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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

### Living longer in retirement

I have often heard that the first old-age pension was introduced in the late 1800's in Prussia (a country later folded into what is now Germany). To Prussian Chancellor Otto Von Bismarck, it seemed like an attractive but inexpensive marketing tool, because the life expectancy of old Prussian workers was less than age 70! And why not? Bismarck stated "those who are disabled from work by age and invalidity have a well-grounded claim to care from the state." So began a national pension for older working men. The eligibility age was strategically set at 70. Not many of the old fellows lived to collect it. Very easy on the "liability" side of the pension ledger. (Even in Canada's male population at that time, the average 70-year-old was only going to last until age 73; the average 65-year-old to age 69.)

**The average new male OMERS pensioner is going to live 25 years and females 28 years**

I have no idea whether that story is totally accurate, although it must have a kernel of truth in it. But how things have changed! Pensioners are living longer! OMERS is now being advised that, for a new pensioner aged 60, they should expect him to live until age 87, and her to live until age 90. Yes, 87 and 90!

The average age of new OMERS pensioners is now about 62 (it has been rising gradually over the past decade). So, roughly speaking, the average new male OMERS pensioner is going to live 25 years and females 28 years.

Let's contrast. 100 years ago in Canada, the average 60-year-old male (who was still working) was going to live until about age 71, females to about age 74. In 1962, when OMERS was born, the average 60-year-old male could expect another 16 years; females 20 years. Mind you, the normal retirement age at that time was 65, not 62, so a normal retirement was only 13 years for males, until age 78. (There were far fewer females in paid employment at that time).

**As they say: This changes everything!**

### Impact on pension funds

You know about the impact on pension plans, including OMERS. The longer each new pensioner lives, the more their pension payments are going to cost. Over 70% of OMERS long-range pension costs are going to be derived from OMERS' investments, not contributions.

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## PRESIDENT'S MESSAGE CONTINUED

More than ever we are going to be relying on OMERS fund managers to keep up the good work.

### Impact on Health care

Statistics Canada says that today's average 60 year-old Canadian can expect to live until about 78.5 in good health (whatever that means...I'm not 78 yet, but my arthritis tells me that I might not be average). But that means - again, on average - up to 10 years of less-than-good

health for today's new 60-year-old OMERS pensioner. We are already seeing the impact on hospitals and the overdue transition to more care at home or closer to home. More than ever we are going to be relying on chronic care programs, miracle cures, and improving our lifestyles to stay healthy as long as possible!

**Over 70% of OMERS long-range pension costs are going to be derived from OMERS' investments, not contributions.**

### Impact on our Communities

Elsewhere in this newsletter we have highlighted the trend toward age-friendly communities. Good thing ... there will be more of us living longer with canes and hearing aids than ever before.

According to retirement residence managers, their new tenants typically sell their homes and move into retirement residences at age 82 or 83. Is it any wonder that new retirement residences are springing up everywhere like mushrooms on the forest floor?

### Why Old Men Don't Get Hired!



Human Resources Manager during an interview: "Now tell me, Mr. X, what would you consider to be your greatest weakness?"

Old Man : "Honesty."

Human Resources Manager: "I don't think honesty is a weakness."

Old Man : "I don't really give a damn what you think."

