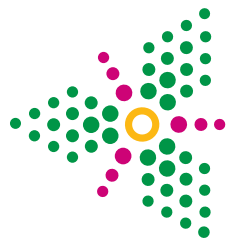


MROO protects pensions and enhances the retirement experience for OMERS retirees



MROO

Municipal Retirees
ORGANIZATION ONTARIO

www.mroo.org

JULY 2024

NEWSLETTER FOR MEMBERS

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MROO 2024 Scholarship Program - Last Call!

Got Questions About MROO Matters? "Who You Gonna Call?"

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

I hope this newsletter finds everyone healthy and enjoying summer. At the time of writing, the Board and I are preparing for MROO's annual meeting of members on June 4th and the quarterly board meeting June 3rd and 4th. The annual report and audited financial statements show that MROO is in good operational and financial health and is well positioned to continue advocating for and serving our members.

2024 Zone Meetings

MROO hosted well-attended in-person zone meetings in all 9 zones across Ontario again this year. A big "thank you" to the hundreds of MROO members who attended during April and May and actively participated in proceedings. I very much enjoyed presenting a brief report at each meeting and the feedback that MROO members provided in conversations, meeting feedback forms and our bi-annual survey.

The annual report and audited financial statements show that MROO is in good operational and financial health.

Thanks also to our service partners at Victor Insurance, Spec Savers and Hearing Life for providing valuable information at all the meetings. We also very much appreciate OMERS staff for presenting updates and answering questions from MROO members. A sincere thank you also to Christine Allum of the Ontario Securities Commission for her presentation at many of the zone meetings about fraud prevention.

Finally, I am very grateful to our Zone Directors, Alternate Directors and Ambassadors for planning, organizing and delivering great meeting content, guest speakers, meals and venues. Congratulations!

Congratulations to new Zone Directors, **Tracey Powell** who was elected in Zone 3 and **Ken Lewis** who was acclaimed in Zone 6. Ken succeeds Maureen Lachance who reached her term limit after many years of dedicated service to MROO. On behalf of the Board, sincere thanks to Maureen for contributing her time, talent and energy to the Board and Zone 6.

Enjoy Summer 2024

As always, every good wish for your health and safety and be kind to your family, friends and the folks you meet.

Keith Robicheau



SINGLE SENIORS FOR TAX FAIRNESS

Single Seniors for Tax Fairness is a Canada-wide movement devoted to changing the Income Tax Act to make it fairer for single seniors, including lifetime single, widowed, divorced or separated seniors aged 65 plus.

(Note: the group does NOT want to change the benefits that couples receive.)

Single seniors pay proportionally more in income tax than couples with the same combined total income. Because of this, their non-refundable age amount tax credit and Old Age Security are more likely to be clawed back. For example see chart below.

At the same time, non-discretionary household costs like rent, mortgage, condo fees, property tax, utilities, insur-

ance, and repairs remain the same, whether occupied by one person or two.

Furthermore, on the death of a single senior, the full amount of their RRSP/RRIF assets is taxable at a rate as high as 50%. However, on the death of a member if a couple, a spouse can transfer their assets to the surviving spouse tax free.

For more information,

- Visit the Single Seniors For Tax Fairness website at <https://www.singleseniorsfortaxfairness.com/>.
- Don't miss the MROO September Webinar on Wednesday September 11, 2024 at 10:00 AM, with Elizabeth Brown from SSTF.

Total income	Combined tax paid by spouses	Tax paid by a single senior	Extra tax paid by a single senior	Clawback of age amount for single senior	Clawback of age amount for a couple	Clawback of OAS for a single senior	Clawback of OAS for a couple
\$30,000	\$0	\$1,755	\$1,755	0	0	\$0	\$0
\$40,000	\$0	\$3,914	\$3,914	27	0	\$0	\$0
\$50,000	\$1,172	\$6,521	\$5,349	1,404	0	\$0	\$0
\$70,000	\$5,515	\$13,041	\$7,526	4,527	0	\$0	\$0
\$100,000	\$13,042	\$24,986	\$11,944	7,898	3,054	\$2,735	\$0

