



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

MROO MEMBERS REPORTER

July 2013

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

ANNUAL REPORT - JUNE 2013

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2013-14 Board of Directors

June of 2012 began with your Board reviewing and revising the MROO 2012-2015 Plan. What are we trying to do, why, how and for whom? The Plan was summarized for our members in our November 2012 newsletter.

The key objectives of MROO's 2012-15 plan are the organizing principles for this annual report.

STRATEGY #1: EXPAND PRODUCTS & SERVICES TO ENHANCE VALUE OF MEMBERSHIP

In addition to its fundamental role as an advocate for OMERS pensioners since 1977, MROO has gradually expanded its services to our members.

Expansion of existing services

The MROO retiree health plan began in 1984 with the assistance of the ENCON Group and the encouragement of OMERS. MROO out-of-province travel health insurance was offered as of 2007 as an option with our health insurance plan. MROO partnered with the MitchellAbbott Group to sponsor home and auto insurance in 1992. Annual meetings in each zone began as early as 1992. MROO newsletters have been printed and mailed three times per year to all our members since 1990.

The MROO scholarship program was initiated in 2006. It was expanded in 2012 to provide for two scholarships of \$2,000 apiece available to students from each of our nine zones. The \$5,000 Don MacLeod Leadership Award was also added in honour of our past-president, who had led our organization from 1986 to 2011.

The benefits of the MROO health plan were further enriched in 2012 and remain, based on our annual comparison, the best value on the market for our members. The out-of-province emergency health option was improved by reducing the stability period to three months for blood pressure medications.

Still, the Board is on the lookout for more value that we can offer to MROO members and an even more attractive proposition to new members.

Development of new services

A key aspect of the MROO strategy to expand products and services is to seek input from our members. A survey questionnaire was developed to gauge the value that members place on our existing products and services, as well as their interest in a variety of potential new services. This survey was distributed in paper form to everyone who attended our nine Spring 2013 zone meetings (over 1,200 responses were received). In addition, an e-mail was sent to all 4,000 members for

IF YOU MOVE...

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

Remember:

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

MROO

Keeping you informed for a lifetime

whom we have e-mail addresses, asking them to complete the survey on-line (the on-line survey also asked for feedback about the MROO website). Over 500 members completed the survey electronically. Written and on-line survey feedback was consolidated and we are currently in the process of analyzing the results.

The Board has committed itself to adding at least two new services for our members (and/or enhancing existing services) by 2015.

STRATEGY #2: MAINTAIN ACTIVE ADVOCACY TO PROTECT PENSIONS & IMPACT POLICY ON PRIORITY ISSUES

From its beginnings, MROO has been an effective advocate for OMERS pensioners. We continue to take that role very seriously and proactively add our voice on key issues that affect retirees.

Advocacy with respect to OMERS initiatives

Early on, MROO called for inflation protection in the OMERS plan, better benefits for surviving spouses, a retiree nominee on the OMERS Board, and more outreach to OMERS pensioners. Happily, OMERS has responded to these requests and more.

In 2012, we responded to the Ontario government on a number of pension-related issues raised in the March 2012 Ontario budget:

- While acknowledging the government's desire to limit further pension contribution rate increases in the

broader public sector, we argued that OMERS should be exempted from any regulation to that effect;

- The government had indicated its desire to consolidate the investment function for smaller pension funds in the broader public sector. We met with the special advisor to support the concept, which could yield better investment returns at lower investment cost. We cautioned, however, that no new provincial investment agency was required: large, successful, non-profit pension plans like OMERS were willing and able to invest smaller funds at lower cost than a new agency;
- Finally, we wrote the Minister to ask that he put into effect certain amendments to Ontario's Pension Benefits Act – already adopted by the legislature – which would permit OMERS to invest the RRIFs of OMERS pensioners as an extension of OMERS' Additional Voluntary Contributions program.

When the OMERS Act established the new two-board structure of OMERS in 2006, it called for the government to appoint an officer to review the new OMERS governance structure in 2012. In 2012, Tony Dean was appointed by the Ontario government to conduct this review. Among finer points, we urged that a retiree continue to be appointed with both voice and vote to the OMERS Administration Corporation Board and the OMERS Sponsors Corporation Board. While the OMERS Boards undoubtedly had a need for expert directors from "Bay Street", we maintained they should retain some representation from "Main Street".

Mr. Dean's report was delivered to the government in January 2013. It recommended no change to the Act, but demanded better working relationships between the two OMERS boards and an improvement to the clout of the Administration Corporation Board. It noted that the legislation already empowered the Sponsors Corporation to bring about the changes that OMERS stakeholders, including MROO, had suggested.

Defending public sector Defined-Benefit pensions

2012 saw the emergence of a dangerous and misguided series of attacks on the OMERS pension plan by a group calling itself "Fair Pensions for All". This group has been writing opinion-pieces in newspapers throughout Ontario, and appearing in front of municipal councils, charging incorrectly that property taxpayers would be liable for untold millions to pay off OMERS' tempo-



MROO Director Carol Myles (left) presents her thanks in Ottawa to alternate director Jeannine Pelletier

rary actuarial deficit, that the OMERS plan is unsustainable, and that municipal pensions were an unfair gift to public employees.

