have yet to be finalized, I can assure Canadians what TBPs will not do: TBPs will not take away benefits that retirees already have earned, without their consent. We will not bring forward a framework that allows for the conversion of accrued benefits without explicit consent from pension holders."*

Green Party of Canada

The Green Party of Canada is a strong supporter of defined benefit retirement plans. They are much more efficient than defined contribution plans because they produce significantly higher pensions for the same contributions.... Green Party MPs would seek opportunities to resist the shift to inefficient voluntary defined contribution plans....

Liberal Party of Canada

We believe that any legislation must not convert or enable the conversion of a DBP into a TBP against the wishes of employees or pensioners. Further, any approved conversions should be done on a go-forward basis. Liberals understand that employees and pensioners must be included in any consultation and planning process to make changes to their existing contributions plans.

New Democratic Party of Canada

An NDP government will not introduce legislation that will allow employers to reduce the accrued pension benefits of present and future retirees by retroactively changing the type of pension plan they belong to, including by converting a defined benefit pension to a target benefit pension plan.

MROO

*MROO believes that conversion of a Defined Benefit pension plan to a target benefit plan must not change any accrued pension benefits without pensioners' individual informed consent.*

Editor's Note

*MROO is very pleased by the Minister's commitment to the principle that individual informed consent must be obtained before anyone's accrued benefits could be changed via conversion to a Target Benefit Plan, and we are encouraged by the response of the other three parties.*



New members attending the 2015 meeting in Kingston



Welcome to new members at the Barrie meeting

## Does your party support raising the age for the mandatory withdrawal of RRSPs?

Conservative Party of Canada	<p><i>The Conservative Government has proposed a reduction in the mandatory annual withdrawal from a RRIF, so that savings in a RRIF would be depleted significantly less quickly.</i></p> <p><i>No response has been received on the matter of raising the mandatory age for closing an RRSP.</i></p>
Green Party of Canada	<p>The Green Party supports reforming the mandatory withdrawal system for RRSPs, including by raising the age for mandatory withdrawal. Current registered retirement income fund (RRIF) withdrawal minimums were established in 1992. Nearly 25 years later, Canadians' life expectancy has increased as investment returns have diminished. Now, many seniors face a real possibility that they will run out of money in their RRIF. The current withdrawal rates do not work for Canadian retirees.</p>
Liberal Party of Canada	<p>We were very supportive of last month's changes to the RRSP withdrawal schedule and are considering other measures in light of that recent change.</p>
New Democratic Party of Canada	<p>The NDP tabled a motion (M-595) calling on the government to review the Registered Retirement Income Fund mandatory minimum withdrawal thresholds and amend them to ensure they do not unduly force seniors to exhaust their savings too quickly.</p>
MROO	<p><i>MROO supports raising the age at which RRSP accounts must be withdrawn at least to age 75 (it is now 71). MROO also supports the reduction in the annual minimum RRIF withdrawals.</i></p>
Editor's Note	<p><i>No party has responded to MROO's position that the age for mandatory closing of an RRSP (and therefore the mandatory end of tax-sheltered retirement saving) should be raised to 75.</i></p> <p><i>MROO applauds - and the other three parties support - the reduction in mandatory RRIF withdrawals introduced by the Conservative government.</i></p>



Mitchell Abbott Vice-President Tom Graves with door prize winner in Thunder Bay



Director Barb Fillion thanks members who brought new members to the 2015 meeting in Sudbury

## TWITTER, YOU SAY?

Twitter – tweeting – hashtag – followers. What does it all mean? What is Twitter, who would use it and why?

Twitter is an online service that enables users to open a free account and then send and read short, 140-character messages called "tweets." (That's about the length of the preceding sentence.) If you're not registered on Twitter, you can go to [www.twitter.com](http://www.twitter.com), enter "MROO" in the search line, and see what MROO has been tweeting about. However, you could only respond to MROO's tweets or retweet them (re-post someone else's tweet) if you had an account.

### MROO sends tweets about its press releases, articles and advocacy efforts

If you are a Twitter user and there are people or organizations whose tweets you want to see regularly, you can "follow" that tweeter. MROO follows various retiree organizations and media. Many follow MROO in return, as do MROO members who have Twitter accounts. As a result, MROO has increased awareness of our organization and its efforts, and has also enhanced its reputation as a retirement expert.

