

MROO protects pensions and enhances the retirement experience for OMERS retirees



MROO

Municipal Retirees
ORGANIZATION ONTARIO

www.mroo.org

MARCH 2025

NEWSLETTER FOR MEMBERS

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NEW ADDRESS? NEW INFO?

Please use the form at www.mroo.org, under the "Membership" tab OR Call 1-800-595-4497 and leave a message with your full name, phone number, and your new address/new info.

If you have a MROO Health Plan policy, please contact the VICTOR Group, our Insurance Plan administrators, at 1-800-363-7861 or 905-755-2030.

You must notify OMERS directly (MROO cannot).
Go to: www.omers.com/Contact Us for details or call 1-800-387-0813.

PRESIDENT'S MESSAGE

2025 Zone Meetings

Please take time to read the schedule and information about the zone meetings that will be held this **April and early May**. Your Board of Directors was encouraged by the great attendance and participation by MROO members last year.

Kindly note the date of the meeting in your zone and the registration process. We look forward to welcoming members and providing an informative program and interesting guest speakers in each zone.

OMERS

The reduction of Canada's inflation rate is welcome news to everyone and hopefully bodes well for the cost of living. **OMERS pensions were indexed 2.61% for 2025**, which is 100% of the percentage increase in the twelve-month average Consumer Price Index (CPI) for the period ending in October 2024 over the average for the same period in the previous year.

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On behalf of the Board of Directors, I extend sincere thanks to OMERS for the ongoing cooperation with MROO and its members. OMERS retirees are well served, and things are always improving. A recent example is the new format and improved presentation of annual pension statements.

New MROO Ambassadors

On behalf of the Board, I extend a warm welcome to the following new Ambassadors:

Lee Ann Doyle, Zone 1; **Jeanne Meneges**, Zone 3; **Frank Ramagnano**, Zone 4; **Frank Martin**, Zone 6; and **Paula Strachan**, Zone 9. Frank Ramagnano is a former Co-Chair of the OMERS Sponsors Corporation (SC) Board of Directors. We want to thank him and all our new Ambassadors for seeing value in MROO and offering to serve the membership which is approaching 40,000 members.

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PRESIDENT'S MESSAGE CONTINUED

Transitions

In September 2024, the Board appointed **Lola Dudley** for a three-year term as **Alternate Director for Zone 1**. Lola is a former Ambassador, and we are delighted she will serve MROO in this new role.

At our December 2024 meeting, the Board of Directors accepted, with regret, the resignation of **Sharon Leggett, Ambassador in Zone 3**. She also served on MROO's Housing Support for Ontario Seniors (HSOS) Advocacy Committee from its inception in 2020. Thanks Sharon and all the very best to you!

Last, but not least, on December 31, 2024, **Francine Delcourt** completed her service on MROO's Scholarship Committee after many years of dedicated and enthusiastic service as Chair. As many of you know, Francine was an Alternate Director and a Director for many years and will remain in the role of Ambassador. On behalf of everyone, I sincerely thank Francine for her stewardship and dedication to the lasting legacy of the student scholarship program. Which leads to ...



Zone 3 Director Tracey Powell thanking Sharon Leggett (left) for her years of service as a MROO Ambassador

New Student Scholarship

In December, the Board of Directors established a new "**Jack and Francine Delcourt Scholarship**" in the amount of \$4,000, recognizing Jack Delcourt's founding of the scholarship program in 2007 and Francine Delcourt's longtime service on the Scholarship Committee. Très bien fait Francine!

Until next time, I wish everyone good health as we look forward to the arrival of spring. As always, please be kind to family, friends and the folks you meet!



Keith Robicheau



Francine and Jack Delcourt

CONNECTED CANADIANS

We are pleased to announce a new 8-part webinar series being offered by our technology partner, Connected Canadians, for 2025. This free monthly webinar series (which began in February) is exclusive for MROO Members and will cover various technology topics including, Phishing Scams, Recognizing Fake News, Accessing Government Services, Logging Out: - Preparing Your Digital Life for End of Life, and more!

Need additional technology support or training? Connected Canadians can help. Connected Canadians offers free one-on-one online tech training for all MROO Members.

Find out more on our MROO website. Click Technology Training under Member Services.

<https://www.mroo.org/en/member-services/connected-canadians-tech-training.aspx>

BETTER HOME CARE MORE EFFICIENTLY – THE WATERLOO EXPERIMENT IN A NATURALLY OCCURRING RETIREMENT COMMUNITY

In response to ongoing staffing capacity issues with personal support workers (PSWs), Closing the Gap Health-care (a home care agency) and Waterloo Wellington LHIN launched a pilot project called the “Neighbourhood Model” in January 2018.

Full-time salaried PSWs were hired to provide home care to clients within a tight, two-kilometre radius area in Waterloo. Each had a fixed schedule to care for clients within the neighbourhood every day, as opposed to the more usual task-based model, where PSWs are paid on an hourly or per-visit basis with a significant amount of travel.

