

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



MROO

**Municipal Retirees
ORGANIZATION ONTARIO**

www.mroo.org

NOVEMBER 2016

NEWSLETTER FOR MEMBERS

IN THIS ISSUE...

President's Message

MROO Retiree Benefits 101

Beware: the CRA is Probably NOT
Calling You!!

Government Assistance for Home
Mobility Devices

Ontario's Pension Plan Funding
Rules

Third-Age Learning for Inquiring
Minds

Past MROO Scholarship
Recipients: Where Are They Now?

Confessions of a Tai Chi Enthusiast
Auto Insurance Reform in Ontario
2016

Study of OAS Mortality Experience,
June 2016, Office of the Chief
Actuary of Canada

Merit Travel... For the Experience

It's Official: You Can Keep Your
Non-locked-In Retirement Savings
in Your OMERS AVC account After
Turning 71

2016 MROO Scholarship
Recipients

About Peace... Lest We Forget

PRESIDENT'S MESSAGE

MROO SPEAKS UP FOR YOU AND WITH YOU... AND IT MAKES A DIFFERENCE!

Chipping away

Elsewhere in this newsletter is news that, as of 2016, OMERS members turning 71 are able to retain their OMERS AVC accounts and earn the OMERS net rate of return on their RRIF savings. Good news, long-awaited. It took new OMERS leadership to bring this about and its many talented professionals to figure out the legal and administrative angles. But it also took repeated requests from MROO as an organization, together with our fellow OMERS retiree organizations and together with hundreds of you.

We are disappointed of course on behalf of the 10% of OMERS AVC account holders whose locked-in funds must still be withdrawn when they turn 71. The Province has still not passed the new regulation that will be required to permit those funds to remain invested with OMERS.

But it does remind me that MROO, speaking up collectively while you speak up individually, has contributed to many important changes for pensioners over the years. It takes time but it works.

Retiree Representation on the OMERS Boards: MROO's first letter to the Province (then the sponsor of the OMERS pension plan) was in 1977 (the year of the first Star Wars movie and the first Rocky movie). Finally in 1992, a spot was opened up on the OMERS Board for a retiree rep. MROO subsequently nominated Don Ross from Sarnia, MROO Treasurer Dick McIntosh from Toronto, and MROO Vice-President Richard Faber from Grand Bend to the position. When OMERS was legally re-constituted in 2006 with both an Administration Board and a Sponsors Board, retiree reps were given a spot on each board. Glen Mills from Thunder Bay, followed by Paul Bailey of Barrie, have served retirees very well on the Sponsors Board; David Tsubouchi brings broad experience, international contacts and political acumen to the Administration Board.

It took 15 years to get there, but OMERS is investing our billions and holds our livelihoods in their hands. Retiree representation is important.

OMERS members turning 71 are able to retain their OMERS AVC accounts and earn the OMERS net rate of return on their RRIF savings.

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 is keeping you informed – for a lifetime.

continued on page 2 ●●

PRESIDENT'S MESSAGE CONTINUED

Information for OMERS members: In 2016, OMERS' band of informative and well-trained speakers will have arranged 80 information sessions all across Ontario, both for retirees and for active employees. From Hamilton to Hearst and from Fort York to Fort Frances, we have the opportunity to hear how the pension plan works and how the pension fund is doing. It wasn't always so.

In the 1980s (remember ABBA?), MROO had the idea to arrange meetings of members and invite an OMERS person out to speak. Some of the first were in Cornwall, Owen Sound, and Port Dover. In 1993 (Jean Chretien elected PM of Canada, Garth Brooks elected Country Music Entertainer of the Year), MROO began its annual zone meetings across Ontario and OMERS has always agreed to speak. And now, OMERS staff fan out across the province and speak to thousands of members per year.

Inflation protection: In 1980 (remember bread at 50 cents a loaf?) the annual inflation rate (consumer price index) in Canada was 10%. Is it any wonder that MROO began to agitate for our pensions to be indexed for infla-

It takes your individual voices. It takes MROO's collective voice.

tion? In 1981, OMERS instituted a 4% one-time increase for inflation.

In 1991, (remember a dozen eggs for less than a dollar?), when the MROO executive again met with the Province to seek **permanent** inflation indexing, Canada's CPI was still almost 6%. In 1998, MROO Past-President Don MacLeod delivered 9000 letters to OMERS, demanding permanent inflation protection in the OMERS plan at the time of the unfortunate "contribution holiday". By 1999 (Shania Twain sings "You're Still The One") when permanent inflation indexing was finalized, the CPI basket of goods and services that had cost \$100 in 1980 would have cost \$210 (i.e. without inflation indexing, a pension would have bought less than half as much). Even in 2016, with Canada's official CPI inflation rate hovering around 2% for the past 20 years, what would have cost \$100 in 1999 would cost \$138 today.

There's more: I could go on. We have asked for improved spousal survivor benefits in the OMERS plan. That's happened. Since 1983, MROO has written to governments to advocate an increase in the Canada Pension Plan; it looks like that will happen in 2016. At MROO's inception in 1977, we urged that OMERS be authorized to invest in ways more lucrative than government bonds; OMERS is now one of the world's most diversified and sustainable pension fund investors.

The moral to my story: It takes your individual voices. It takes MROO's collective voice. And good things happen for those who wait (impatiently!)

Bill Harford

**Inflation Rates - Canada
1999-2015**

	Consumer Price Index increase from previous year
2015	1.1%
2014	1.9%
2013	0.9%
2012	1.5%
2011	2.9%
2010	1.8%
2009	0.3%
2008	2.4%
2007	2.1%
2006	2%
2005	2.2%
2004	1.9%
2003	2.8%
2002	2.3%
2001	2.5%
2000	2.7%
1999	1.7%



City of Timmins employees share a chuckle at the retirement planning seminar in October

MROO RETIREE BENEFITS 101

Your questions answered. Eligibility, spousal coverage and more!