MROO is alarmed at these attacks and has alerted our membership that they must not be taken lightly. It is time for us to speak up. We acknowledge that:

- OMERS has a long-term actuarial deficit, but it has a plan to overcome it;
- OMERS contribution rates are, practically speaking, at a maximum, but employees contribute every bit as much as employers/taxpayers do;
- If Canada had another 2008-type financial meltdown, OMERS might have to revise its pension benefit promises in the future, but this process applies to any pension plan and is required by law;

We know that, based on economic conditions, public sector employers periodically review the compensation of employees. However, to dismantle our successful, stable and reliable pension plan would be foolish; it would be the worst possible disservice to local government employees (all of whom will retire some day), and a severe blow to Ontario's economy.

The answer is not to strip a reliable defined-benefit pension away from local government employees, but rather to help private sector employees receive a decent reliable pension plan.

Canada Pension Plan

Over the past year, federal and provincial finance ministers have met yet again to seek solutions to the coming crunch on retirement incomes and the lack of retirement savings. A decent retirement for most of our children and grandchildren will depend on an expanded CPP.

We have written to both levels of government to reiterate MROO's position:

- Expand the Canada Pension Plan so that it replaces at least 40% of a worker's career average earnings up to the yearly maximum under CPP rules;
- Consider an accelerated contribution structure so that improved benefits can be offered to the portion of the baby-boom generation that still remains in the workforce;
- We applaud other measures – better financial literacy among the workforce, voluntary non-workplace pensions offered through financial institutions and existing pension plans – but they are no substitute for a mandatory immediate expansion of the CPP.

STRATEGY #3: INCREASE PERCENTAGE OF OMERS RETIREES WHO ARE MEMBERS OF MROO

Membership matters. Governments listen to a larger organization, not just because of the votes that MROO members cast, but also because of the certainty that MROO represents what OMERS pensioners think. In 2012, MROO reached 15,000 members. This is an achievement, but our sights are set on 50,000.

A larger membership also allows MROO to offer a broader range of services at a lower price. In 2012, MROO provided health insurance coverage to over 10,000 OMERS pensioners and spouses. This achievement enables us to regularly improve health plan benefits at an extremely competitive price. We would have still more influence with insurance providers if our plan reached 50,000 members.

Finally, a larger membership allows MROO to be more active. In 2012, our newsletter and our zone meetings reached more members than ever before, and we have received positive feedback. But with 50,000 members we will be able to arrange activities at the local level across the province and mobilize more voices on public policy.

By 2015, our objective is that 15-20% of OMERS pensioners be members of MROO.

- The information about MROO provided by OMERS to new retirees remains a key source of new members. Over the past year, we have improved the quality of our materials. We continue to thank OMERS for their cooperation.
- MROO health plan policy holders automatically become members of MROO. In 2012, a record number became members this way.
- Participants in MROO's retirement planning seminars hosted by local government employers become provi-

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sional members of MROO and full members when they retire. We've added nearly 700 members this way.

- Fifteen union locals and associations, as well as ten municipalities, sign up their retiring members/employees and pay the \$25 MROO lifetime membership fee for them. For instance, over the past year, 68 Toronto non-teaching school board retirees have joined MROO through CUPE local 4400.
- We have recruited a motivated group of MROO ambassadors to help us represent MROO in various areas and events across the province. For example, OMERS has permitted our ambassadors to introduce MROO at their retiree information sessions.

STRATEGY #4: ENHANCE OUR PROMOTION AND IMPROVE ELECTRONIC COMMUNICATION WITH MEMBERS

Since the initial membership meetings in 1982, the first regular newsletters in 1985, and the first MROO website in 1999, communication with our members has been a priority. In 2012, the Board established a sub-committee to review our communications, promotional materials, and our brand as an organization. The resulting action plan has borne fruit over the past year:

- The graphics on the MROO website have been upgraded, with further improvements still underway;
- The website has been substantially expanded to include a more up-to-date news file, an introduction to our directors, and a large set of links to other organi-

zations and websites for seniors;

- For the first time, we are sending broadcast e-mails to our members on matters of importance and timeliness. We continue to expand and keep confidential our list of members' e-mail addresses;
- We will soon be able to take lifetime membership fee payments on-line, securely, through Paypal;
- A set of colourful and well-designed brochures have been produced to introduce MROO, our primary activities, and our retirement planning seminars;
- MROO is committed to making itself better known both to OMERS pensioners and government decision-makers by judiciously establishing a media presence.

STRATEGY #5: ENSURE SERVICES AND RESOURCES ARE ADEQUATE TO MEET OUR OBJECTIVES

As MROO increases its activities, our annual expenditures have increased. In order to achieve many of our 2012-2015 strategic initiatives, MROO has engaged the part-time services of an expert in communications and marketing and commissioned more hours from our other support services.

Nonetheless, MROO continues to budget carefully each year under the watchful eye of our treasurer Glen Mills, and remains in the black.

The carrier of health insurance policies under the MROO Health Plan – Manulife Financial – pays a small annual promotional fee to MROO. This remains our largest source of operating revenue. Other revenues, such as our lifetime membership fund, grew well over the past year.

Your retiree organization is growing and doing more all the time.

William Harford, President, on behalf of the Board of Directors, Municipal Retirees Organization Ontario.



MROO director Glen Mills in Thunder Bay with outgoing alternate director Catherine Peterson

COUNT ON THE DUKE

John Wayne (the Duke) had a few words for the rest of us pardners:

- "Tomorrow hopes we have learned something from yesterday".
- "Courage is being scared to death... and saddling up anyway."
- "Talk low, talk slow and don't say too much."