Some users tweet useful content, taking advantage of Twitter's real value – its ability to provide a stream of quick updates. MROO sends tweets about its press releases, articles and advocacy efforts, often linking to documents posted on its website. We also retweet items of interest to retirees, particularly tweets regarding defined benefit pensions.



Director Giulio Di Bacco and Alternate Director Max Sutton representing MROO at the Hamilton Police charity golf tournament

However, the majority of Twitter users do recreational tweeting, sending a shout out to the world about a thought or development in their lives, and perhaps including a photo. Celebrities – think Kim Kardashian, Justin Bieber, and even the Queen – often have a lot of followers on Twitter who want to feel they have more of a personal connection with their idol.

Tweeters often include a "hashtag" symbol (#) before a key word or phrase in their tweet (e.g., #retirementsavings). If a topic is "trending" on Twitter, it means that a lot of tweeters are tweeting about that topic, using that hashtag.

It's not for everyone, but Twitter can be a useful marketing tool and provides an outlet for those individuals who have plenty to say to the world.

### Don't mess with the old dogs



The old dog starts chasing rabbits and before long gets lost. He notices a hungry cougar heading rapidly in his direction with lunch on its mind. "Oh, oh! I'm in trouble now", he thinks.

Noticing some old bones on the ground close by, he starts to chew on the bones with his back to the approaching cat. Just as the cougar is about to leap, the old dog exclaims, "Boy, that was one delicious cougar! I wonder if there are any more around here?"

Hearing this, the young cougar halts in terror and slinks away. "Whew!" says the cougar, "That was close! That old dog nearly had me!"

A squirrel had been watching the whole scene. He figures he can put this knowledge to good use and trade it for protection from the cougar. The squirrel soon catches up to the cougar, reveals the trick, and strikes a deal.

The young cougar is furious that the old dog had made a fool of him. "Squirrel, hop on my back and see what's going to happen to that conniving canine!"

The old dog sees the cougar returning with the squirrel on his back and has to think fast. Instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet. When they get close enough to hear, the old dog says...

"Where's that darn squirrel? I sent him off an hour ago to bring me another cougar!"

# DO NOT MISS THIS OPPORTUNITY TO PURCHASE MROO HEALTH, DENTAL AND ANNUAL TRAVEL INSURANCE!

Open enrollment in the MROO retiree benefits program kicks off this September

For a limited time only, from September 1 to October 31, 2015, MROO will offer health, dental and annual travel insurance coverage to MROO retirees (and spouses) between the ages of 50 and 75. Enrollment is guaranteed regardless of when your employer-sponsored benefits ended or what your current health condition is. No medical questions are asked and, once you are enrolled, you can continue your benefits for life.

Are you already a MROO policyholder? This offer will be your opportunity to upgrade your current health care plan, to add dental care or annual travel insurance. The open enrollment coincides with the launch of expanded annual travel insurance options – from the current 30-day plan to 45, 60, 90, 120, 150, or 180 days per trip. If you already have the 30-day annual travel plan you will be able to choose a longer trip duration to better suit your travel needs.

MROO members will receive a special enrollment package in the mail prior to September 1, 2015. Be sure to take advantage of this special limited-time offer, available only to MROO members. This is your chance to obtain comprehensive health, dental and emergency medical travel benefits, at competitive rates, that you can keep throughout your retirement.

Remember, this may be the last time we are able to guarantee that your application will be accepted out-



ENCON Vice-President Holly Murphy presents door prize at 2015 meeting in Ottawa

side of our standard enrollment limitations and we will not be extending our offer past October 31, 2015.

If you would like to learn more about this offer or how to enroll, visit [www.encon.ca/mroo](http://www.encon.ca/mroo) or contact our MROO Insurance Specialists at ENCON Group Inc. toll free at 1-800-363-7861 or send us an email to [mroo@encon.ca](mailto:mroo@encon.ca).

## Personal ads from the "more mature" (we have to laugh!)



### FOXY LADY:

Fashion-conscious blue-haired beauty in her 80's searching for sharp-looking, sharp-dressing companion.