As a MROO member, you have access to our unique retiree health insurance plan, designed by retirees for retirees. You are automatically accepted within 90 days of leaving your municipal plan. 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.

Through the years, we have been asked many questions about the program and the coverage it offers. We want to share with you the answers to some of our most frequently asked questions to give you a better understanding of the benefits available to you and your spouse at retirement.

Eligibility

Q. How do I qualify for the MROO insurance coverage?

A. You can qualify:

- ✓ If you are a MROO member, an OMERS, HOOP or CAAT pensioner
 - ✓ If you have worked for a public sector employer
A public sector employer could be a school board or university/college, hospital or public health care unit, a public utility, or publicly funded senior's home
 - ✓ If you are the spouse of the person described above
- And**
- ✓ Your age is 50 to 75, up to your 76th birthday
 - ✓ You are a resident of Canada

Q. What if I have problems with my health? Will I require medical underwriting?

A. If you have had a health care plan and apply for MROO benefits within 90 days of that plan terminating, your application for MROO insurance will be accepted without any medical questions asked. If you have not had health care benefits for more than 90 days, you will have to complete a medical questionnaire and be approved prior to acceptance into the MROO health care plan. Once enrolled, you can keep your benefits for life regardless of any health conditions you may acquire.

Spousal Coverage

Q. Can my spouse apply for benefits without me?

A. Yes, your spouse can enrol before age 75, but he/she will be required to undergo medical underwriting.

Q. Can my spouse enrol in the MROO health care plan if he has never had insurance coverage under my employer group insurance plan?

A. Yes.

Q. If my spouse is under age 50, can she still apply?

A. Yes, she can apply for benefits with MROO, however, she will be required to undergo medical underwriting.

Q. If my spouse is over age 75 and has health insurance prior to enrolling, can he still apply?

A. No. Applicants must be under age 76 to enrol in the MROO health care plan.

Q. My employer plan covers me and my spouse for life. If I die and my spouse loses her benefits at that time, can my spouse enrol in the MROO plan?

continued on page 4 ●●



Zone 3 director Giulio Di Bacco representing MROO at the Hamilton Police Retirees golf tournament

MROO RETIREE BENEFITS 101 CONTINUED

A. Yes. However, your spouse must enrol within 90 days of the termination of benefits.

Q. I left my OMERS employer a number of years ago; however, I am eligible to receive an OMERS pension when I turn 65. Can I enrol in the MROO plan when I retire?

A. Yes. Be sure to have no gaps in your insurance coverage by enrolling as soon as your group benefits end. Keep in mind that there is a 90-day guaranteed enrollment period!

Q. I am currently 61 so I won't be an OMERS "pensioner" for another 4 years. My spouse does not have health insurance now. Can he enrol in the MROO plan even though I am not receiving my pension yet?

A. Yes, he can enrol in the MROO plan with medical underwriting.

Q. What if I miss the 90-day guaranteed enrollment period?

A. You can still apply for benefits up to age 75 with medical underwriting.

Notes about spousal coverage:

If your spouse enrolls in the MROO health care plan and then you enrol in the MROO plan at a later date, your policy will change from "retiree only" coverage to couple coverage. You will also be billed the premium for "retiree and spouse." Couples receive a discounted rate.

Important note: If your spouse retires first, he/she will be choosing a plan design for both of you. In other words, if your spouse enrolls in the Health and Dental Care plan upon retirement, you will be enrolled in the same plan when you retire. This is why it's important for you to consider which plan is right for both you and your spouse – the Health and Dental care plan or the Health Care plan only. When the time comes for you to enrol in the MROO plan, you will not be able to select Dental care coverage if your spouse did not select that plan when he/she enrolled.

Q. I used to work for a public sector employer. I have retiree health care benefits now, but they are not sponsored by my previous employer. I think that the MROO plans are more comprehensive and affordable. Can I cancel the insurance I have now and enrol in the MROO health care plan?

A. Yes. You must be between the ages of 50 and 75. If you are not satisfied with your current retiree plan

whether it is a private insurance plan or an association retiree benefit plan such as Follow-Me, Prism, OTIP, RTO, RWTO or PPAO, you and your spouse are welcome to enrol in a MROO insurance plan. You and your spouse will be guaranteed acceptance if you enrol within 90 days of terminating that coverage.

Q. I do not have any health care benefits now and I have not had any insurance for more than 90 days, can I still enrol in the MROO health care plan?

A. Yes. You must be between the ages of 50 and 75 and you will have to complete a medical questionnaire and be medically unwritten to qualify for enrollment. Your spouse can enrol at the same time as you do.

If you didn't see your question answered, please contact us; we'll be more than happy to provide you with more information!

Contact:

ENCON Group Inc., MROO's insurance plan administrator, at 1-800-363-7861
You can also email ENCON at mroo@encon.ca
www.encon.ca/mroo

IMPORTANT NOTICE FOR MROO ANNUAL TRAVEL POLICYHOLDERS

Don't miss this opportunity!

You *only* have until November 15 to return your "2017 Change of Trip Duration" form to ENCON if you wish to change the length of travel under your MROO Annual Travel Plan for 2017.

Be aware of how a change in your trip duration in 2017 impacts your travel coverage over the new year. Do you need to purchase top up coverage for travel after January 1, 2017?

Q. What happens if I am changing to a longer trip duration: for example changing from a 30 day plan to a 90 day plan for 2017?

A. Your travel days run concurrently. You have a 30 day annual travel plan for 2016 and you upgrade to a 90 day annual travel plan for 2017 - you have been travelling out of province for 30 days up to December 31, 2016 - your plan will continue to cover you for another 60 days after January 1, 2017. You do not have to return to your home province on January 1, 2017 to continue your coverage.

continued on page 5 ●●

MROO RETIREE BENEFITS 101 CONTINUED

2. What happens if I am changing to a shorter trip duration: for example changing from a 90 day plan to a 30 day plan for 2017?