EXCERPTS REGARDING PENSIONS AND RETIREMENT INCOME

The Government of Ontario presented its 2013-14 budget to the Ontario Legislature on May 2, 2013. Pundits have generally deemed it to be a budget of restraint, given its predicted \$11 billion deficit in 2013-14, while promising limited progress in a number of areas. Below are the key elements of the budget as they pertain to pensions and retirement income. Large print is quotes from the budget document. MROO comments are in italics.

Public-Sector Defined-Benefit Pension Plans

The Budget's Highlights

- Reaching agreements with all four of the jointly sponsored pension plans (JSPPs) consolidated in the Province's financial statements to protect taxpayers from higher contributions while ensuring long-term sustainability of the plans.

OMERS is not included among these four; OMERS has a plan in place to overcome its actuarial deficit without further contribution rate increases

- Encouraging public-sector, single-employer pension plans to adopt changes that improve sustainability in exchange for temporary solvency funding relief.
- Encouraging public-sector pension plans to work towards equal cost-sharing and explore more sustainable models such as jointly-sponsored pension plans. OMERS is already a jointly-sponsored pension plan with equal employee/employer cost-sharing

- Building on the recommendations of Bill Morneau, the government's Pension Investment Advisor, introducing a pooled asset management framework for public-sector pension plans.

MROO supports pooled investment management for smaller public sector pension plans; bigger is better in the pension world. But MROO has told the government that a new Ontario investment agency is inefficient and unnecessary; OMERS and other existing large non-profit, professional made-in-Ontario pension funds can do the job.

Pension Reform

Pension coverage has been declining in recent years and many defined-benefit pension plans for private-sector employees have been closed to new entrants. Increasingly there are calls for new, more flexible retirement savings options that would enhance coverage, improve retirement income security and enable plan sponsors to better manage plan costs.



After lunch in Thunder Bay



Lunch as good as ever at the Thunder Bay members' meeting

EXCERPTS REGARDING PENSIONS AND RETIREMENT INCOME, CON'T

Pooled registered pension plans (PRPPs) are intended to make it easier to save for retirement by providing employees and self-employed individuals with a new low-cost savings vehicle that is professionally managed and portable. The federal government recently implemented the federal legislative changes necessary to support the introduction of PRPPs. The Ontario government will now be consulting with interested parties to determine how PRPPs should be implemented, as a retirement savings option, before introducing legislation. It will be important to ensure, for example, that members are adequately protected and low-cost objectives are met.

MROO is not opposed to this idea, provided that management expenses are capped to keep costs low and provided that large non-profit pension funds like OMERS are allowed to compete for the business. Be clear, though, that with voluntary employee contributions and no guarantee of any employer contributions, PRPPs are no solution to the inadequacy and unreliability of retirement incomes facing our children and grandchildren.

Target benefit plans are another example of innovative pension arrangements. These plans provide a more flexible approach to save for retirement. They have fixed contributions that are intended to provide a specified pension. If experience demonstrates that contributions are not sufficient to fund the target benefit, the pension benefits of retirees and active members would be adjusted to ensure the plan remains sustainable. *MROO understands that "target benefit" pension plans are being adopted in New Brunswick by the*

Provincial and several municipal governments and examined by some private companies. As we understand it, the contribution levels are set so as to fund a basic level of benefits; beyond that basic level, benefit improvements will depend on investment returns. Certainly some defined pension benefit is preferable to the complete abandonment of any defined pension benefits, as is now common in the private sector.



At the zone 3 meeting in Conestoga



Applause for the guest speaker at zone 3 meeting



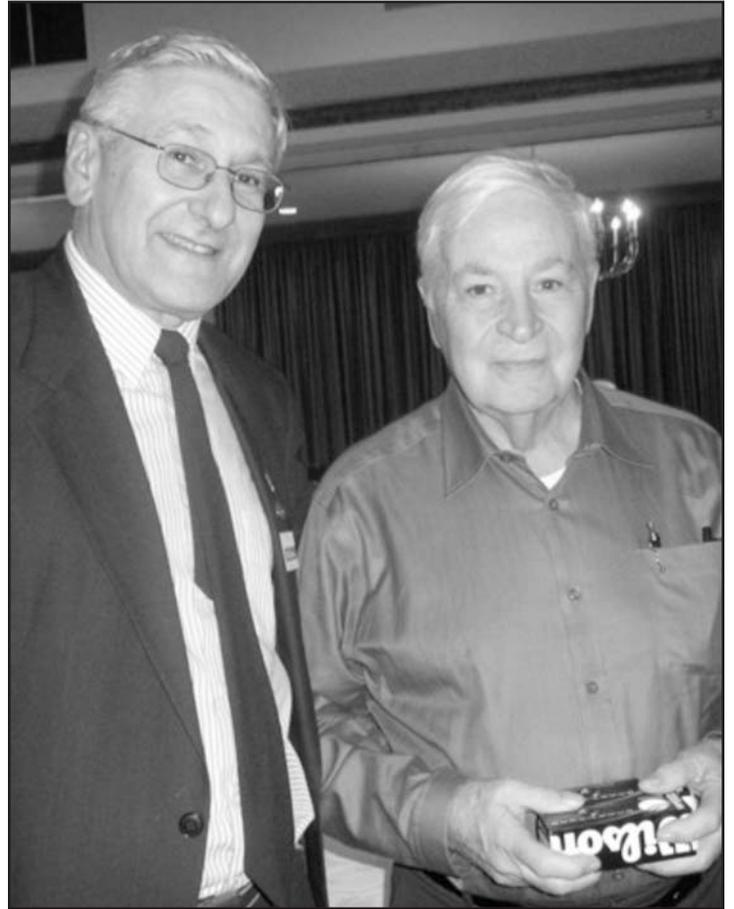
Long-time MROO insurance advisor Ted Stephens presents door prize in Sarnia