Matching white shoes and belt preferred.

### LONG-TERM COMMITMENT:

Recent widow who has just buried fourth husband, looking for someone to round out a six-unit plot.

Dizziness, fainting, shortness of breath not a problem.

### SERENITY NOW:

I am into solitude, long walks, sunrises, the ocean, yoga and meditation.

If you are the silent type, let's get together, take our hearing aids out, and enjoy quiet times.

### WINNING SMILE:

Active grandmother with original teeth, seeking a dedicated flosser to share rare steaks, corn on the cob, and caramel candy.

### MINT CONDITION:

Male, 1935 model, high mileage, good condition, some hair, many new parts including hip, knee, cornea, valves. Isn't in running condition, but walks well.

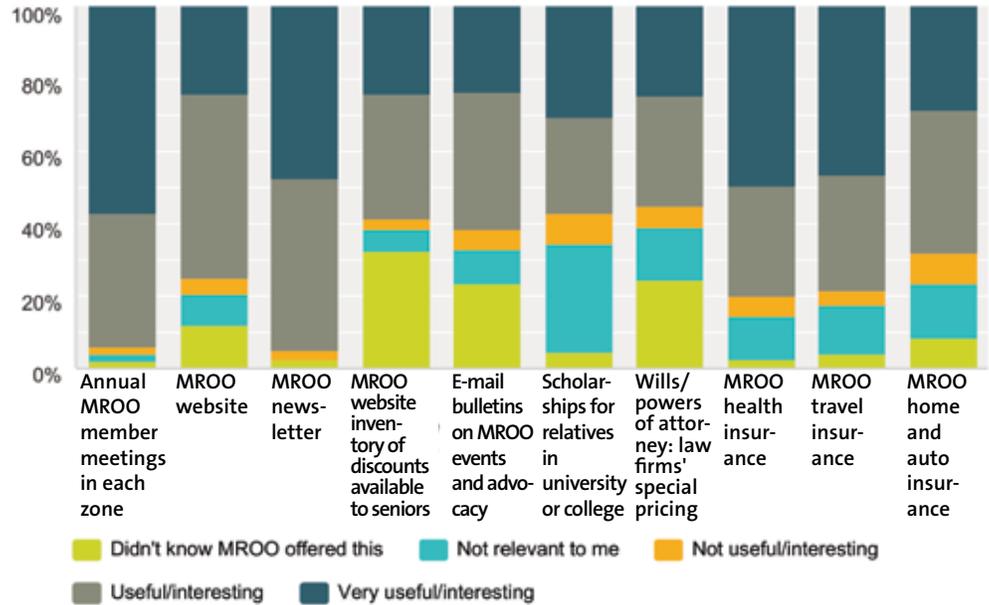
# MEMBERS HAVE THEIR SAY ON MROO SERVICES

In April, we asked MROO members - by e-mail and at the zone meetings - for your input on MROO's current services to our members and on a number of possible new directions. This will be a tradition for MROO every three years.

The following two tables summarize your responses and give the MROO Board both good feedback about what MROO now does and good directions to investigate for the future.