A. Your 30 day plan begins on January 1, 2016. You have a 90 day annual travel plan for 2016 and you change to a 30 day plan for 2017 - you have been travelling out of province for 31 days or more as of January 1, 2017 - your coverage will end on December 31, 2016 at midnight. You will need to return to Canada to start your 30 day annual travel plan and begin travel anew in 2017. Your 90 day annual travel plan from 2016 does not carry over into

the 2017 new year. You should purchase top up coverage if you do not want to return home before January 1, 2017.

Important – If you leave on a trip prior to January 1, 2017 and you know your plan will end before the new year you should purchase top up coverage before you leave your province of residence for the days you are travelling after January 1, 2017.

If you have any questions or if you did not receive the trip duration change form in the mail, please call ENCON at 1-800-363-7861 or email at mroo@encon.ca

Beware: the CRA is probably NOT calling you!! (The following notice is posted on the CRA website)

The Canada Revenue Agency (CRA) has noted an increase in telephone scams where the caller claims to be from the CRA but is **not**. Canadians beware—these calls are fraudulent and could result in identity and financial theft.

Some recent scams involve threatening taxpayers or using aggressive and forceful language to scare them into paying fictitious debt to the CRA. Victims receive a phone call from a person claiming to work for the CRA and saying that taxes are owed. The caller requests immediate payment by credit card or convinces the victims to purchase a prepaid credit card and to call back immediately with the information. The taxpayer is often threatened with court charges, jail or deportation.

These communications are not from the CRA. When the CRA calls you, it has established procedures in place to make sure your personal information is protected. If you want to confirm the authenticity of a CRA telephone number, call the CRA. The number for business-related calls is 1-800-959-5525. The number for calls about individual concerns is 1-800-959-8281.

The CRA:

- **never** requests prepaid credit cards;
- **never** asks for information about your passport, health card, or driver's licence;
- **never** shares your taxpayer information with another person, unless you have provided the appropriate authorization; and
- **never** leaves personal information on your answering machine or asks you to leave a message containing your personal information on an answering machine.

When in doubt, ask yourself the following:

- Is there a reason that the CRA may be calling? Do I have a tax balance outstanding?
- Is the requester asking for information I would not include with my tax return?
- Is the requester asking for information I know the CRA already has on file for me?
- How did the requester get my email address or telephone number?
- Am I confident that I know who is asking for the information?

The CRA has strong practices to protect the confidentiality of taxpayer information. The confidence and trust that individuals and businesses have in the CRA is a cornerstone of Canada's tax system. For more information about the security of taxpayer information and other examples of fraudulent communications, go to www.cra.gc.ca/security.

Canadian Anti-Fraud Centre

For information on scams or to report deceptive telemarketing contact the Canadian Anti-Fraud Centre online at www.antifraudcentre-centreantifraude.ca or toll free at 1-888-495-8501. If you believe you may be the victim of fraud or have given personal or financial information unwittingly, contact your local police service.

GOVERNMENT ASSISTANCE FOR HOME MOBILITY DEVICES

Recently a member asked for information about government support for home mobility devices. Not surprising; costs can mount up. Manual wheelchairs typically cost \$1000-\$2000; an electric chairlift installed can be \$10,000 or more. Nonetheless, such aids to getting around may be the difference between being able to stay home or having to find assisted living. Here is what we found out.

Ontario Healthy Homes Renovation Tax Credit Program

Seniors aged 65 or older (or eligible family members) may apply for this credit as part of their annual income tax return. The expenses must arise from renovation or alteration to the house or land where the principal residence of the senior is located. The expenses must improve the functionality and accessibility for a senior living in the home.

Seniors and their family members can claim up to \$10,000 worth of eligible expenses. The level of income does not matter; all income levels are eligible. The credit is claimed on a personal tax return and is 15 percent of the expenditures, with a maximum of \$1,500 back. All receipts from suppliers and contractors are required to support the claim. Examples of modifications that qualify include non-slip flooring, wheel-in showers, walk-in bathtubs, widened passage doors, grab bars in the bathroom, handrails in hallways, easy-to-operate door locks, wheelchair ramps and lifts, motion-activated lighting, touch-and-release doors and cupboards, and other expenses that allow for easier use of the home by a senior. These other expenses also include renovations to make a secondary suite for a senior or a first-floor occupancy.

For more information, check this webpage:

<https://www.ontario.ca/page/healthy-homes-renovation-tax-credit>
or call this number: 1-866-668-8297

However, note that as of January 1, 2017, the Healthy Homes Renovation Tax Credit will no longer be available. The website does not explain why this program is being discontinued.

Aids to getting around may be the difference between being able to stay home or having to find assisted living.

Ontario and Federal Medical Expense Tax Credit

Regardless of age, the Medical Expense Tax Credit, also claimed via your income tax form, applies to some expenditures for home mobility devices. You can claim the full amount of eligible expenses that you have incurred in any 12-month period up to the end of the last tax year. Some of the eligible expenses include electric chair lifts, bathroom aids, power-operated lifts, and reasonable renovation expenses such as

- buying and installing outdoor or indoor ramps if the person cannot use stairs
- enlarging halls and doorways to give the person access to the various rooms of his or her dwelling
- lowering kitchen or bathroom cabinets so the person can use them

Prescriptions may be required for some expenses. For more information, see

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/330-331/menu-eng.html>
or call the CRA at 1-800-959-8281

continued on page 7 ●●



GOVERNMENT ASSISTANCE FOR HOME MOBILITY DEVICES CONTINUED

Ontario Home and Vehicle Modification program

This program, funded by the Ontario Government since 1999, is administered through the March of Dimes organization. The March of Dimes has local offices in many cities across Ontario. More information is available at: <http://www.marchofdimes.ca/EN/programs/hvmp/Pages/HomeandVehicle.aspx> or by calling the March of Dimes at 1-877-369-4867.