A single care coordinator from the LHIN (formerly CCAC) was assigned to the neighbourhood, and the Closing the Gap agency was responsible for all the personal care provided.

Because the neighbourhood was dense and housed a high

proportion of clients needing support, Closing the Gap was able to provide consistent full-time and part-time work for PSWs. Any buildings that had the volume to support a dedicated team member, had one.

Compared to the usual model of home care, the Neighbourhood Model demonstrated:

- Improved client satisfaction (92 percent compared to 82 percent for usual home care)
- Improved productivity (1-2 % of PSW time spent traveling compared to 8-10 %)
- average length of visits of 30-40 minutes compared to 60-70 minutes under the usual;
- 44% more client visits took place than under the usual provision of home care
- Improved continuity of care (greater consistency of PSWs serving the same client)

Save with **Specsavers**

We're excited to offer **60% off lens upgrades*** to all MROO members.

And, did you know that if you're 65 or over and eligible for provincial health care, your eye exam, including an OCT eye health scan, will be at no cost to you?***

Here's how to redeem your offer:

- Find a Specsavers near you at [Specsavers.ca/stores](https://www.specsavers.ca/stores)
- Provide proof of MROO membership in store
- Mention the promo code **202401** or present this offer - conditions apply*

We're looking forward to seeing you soon.

*Discount only available for MROO members with proof of valid MROO membership. Cannot be used for friends or family purchases. Offer details are subject to change. Other conditions and exclusions apply, for more details visit [mroo.org/en/member-services/glasses.aspx](https://www.mroo.org/en/member-services/glasses.aspx)

**Costs of eye exams provided by independent optometrists are covered by provincial health care for eligible seniors. Book an eye exam today at [specsavers.ca](https://www.specsavers.ca).

Specsavers

“HOME NOT HALLWAYS”

HOME CARE ONTARIO’S CAMPAIGN TO BOOST HOMECARE BY 10%

Home Care Ontario says it is time to stop trying the same solutions year after year that have only resulted in worsening hallway health care and an ever-longer Long-Term Care (LTC) wait list. Despite the recent substantial increases in hospital and LTC capacity, Home Care Ontario contends that home care agencies are the only part of the system that could rapidly deliver more care where Ontarians want it - in their homes, not in hallways.

Home Care Ontario represents the spectrum of home care providers: publicly-funded, not-for-profit, and for-profit organizations.

Specifically, it is calling on government to:

- Fund an increase of 10% a year for the next 3 years, delivering 16.5 million more hours of home care
- Further improve the compensation of front-line home care nurses, therapists, and PSWs
- Provide training and mentorship to help retain existing skilled home care staff
- Enhance the Ontario Seniors Care at Home Tax Credit

Hospitals are full and getting fuller

Since 2019, Ontario has added 3,500 hospital beds and 7,026 new long-term care beds. But this is not working to reduce wait times or clear backlogs. A rapidly growing and aging Ontario means hospitals simply cannot keep up. A recent study by the Ontario Hospital Association and the



Give a man a fish and he will eat for a day. Teach a man to fish and he will sit in a boat all day drinking beer.



It's good sportsmanship not to pick up lost golf balls while they are still rolling. - Mark Twain

Be careful if you decide to follow the masses. Sometimes the 'm' is silent.

Sometimes I shock myself with the brilliant things I say and do. Then there are times when I try to get out of the car with my seatbelt on.

U of T School of Public Health projects that, without other solutions, the burden on Ontario hospitals to deal with chronic illnesses will increase 72% by 2040.

Keep people out of hospital when they could stay at home

There are an estimated 6,250 patients designated Alternate Level of Care (ALC) in hospital beds in Ontario - patients who do not necessarily require hospital care but have nowhere else to go. Approximately 1 out of every 10 patients have their hospital stay extended while they wait for home care. So, 625 beds could be freed up every year if more Home Care were available to support patients at home.

Research from the DeGroot School of Business shows that, by actively providing Home Care supports to less acute patients destined for long-term care, 30-day readmission into hospital would drop by 59% and 90-day rates would drop by 54%.

Keep people out of Long Term Care when they could stay at home

Ontario's LTC wait list sits at 45,000 people and isn't budging. Studies project that, in our rapidly growing over-80 population, at least 1 in 5 will have such complex care needs that home is not an option.

Nonetheless, approximately 1 in 10 newly admitted LTC residents could be cared for at home with the proper home care supports. Assuming an average need of four hours of care a day, says the Home Care organization, an additional 6.5 million hours of Home Care would keep 4,500 LTC-destined patients at home.

Good investment

The Home Care Ontario campaign message:

- More home care will reduce pressure both on overburdened hospitals and on persistent LTC wait lists.
- More home care will save public money; a day's care in hospital or long-term care is more expensive than the home care alternative.
- Continuing to pump new money year after year into hospitals and long-term care is not working; it's time to focus more of that new money on home care.
- Home is where most people hope to stay as long as they can; more home care offers the help that meets that hope.