A table of Sault Ste Marie alumni at the zone 7 meeting



Zone meeting audience and MROO ambassador Jim De Zorzi



President Bill Harford presents a door prize at zone 1 meeting



Over 200 members arrive for the 2013 meeting in Thunder Bay

FAILURE TO COMMUNICATE

Retired husband sends text to his wife at work on a cold winter's morning:

"Windows frozen, won't open."

Wife texts back:

"Gently pour some lukewarm water over it."

Husband texts back 5 minutes later:

"Computer totally useless now."

THE WALMART GREETER

Chuck, the new retiree - greeter at Walmart, just couldn't seem to get to work on time. On the other hand, he was always crisply dressed, cheerful, helpful, and well-spoken.

After a few weeks, his boss called him into the office and said: "Chuck, you are a tribute to the store and a good example of why we hire retirees. You're sharp and helpful, you obviously enjoy dealing with the people, and we love your work ethic. But it's bothering me that you're so often late".

"I agree, said Chuck. "I'm working on it".

The supervisor continued: "It says here that you retired from the Armed Forces. What did they say there when you showed up late?"

"Well," chuckled Chuck, "generally they'd say, good morning Captain. Can I get you a coffee?"

Government of Canada 2013 Budget

Excerpts related to seniors and retirement income

On March 21, 2013, the Government of Canada presented its 2013-14 Budget. This summary of seniors-related elements of the federal 2013 budget is drawn from the March 21 edition of "CARP Action On-line".

1. The GST/HST exemption for publicly funded home care services will now extend to personal care services. \$5 million in foregone GST/HST revenues is budgeted for each of 2013-14 and 2014-15. While this will make it easier for the provinces to afford to provide more such services, it will depend on the provinces to choose to offer such services....
2. Funding for training in palliative care to front line health care providers to the extent of \$3 million over three years.
(CARP's Note) Palliative care as part of the whole care continuum is a critical need and more training is an important first step. Much more resources need to be allocated to the sector

immediately so that those getting the training will have the jobs and programs to actually provide more palliative care to Canadians.

3. Protection against Financial Fraud, especially against seniors is a welcome measure although it consists of plans for consultations, raising awareness and improving financial literacy for seniors. (CARP's note) While attention to this issue is commendable, the government failed to bolster the one existing agency, OBSI, that had the investor protection mandate. No other investor protection agency exists that would champion investor rights including being able to get restitution for losses due to predatory practices or inappropriate advice.
4. Older workers can benefit from the Canada Job Grant, providing matching funds for needed training. Together with the job match programs under the Third Quarter initiative from the 2012 budget, older workers will have a better chance at getting and keeping needed jobs.



OMERS presentation at MROO meeting in Sarnia



Members at zone 1 meeting fill out survey on potential new MROO services

WHAT'S WRONG WITH THE FRIDGE?

When I came home from golf today, there was a note from the wife on our fridge.

"It's not working. I can't take it any more! Gone to stay with Mother."

I opened the fridge. The light came on. The beer was nice and cold.

What was she talking about?

CCAC RETIREES LOSE PENSION CREDITS TO RESTRUCTURING

Fran Campbell, MROO member, Port Hope

In 1997, the Ontario Ministry of Health brought together the various Home Care Programs and Placement Coordination Services across the province to form Community Care Access Centres (CCACs). The goal was to make care of the elderly and those with chronic illnesses as “seamless” as possible. The fact that people want to be cared for in their own homes, or as close to home as possible, was an opportunity both for better care and for cost savings.

The transition period from 1996 to 1998 was a challenging time for the outgoing Boards who had managed Home Care Programs and Placement Coordination Services through various Health Units, Hospitals, and Victorian Order of Nurses branches. The creation of the CCACs also resulted in a change in employers for the employees of these agencies and boards. The new CCAC Boards and Health Ministry staff reassured employees that their clients would experience a smooth transfer and that the employees themselves would experience no loss. It was a great credit to all that the change was relatively seamless.

Unfortunately, one thing was lost in the shuffle: **pension continuity**. Health Unit employees had been in OMERS. When they were shuffled to the new CCAC’s, they were enrolled in the Hospitals of Ontario Pension Plan (HOOPP) as of April 1, 1997.

As new members of HOOPP, their prior years of service were to be recognized as part of the calculation for pension eligibility. Employees were also told that their originating pension assets would be transferred into HOOPP once certain legislative changes had been made. Even if that could not happen, ultimately they would just receive two pension cheques in the mail, which added together would amount to the full pension they should receive.

Early on, it became clear to some that this would not be the case for people who took on positions with increased management responsibilities in the new CCAC organizations.

The problem is that the “best five years” in OMERS would not keep pace with the best five years in the remainder of their career. For someone like me, with 18 years in OMERS and then 11 years in HOOPP, the pension loss is significant. My actual best five years is 40% higher than the best five years covered by my OMERS

pension, meaning I have lost 40% of the value I should have had from my OMERS pension.