MROO ZONE DIRECTORS 2024-2025

Zone	Director	Location	Contact	Retiring Director (if applicable)
1	Lucie Lombardo	Windsor	director-zone1@mroo.org	
2	David Posliff	London	director-zone2@mroo.org	
3	Tracey Powell	Hamilton	director-zone3@mroo.org	Max Sutton
4	Gerry Pedwell	Whitby	director-zone4@mroo.org	
5	Jackie Forsey	Haliburton	director-zone5@mroo.org	
6	Ken Lewis	Ottawa	director-zone6@mroo.org	Maureen Lachance
7	Carol Conrad	Sudbury	director-zone7@mroo.org	
8	Bill Latham	Dryden	director-zone8@mroo.org	
9	Cindy Snider	Orillia	director-zone9@mroo.org	

MROO zone directors serve for 3-year terms, with a 9-year limit for any person in the position. Terms begin as of the MROO Annual General Meeting in June. The terms are staggered; three are elected each year in conjunction with the annual zone meeting in that zone. For example, in 2025, the zone director positions in zones 7, 8 and 9 will be open for election. A map of the MROO zones can be found at <https://www.mroo.org/en/about-mroo/zone-maps.aspx>.

In addition to the nine zone directors, the MROO Board of Directors also comprises the positions of President and Past-President, who are not zone directors. The Board also contains the positions of Vice President, Treasurer, and Secretary, which positions may be filled by zone directors or by persons who are not also zone directors.

PENSION PLAN INVESTMENT IN CANADA

Working Group announced in federal Budget

The April 2024 Government of Canada budget announced the creation of a working group led by Stephen Poloz (former Governor of the Bank of Canada), to explore how to create greater domestic investment opportunities for Canadian pension funds.

Said the government in its budget documents: *the working group will look at what it will take to get Canadian pensions to put more of their capital into domestic opportunities — including housing development, venture capital, and infrastructure such as airports.*

Business interests want more investment within Canada

In March of this year, several Canadian business leaders went public with a letter to the Minister of Finance and her provincial counterparts, urging them to alter the rules for pension funds to “encourage them to invest in Canada.”

Business leaders favour investment from pension plans because the plans can often wait more patiently for their investments to pay off, compared to the shorter-term perspective of many private investors. Canada’s major pension plans also have huge sums to invest, either individually or jointly with other pension plans, and have



Minister of Finance
Chrystia Freeland

made huge joint investments in the past. The argument is also made that, since it is millions of Canadians and our public employers whose contributions have built the pension funds, those contributors would be proud to see their funds taking on major projects in Canada’s national interest.

Provinces want Pension Plan investment in public infrastructure

In 2023, the Ontario Government announced a new Ontario Infrastructure Bank, with the explicit intention to provide incentives for the major pension plans to invest in major infrastructure projects, such as housing and long-term care. Provinces do not want to have to borrow and pay interest on the billions needed for them to meet their infrastructure obligations. Rather, they seek pension funds

to put up the money (although they have also proven themselves willing to have private enterprise do so). The housing, long-term care, or other infrastructure projects must be profit-making ventures in order to guarantee a solid return to the non-government investors. But, goes the argument, better those profits should help to fortify the pension plans of the millions of us who count on them.



Pension Plans’ Job is to Pay Pensions

Pension Plans note that their obligation, pure and simple, is to make money – wherever that money is to be made – with which to pay the pensions their members have been promised. The following is excerpted from OMERS’ public statement on the issue:

OMERS is an integral part of Canada’s retirement system, a role we have held with pride since 1962. We invest and administer ~\$130 billion... on behalf of hard-working Ontarians and are dedicated to growing and fiercely defending their retirement savings. We must put members’ interests first and foremost....

We can do this while being a huge champion for Canada – for our businesses, our economy, and our people. Roughly 25% of our portfolio (\$34 billion) is invested here at home.

We remain very interested in finding new and exciting investment opportunities in Canada that meet our required risk and return profile. We have communicated to both our provincial and federal governments that a cooperative approach is in the best interest of our plan and this nation.

The capital we invest and manage is our members’ and theirs alone, and our obligation is to pay their pensions without fail. Any attempt to mandate investments in certain prescribed asset classes or components of our economy would

continued on page 4 ●●



OMERS President
Blake Hutcheson

health care, clean energy, travel, hotels, office buildings, and shopping centres. Among its significant Canadian investments: Bruce Power, Porter, Teranet, The Stack, Bean-

limit our flexibility and make it extremely difficult to continue to deliver on our pension promise to the more than 600,000 Canadians that we serve.