TINY FORESTS

RETIREES and CLIMATE CHANGE

More trees please

Trees inhale carbon dioxide, of which earth's atmosphere has too much. They exhale oxygen, fertilize our soil, and mitigate floods. They provide shade for us, habitat for birds and animals, and wood for all its uses. So, forests are at the front lines of the struggle to reduce and adapt to climate change.

Canada has a commitment to plant 2 billion trees by 2030. We're a long way from meeting that goal but the funding is there. Provincial governments require timber companies to replant the forests they cut down. They protect (or should protect) forests close to urban areas, for cleaner air, accessible recreation, flood mitigation, and natural habitat.

Urban areas are giving priority to preserving and restoring their tree canopies. Rural areas are planting trees through roadside windbreaks, environmental farm plans, woodlot management plans, and Conservation Authorities.

The Tiny Forest concept

A new community-scale initiative is emerging - Tiny Forests. Here's something we retirees can do – with our friends, neighbours and local associations - in our towns, cities, and suburbs.

The tiny forest concept is simple. Assemble a group of volunteers, clear a small plot of land, prepare the soil. Plant a variety of native trees and shrubs in a small, tightly planted area. Then watch them grow at accelerated rates into dense and diverse forest communities. Tiny forests are often about the size of a tennis court.

This method originated with Japanese botanist Akira Miyawaki who sought to counter post-war deforestation by planting small dense forests beside factories, including Toyota. In their early years, the trees and shrubs grow quickly as they fight for light. Research suggests that they capture more carbon, more quickly, than in conventional planting.

In Windermere Basin Park on the Hamilton Harbour, the first tiny forest was planted in 2021, adjacent to a conventional tree planting area. Preliminary 2024 analysis of the soil in each plot showed 2365 kilograms of carbon stored within the soil per sq. metre in the 2021 plot, compared to 1420 kg/sq. metre in the conventionally planted plot.

You can do it!

Green Communities Canada is a national environmental nonprofit, forging partnerships across Canada with local organizations, Conservation authorities, and municipalities.

Since 2022, its "Mini-forests" program provides local partners with the skills, knowledge, and tools to plant mini-forests (see greencommunitiescanada.org/programs/mini-forest).

- a free on-line mini-forest course that includes topics such as site and species selection, preparing the site, planting, and maintaining a mini forest.
- a monthly meeting of mini-forest "doers", held on the third Thursday of the month. For anyone interested in joining, contact Jenn McCallum, Green Infrastructure Program Lead, at jmccallum@greencommunitiescanada.org
- working with you to identify sources of funding and materials, including the Government of Canada funding

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Site preparation for the "Little Forest" in Uxbridge



Bagida Waad mini-forest on the Bruce Peninsula

TINY FORESTS CONTINUED

An easy way to play a part... Green Communities recommends walking in a natural forest near you and noting which tree and shrub species naturally grow there. Nature will tell you which species will thrive in your tiny forest! (Plus, you get fresh air and learn more about trees).

Results are in the ground across the country, including Uxbridge, Mississauga, Oakville, Hamilton, Markham, Guelph, London, Milton, the Bruce Peninsula, Peterborough, Kingston, Ottawa, and the Town of Lincoln. In 2023 alone, Green Communities Canada supported the planting of 16 mini forests and more than 6,000 trees; local partner organizations engaged over 1,600 volunteers.

Partners get it done: the Uxbridge example

The 2024 initiative in Uxbridge, led by Little Forests Durham, included partnerships among the Durham Master Gardeners, the Rotary Club of Uxbridge, the Township of Uxbridge, and the Lake Simcoe Region Conservation Authority. 180 people participated in the planning, site preparation, and planting of a 200 m² (~2000 sq ft) area with 600 trees and shrubs, including sugar maple, ironwood, and Canadian serviceberry. Green Communities Canada and the Greenbelt Foundation provided funding. Learn more about this mini-forest here: <https://www.uxbridge.ca/en/news/uxbridge-celebrates-completion-of-its-first-mini-forest-project.aspx>.



York Road mini-forest, Guelph: 1300 native trees, shrubs and groundcover planted by the City and volunteers on 5000 sq. ft. in 2023



Volunteers in front of the "little forest" in downtown Peterborough, the first of three in the city.



City of Hamilton employees at the MROO Retirement Planning Seminar in November, hosted by the Hamilton Best Five Committee



At the MROO Retirement Planning Seminar hosted by the Hamilton Best Five Committee in November.

Pictured left to right is as follows: Jeanne Menezes - Zone 3 Ambassador, Dara Barry - MROO Facilitator, Niko Chilakos - Victor Insurance, Victoria Chiefari - OMERS, Tracey Powell - MROO Zone 3 Director, Cyndy Bramwell - City Best Five Committee Member (CBFC), Deb Clinton - MROO Zone 3 Ambassador, Anne Crevar - CBFC Member, Sam St. Aubin - CBFC Member

Toes: a device for finding furniture in the dark.