Health Minister Elizabeth Witmer attended a CCAC convention in the year 2000, and advised the group (to resounding applause) that the Ministry was aware of the pension concerns and wanted to bring the matter to a resolution soon. Unfortunately, despite efforts by many concerned CCAC Board members, the issue was never resolved.

Some unions entered litigation and accepted a settlement. A non-union group of 106 interested individuals has been writing letters to their Boards and to government officials asking for attention to the issue. For those who have not yet retired, there is hope that new regulations under the Pension Benefits Act will solve the problem (although that is still unclear, even 16 years later). For the 54 who have already retired, there will be no assistance from that legislation.

Over the years governments have answered us with expressions of understanding, but stated that nothing could be done because the unions’ case was before the courts. OMERS staff have assured us that they would help if they could but that, under current legislation, they can’t.

Now that the union settlement has been reached, we have again written to the CCAC Boards and to government asking for help. We are not getting any younger!

We are grateful for the opportunity to share information about our situation with MROO and for any support that can be provided to us.



Excellent lunch at a 2013 MROO zone meeting

FAMILY COUNCILS, THE VOICE OF THE VOICELESS IN LONG TERM CARE

by Helen Benoit, MROO member, Stoney Creek

In the last MROO newsletter, I warned readers of the critical situation in Ontario long-term care (LTC) homes. Unfortunately, the disaster I predicted did occur. The recent violence at the Wexford Residence in Scarborough led to the hospitalization of one elderly woman and the death of another. It is not an isolated case. We are failing our most vulnerable citizens, the elderly residents of long-term care who have paid taxes and raised families but can no longer care for themselves. They are at risk because of the inadequate level of care. The staff providing care is over-worked, inconsistently trained, and poorly supported.

Most LTC residents cannot speak for themselves and need advocates. Family Councils (the families and friends of long term care residents), are the voice of the voiceless. Family Councils, were included in the 2007 Long Term Care Act and recognized as important stakeholders. Our website, www.familycouncils.net provides more information.

Our Family Council Network, LHIN Region 4, is the largest network in Ontario and we have taken a leader-

ship role. Our survey and research identified two consistent, major areas of concern in long-term care:

- Inadequate direct care (insufficient time for staff to feed, bathe, dress, toilet residents, monitor movements etc.). Government funding currently provides 2.8 paid worked hours per resident per day. An increase to 4.0 hours was promised for 2012 and never delivered.
- The training of Personal Support Workers (PSWs) across the Province. Currently, training is varied, inconsistent and under-regulated.

We circulated a petition and generated a letter-writing campaign urging better care for our senior citizens in Long-Term Care Homes. We received over **6,000** signatures from across the province. Families, friends, residents, doctors, nurses, senior administrators, personal support workers, recreation therapists, board members and MPPs have all signed the petition.

We are urging the government to:

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

On March 18th, we held a press conference at the Queen's Park Media Room and shared our stories. I spoke for my mother who cannot speak for herself. Miranda Ferrier spoke on behalf of the Personal Support Workers of Ontario and Jennifer Burgess spoke for the nurses who work in long-term care. All of us asked for more hours of direct care. Our Press Conference was broadcast live to all MPPs over the Ontario Legislature Channel. Portions were also shown on CTV News, Le telejournal and CBC. That afternoon our petition was tabled in the Legislature by a number of MPPs.

Our cause has the support of the Ontario Health Coalition, the Gerontological Nurses Association of Ontario, OPSAWA (personal support workers) and many other groups and organizations. You can help by adding your name to the petition (<http://www.familycouncilmembers.net/wordpress/?p=1303>) and by contacting your Member of Provincial Parliament.



Dr. Sinha speaks to MROO Mississauga meeting after his recommendations for Ontario's seniors' care system were presented to the Minister of Health and Long-Term Care

ONTARIO DRUG BENEFIT PROGRAM TO SEE CHANGES IN 2014

Each year, 2.8 million people receive \$3.8 billion in drug benefits from Ontario Public Drug Programs including the Ontario Drug Benefit (ODB) Program.¹ Canadian seniors utilize a startling number of prescription drugs. Among seniors age 65 and over, almost two thirds use five or more types of medication and almost one quarter use 10 or more.²

Faced with escalating health care costs and drug expenditures, the Ontario government has introduced a reform to the ODB under a new “Fair and Efficient Drug System,” which is designed to ensure that the program remains effective, properly administered and offers the most help to those in greatest need. The ODB was developed to help Ontario seniors with the cost of their prescription drugs, and it covers most of the cost of approximately 3,800 prescription drug products. A new Income Tested Deductible, to be introduced in 2014, will require the highest-income seniors to pay more of their own prescription drug costs, thus improving the fairness of the system.

What changes? Seniors with high annual net incomes (over \$100,000) will pay higher deductibles for their prescription drugs.