Timmins employees at MROO seminar, considering Are You Ready to Retire

Funding under this program is specifically available for low-income households, for up to \$15,000 in mobility-related renovations, for persons with a verified disability. A means test is applied to applicants. The program guidelines indicate the program is intended as a top-up for other forms of government assistance for home mobility renovations.

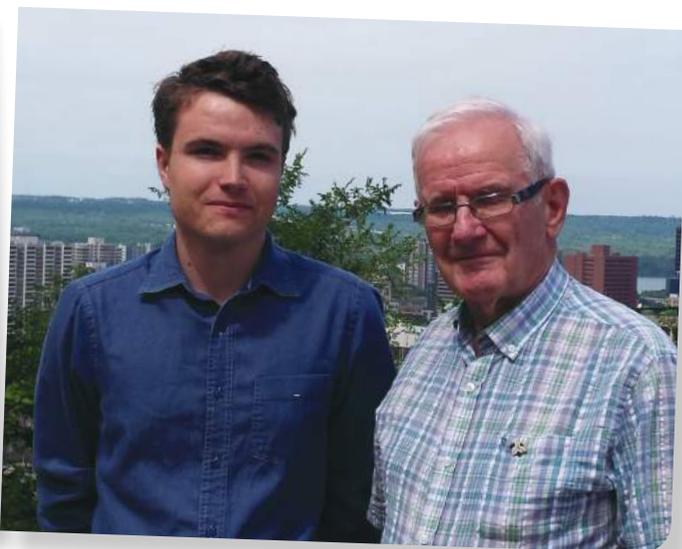
Did You Know This About Canada?

- Canada's lowest recorded temperature was -63 C in 1947
- Canada consumes more macaroni and cheese than any other nation does
- Canada is the second largest nation by area in the world (Russia is larger)
- Canada has the longest coastline in the world
- The Canada/US border is the longest international border in the world
- Americans invaded what is now Canada on two occasions, 1775 and 1812
- Licence plates in the Northwest Territories are shaped like polar bears
- The name "Canada" derives from the word for "village" in the Iroquoian languages

MROO 2016 Scholarship Recipient



🏆 2016 Don MacLeod Leadership Award recipient Valen Varangu-Booth with his aunt Linda Hornik of Guelph



🏆 2016 Don MacLeod Leadership Award recipient Valen Varangu-Booth with MROO Past-President Don MacLeod

ONTARIO'S PENSION PLAN FUNDING RULES

FIX SOME THINGS BUT LEAVE OMERS ALONE

The Ontario Ministry of Finance is looking for input on its funding rules for Defined-Benefit (DB) Pension Plan. There are legitimate reasons to review these rules, but MROO's input was this: Yes, some things need fixing, but don't upset the apple-cart for OMERS.

Two sets of funding rules for pension plans

Ontario has two sets of rules governing how much money a pension fund needs to have - "going concern" rules and "solvency" rules. In simple terms, going-concern rules assume that a pension plan's current contribution rates will remain in effect, and that contributions will keep rolling into the fund. Making a number of assumptions, actuaries then calculate how much money will roll in over the next couple of generations. They then estimate how much money will roll out over that same period in the form of pensions to be paid. If the projected amount rolling in matches the projected amount rolling out, the plan is said to be 100% funded.

This is the rule that applies to OMERS. OMERS is required to do these calculations at least every three years and submit them to the scrutiny of Ontario's pension regulator. Like most pension plans, OMERS is still recovering from the effects of the 2008 financial crisis, but is nonetheless approximately 93% funded and expects to be at 100% in six years.

The second set of rules - "solvency" funding - does not apply to OMERS or to several other large public-sector pensions. They do apply to about 1200 other DB pension plans registered in Ontario. In essence, these rules assume the opposite: that no more contributions will roll in, that the plan will be wound up immediately (usually because the company sponsoring the pension plan enters bankruptcy), and that the future cost of all the pensions promised to employees will have to be paid from whatever is in the pension fund right now. These 1200 plans are required to calculate their funding status according to both methods, and are expected to meet whichever funding requirement is higher (although the Ontario government has granted various exemptions and extensions since 2008). At the end of 2015, using the solvency method, the median funding status among those pension

plans (i.e. half are higher, half are lower) was 83%. In other words, given a whole bunch of assumptions about interest rates and mortality rates, they have 83% of the amount of money they would need to meet their pension promises if contributions had stopped cold-turkey at the end of 2015.

The difference can be striking between the two funding rules. Generally speaking, for example, the legacy pension plans from Stelco - Hamilton's iconic steel-maker now called US Steel Canada - are 100% funded on a going-concern basis (i.e. if steel keeps flowing and the required contributions keep flowing into the pension funds). However, on a solvency basis, the plans are more like 70-75% funded. In other words, if the company went out of

business and contributions stopped immediately, there would not be enough to pay the full promised lifetime pensions. And, as we know from episodes like Nortel, Algoma Steel, and GM in 2008, there is no such thing as a company "too big to fail".

Prolonged low interest rates = hard times for solvency funding

The big new problem facing these pension plans is prolonged low interest rates. Canada's commercial banks prime lending rate (what they charge on loans to their most credit-worthy customers) is now 2.7%. That is not expected to rise very much anytime soon. By contrast, in 2007, that prime lending rate was 6%. Even in 2002 (another down year in Canada's economy) it was 4%. It had hovered between 5-10% throughout the 90s.