### Impact on the Work World

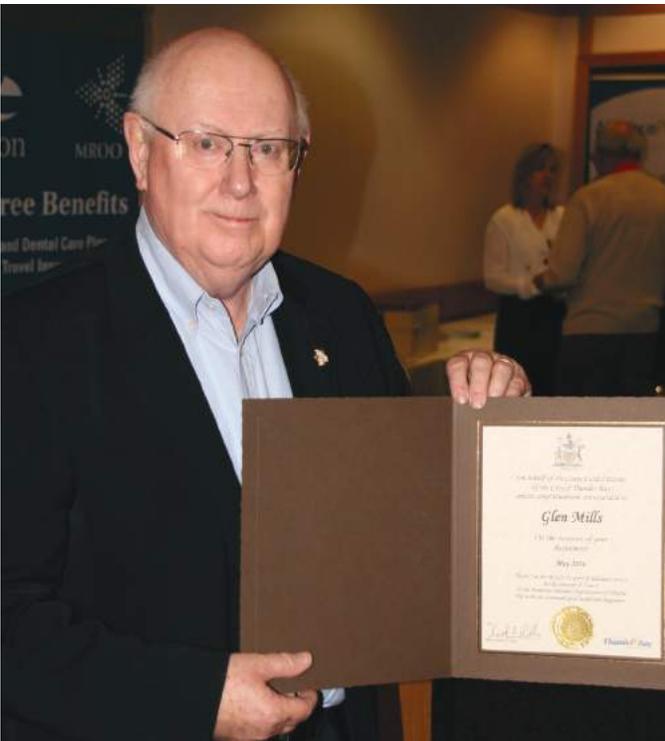
What is retirement anymore? Our neighbours and family members in the private sector are again still working until almost age 65, too few of them with a pension they can rely on. Survey after survey shows that younger people expect to have to work beyond age 65. And what about that new OMERS pensioner? We know why we retired ...to gain flexibility, to rest and recharge, to look after ourselves and others better, often to try something new. But we also know why a substantial percentage of OMERS retirees work part-time or occasionally...to keep busy, to keep up the skills and knowledge we built up over our careers, to make a difference. If we include our involvement as volunteers, that percentage swells. I have an 80-something year-old friend who volunteers at the hospital because he wants to help "old people".

It is unthinkable that the new 62-year-old pensioners will abandon the work world entirely for their next 25 or 28 years. And they certainly have enormous contributions left to make to our communities.

Some of them might even take over from me and my buddies solving the problems of the world on a daily basis at Tim Hortons! But for me retirement won't be until they close the box; right now I'm too busy!

Enjoy your summer!

Bill Harford, President, MROO



Long-time zone 8 Director Glen Mills holding certificate presented to him by the Mayor of Thunder Bay. Congratulations Glen!

# IT'S A WRAP! MROO ZONE MEETINGS COME TO AN END

## YOURNURSE AND ALLIANCE PHARMACY SERVICES, OUR PREFERRED PROVIDER, TOP HEALTH CARE DISCUSSIONS

Thank you for attending this year's Zone Meetings. If you couldn't make it, we hope to see you next year. This year's presentations generated a lot of feedback and discussion, especially around our two new services which have been added to the MROO Health and Dental Care plans—our new preferred provider, Alliance Pharmacy and YourNurse.

Here is what you need to know:

### Alliance Pharmacy – Preferred Provider for all MROO Members

"I am really pleased with Alliance Pharmacy. Everything is always on time and I love the MedPack. It's efficient, directions are to the point, and it's so convenient! I really appreciate the savings I get by using Alliance Pharmacy. It's the greatest service."

- L.T., Toronto, ON

We now invite all MROO members to consider using APG for your prescription drugs and pharmacy needs. Take a look now at the enclosed Alliance Pharmacy brochure for more information about their services and how they can benefit you personally.

### YourNurse for Health Care Policyholders Only

YourNurse is a personalized nursing service that provides guidance and coaching to MROO health care policyholders who are faced with any caregiving challenges. This nurse-led service gives you and your family members the tools to help you address your particular challenges. They offer personal consultation and map-of-care reports customized for your specific needs. If you have a caregiving situation that you think YourNurse might be of help, give them a call and find out what they can do for you. Coaching, support and planning are provided to meet your goals of care.

### YourNurse in Action - Julie's Story

When returning home one evening, Julie received a phone call that her husband, Patrick, had just been admitted to hospital following a fall at their home. Her husband required urgent surgery to repair a broken hip. How would she manage her husband coming home? What resources would she need to care properly to his needs?

#### Julie called YourNurse

Julie had access to the YourNurse service for her family. She called them for help and Gail, a Registered Nurse, became her dedicated Care Specialist.