The new deductible will increase gradually based on net income:

- For single seniors with annual incomes over \$100,000, the deductible amount will be \$100 plus three per cent of their income over \$100,000
- For senior couples with a combined income of over \$160,000, the new deductible for the couple will be \$200 plus 3 per cent of their combined income over \$160,000
- These seniors will also continue to pay a co-payment of \$6.11 per prescription
- Income thresholds will not be indexed for inflation.³

The proposed plan will affect about 75,000 seniors who will pay an average of \$665 a year more toward their prescription drugs under the ODB program when this change comes into effect in 2014.⁴

What stays the same? These changes will not increase drug costs for single seniors who have net annual incomes below \$100,000 or couples with combined annual net incomes below the \$160,000 threshold who are already eligible for ODB drug benefits.⁵

The new Income Tested Deductible, which affects approximately five per cent of Ontario seniors, will improve the fairness of the current system by asking high income seniors to contribute a higher share of their drug costs. These additional funds will be reinvested into the health care system and help pay for other OHIP benefits and services. About \$50 million in new revenue is expected to be received by OHIP in the first year alone.

Did you know? MROO helps pay for drugs and expenses not covered under OHIP and the ODB program. Under the prescription drug benefit in the MROO health care plan, you are covered for \$1,700/ year for your prescription drugs. If you are under 65 years of age, MROO pays 90 per cent of the cost of all of your prescription drugs and your dispensing fees up to \$7.00, to an overall maximum of \$1,700 per person. If you are over 65, the MROO plan also pays 100 per cent of your first \$100 in drug claims beginning in January of each year, to compensate for your annual \$100 ODB deductible charged by OHIP.

The MROO Retiree Benefits Program offers coverage for Hospital, Health and Dental benefits in retirement, Convalescent Care following hospitalization, as well as Emergency Medical Travel insurance. For more information, please visit www.encon.ca/mroo or call ENCON Group Inc. at 1-800-363-7861. You can also email us at mroo@encon.ca.

Sources: ¹The Ministry of Health and Long Term Care, “Publicly Funded Drug Programs” www.health.gov.on.ca/en/pro/programs/drugs/funded_drug/funded_drug.aspx;

²Canadian Institute for Health Information, “Nearly two-thirds of seniors using five or more types of prescription drugs,” http://www.cihi.ca/CIHI-extportal/internet/en/document/types-of-care/pharmaceutical/release_18mar2010;

^{3,4}The Ontario Ministry of Finance, “A Fair and Efficient Drug System” <http://www.fin.gov.on.ca/en/budget/ontariobudgets/2012/bk4.html>;

⁵Vikram Barhat, “Ontario Drug Plan Signals Social Shift,” [Advisor.ca, http://www.advisor.ca/news/economic/ontario-drug-plan-signals-social-shift-75563](http://www.advisor.ca/news/economic/ontario-drug-plan-signals-social-shift-75563).

Aches and pains are your body's way of telling you something. As we get older, the body gets more and more talkative.

THE TOP 10 THINGS YOU NEED TO KNOW ABOUT WILLS AND ESTATE PLANNING

By Eileen Quinn

MROO was fortunate to have Eileen Quinn, a lawyer with Miller Thomson, as a guest speaker at the 2013 Zone 2 and Zone 3 annual meetings. Eileen condenses her presentation in the following list of "The Top 10 Things You Need to Know About Wills and Estate Planning."

1. Having a will enables you to decide who benefits – and who doesn't – from your estate.
2. You can name the executors of your estate and guardians for your children in your will, decide at what age your children will receive their share, and make special provision for disabled beneficiaries.
3. You may be able to reduce taxes and avoid extra cost and delay by having a will.
4. A power of attorney authorizes one person (the attorney/substitute decision maker) to act on behalf of another (the grantor/donor).
5. A power of attorney for property allows the attorney to make decisions with respect to some or all of the grantor's assets in certain circumstances, as specified in the power of attorney.
6. Under a power of attorney for personal care, the attorney makes personal care decisions for a grantor who has been declared incapable of making such decisions.
7. The grantor can specify what medical treatment he/she wants to receive when incapacitated in a living will or advanced directive.
8. Assets, families and the law are all complex and can lead to expensive lawsuits. Estate planning helps to maximize wealth for you (while you're alive) and your heirs (on your death).
9. The cost of a poorly planned estate can be significant – both in terms of unnecessary expenses and the impact on families.
10. It is estimated that half of adult Canadians do not have a will and 75% of those over age 65 have an outdated will. Act now to ensure you maximize the value of your estate, your assets are distributed to those you want to receive them, and your wishes are respected.

Miller Thomson has law offices across Canada. For more information about wills and estates, Eileen can be contacted at 519-593-2399, equinn@millerthomson.com.



Lunch at the zone meeting in Mississauga

A TAP ON THE SHOULDER

Last Wednesday a passenger in a taxi leaned over to ask the driver a question and gently tapped him on the shoulder to get his attention. The driver screamed, lost control of the cab, nearly hit a bus, drove up over the curb and stopped just inches from a large plate glass window. For a few moments everything was silent in the cab. Then, the shaking driver said "Are you OK? I'm so sorry, but you scared the daylights out of me".

The badly shaken passenger apologized to the driver and said, "I didn't realize that a mere tap on the shoulder would startle someone so badly."

The driver replied, "No, no, I'm the one who is sorry, it's entirely my fault. Today is my very first day driving a cab. I've been driving a hearse for 25 years."



Members focus on zone meeting guest speaker



After lunch at the Sault Ste Marie meeting

BARNYARD INSPIRATION

The farmer went to his small-town bank for a loan to buy a new bull for his herd. After a week, the bank manager dropped by to see how the new bull was working out.

"Not so good," said the farmer. "That bull just eats grass and doesn't even look at my cows".

"You should ask the Vet to have a look at him", suggested the banker.