Flashlight: A case for holding dead batteries.



The older I get, the more clearly I remember things that never happened. - Mark Twain

TINY HOMES – A REAL WORLD EXAMPLE IN ESSEX

Over the past few years, MROO's HSOS (Housing Support for Ontario Seniors) committee has been investigating various housing options for downsizing seniors. Last year we highlighted a tiny home project nearing completion by the YMCA in the St. Thomas area.

In the Town of Essex, Mayor Sherry Bondy has developed a tiny Additional Dwelling Unit (ADU) as a personal project on her own property, using a local company, Laneway Homes.

Mayor Bondy enthusiastically encourages others to try it, and offers these tips:

- Before building, check with your insurance company about coverage.
- Check with your bank and make sure you have a realistic budget in place
- Engage a builder with Tiny Homes experience; the Tiny Home Builders Association www.tinyhomebuildersassociation.org is a good source of information.
- Have the builder manage the entire project for you, from design to municipal permits and inspections to the completion of construction.

- The cost will depend on the size and model you select, the finishings you select, the builder you select, and your part of the province. Laneway Homes offered a choice among five models ranging from \$159,000 (1 bedroom, 352 sq ft.) to \$278,000 (2 bedroom, 750 sq ft.) Sherry selected the mid range.

Sherry adds that a tiny home or secondary suite can be a source of extra income and/or provide you with accessible housing options for family members now or in the future.



Sherry, the builders, and the finished product

The Official Sports Drink when we were kids



The Mayor and her daughter in the new tiny home kitchen

As part of its fall 2024 economic statement, the federal government announced plans to help homeowners add secondary suites to existing homes by doubling the loan limit for the Canada Secondary Suite Loan Program from \$40,000 to \$80,000. Once enacted, the plan will allow homeowners to access financing with 15-year terms at a 2% interest rate.

In addition, homeowners will be able to refinance with insured mortgages to help cover the cost of adding a secondary suite. Lenders and insurers will begin allowing mortgage refinancing of up to 90% of the post-renovation value of their home up to \$2 million, amortized over a period of up to 30 years.



ANNUAL ZONE MEETINGS 2025

Don't miss the 2025 Annual Zone Meetings taking place across our 9 Zones this April and May. Get the latest news from MROO and OMERS. Listen to guest speakers share relevant information and resources for retirees and enjoy lunch with current and new MROO members. Meet some of our partners and maybe even win a special door prize!

MROO members and their partners are invited to attend a Zone Meeting in any one of the Zone locations, FREE of charge, but you must register.

Bring a potential member - retired, or soon-to-be-retired OMERS plan members are invited to attend as long as they join and pay the \$25 membership fee.
Register online today!

Annual Zone Meeting Information

Doors open at 9:00 AM. All Meetings Begin at 10:00 AM

Zone 1

Date: April 1, 2025
Location: Four Points by Sheraton Point Edward (Sarnia)
Register By: March 18, 2025

Zone 2

Date: April 2, 2025
Location: Four Points Sheraton Hotel (London)
Register By: March 19, 2025

Zone 3

Date: April 30, 2025
Location: Stone Mill Inn (St. Catharines)
Register By: April 16, 2025

Zone 4

Date: April 8, 2025
Location: Ajax Convention Centre
Register By: March 25, 2025

Zone 5

Date: April 24, 2025
Location: Holiday Inn Peterborough-Waterfront Hotel
Register By: April 10, 2025

Zone 6

Date: April 22, 2025
Location: St. Stefan Serbian Orthodox Church (Ottawa)
Register By: April 8, 2025

Zone 7*

Date: April 15, 2025
Location: The Water Tower Inn (Sault Ste. Marie)
Register By: April 1, 2025

Zone 8*

Date: May 7, 2025
Location: Italian Cultural Centre (Thunder Bay)
Register By: April 23, 2025

Zone 9*

Date: April 17, 2025
Location: Liberty North (Barrie)
Register By: April 3, 2025

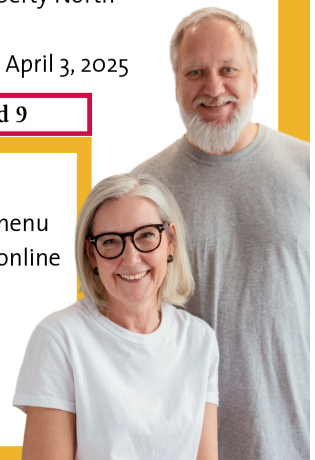
***Elections for Zone Directors will take place in Zones 7, 8, and 9**

2 WAYS TO REGISTER: PLEASE CHOOSE ONE:

1 Go to www.mroo.org. Under the "What's Happening" menu click on "Annual Zone Meetings". Here you will find an online registration link and all the Zone Meeting details.

2 Email MROO at info@mroo.org.

If you are unsuccessful, please Call MROO at 1-800-595-4497 and follow the prompts.



FREQUENTLY ASKED QUESTIONS

Q: What happens if I decide not to come on the day of the meeting?