Why is this a problem? If a pension plan winds up, there will be no pension administrators in 5 or 50 years to pay the pensions. So, the pension administrator approaches an insurance company to buy an annuity (a monthly stream of payments for the rest of the lives of their pension plan members). In essence, they are asking the insurance company to bet that the amount of money now in that pension fund will be enough to pay the pensions on into the future. The insurance company then has to calculate: if we can make 6% per year (as they might have assumed in 2007) on what the pension

continued on page 9 ●●

ONTARIO'S PENSION PLAN FUNDING RULES CONTINUED

fund gives us today, will we be able to pay that much to the pensioners for that long? On the other hand, in 2016 if we can only make 2.7% per year, how much would we need from that pension fund, in order for us to pay that much to the pensioners for that long? Obviously, lower interest rates mean that the pension plan would need to give the insurance company more money in order to buy annuities large enough to meet the pension promise.

Bottom line: the drop in interest rates since 2008 has significantly increased how much pension funds should contain, according to the solvency funding rules. At the same time, it has significantly increased the threat to pensioners if those under-funded pension plans were to wind up (i.e. in the event of a company bankruptcy). Not enough money in the fund to buy annuities large enough to pay full pensions? Pensions get cut down to the size of annuity that the fund is able to buy.

MROO's advice to the Ministry of Finance

- Don't change the funding rules for OMERS. With almost 1000 participating public-sector employers, 280,000 employees, matching employer/employee contributions, and \$82 billion of assets, OMERS is not going broke. It has a solid plan in place to get its fund back to 100% of its projected liabilities. Its sophisticated administration is growing the fund and communicating openly with members, and its balanced employer/employee Sponsors Board has proven itself able to make adjustments to plan benefits and/or contribution rates if necessary.
- For the other 1200 DB pension plans, place the highest priority on funding rules that protect pensioners and honour pension promises
- Keep and update the solvency funding rules; tighten up Provincial oversight
- Overhaul and expand the Province's Pension Benefits Guarantee Fund, so that it protects pensions but could also justify a solvency funding ratio less than 100%. Just like the mutual insurance that Ontario's farm communities have known since the 1800s, all DB plan sponsors subject to the solvency funding rules should pay into a mutual insurance plan that would top up an underfunded pension fund if the fund had to be wound up.



Soon-to- retire employees of the Porcupine Health Unit at a retirement planning seminar in Timmins

Warning - Serious E-mail virus.

Eludes even the most advanced anti-virus programs.

Appears to affect those who were born prior to 1955.

Symptoms:

1. Causes you to send the same e-mail twice.
2. Causes you to send a blank e-mail.
3. Causes you to send e-mail to the wrong person.
4. Causes you to send it back to the person who sent it to you.
5. Causes you to forget to attach the attachment.
6. Causes you to hit "SEND" before you've finished.
7. Causes you to hit "DELETE" instead of "SEND."
8. Causes you to hit "SEND" when you should "DELETE."

IT'S CALLED THE "C-NILE VIRUS."



THIRD-AGE LEARNING FOR INQUIRING MINDS

A remarkable phenomenon sweeping the country reveals seniors' ongoing thirst for intellectual stimulation. Called "third-age learning (TAL)," it is lectures and other learning opportunities for people over 55.

Learning Opportunities

The concept originated in Europe and is gradually spreading around the world. The typical format for third-age learning is series of lectures on a vast range of topics, delivered by university professors and other experts in their fields in a relaxed and social atmosphere. One of the major attractions is the absence of exams, essays, prerequisites or marks for participation; just the opportunity to learn something new with no stress...learning for the fun of it.

A remarkable phenomenon sweeping the country reveals seniors' ongoing thirst for intellectual stimulation.

The concept is actually not all that new in some parts of Canada. For example, Learning Unlimited Etobicoke has been offering older adult lecture series for 40 years. In Ontario we have third-age learning groups from one end of the province to the other, and we also have an association (Third Age Network or TAN) that helps to share best practices and ideas for lecturers and topics that will appeal to our age group.

Forms of Third-Age Learning

TAL events are structured in a number of ways, but the most common is a six- or eight-week series of lectures given by a single presenter or a number of different presenters on one theme or on distinctly different topics. Typically the lectures last an hour and then there's a coffee/tea break where everyone mingles and enjoys some social time, followed by a period of questions and answers with the lecturer. The calibre of questions is always impressive, demonstrating the wealth of experience and knowledge of both the lecturer and the third-age audience members.

Another form is peer-led learning, where participants take turns presenting a topic that they have researched and become knowledgeable about and that they then share with other members of their group. While lecture series can support audiences in the hundreds, peer-led learning groups are much smaller, usually from 10 to 20 individuals.

Volunteer-Run

All third-age learning groups are founded and led by volunteers who are committed to lifelong curiosity. So, if you can't find an established organization in your community, consider starting your own group. It takes just a handful of like-minded people to get going. Ontario's Third Age Network (www.thirdagenetwork.ca) has plenty of helpful information and advice for new groups. Any of TAN's established member groups across the province are also prepared to share their experience and insights. You have only to ask, and a whole new world of learning for fun and interacting with other interesting people in your community will open up to you.

Some Recent Topics from Ontario TAL Groups

Ontario's First Nations Then and Now
Influential Canadians of the Twentieth Century
Russia from Ivan the Terrible to Putin
100 Years of Jazz
Great Civilizations
The North: Oil, Ice and Inuit Sovereignty
The Rollicking History of the English Language
Literature for Our Time
Great Symphonies
Fire and Ice, Flood and Drought: People and Planet Earth
Primary Perspectives of World Religions
American Movies and the Politics of Idealism
Transformational Discoveries in Science and Technology
The History of Humour
The Universe, Yours to Discover
Great World Cities
The Great Escape: A Canadian Story
The Brain: An Amazing Time Travelling Machine
Great Western Architects
A Year in the Life of the Supreme Court



Lifelong Learning Mississauga

PAST MROO SCHOLARSHIP RECIPIENTS: WHERE ARE THEY NOW?