Gail asked Julie a series of questions, sharing her expertise in medical and homecare systems, and began to map out a plan of care for Julie and Patrick. Throughout the next day, Gail worked diligently to identify medical equipment options for purchase and delivery to Patrick's home, to assist Julie with advocating for and co-ordinating assessments from a government home-care program, as well as to coach Julie through the map of care and next steps. Gail also provided Julie with guidance on how she could prepare her home for safety during Patrick's recovery. Lastly, Julie made a decision to hire a Personal Support Worker to assist her husband in settling in at home following his discharge from the hospital. Gail helped identify Personal Support Worker organizations that best met Julie and Patrick's needs and budget. All of the information was documented in a customized, comprehensive report that Gail reviewed with Julie, providing a road map for Julie to reference and follow in the weeks ahead.

#### How YourNurse Helped

Julie said, "Within hours, Gail began sending me critical information to assist with decision making. She also talked me through various scenarios and how we would deal with each one, in each case making sure my husband got the best care possible. We spoke often over the next few days. Having the nursing expertise from Gail alleviated a lot of stress and anxiety. I've called Gail in the weeks since discharge as my husband's care situation has evolved, and she has been a great advocate for me in a complicated world."

The MROO Retiree Benefits Program offers coverage for Hospital, Health and Dental benefits in retirement, Convalescent Care following hospitalization, Guaranteed Issue Life Insurance and Emergency Medical Travel insurance. For more information, please visit [www.encon.ca/mroo](http://www.encon.ca/mroo) or call ENCON Group Inc. at 1-800-363-7861. You can also email ENCON at [mroo@encon.ca](mailto:mroo@encon.ca).

# OMERS AND RRIFs

... GOOD NEWS FOR THE FUTURE ... AT LAST

## What's a RRIF

By the end of the year in which a retiree turns 71, the retiree must close any RRSP account or LIRA account. At that juncture, most retirees roll these retirement savings into a RRIF account (Registered Retirement Income Fund). As a RRIF, the investments remain tax-sheltered but are subject to mandatory annual withdrawals under federal legislation. The money thus withdrawn each year becomes part of the retiree's income and subject to tax.

OMERS staff announced that they have identified a legal framework whereby existing AVC accounts investing members' RRSPs could remain in place investing members' RIFFs, when the AVC account-holder turns 71.

## OMERS' AVC Program

For a number of years now, OMERS has offered to its members, including retirees younger than age 71, an AVC (Additional Voluntary Contribution) program whereby members are able to invest their tax-sheltered savings (RRSPs and LIRAs) with OMERS and earn OMERS' annual rate of return on those savings. MROO advocated for such a program over 10 years ago, and it has been

popular with MROO members. Over multi-year periods, OMERS' returns have been consistently better than available through retail investment channels and OMERS' management expense ratio is low.

However, at age 71, members have had to withdraw these funds from their OMERS AVC accounts and establish a RRIF with a commercial institution. Returns have typically been lower and management expenses higher. Many of us are simply more comfortable entrusting any non-pension retirement savings to OMERS.

## We've been asking!

MROO had been led to believe that the 2010 overhaul of Ontario's Pensions Benefit Act would enable OMERS to do so, once appropriate regulations had been adopted by the Province. Since 2012, we have been communicating with OMERS staff and the Province to encourage action on this file. We also understand that the appropriate expert OMERS staff were regularly in touch with Ontario Ministry of Finance staff and actively advocating for the necessary regulation during these years. Such a regulation has not yet been promulgated by the Province.

At MROO's June 2015 Board meeting, the OMERS Chief Operating Officer Warren Bell clearly indicated that OMERS staff understood what our members are seeking and that OMERS staff placed a high priority on doing something about it.

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After lunch at a table in Ottawa.



Chat over coffee at the Sarnia meeting.

## OMERS AND RRIFS CONTINUED

### OMERS comes through!

Recently, OMERS staff announced that they have identified a legal framework whereby existing AVC accounts investing members' RRSPs could remain in place investing members' RIFFs, when the AVC account-holder turns 71. The details of such a program are still being developed and have not yet been adopted by the Sponsors Corporation Board.