OMERS is invested in many successful and iconic Canadian companies, including some of Canada's most recognizable names in sports, entertainment,

field Technologies, Banff Springs, Square One Shopping Centre. Bruce Power is OMERS' single largest investment, providing 30% of Ontario's energy and global leadership in the production of isotopes used to fight cancer, keep hospitals clean, fight disease, and sterilize food.

The Sound of Treading Lightly

While there are certainly worthy arguments on all sides, the business leaders' urging for... what? Canadian content quotas?... seems unlikely to be met with eagerness by the federal government. The working group is very likely to tread very lightly.

CONGRATULATIONS TO MROO MEMBER, ROSE STEER. 109 THIS YEAR!



Born in 1915 in Scotland, Rose stayed in school until age 15, then went to work. Her father had been killed in the WW1, and at age 19 her mother had become a widow with 3 children. Rose came to Canada from Edinburgh in 1957.

In Toronto, she worked at Jesse Ketchum school for 30 years as a school matron and worked for 18 years with Toronto Park and Recreation. She also ran the Sunshine Club on Saturday nights, organizing seniors' dances and teas. A busy lady and a hard worker, dedicated to helping others well into her late 70's and early 80's. Rose Steer became a MROO member in 1980.

At age 99, after a knee replacement, Rose went to Chartwell Lansing Retirement for 2 weeks respite for meals and physiotherapy, and decided then she would like to live there full-time. She has been there for 10 years.

Although she was married and had 3 daughters, when asked the secret to longevity, without missing a beat Rose says: "drink lots of water and stay single."

Happy 109th, Rose!!

WOULD YOU PREFER TO RECEIVE YOUR NEWSLETTER ELECTRONICALLY?

Our newsletter is also available on our website or, if you prefer, it can be delivered right to your email inbox. If you would like to save a tree and read your newsletter on your computer or another device, please contact our Administration Assistant at: assistant-admin@mroo.org

ONTARIO'S FINANCIAL SERVICES REGULATORY AUTHORITY (FSRA)

Overseeing Pension Plans in Ontario

FSRA regulates pension plans registered in Ontario. It is the largest pension regulator in Canada, supervising 4500 plans that invest \$871 billion of assets and provide pension benefits to nearly 4.4 million members (including OMERS). Most members and assets are in defined benefit plans, which contain \$838 billion, and include Single-Employer Pension Plans, Multi-Employer Pension Plans, and Jointly Sponsored Pension Plans. \$33 billion is in Defined Contribution (DC) plans.

FSRA released its 2024-27 Business Plan on April 3, 2024.

FSRA Priorities 2024-2027

- Continuing to develop early-warning signs, and early intervention, on pension plans at greatest risk of underfunding and not being able to meet their pension promises
- Developing guidelines for how to deal with surpluses, when a pension plan's assets significantly exceed what it will need to fund its long-term pension obligations
- Enhancing supervision of large public-sector pension plans
- Reviewing the financial sustainability of the Pension Benefits Guarantee Fund (which helps to mitigate pensioners' losses when company pension plans cannot pay the full pensions promised)
- Investigating the impact of last year's federal Pensions Protection Act (Bill C-228) that, thanks to the work of the Canadian Federation of Pensioners and others, puts company pension underfunding near the head of the line when the courts are divvying up a bankrupt company's assets
- Supporting the Ontario Government's development of a Target-Benefit Pension Plan structure and developing the tools to supervise such plans
- Alerting future Target-Benefit pension plan members to the fact that, under such a plan, their benefits can be reduced. (note: MROO and the Canadian Federation of Pensioners have insisted that pension plan sponsors should be prohibited from converting any retiree's existing defined-benefit pension benefits unless that individual retiree agrees)

Save with Specsavers

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

And don't forget, as valued members you'll also get 50% off lens upgrades.

Here's how to redeem:

- Find a Specsavers near you at 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.