A: When you register, we reserve a seat and a meal for you and your partner or potential new member. If you decide not to attend at the last minute, it is too late for us to change the numbers and therefore we must pay for your meal (s).

Q: Why do I need to register in advance? In the past, I've registered at the door.

A: Advance registration is very important to the smooth running of the event. Walk-in attendance can create problems with over-capacity in the meeting room, food shortages and set-up issues.

Q: Can I register for a zone meeting after the deadline has passed?

A: Yes, you can. We will do our best to accommodate you, but would prefer advance registration online.

Q: What if I/we must cancel due to illness or a family emergency?

A: Please let us know ASAP by phone (1-800-595-4497) or email (info@mroo.org).

Q: I am allergic to certain foods/have a medical condition. Can I order a special meal?

A: We are happy to request special meals for those with allergies and medical conditions. Please request this during registration. When lunch begins, please advise staff that you have requested a special meal.

Q: Can I bring a relative/friend who is my driver or caregiver to the meeting?

A: Yes, members who need assistance getting to/from during the meeting can bring a friend/relative/caregiver to assist. Please include the person's full name and relationship to you when you register.

Q: Will I receive a confirmation that I have registered?

A: Those who register online on our website will receive confirmation. We're unable to provide confirmations with phone registrations.

Q: Is there any recognition for bringing new MROO members to join?

A: Yes, we reward MROO members with a gift during the last half of the meeting.

ZONE MEETING AGENDA

Most meetings follow this general format. Each Zone Director decides on guest speakers and topics individually, and presentations may vary by location. If you have questions about a specific zone meeting, contact your Zone Director directly.

TYPICAL AGENDA

- 9AM: Registration Opens
- 10AM: Welcome by Zone Director
- 11AM: Presentation by Guest Speaker
- 12PM: Lunch
- 1PM-3PM: Presentations by Partners
- 3PM: New Member Recognition and Announcement of door Prize Winner
- 3:30PM: Meeting Closes

MROO ZONE MAP

Not sure which zone you are in? Check the map. You can attend a meeting in any of the 9 zones. Choose the location and date that works for you!



Website: www.mroo.org | Email: info@mroo.org | Toll-free: 1-800-595-4497

WHEN DEBT IS THE PROBLEM...

Consolidated Credit Counselling Services of Canada is the only national non-profit source of help for Canadians who realize they are deeper in debt than they can afford to be. Their services are available over the phone or Zoom, and in Toronto offices. They also work with some local organizations that are fellow members of the Canadian Association for Financial Empowerment.

Erik Yamada, Consolidated’s Coordinator of Outreach, reports that more Canadians than ever are asking for help: “Summers and holiday seasons used to be a lull in our calls. Not anymore. In 2024 we helped over 11,000 people, well over 3000 in Ontario alone.” Yamada cites a number of ways that well-meaning people get in over their heads, including job losses, mortgage renewals at higher interest rates, gambling, business setbacks, and COVID.

Consolidated has counsellors available 6 days/week to offer a free, no-obligation review of any personal financial difficulty. Credit counsellors first review credit files to verify the status of outstanding debts. Then with every individual they build a detailed budget to evaluate all debt-repayment options and strategies available.

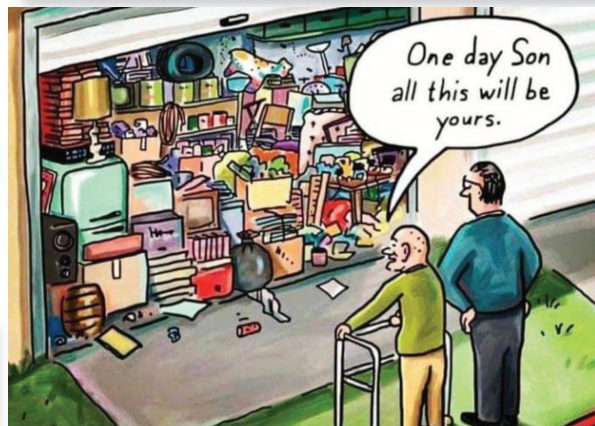
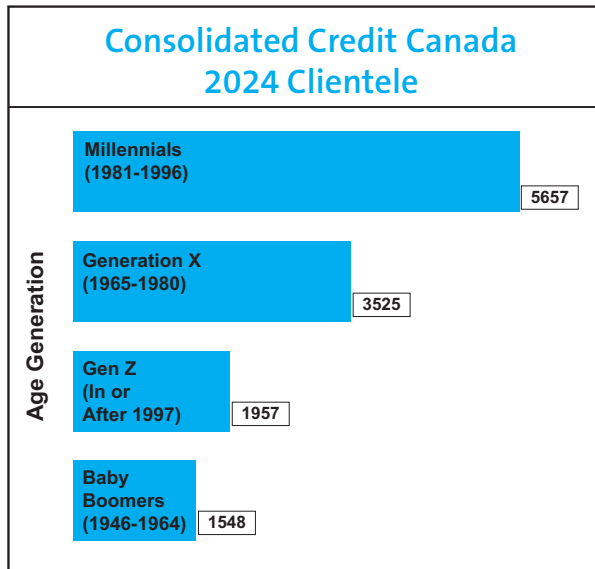
When a person’s consumer debts pose an ongoing budget shortfall, credit counsellors can negotiate a Debt Management Plan (DMP) that removes interest rates from any unsecured personal debts (including credit cards, payday loans, personal lines of credit, etc.). In most cases, a plan

to repay such debts over a 3- to 4- year period, with no interest to be paid, allows people to recover successfully.