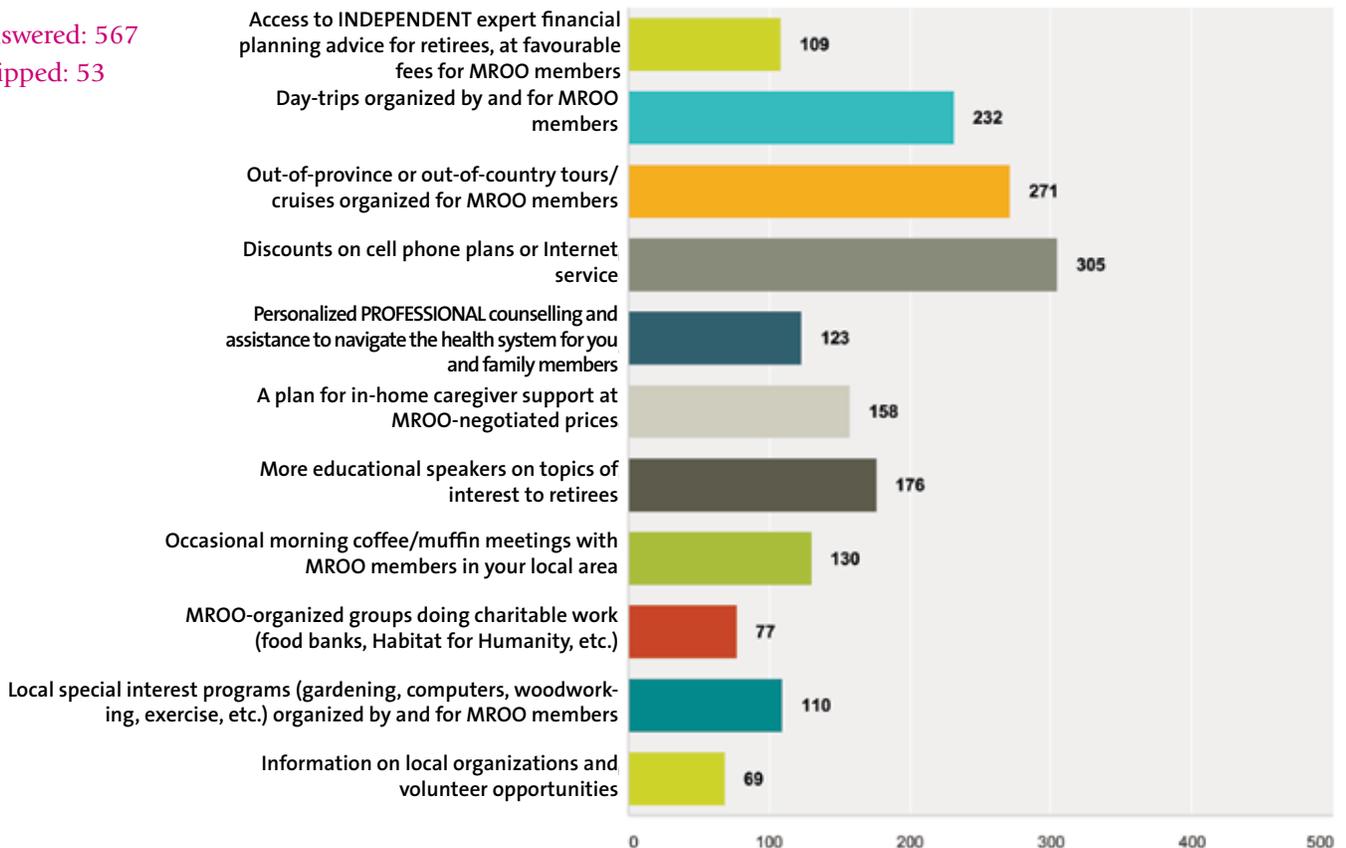
## QUESTION 1: What do you think of MROO's current services?

Answered: 552  
Skipped: 68



## QUESTION 2: Would any of the following possible types of new MROO services be of interest to you? If so, please tick NO MORE THAN THREE services that you would find the most interesting/useful.