MROO recently had the opportunity to catch up with three of its scholarship recipients from 2009: Nicole Buck, Clare McNeil and Mike Jollymore. These three graduates clearly demonstrate that MROO's investment in their education was money well spent.

Continuing education

A common trait shared by all three of these 2009 scholarship recipients is that one post-secondary degree was not enough. Not only did they complete the studies they were pursuing in 2009, they have all gone on to further education.

These three graduates clearly demonstrate that MROO's investment in their education was money well spent.

Nicole received her Bachelor degree in Health Science with a minor in Psychology in 2013 from the University of Western Ontario. Following graduation, she returned to her hometown of Peterborough and decided to pursue a second degree. She is now in the last semester of her Bachelor of Science degree in Nursing at Trent University and will finish in December. Nicole has been following an intense, compressed program that has enabled her to complete what would normally be a four-year program in 28 months.

Clare was also pursuing a Bachelor of Science degree in Nursing when MROO met her in 2009. She completed her degree at the University of Western Ontario and then received her Registered Nurse licence for the USA, Canada and Australia. After working in Australia for a time, Clare returned to Toronto and is now at the Hospital for Sick Children in the Cardiac Critical Care ward. She is also simultaneously working on a Masters of Business Administration degree, with a focus on health care, at York's Schulich School of Business.

In 2009, Mike was studying for a Bachelor of Arts (Honours) degree in Criminology and Criminal Justice at Carleton University, with a concentration in Law and Legal Studies. He graduated with Highest Honours in June 2013. That same year, while working full-time, Mike began a Master's degree in Sociology, also at Carleton, specializing in policing studies. He will complete his thesis this fall, which is focused on the organizational

culture of police agencies and the influence that this culture has upon policing policies and practices.

Multi-taskers

While ongoing educational pursuits and burgeoning careers have taken centre stage for all three scholarship recipients, they have also found time for other activities and interests since graduating, where time permitted:

- Nicole volunteered as a driver for Community Care – until some of her activities were curtailed by a knee injury that she is now recovering from.
- Clare is the traveller in the group, having worked in Australia and visited Japan, through a program called JICE - Japan International Cooperation Centre. She also recently completed a four-month stint as an intern in Ernst & Young's Healthcare Advisory practice.
- Mike has developed an interest in the stocks and securities trading market. He has also been actively involved in the annual Government of Canada Workplace Charitable Campaign through his employer, the Canada Border Services Agency (CBSA).

The future – and the past

Mike has clear-cut aspirations – and they involve staying with CBSA, where he has worked for the last four-and-a-half years (including as a student). He has held progressively senior roles within the organization and hopes to become a senior advisor within the next five years. He looks forward to buying a house in Ottawa.

Clare and Nicole's visions for their futures are not as well-defined. However, they both see their nursing degrees as a door-opener to fulfilling careers.

Of these three worthy scholarship recipients, only one, Mike, still has his "MROO connection." He reports that his grandparents, Paul and MROO member Kathleen Jollymore, recently moved to a new home in Brockville, Ontario and have ambitious renovation plans that he intends to help with. Rita Trainor passed away over a year ago, but Clare remembers her grandmother fondly as "an amazing woman." Mervyn Buck died less than a year after Nicole received the MROO scholarship, but she knows that her grandfather was very proud of her achievement and the scholarship is thus something she "holds dear to her heart."

CONFESSIONS OF A TAI CHI ENTHUSIAST

MROO MEMBER MARY JAQUES

I began Tai Chi because of a permanently broken shoulder, wanting to keep the muscles around it in the best possible condition. Since I couldn't raise my arm much and had to avoid flapping it, vigorous forms of exercise were out. Tai Chi is just stretching and turning, emphasizing more graceful movement rather than forceful or rapid moves.

Even so, at first I was exhausted after the weekly group session. But I noticed my body beginning to firm up. Then, I felt energized after the sessions and woke up with more energy the next day. After nine months, I feel good and my shoulder is the better for it.

Each session is two hours long, starting with a gentle warm-up. Then we follow a set 15-minute routine involving 108 movements, several of which are repeated. Afterwards, the beginner group is patiently taught each movement, while the "old-timers" in another group refine their skills and practice the more difficult movements. Halfway through the session is a 1/2 hour break for tea, cookies, and socializing. The two hours finish with the two groups coming back together to do the 108 movements again.

There are different kinds of Tai Chi. Some are martial

arts, but Fung Loy Kok Tai Chi - my kind - is aimed at alleviating suffering and is particularly good for seniors with limitations to their movement. Fung Loy Kok Tai Chi is taught in many locations around Ontario (see www.taoist.org). Master Moy Lin Shin, a Chinese Tai Chi master and Taoist monk, migrated to Hong Kong and later to Canada where he synthesized the Taoist art into the present system. This type of Tai Chi is now practiced in 26 countries. The sessions are not religious observances; all faiths (or none) are welcome.



Auto Insurance Reform in Ontario 2016

Tom Graves C.C.I.B., C.I.P., Vice President Operations,
Mitchell & Abbott Group Insurance Brokers Limited.

Effective June 1, 2016 the benefits and coverages you receive in a "Standard Auto Policy" changed, to help make auto insurance in Ontario more affordable.

The most significant changes were to the Accident Benefits paid out as a result of injuries received in an auto accident. Firstly, the money available for Medical Rehabilitation and Attendant Care involving "non-catastrophic injuries" has been changed from \$50,000 for Medical/Rehab and \$36,000 Attendant Care to a new combined limit of \$65,000.

Also the Medical Rehab and Attendant Care for "catastrophic Injuries" has been slashed from a limit of \$1,000,000 each, to a new combined limit of \$1,000,000 total, a reduction of \$1,000,000 in the basic coverage.