In essence, the funds simply would become a RRIF investment rather than an RRSP investment. They would of course be subject to the RRIF mandatory annual withdrawal requirement.

Clearly, it is disappointing that this option was not unearthed several years ago, before several thousand more retired OMERS members turned 71 without the option to leave their AVC account with OMERS as a RRIF investment. Nonetheless, this OMERS initiative is very welcome and reflects the sincerity of the commitment made last year.

### However...

However, this option would not be available for retirees who have invested their locked-in (LIRA) funds in an OMERS AVC. About 10% of OMERS' AVC accounts contain LIRA funds. The difference stems from the fact that RRSPs are discretionary retirement savings and can

be withdrawn, whereas LIRA funds have been transferred from a former employer's pension plan and remain in lieu-of-pension.

For OMERS to be able roll over an AVC from a LIRA investment to a RRIF investment would legally require the long-awaited regulation under the Ontario Pension Benefits Act. MROO will renew its advocacy with the Ontario Ministry of Finance on behalf of OMERS members who have LIRAs.

### Another disappointment

No option has yet been found for retired OMERS members who no longer have RRSPs or LIRAs, including those who had an AVC account with OMERS but had to terminate it at age 71. To do so would require not only OMERS' willingness but also changes under the federal Income Tax Act.

This will be a bitter pill for many MROO members who turned 71 during the five years when no action was taken to make an OMERS AVC/RRIF option available. At MROO zone meetings, in letters, and at OMERS retiree information sessions, the question has come up hundreds of times. These members wanted to continue to put their faith in OMERS investment expertise. MROO will investigate if anything can be done for these members.



Filled to overflowing at the zone 2 meeting in London.



Dr. Chattoe illustrates the impact of virtual reality at the Mississauga meeting.

# LIKE US ON FACEBOOK

MROO has gone digital! We are pleased to announce that together with our new website launch, we are also now on Facebook . Our Website, Facebook, and Twitter pages have been designed to create an online interactive platform to better keep members informed as well as attract new members and build awareness.

We would like to invite you to help us spread the word about MROO throughout your social AND traditional networks!

As OMERS pensioners and MROO members, please help MROO reach our fellow retirees. These may be the very pensioners we have been looking for or they may have been looking for us. If you have enjoyed our newsletters, zone meetings, OMERS Information sessions, or have participated in a pre-retirement seminar, you can tell your friends about MROO by direct-

**We would like to invite you to help us spread the word about MROO throughout your social AND traditional networks!**

ing them to the MROO Facebook page, which provides a link to the MROO website.

There is a very easy way of doing this. Facebook allows you to "Invite" all your friends to "Like" our Facebook page. Each "Like" is valuable to us, because we can then communicate with those who follow/Like our page and reach out to a broader audience.

To "invite" your friends on Facebook, simply provide them with the following instructions:

1. Go to MROO Facebook page at <https://www.facebook.com/mroontario> (or you can access this page directly via our website at <http://www.mroo.org>)
2. Log in to your Facebook account
3. Make sure you first "Like" the page yourself
4. Click the link "Invite friends to Like this page" on the left side
5. Here you can choose which one of your Facebook friends to invite to "Like" the page. Once you have selected them, click on "Send Invites" and it will send an invitation to them to Like the page'

If we all pool together and do this, MROO could have hundreds of Likes in a short period of time. This will allow MROO to keep people informed in the future. MROO wants to be NOTICED! MROO Advocates, Communicates, and Educates.

Max Sutton

## Earshot



A gentleman "of a certain age" had had serious hearing problems for a number of years. Finally, a doctor was able to have him fitted for hearing aids that allowed him to hear 100%.

When he went back for the one-month visit, the doctor said, 'Your hearing is perfect.. Your family must be really pleased.'

The gentleman replied, 'Oh, I haven't told my family yet. I have just been listening to the conversations. I've changed my will three times!'



Members at the zone 9 meeting in Barrie.



MROO legends Ted Stephens and Don MacLeod in Hamilton.