Erik specifies that Consolidated Credit is not a licensed bankruptcy trustee. “We can help most of the people who come to us for help, but there are still some in so deep that bankruptcy is the only option. Regrettably we have to refer them to licensed bankruptcy trustees.”

About 13% of Consolidated Credit’s clients are of retirement age. The vast majority are the age of our children, when life’s expenses – kids, mortgages, business startups – are highest.

In order to bring its services to the attention of more Canadians, Consolidated Credit Counselling works with many associations and organizations like MROO.



NOTICE OF ANNUAL MEETING

The 2025 Annual Meeting of MROO Members will take place as follows:

DATE: Tuesday, June 10th, 2025
TIME: 10:00 a.m.
LOCATION: Sheraton Toronto Airport Hotel & Conference Centre
801 Dixon Road, Toronto, ON M9W 1J5

The following items of business will be dealt with:

- (i) Receipt and approval of the Audited Financial Statements from the previous year.
- (ii) Approval of the Appointment of the Auditors for the next fiscal year.
- (iii) Adoption of the 2024 Annual Report.
- (iv) Consideration and Approval of Amendments to the Constitution and By-law.
- (v) Elections of Officers: Offices of the Vice-President and Treasurer.
- (vi) Other Business in Accordance with the Charter Powers.
- (vii) Questions and Answers Period

Note: Any item of business brought forward by a member of the Organization other than the Board of Directors must be provided to the Administration Manager, or to any Director, in writing, containing a proposed motion, no later than 10 days before the Annual Meeting.

ALL WELCOME – To attend, please register with the Administration Manager at admin@mroo.org.

NOTICE OF ELECTION OF DIRECTORS Zones 7, 8, and 9

In accordance with the provisions of Municipal Retirees Organization Ontario's By-law, elections will take place at the 2025 Annual Zone Meetings for the positions of Directors for Zones 7, 8, and 9. The dates of these meetings are as follows:

Zone 7: Tuesday, April 15, 2025 in Sault Ste. Marie, ON
Zone 8: Wednesday, May 7, 2025 in Thunder Bay, ON
Zone 9: Thursday, April 17, 2025 in Barrie, ON

Nominations must be signed by the Nominator and a Secunder who must both be Life Members of MROO residing within the boundaries of the zone in which the election is to take place, as well as by the Nominee. Nominees must reside within their zone and be a Life Member. A map showing zone boundaries is available on the MROO website: [Zone https://www.mroo.org/en/about-mroo/zone-maps.aspx?_mid_=311](https://www.mroo.org/en/about-mroo/zone-maps.aspx?_mid_=311)

- (i) If only one person is validly nominated for Director, that person shall be deemed to have been elected.
- (ii) If no valid nominations are received by the deadline, the Board may appoint any MROO Life Member residing within the zone.
- (iii) If there is more than one valid nominee for the Director position, then an election will be held by secret ballot among the Life Members attending the relevant zone meeting.

IMPORTANT NOTE:

Nominations for the Director position must be submitted to the Executive Director at executive-director@mroo.org no later than 21 days prior to the Zone Meeting at which the election will be held. Nominations Forms are available on MROO's website: <https://www.mroo.org/en/index.aspx>

OFFERING A FINANCIAL LIFELINE... DON'T LET IT SINK YOUR OWN SHIP



Christine Allum,
Ontario Securities Commission

It can be hard watching someone you care about struggle financially. Perhaps they've lost their job. They might be having trouble with mortgage payments or even the cost of groceries. As hard as it may be, though, you need to make sure your own finances are secure before assisting someone else.

If you know someone who is struggling, a good first step is to have a conversation. If they ask for specific help, is it something you can manage? Before committing yourself, think it over. Perhaps check with your financial advisor.

There are ways you might help without offering money

- Listen. Provide empathy and brainstorm solutions together.
- Connect them to the right people. Do you know professionals whose specialized skills could help? Maybe employment specialists, credit counsellors, or coaches?
- Help them create a plan. Work with them to review bills or budgets. Prioritizing their spending is tense and difficult. Will they let you help?
- Offer non-financial help. Could you share meals, offer childcare, or provide rides?

Wanting to help is human nature. But relationships can be complicated, particularly when money is involved. Even if (particularly if?) you could help financially, it's



important they connect with a professional, such as a psychologist, debt counsellor, or registered financial advisor, if that's the type of help they need.