In my opinion these new limits are not enough. For only a few dollars a month, you can increase them. I would advise any MROO member to consider doing so.

When you receive your auto renewal anytime after June 1, 2016, contact your Broker/Agent and discuss what the cost would be to increase those accident benefits to at least \$130,000 for non-catastrophic injuries and \$2,000,000 for catastrophic injuries.

There are higher limits as well as other options that you should discuss with your insurance provider.

MERIT TRAVEL

...FOR THE EXPERIENCE

MROO recently selected Merit Travel as its preferred partner to offer travel services to MROO members. Merit Travel's primary objective will be to pass on the benefits of this partnership to MROO members in the form of the very best destinations, hotels, cruise lines, beaches and restaurants. Our agents work for you and will do everything they can to meet your travel needs; we will go that extra mile to help. To contact a Merit Travel agent, call 1-866-341-1777 or see the list of Merit Travel offices across Ontario at: <http://mroo.org/adm/documents/MROO-Zone-Merit-Offices-Contacts.pdf>.

Featured Spring 2017 Travel Special... WELCOME SPRING IN THE NETHERLANDS! A River Cruise Hosted by Merit Travel

Spend two days discovering Amsterdam, including a city tour, canal cruise, fairy-tale windmill villages and more. Then transfer to the beautiful AmaCerto River Ship, your home for the next 7 days as you experience the medieval riverside towns through Belgium and the Netherlands.

9 day tour 7 nights onboard *AmaCerto*
Departs Toronto March 24 - April 03, 2017
AmaWaterways: The highest rated ships in Europe by Berlitz!

INCLUDES:

- round trip air from Toronto
- two nights' accommodation at the Park Plaza Hotel in Amsterdam, with breakfast
- city tour and canal cruise
- 7 night cruise on-board the AmaCerto. Enjoy

complimentary shore excursions, including complimentary bikes on board; gourmet meals with wines and beer at lunch and dinner!

- All taxes and fees
- Regular Rate: \$4995
- MROO member rate \$4745 (5% savings)

Tips for Travellers...

COUNTRY TRAVEL ADVICE AND ADVISORIES: Find up-to-date, country-specific advice and information on your destination.

TRAVEL DOCUMENTS: Check to make sure your passport is valid. Obtain required visas well in advance.

SAY YES TO TRAVEL INSURANCE: Arrange for travel and medical insurance before you leave Canada.

PACK THE APP: Download the Travel Smart app for key travel info at your fingertips.

TRAVEL HEALTHY: Check your travel health notices and stay healthy while travelling.

TRAVELLING WITH PETS: Make sure your pets have the right travel documents to enter the other countries.

IF YOU ARE FLYING: Confirm what you can pack in your carry-on and checked baggage.

IF YOU ARE DRIVING: Make sure you and your vehicle are ready for winter driving.

US BOUND TRAVELLERS: Check border wait times and find a list of NEXUS lanes and hours of operation.

EMERGENCY ASSISTANCE: Get info on Canadian embassies and consulates abroad.

Study of OAS Mortality Experience, June 2016 Office of the Chief Actuary of Canada (reported in Benefits Canada , July 7, 2016)

Men	Women	Men	Women	Conclusion
Life Expectancy for new OAS recipients age 65 in 2013				
18.9 yrs	21.8 yrs			Women age 65 will continue on average to outlive men
Change since 1999				
+2.8 yrs	+1.9 yrs			Life expectancy for men age 65 increased more since 1999 than women's.
Married at age 65		Single at age 65		
20 yrs	23 yrs	16.5 yrs	20.8 yrs	New OAS recipients married, particularly men, will live longer on average than single
Born in Canada		Born outside Canada		
18.4 yrs	21.3 yrs	20.3 yrs	23.1 yrs	New OAS recipients born outside Canada will live longer on average than those born here
Receiving GIS		Not receiving GIS		
17.1 yrs	20.4 yrs	19.7 yrs	22.7 yrs	Those not getting Guaranteed Income Supplement will live longer on average than GIS recipients

IT'S OFFICIAL

YOU CAN KEEP YOUR NON-LOCKED-IN RETIREMENT SAVINGS IN YOUR OMERS AVC ACCOUNT AFTER TURNING 71

Congratulations OMERS and congratulations MROO!

Beginning with OMERS AVC (additional voluntary contributions) account holders who turn 71 in 2016, you can now keep your non-locked-in retirement savings AVC account with OMERS past age 71.

As far back as 2006, when the Ontario Legislature was considering the new OMERS Act, MROO told them that OMERS should be able to invest members' retirement savings in addition to the pensions themselves. We were delighted that OMERS found a way to do so in 2012 with the OMERS AVC program. About 15,000 OMERS members (both retired and active employees) have taken advantage of the AVC opportunity.

The problem, though, was that members had to close their AVC account and withdraw their money by the end of the year they turned 71 (the Income Tax Act requires RRSP funds to be withdrawn in the year a person turns 71). Retirement savings can still be sheltered from taxation in a RRIF (registered retirement income fund), subject to mandatory annual withdrawals beginning in the year you turn 72.

MROO and OMERS pensioners across the province have asked for the option to keep their retirement savings in their OMERS AVC accounts past age 71. Now it's possible. MROO kept asking and so did many of you. We are delighted that OMERS has found a way.

Unfortunately, the option to keep retirement savings in your OMERS AVC account is still not available for "locked-in" funds. Locked-in funds are funds that were transferred from a locked-in account, for example, a LIRA. About 10% of OMERS AVC funds are locked-in. This will require a change in Provincial regulations. MROO - and OMERS - have been asking the Ministry of Finance for this change for years. We will keep trying.