	Average All OMERS pensioners (as of end 2015)	Average New OMERS pensioners in 2015
Number	141,000	8400
Age	71	62
Annual Pension (note: includes pre-65 bridge benefit)	\$20,557	\$29,539
Male/Female	51% / 49%	47% / 53%
Full-time /Part-time	84% / 16%	78% / 22%



New zone 9 director Judy de Grosbois presents gifts of thanks to members who brought new members to the Barrie meeting.



Old workmates meet again the Peterborough meeting.



President Bill Harford and zone 6 director Maureen Lachance thank former director Carol Myles.



The welcoming crew on the registration desk in Sault Ste Marie.

# AGE-FRIENDLY COMMUNITIES: ACCESSIBLE AND INCLUSIVE FOR ALL AGES

As we reach our senior years, we don't get out and we don't get around like we used to. What used to seem like simple tasks in our day-to-day lives tend to get a bit more difficult... things like city driving, keeping in touch with friends, bringing home the groceries, making out the fine print, just staying active. We didn't used to notice, but many aspects of our towns and cities aren't well adapted to seniors.

According to an Ontario Ministry of Finance report released this spring, *Ontario Population Projections Update, 2015–2041*, it's predicted that the number of seniors in Ontario will increase from 2.2 million in 2015, to over 4.5 million – or more than 25 per cent of the population – by 2041.

With this surge in our senior population, the concept of age-friendly communities has started to become popu-

**Many aspects of our towns and cities aren't well adapted to seniors.**

lar in cities across the province. It started as part of the World Health Organization's (WHO) Global Age-Friendly Cities Project.

According to the Ontario Seniors' Secretariat, an age-friendly community "is supportive of physical and social environments that allow older people to live active, safe and meaningful lives that continue to contribute in all areas of community life."

Age-friendly communities anticipate the coming bulge in the number of seniors. They recognize that older people still have a wide range of capabilities and resources, and accommodate aging-related needs and preferences. They support those in the community that are most vulnerable.

Finally – they promote active participation among older adults and encourage their contributions in all aspects of community life.

## Brockville

In the fall of 2015, the City of Brockville joined the network of Ontario communities working to achieve age-friendliness, and joined the World Health Organization (WHO) Age-Friendly Communities.

But the discussion began long before that. In December 2013, a community-led initiative was introduced by the Brockville-Thousand Islands Canadian Association of Retired Persons (CARP) chapter and supported by the municipal government.

In 2014, the local CARP chair suggested creating a WHO Age-Friendly Community steering committee. Using WHO's checklist of essential age-friendly features, the Committee reviewed the City's outdoor spaces and buildings, transportation, housing, social participation, participation in civic affairs, employment, and community information, as well as community and health services.

In June 2015, the city of 24,000 received a \$35,000 grant from the Ontario Seniors Secretariat, used partially for a website that would include all information and the various ways to get involved, as well as other communication methods for those in the senior community not linked to computer technology.

Brockville has accomplished a lot since 2013, but still continues to educate the community and gain information through surveys and connecting with other Age-Friendly Community initiatives, attending and speaking at conferences to share their best practices and learn new ones.

## AGE-FRIENDLY COMMUNITY EXAMPLES

The number of successful age-friendly communities is growing across the province.

### Thunder Bay

An Age-Friendly Community Committee formed to advocate for seniors' independence and quality of life. The goals included access to places for walking, volunteer opportunities for seniors, and cultural events and activities. The committee received funding from the Ontario Trillium Foundation to promote their age-friendly concept through videos and survey research.

### Haliburton County

Cottage country is often seen as a place to retire, with the slower pace and the natural setting. With a population that's 65 per cent over the age of 55, Haliburton County strives to promote education, awareness and activities that encourage seniors to live an active lifestyle. The county has identified priorities for action in four different areas – accessibility, housing, transportation and communications.

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## AGE-FRIENDLY COMMUNITIES CONTINUED

One example: Haliburton, Kawartha Pine Ridge District Health Unit and the Haliburton Highlands Family Health Team partnered to hold information sessions for seniors on fall prevention and followed up on a regular basis.