If a friend or family member asks you for money, ask yourself...

- Are you offering a gift or a loan? If it's a loan, what are the terms? Make sure everyone is clear about that.
- Check your own net worth. What is your own financial situation?
- Your own needs - has your own situation changed, or do you anticipate a problem?
- Check your own cash flow. If you're retired, it's not easy to increase your income.

Remember that scammers are everywhere.

Be suspicious of any urgent request for money. Some scammers use AI to imitate the voices and faces of people you know. Be cautious. Confirm who you are dealing with by asking them a question only the real person would know the answer to.

For informative articles to protect your money visit GetSmarterAboutMoney.ca. OSC in the Community takes the OSC's regulatory mandate from Bay Street to Main Street. OSC staff host webinars and in-person presentations to help you make informed financial decisions and avoid investment fraud. To request an OSC in the Community presentation for your club or organization email us at: InvestorOffice@osc.gov.on.ca or call: 1-877-785-1555.



Phil Dawson, MROO's Alternate Director Zone 5, at the Fall 2024 OMHRA conference. Phil gave a presentation about MROO to over 100 human resource officers from across Ontario.

THE IMPORTANCE OF KEEPING YOUR VICTOR INSURANCE INFORMATION UP TO DATE

In today's fast-paced world, maintaining accurate information with your insurance provider is crucial. At Victor Insurance, we are committed to providing our MROO retiree insurance policyholders with the best service. However, we need your assistance to ensure you receive timely notifications and important updates regarding your insurance.

Keep Your Personal Contact and Banking Information Current

It's essential to keep us informed about any changes in your circumstances. Your contact information is vital for receiving important communications. It is your responsibility to ensure that your email/ mailing address and phone number are correct. Failing to maintain accurate contact and banking details can lead to missed notifications, unintended delays in premium payments, or delays in claims processing at Manulife.

The Importance of Email Communication

Email has become the most widely accepted means of communication. We suggest using your V+ online account management portal to access your policy information, renewal notices, and insurance updates without relying on postal services. V+ is easy and efficient.

To stay informed about your policy, verify that the email address linked to your Victor Insurance account is accurate and check it regularly for new communications.

Notify Us of Significant Life Changes

Life is full of changes that can impact your insurance needs. One critical update is the death of a policyholder or spouse. This information is essential for us to adjust health, dental, annual travel, and RecoverEase policies to single coverage. If you have Life insurance, please contact us promptly to provide living benefits, if applicable, and ensure your designated beneficiary(s) receive the death benefit.

It's also important to share your insurance plan information with someone you trust to handle your affairs should you be unable to do so. They should contact Victor Insurance promptly with changes in your personal contact and banking information or significant life changes.

Conclusion

Keeping your information up to date with Victor Insurance is not just a matter of convenience; it is critical for effectively managing your insurance. By ensuring your contact and banking information is accurate, regularly checking your email for important communications, and notifying us of significant life changes, you can help us serve you better.

If you need to update your contact and banking information or have any questions, please reach out to us by emailing mroo.ca@victorinsurance.com or by calling 1-800-363-7861.

This is your time...

In retirement, you may be looking for insurance coverage that will keep working for you when your employer health care coverage ends.

Victor a leader in group and retiree benefits, can provide the affordable health and dental coverage you're looking for. We offer a range of plan choices for MROO members to help meet your needs and your budget, including a flexible annual travel insurance plan.

One stop, many options – Life, Health, Dental, Travel and RecoverEase



With V+, Victor Canada's easy-to-use portal, you can get quotes, enroll in a plan and manage your benefits – wherever you have Internet access.

It's simple. It's convenient. And, it's online!

Visit www.mrooinsurance.ca for more information or contact one of our Victor Client Service Specialists at 1-800-363-7861, or email us at mroo.ca@victorinsurance.com.