As always, it will be your option whether you want to keep your non-locked-in funds in your AVC account when you turn 71. If you keep it, OMERS will make the mandatory withdrawals every year and send you the money, or you can withdraw any amount during the annual March 1 to April 30 withdrawal window if you wish.

Get more information about the OMERS AVC program, including your options when you turn 71, from the OMERS website www.omers.com/avcs, or by phoning OMERS Client Services at 1-800-387-0813.

Remember what MROO asked for in 2006? Thanks to OMERS, we are almost there!

Some OMERS AVC facts...

- Number of OMERS AVC accounts = about 15,000
- OMERS AVC accounts containing locked-in funds = about 10%
- OMERS AVC accounts held by members age 55 to 64 = 37%, AVC accounts held by members age 65 or older = 10%
- Number of AVC account holders turning 71 in 2016 = 100
- Total amount in OMERS AVC accounts = \$55 million
- OMERS average annual net investment return since inception of AVC program = 6.9%
- OMERS average annual net investment return since 2006 (10 years, including 2008) = 6.1%
- OMERS average annual net investment return over past 20 years = 7.6%

Despite my best intentions

My goal for 2016 was to lose 10 pounds...only 15 to go!

I enjoyed my salad for dinner. Mostly tomatoes and croutons. Actually one big round crouton. With cheese. Okay, it was a pizza. I had a pizza.

My recipe for Tofu: throw it out and barbecue a burger

I don't mean to brag, but I finished my 14-day diet in under 4 hours.

I never run out of Coca-cola: I keep some in the garage to take the rust off nuts and bolts

Okay, I may not be that young or athletic or fit or shapely any more.... I forget where I was going with this?



2016 MROO SCHOLARSHIP RECIPIENTS

Each year, the MROO scholarship program receives applications from an outstanding crop of university and college students. We appreciate their interest in MROO scholarships and the work that goes into their applications. We are encouraged by their leadership activities and their bright futures. Regrettably, we receive more applications (this year 74) than we have scholarships to offer. With difficulty the committee selected the following 2016 recipients.

Name of Student		Permanent Residence	MROO Zone	University or College	MROO Member	Relationship	Location
Surname	First name						
Deschenes	Renee	Bright's Grove	1	Brock	Bill Dalton	gf	Sarnia
Gyemi	Brad	Windsor	1	Windsor	Alex Gyemi	gf	Windsor
Searson	Brooke	Sarnia	1	Lambton	Harley Searson	gf	Sarnia
Fear	Natalie	Brussels	2	Guelph	Maria Croft	great-aunt	Gorrie
Middleton	Rayna	Vanessa	2	Guelph	Marcia Middleton	m	Vanessa
Murphy	Vaughan	London	2	Western	Maria Pellerin	gm	Windsor
Campagnolo	Danielle	Guelph	3	McMaster	Barbara Kenney	great-aunt	Cambridge
Lester	Brittany	Waterloo	3	Conestoga	Patricia Lester	gm	Severn
Mehrotra	Caitlin	Oakville	3	McGill	Geoff Hancock	great-uncle	Mississauga
Town	Megan	Oakville	3	Waterloo	Mary Poore	gm	Parkhill
Duggan	Emma	Toronto	4	Ryerson	Jane Harding	gm	Toronto
Rodrigues	Liam	Mississauga	4	Queens	Dennis Rodrigues	f	Mississauga
Ward	Andrew	Courtice	4	U N B	Shirley Cousins	gm	Oshawa
Wickens	Julia	Toronto	4	McMaster	Mayssa Mirshak	m	Toronto
Phillips	Brad	Peterborough	5	Acadia	William Appleby	gf	Ottawa
Soule	Ellen	Foxboro	5	York	Larry Grimes	gf	Sarnia
Roberts	Stephanie	Ottawa	6	McMaster	Mildred Roberts	gm	Nepean
St-Jean	Melanie	Rockland	6	Ottawa	Constance Guilbault	gm	Rockland
White	Tanner	Ottawa	6	Brock	Colin White	f	Ottawa
Boyce	Katherine	Sudbury	7	Western	Grant Boyce	gf	Sudbury
Brechin	Liam	Sault Ste Marie	7	Ottawa	Melvin Brechin	gf	Sault Ste Marie
Letwin	Mitchell	Thunder Bay	8	Lakehead	John Meyer	gf	Thunder Bay
Lex	Heather	Kakabeka Falls	8	Lakehead	Ken Warwick	gf	Thunder Bay
Wickham	Spencer	Keewatin	8	Lakehead	John Bouley	great-uncle	Thunder Bay
Johnson	Alison	Minesing	9	Guelph	Susan McClinton	gm	Tiny
Kinsella	Kelsie	Barrie	9	Guelph-Humber	Paul Landry	gf	Innisfil
2016 DON MACLEOD LEADERSHIP AWARD							
Varangu-Booth Valen		Branchton	3	Queens	Linda Hornik	aunt	Guelph

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

Facebook: <https://www.facebook.com/mroontario>



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

ABOUT PEACE... LEST WE FORGET

WHEN THE WIND BLOWS

When the wind blows
All will come tumbling down
That they thought could not be moved.

Dictators shall be humbled
Religion no longer cause for war
And love will prevail over all hearts.

Lies they told will be revealed
Crimes committed held to account
And nations shall be set free.

When the wind blows
There will peace and freedom be
And all men shall be brothers.

Colin Ian Jeffery



THE PRICE OF PEACE

Peace without Justice is a low estate,
A coward cringing to an iron Fate!
But Peace through Justice is the great ideal,
We'll pay the price of war to make it real.

Henry Van Dyke

I MANY TIMES THOUGHT PEACE HAD COME

I many times thought Peace had come
When Peace was far away
As Wrecked Men deem they sight the land
At centre of the sea
And struggle slacker but to prove
As hopelessly as I
How many the fictitious Shores
Before the Harbour be

Emily Dickinson