A week later, the banker dropped by the farm again, curious to see if there had been any progress.

"Sure has", the farmer enthused. "That bull has serviced my herd, then he broke through the fence and ran through my neighbour's herd as well! Just like a machine, he is now!"

"What did the Vet do?" "Just gave him a pill" replied the farmer.

"What can have been in that pill?!" asked the amazed banker. "No idea," winked the farmer, "but they have a bit of a peppermint taste to them."

OLD-TIME WESTERN WISDOM FROM WILL ROGERS

Will Rogers, who died in a 1935 plane crash, was one of the greatest political sages the USA has ever known. Some of his western wisdom...

Never squat with your spurs on.

Never slap a man who's chewing tobacco.

Never kick a cow chip on a hot day.

Never miss a good chance to shut up.

Always drink upstream from the herd.

The quickest way to double your money is to fold it and put it back into your pocket.

Good judgment comes from experience, and a lot of that comes from bad judgment.

If you're riding ahead of the herd, take a look back every now and then to make sure it's still there.

Letting the cat out of the bag is a whole lot easier than putting it back in.

The older we get, the fewer things seem worth waiting in line for.

You know you are getting old when everything either dries up or leaks.

One must wait until evening to see how splendid the day has been.

If you don't learn to laugh at trouble, you won't have anything to laugh at when you're old.

YOU CAN HELP MROO TO GROW

This newsletter began with our annual report for 2012-2013. MROO is doing a lot!

We believe - and we hope you do too - that having a voice like MROO is a good thing for OMERS pensioners. We think that the services to members - from insurance to scholarships - are valuable, and we are always seeking to add more. The more members we have, the stronger is our voice and the more services we can offer to members.

Here is the problem. Every OMERS pensioner, including surviving spouses, is eligible to be a MROO member. But regrettably most OMERS pensioners are not MROO members (and more employees are retiring every day).

Why not? The biggest reason is that **they simply haven't heard about us!**

That's where you come in. If each of our 15,000 MROO members mentioned MROO to just one more OMERS pensioner, it would help a lot. **Do you know an OMERS pensioner who has not yet joined MROO?**

Want to support MROO more actively? Please let us know. Here are some ways you can help. It doesn't have to be time-consuming or uncomfortable.

- **Do you regularly have coffee, golf, or quilt with a group of OMERS pensioners?** Just show them your newsletters and suggest they join. Easy.
- **Were you active in your union or association?** A growing number of unions and associations pay the \$25 lifetime membership and sign up their retiring members. Maybe mention that idea to your old union or association?
- While we organize our nine zone meetings across the province every spring, **we would like to meet with groups of members in some of the towns and cities we don't otherwise get to.** Don't worry...we'll do the talking, but could you help us to arrange the locations and spread the word?
- Many employers, through their HR departments, kindly hand out information about MROO to their retiring employees. **Does your former employer? If you still know some people there, please just ask if they would.** We'll send them the information.

Below are a few words about a few of the members

that your retirees organization relies upon. We will tell you about more of MROO's active members in coming newsletter issues.

Jim De Zorzi

Jim lives in Grand Bend and is a MROO ambassador, after serving as a MROO director for 6 years. During his career with the Middlesex County Board of Education (later named the Thames Valley District School Board), he began as the Purchasing Manager and ended up as the Superintendent of Business. He served on a variety of committees for OASBO (Ontario Association of School Board Officials). He retired in 1998.

Jim is very active in the International Order of Alhambra, a charity dedicated to assisting those who are mentally challenged. He and Joan have 3 children and 6 grandchildren.

Giulio Di Bacco

Giulio retired in 2000 from a career with the City of Hamilton and has been the MROO alternate director for 8 years. His Hamilton career started as Surveyor in the Engineering Department, through Building Clerk and the Mayor's Chauffeur to the position of Fleet Manager. With CUPE Local 167, for many years he was steward, chair of the Grievance Committee, and a member of the Executive Board. For 17 years, he was on the Board of the Health Care and Municipal Employees Credit Union.

Giulio and Josie have two children. Golf, cooking, gardening and a variety of volunteer activities seem to keep Giulio's retirement schedule full.

Ed de Grosbois

Ed de Grosbois retired from the City of Mississauga in 2010 where he worked as a director with the Transportation and Works Department. Ed keeps busy by renovating his century farmhouse in the Midhurst area, caring for his 92 year old mother, membership on the Humber College Project Management Advisory Board, and "farming" his half hectare micro-farm, using sustainable organic practices. This includes an orchard with numerous fruit trees and berry bushes, a 200 sq. metre organic vegetable garden, and 15 chickens. He is MROO's alternate director in zone 9.

ONTARIO ASSOCIATION OF FIRE CHIEFS (RETIRED) ENJOYS ITS ANNUAL REUNION

Doug Lockyer - MROO Ambassador, Port Colborne

The Ontario Association of Fire Chiefs (Retired) has just had another great reunion in Saugeen Shores attended by over 80 members, hosted by Bruce and Dianne Little and their crew. The weather held on Monday June 3, and a great game of golf was enjoyed by about 20 golfers. While they golfed the other members enjoyed lunch and a trip to the museum. On Tuesday many members enjoyed a presentation at the Bruce Nuclear Power Plant. It was great to welcome new members and catch up on news with old acquaintances.