MROO | Municipal Retirees
ORGANIZATION ONTARIO

2024 SCHOLARSHIP RECIPIENTS

Zone	Student	MROO Member	RELATION
1	GRONDIN, Edward	Dwayne Grondin	Parent
1	HUNKING, Brad	Karen Hunking	Grandparent
1	JAMES, Willow*	Kenneth Kovosi	Grandparent
2	PAYNE, Samantha	Pauline Payne	Grandparent
2	SUFFEL, Isabel	Andrew Lamers	Grandparent
3	FRANKO, Nicole	Adrian Franko	Parent
3	HAMPSON, Laila	Beverley Dakin	Grandparent
3	MACQUEEN, Carter	Domenico Basso	Grandparent
3	MCQUEEN, Eden	James McQueen	Grandparent
3	MCQUEEN, Elijah	James McQueen	Grandparent
3	METLER, Megan	Karen Binning	Grandparent
3	MORRIS, Jacob	Eleanor Morris	Grandparent
3	OTTO, Serena	Howard Otto	Grandparent
3	RAMLOGAN, Liam	Donna Ramloganm	Grandparent
3	RITTNER, Abbey	Charles Rittner	Grandparent
4	DUGGAN, Zoe	Jane Harding	Grandparent
4	GALVN, Elizabeth	Ian Mead	Grandparent
4	MILLER, Claire	Susan Jevons	Aunt
4	MILLER, Evan	Lynda Lawson	Aunt
4	PHILLIPS, Emily	Murray Kennedy	Grandparent
4	PODREBARAC, Camille	Sheila Butler	Grandparent
4	ZAMPORO, Daniella	Grace Zamparo	Grandparent
5	LUPENETTE, Andrew	Lawrence Lupenette	Grandparent
5	SCHJERNING, Addy	William Mark Schjerning	Parent
6	GODARD, Liam	Medard Godard	Grandparent
6	HARTWICK, Kayla	Cindy Hartwick	Parent
6	HOBBS, Shanna	Sandra Manners	Great Aunt
7	GILBERT, Oliva	Greg Gilbert	Parent
7	HEIKKILA, Jack	Jonathan Heikkila	Parent
8	HENNY, Cameron	Susan Harkness	Grandparent
8	MENARD, Moira	Lindsay Menard	Parent
9	DUSOME, Eden	Louise Leck	Grandparent
9	HAWKES, Alyssa	Dave Hawkes	Parent
9	HELLING, Ryan	Walter Helling	Grandparent
9	LALONDE, Kamryn	Patsy Russell	Aunt
A	CARMICHAEL, Courtland	Margaret Sharon Middleton	Grandparent
A	KENNEDY, Sarah	Greg Kennedy	Parent

*2024 Don MacLeod Scholarship Recipient

ANNOUNCING!

TRIP MERCHANT HAS LAUNCHED A NEW TRAVEL WEBSITE PLATFORM, DESIGNED EXCLUSIVELY FOR MROO MEMBERS.

Trip Merchant offers special membership savings, up to 50%, and partners with suppliers offering a wide range of travel experiences...ocean and river cruises, adventure travel, solo travel, long stay vacations, and more.

Register for the new Trip Merchant website <https://tripmerchant.com/register>, using Organization Code 4a14 (this one-time code gives you access to the MROO/Trip Merchant travel site at no cost)

For more information: www.mroo.org/en/member-services/travel-services.aspx

WILLOW JAMES RECIPIENT OF MROO'S 2024 DON MACLEOD MEMORIAL LEADERSHIP AWARD



In her second year at the University of Toronto Scarborough campus (UTSC), Willow James of Lasalle Ontario is studying neuroscience and psychology but majoring in so much more.

As the president of the UTSC-run club, RunningStars, she organizes running events to promote active living. On the UTSC Governing Committees, she advocates for undergraduate student needs, such as financial aid and mental health resources. As the president of the Residence Committee, she helps to create destressing events for students throughout the school year.

And to banish any remaining chance of boredom, Willow dedicates half an hour a day to practicing Portuguese, French, Italian, Spanish and Chinese; she practices meditation; she goes out of her way to learn about the many cultures represented at the U of T; she runs. She has been a

volunteer with Rotary since she was 13 and is certified with safeTALK suicide alertness training.

Willow's grandfather Kenneth Kovosi retired 18 year ago from the Greater Essex Catholic District School Board.

The Don MacLeod Memorial Leadership Award honours MROO's President from 1986 to 2011, a tireless advocate for pensions and OMERS retirees.



MROO Zone 1 Director Lucie Lombardo and Willow James, receiving the 2024 Don MacLeod Memorial Award

2025 ANNUAL SCHOLARSHIP PROGRAM

MROO awards a number of \$3,000 scholarships, the Jack and Francine Delcourt Scholarship in the amount of \$4,000, and the \$5,000 Don MacLeod Memorial Award for Leadership, to students at a Canadian university, community college, or similar post-secondary institution in Canada. These scholarships represent the importance the organization places on education and investing in today's younger generation.

Eligibility

To apply for a MROO scholarship, students must:

- Have a relative (parent, grandparent, aunt, uncle, great aunt, or great uncle, including step relatives) who is a MROO member or surviving spouse of a MROO member.
- Be enrolled in a full-time program and entering the second year of their **first** degree or diploma program at a recognized Canadian post-secondary institution.
- Complete and submit the application form and other documents as outlined in the application form.
- Submit a résumé in the format provided
- Submit and a 200–300-word essay.

MROO's Scholarship Committee is looking for applicants who have:

- Experience in leadership positions.
- A commitment to volunteer service and helping others; and,
- A clear vision of how they will make a difference in their community and the world.

Starting Date for Submissions: May 1, 2025 | Submission Deadline: Friday, September 5th, 2025, at 5:00 pm

On May 1, look for details on eligibility, the number of awards, submission criteria, the online application form, and FAQ, posted under "Member Services" on www.mroo.org.

**Municipal Retirees
Organization Ontario**
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Mississauga, Ontario
L4W 1J5

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MROO protects pensions and enhances the retirement experience for OMERS retirees.

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