### London

The city of London is a member of the WHO's Global Network of Age-Friendly Cities and Communities and committed itself to a three-year action plan. So far, they have installed countdown timers on crosswalks and improved the readability of street signs and the advertising of the Transit Commission's Get On Board program. They are working on a "check-in" service for seniors who are more isolated and a recognition program for older adult volunteers.

### Toronto

In Toronto, a comprehensive Seniors Strategy was adopted with assistance from the Ontario Trillium Foundation. The goal was to create a local, coordinated effort to help ensure older adults were staying connected and were being supported within their communities. The Toronto strategy includes more than 90 actions – all having council approval – that are practical, achievable, and measurable.

The Ontario Seniors Secretariat website has more examples of age-friendly communities across Ontario. Visit [seniors.gov.on.ca/en/afc/stories.php](http://seniors.gov.on.ca/en/afc/stories.php)



Zone 3 director Giulio Di Bacco thanks members who brought new members to the Hamilton meeting.



Retiring MROO Treasurer and zone 8 Director Glen Mills with Past-President Don MacLeod.



Director Lou Rivard greets new members and the members that brought them, in London.



Patient folks at the end of the lunch line in Thunder Bay.

# TOURISM FEES

With the summer here, many of us will be taking day trips or weekend getaways. As we look forward to these outings, little surprises can be awkward to deal with. With this article I will focus on the hidden fees that travellers can encounter. These charges are not everywhere but will be encountered in tourist areas.

Let me explain from a recent example found in Niagara Falls, On. Many, many players in the Niagara Falls hospitality industry add fees to your meals or lodging over and above the HST. Some common fees are the Niagara Falls Development Fee, the Tourism Improvement Fee, or the Marketing Program Fee. There are other fees out there but it all means the same.....additional costs to the traveller.

## Retirement saving without a workplace pension plan

Source: HOOPP "Pensions in Perspective, Vol 1, 2016

Less than 20% of Canadian couples aged 55 to 64 have saved enough for retirement, reports the Globe and Mail, citing recent research by the Broadbent Institute.

Half the older couples surveyed had no workplace pension plan between them. The report, authored by Richard Shillington, says "the vast majority of these Canadians retiring without an employer pension plan have totally inadequate savings," the Globe reports.

As well, the article stresses, only half have enough savings to last them for a year in retirement.

- those making \$50,000 to \$100,000 a year have saved an average of \$21,000 for retirement;
- those making \$25,000 to \$50,000 have only saved \$250 on average.

A good explanation can be found at this link:  
<http://www.cbc.ca/news/canada/niagara-falls-tourist-fees-collected-with-little-oversight-1.1226724>.

Calls to the Niagara Falls Chamber of Commerce and Niagara Falls Tourism confirmed these fees are very unpopular. Both agencies agree it is the 'hospitality industry' which instituted these fees among willing members. Furthermore, there is no reporting or transparency about how much is collected or how the monies are used. Ostensibly, the fees may support community events, concerts, fireworks, beautification, etc. But who knows?

The fees are NOT mandatory, but that is never explained to you. You have to ask that the fees be removed. So watch your receipts before you pay, and be extra careful if you elect to take an Express checkout. Often there is no paper statement provided; rather an email is sent to your email account.

Some of our members have told us about an 'eco fee' for going 'green' by saving the environment re washing/ detergents for kitchen and laundry. Still others have been charged a 'safe fee' for storing their valuables in their room. Almost always these fees are waived when requested.

Many Ontario communities have considered these fees but decided against them due to the backlash that follows. Other touristy communities have quietly implemented some form of a fee. So, ask first to have the fee waived immediately before it is applied.

Safe travels,  
Max Sutton  
Zone 3, Alternate Director



Listening to the officer speaking about fraud against seniors in Peterborough.



Listening attentively to the speaker at the zone 7 meeting in Sault Ste Marie.