The annual general meeting was held Tuesday afternoon and the executive is:

President - Paul Olah of Welland

First Vice - Gord Woods of Owen Sound

Secretary-Treasurer and Bulletin Editor - Doug and Karen Lockyer of Port Colborne

Next year the 22nd annual reunion will be held in London.

The O AFC (R) supports Camp Bucko, the Firefighters Memorial in Toronto, Alzheimers, and memorial donations on behalf of our members on their passing to an organization of their choice. For more information contact Doug and Karen at kandd37@cogeco.ca

A Woolworth's lunch counter menu from 1957...sigh

F. W. Woolworth Co.

BACON and TOMATO 50c <i>Toasted Three Decker Sandwich</i>	PLAIN or TOASTED SANDWICHES
BAKED HAM and CHEESE 60c <i>Toasted Three Decker Sandwich</i>	HAM SALAD Sandwich 30c
CHICKEN SALAD 65c <i>Toasted Three Decker Sandwich</i>	EGG SALAD Sandwich 30c
HAM SALAD and EGG SALAD 50c <i>Toasted Three Decker Sandwich</i>	AMERICAN CHEESE Sandwich 30c
<small>Also available on two slices of bread on request.</small>	PRESSED HAM Sandwich 30c

FOR A REAL TREAT!
TRY OUR SUPER DE-LUXE HAM SANDWICH—BAKED HAM SLICED VERY THIN AND STACKED HIGH ON PLAIN BREAD, TOAST OR HARD ROLL
40¢ YOU WILL LIKE IT! 40¢

Fountain Features

DE LUXE TULIP SUNDAE 25c 2 Dippers of Ice Cream covered with Crushed Fruit or Fresh Fruit in Season <small>CHOICE OF STRAWBERRY, PINEAPPLE, CHERRY, CHOCOLATE OR HOT FUDGE Topped with Whipped Topping Roasted Nuts and Cherry Ring</small>	SUPER JUMBO BANANA SPLIT 39c 1/2 Banana covered with 3 Dippers of Ice Cream and Crushed Fruit or Fresh Fruit in Season <small>CHOICE OF STRAWBERRY, PINEAPPLE, CHERRY, CHOCOLATE OR HOT FUDGE Topped with Whipped Topping and Roasted Nuts</small>	EXTRA RICH ICE CREAM SODA 25c POPULAR FLAVORS Made with 2 Dippers of Ice Cream Crushed Fruit or Fresh Fruit in Season
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MALTED MILK 25c <small>Popular FLAVORS Made with 2 Dippers of Ice Cream</small>	
MILK SHAKE 25c <small>Popular FLAVORS Made with 2 Dippers of Ice Cream</small>	
BANANA SPLIT Regular 25c <small>Popular FLAVORS Made with 3 Dippers of Ice Cream</small>	
FRESH ORANGE JUICE Regular 20c Large 30c <small>Freshly Squeezed to Order</small>	

HOT NESTLE'S WITH WHIPPED TOPPING 15c
AND WAFERS

Home Style Desserts

APPLE PIE Per Cut 15c <small>10¢ Additional with Ice Cream</small>
LAYER CAKE Per Cut 15c <small>10¢ Additional with Ice Cream</small>

WOOLWORTH COFFEE—ALWAYS GOOD

HAVE A COKE **GOES GOOD WITH FOOD**

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2013-14 Board of Directors Municipal Retirees Organization Ontario

ZONE	Director	Residence	Alternate Director	Residence
1	Lloyd Burrige (Corporate Secretary)	Windsor	Bruce Peacock	Leamington
2	Richard Faber (Vice-President)	Grand Bend	Lou Rivard	London
3	Don MacLeod (Past-President)	Hamilton	Giulio Di Bacco	Hamilton
4	Bill Harford (President)	Bowmanville	Dale Allan	Whitby
5	Eloise Clare	Belleville	Bob Clarke	Havelock
6	Carol Myles	Ottawa	Danielle Massé	Ottawa
7	Barbara Filion*	Sault Ste Marie	vacant	
8	Glen Mills (Treasurer)	Thunder Bay	Emil Pohler	Thunder Bay
9	Francine Delcourt	Barrie	Ed de Grosbois	Midhurst

* No nominations received for May 2013 director election. Director appointed by Board of Directors to fill vacancy, as provided by MROO Constitution

PROTECTING YOUR PERSONAL INFORMATION AGAINST E-MAIL FRAUD

With acknowledgement to RBC Dominion Securities

As criminals get more sophisticated, e-mail fraud is increasing. Fraudulent e-mails are often made to look like they come from a legitimate source such as your bank, in order to trick you into divulging personal information. Typically they ask you to confirm your personal information by clicking on a link or opening an attachment. These lead to phony websites asking for your account number or passwords. So,

- Be suspicious of e-mails requiring immediate action or claiming that your account will be closed if you don't reply
- Beware of unsolicited e-mails asking for personal information, even if you recognize the name of the sender
- Don't be fooled by e-mails that address you directly by name

- Cast doubt on e-mails with spelling mistakes or poor grammar
- Never click on a link you are not sure about
- Verify instructions with a trusted source before clicking a link, wiring money, or calling a number in the e-mail
- Choose your passwords using a mix of letters and numbers, upper-case and lower-case
- Make sure your computer has up-to-date anti-spyware and anti-virus software installed and operating

There are more good tips and warnings on Canadian bank websites (for example: www.rbc.com/privacysecurity/ca or <http://www.td.com/privacy-and-security/privacy-and-security>)