Answered: 567  
Skipped: 53



# MROO DIRECTORS JUNE 2015 - JUNE 2016

Director	Position	E-mail	Phone
<b>Zone 1 - Essex/Windsor, Chatham-Kent, Lambton/Sarnia</b>			
Lloyd Burrige	Director/ VICE-PRESIDENT	lloyd.burrige084@sympatico.ca	519-253-1620
Bruce Peacock	Alternate Director	bpeacock8@cogeco.ca	519-325-0684
<b>Zone 2 - Elgin/St Thomas, London/Middlesex, Oxford, Norfolk, Perth County/Stratford, Huron, Bruce</b>			
Lou Rivard	Director	rivardla@rogers.com	519-471-2371
Dianne Hern	Alternate Director	hern1949@rogers.com	519-271-3590
<b>Zone 3 - Hamilton, Niagara, Waterloo/K-W Cambridge, Wellington/Guelph, Brant/Brantford, Haldimand, Halton/Oakville and Burlington</b>			
Giulio Di Bacco	Director	guiliodibacco@yahoo.com	905-667-1228
Max Sutton	Alternate Director	maxsutton@sympatico.ca	905-336-1680
<b>Zone 4 - Toronto, Peel Region, York Region, Durham Region</b>			
William Harford	Director/PRESIDENT	william.harford@sympatico.ca	905 -623-8440
Dale Allan	Alternate Director	dallan0425@rogers.com	905-668-7013
<b>Zone 5 - Peterborough, Haliburton, Northumberland, Prince Edward, Hastings/Belleville/Quinte West, Lennox-Addington, Frontenac/Kingston</b>			
Robert Clarke	Director	patbob@xplornet.ca	613-474-2114
Karen Matthews	Alternate Director	frogtwo.km@gmail.com	613-634-3742
<b>Zone 6 - Ottawa, Renfrew/Pembroke, Lanark, Prescott-Russell, Leeds-Grenville/Brockville, S-D-G/Cornwall</b>			
Maureen Lachance	Director	maureen.lachance@sympatico.ca	613-824-4128
Danielle Massé	Alternate Director	massedan@gmail.com	613-728-3546
<b>Zone 7 - Northeastern Ontario, including Parry Sound</b>			
Barbara Fillion	Director	barbandpercy@shaw.ca	705-759-4136
Mike Omilon	Alternate Director	mikeis@persona.ca	705-524-1445
<b>Zone 8 - Northwestern Ontario/Thunder Bay</b>			
Glen Mills	Director/ TREASURER	gprmills@shaw.ca	807-767-3463
Emil Pohler	Alternate Director	rvman@tbaytel.net	807-345-0484
<b>Zone 9 - Grey/Owen Sound, Simcoe County/Barrie/Orillia, Kawartha Lakes, Dufferin/Orangeville, Muskoka</b>			
Francine Delcourt	Director/ SECRETARY	fjdel@rogers.com	705-728-2539
Judy de Grosbois	Alternate Director	jpdegrosbois@gmail.com	705-646-2616
Don MacLeod	Director/PAST-PRESIDENT	donaldm@istar.ca	905-385-0144



Honorary MROO member Ted Stephens joins the 2015 Zone 5 meeting in Kingston



Enjoying a laugh at the 2015 Zone 1 meeting in Chatham

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

**Toll-Free:** 1-800-595-4497  
**Fax:** (905) 602-6710  
**Email:** mroo@istar.ca  
**Website:** www.mroo.org

**Office Hours:** Tuesday,  
9:30 a.m. to 3:30 p.m.

**Publications Mail Registration**  
**Number:** 40041589



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

## TREASURER WANTED

After 14 years as MROO Treasurer, Glen Mills will be retiring in June 2016.

Applications for the Treasurer's position will be welcomed from interested MROO members. Please send your resume with covering letter to [gpr Mills@shaw.ca](mailto:gpr Mills@shaw.ca) no later than September 30, 2015

### QUALIFICATIONS:

- An accounting background (a professional accounting designation (CPA) would be a definite asset)
- Knowledge of SIMPLY Accounting by Sage, which is the program used by MROO to manage and track its finances, would be an asset
- Familiarity with various computer programs, i.e. Excel and Microsoft Word as well as use of Email and the Internet
- Strong organizational skills and high attention to detail
- Able to commit 20 hours per month on average to oversee MROO's financial responsibilities (see Note 1 below)

### RESPONSIBILITIES:

- Review monthly financial reports prepared by the bookkeeper
- Solicit bids and make recommendations regarding MROO's investment portfolio
- Prepare and monitor the annual budget
- Communicate with the Auditor at year's end
- Review and comment on the Annual Report prepared by the ENCON GROUP (MROO's Health Care Plan Managers)
- Attend four (4) Board meetings per year (see Note 2)

### NOTES:

1. A modest per diem for services is provided along with all expenses incurred on behalf of MROO.
2. Three (3) of the Board meetings (March, June and December) are held in the Toronto Airport area. The September Board meeting is rotated throughout the 9 zones and is hosted by the Zone Director.

**If you have any questions, please contact:**  
**Glen Mills, CPA, CMA, Chairman, Treasurer Search Committee**  
[gpr Mills@shaw.ca](mailto:gpr Mills@shaw.ca) or phone 1-807-767-3463