# MROO BOARD OF DIRECTORS, JUNE 2016



Top row from left: Past-President Don MacLeod; Judy de Grosbois of Bracebridge, Corporate Secretary and Director zone 9; Lloyd Burridge of Windsor, Director zone 1; Bill Harford of Bowmanville, President and Director zone 4; Giulio di Bacco of Hamilton, Vice-President and Director zone 3; Maureen Lachance of Ottawa, Director zone 6; Bill Latham of Dryden, Director zone 8

Bottom row from left: Louis Rivard of London, Director zone 2; Karen Matthews of Kingston, Director zone 5; Barbara Fillion of Sault Ste Marie, Director zone 7; Treasurer Penny Allen.

## Softball

Leo and Frank, both 90, had been friends all of their lives. Softball had been their sport. They had played together in backyards, in schoolyards, and on the high school team. They had played together in a league during their working years and later in a five-inning seniors league, so they could still earn their beer and compare scars after the games.

When it was clear that Leo was dying, Frank asked him one day: “Leo, we’ve both loved playing softball all our lives. Could you do me a favour when you get to Heaven? Somehow, let me know if there’s softball there.”



Leo looked up at Frank and said, “Frank, you’re my best friend. If it’s at all possible, I’ll let you know.”

Shortly after that, Leo passed away.

A few nights later, Frank was awakened from a sound sleep by a blinding flash of light and a voice calling out to him, “Frank! Frank!”

“Who is it?” asked Frank sitting up suddenly. “Who is it?”

“It’s me, Leo. I have news from heaven.”

“Leo! Is it really you?”

“Yeah, it’s me. I have some really good news and a little bad news.”

“Tell me the good news first,” said Frank

“The good news,” Leo said, “is that there’s softball in heaven. Better yet, all of our old buddies are here, too. Better than that, we’re all young again. Better still, it’s always springtime, no bugs, and the fields are perfect.

“That’s fantastic,” said Frank. “It’s beyond my wildest dreams! So what’s the bad news?”

“You’re pitching Tuesday.”

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**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.

## MROO - FIRST AND FOREMOST AN ADVOCATE ON MATTERS RELATED TO OMERS AND RETIREMENT INCOME

Here is some of what we have written over the past year. Full texts are typically posted on the MROO website.

When	Addressed to	Advocating
June 2016	Ontario Expert Committee to Review the regulation of the Financial Planning Industry	Supporting committee's preliminary recommendations for a legal duty of care for financial planners, for the harmonization of industry standards and titles, and for educating the public on financial planning.
May 2016	Minister of Employment and Social Development Canada, responding to the consultation on flexible work arrangements	Urging that flexible or reduced work hours not reduce employees' health benefit coverage, and that such employees have an option to continue contributing toward full-time pension credits.  Warning that, while near-retirement employees should have options for flexible/reduced schedules, they not be forced to accept reductions.
March 2016	Premier of Ontario	Congratulating her for delaying implementation of the ORPP, in order to facilitate nation-wide agreement on the right answer to Canada's looming retirement income crisis - a significant, fully-funded mandatory improvement to the CPP.
March 2016	Director, Pension Policy, Ontario Ministry of Finance	Transmitting a MROO member's letter about the lack of progress toward a regulation permitting OMERS to offer an AVC program for the investment of members'; RRIF funds; (follow -up to phone call requesting a meeting on this issue).
December 2015	Minister of Finance Canada	Lamenting the lack of agreement by the provinces on CPP enhancement, and urging him not to consider Defined-Contribution models for CPP enhancement.
December 2015	Minister of Finance Canada	Urging the new Minister's attention to <ul style="list-style-type: none"> <li>• restoring age 65 as age of eligibility for OAS;</li> <li>• enhancing the CPP;</li> <li>• raising to age 75 the opportunity to contribute to RRSPs and the age for mandatory RRIF withdrawals;</li> <li>• legislation to improve the status of pensioners in the event of company bankruptcies.</li> </ul>
July 2015	MROO members, in advance of Canada's October 2015 Election	Obtaining, comparing and publishing the positions of the four national parties on several matters related to pensions and retirement income.