* At participating locations. Eye exam costs are covered by provincial health care for eligible seniors.
** 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

Specsavers

Downsizing to a Condo? What Retirees Should Know

More retirees are choosing condos as a smaller, community-based living option with less maintenance effort. In November 2023, the Condominium Authority of Ontario presented MROO's monthly webinar, aiming to help members understand important considerations before purchasing a condo. The Authority concentrates on information and training for condo boards, owners, and tenants. It also possesses dispute resolution processes and powers.

Here are some of the Condominium Authority's key take-aways from that webinar:

- Condos are a specific type of real estate ownership structure where owners share the cost of maintaining the corporation and its property
- Owners have certain rights, roles and responsibilities, such as attending owners' meetings, electing board directors, assessing the condo's finances and reserve fund, and solving common issues collaboratively
- Owner-elected boards run the condo corporation -



either themselves or by delegating a licensed condo manager or a management company - and respond to owners' concerns

- The distinct repair and maintenance responsibilities of condo owners and condo corporations are set out in the condo's governing documents and the Condominium Act

Whether buying or renting a unit, the Authority's information and services can help retirees navigate the ins and outs of condo living. Visit <https://www.condoauthorityontario.ca/> for more information and subscribe to its news and updates.



Lunch at the Spring 2024 zone 3 meeting in Guelph

MIKE OMILON

MROO notes with sadness the passing of Mike Omilon, retired Sudbury police officer and longtime MROO Alternate Director for Zone 7 (northeastern Ontario). Always a thoughtful contributor to MROO and to his community.

MROO'S FALL ALL-ZONES ZOOM MEETING NOVEMBER 27, 2024

Returning this fall, all members are invited to a morning MROO meeting via Zoom. You'll hear from:

- President Keith Robicheau and your Zone Director
- OMERS
- Our member services partners
- A special guest speaker

More information soon on our website, in your in-box, and in the November Newsletter.

Mark your calendars!

CARLETON STUDENT AWARDED \$3,000 MROO SCHOLARSHIP FOR HIS GRADUATE RESEARCH IN AGING-IN-PLACE TECHNOLOGY

MROO's new Targeted Scholarship program, first announced in 2023, focuses on graduate students in Ontario who are doing research or pursuing a career that will better the lives of seniors.

In 2023, MROO's first targeted scholarship in partnership with Carleton University was awarded to Aidan Lochbiler, who was pursuing a Master of Science in Computer Engineering with a specialization in Data Science at Carleton University.

In 2024, MROO has awarded \$3,000 to Carleton University graduate student **Phillippe Forster**, in his first year of a Master of Applied Science in Computer Engineering. Phillippe seeks to improve at-home patient monitoring systems that would be able to monitor ECG activity, blood pressure, and blood oxygen saturation, and thereby reduce patients trips to hospital. After his graduate work, Phillippe sees himself working for a startup company in the health or technology sector.

This new Targeted Scholarship program is in addition to MROO's long-standing scholarship program that benefits the relatives of our members. Since 2006, MROO has awarded annual scholarships to students across Canada. These yearly scholarships are valued at \$3,000 each

and are awarded annually to family members of current MROO members. Since 2012, MROO has also been awarding one \$5,000 Don MacLeod Leadership Award a year to the student who demonstrates exceptional leadership at school and in their community. This award has been renamed the Don MacLeod Memorial Leadership Award in recognition of MROO's past-president who passed away in late 2023.



Phillippe Forster at Zone 6 annual meeting, with retiring Director Maureen Lachance and incoming Director Ken Lewis



Incoming Zone 6 Director Ken Lewis



Maureen Lachance, retiring after many years as MROO Director Zone 6

I AM A PROUD UNPAID FAMILY CAREGIVER

#1 MANAGING YOUR STRESS THROUGH POSITIVE HABITS

MROO AMBASSADOR PAT SIMONS

Life as you know it has changed.

The health of your spouse has taken a negative turn. Perhaps slowly, buying you time to find daily coping strategies. Or perhaps you and your spouse have faced rapid health changes, leaving you overwhelmed. In either case, you have become an unpaid caregiver.

In order to stay the course, you will need to recognize signs of stress and even more critically, plan to care for yourself as well as for your spouse. Otherwise, you will surely become a casualty of your caregiving efforts.

You are not alone. According to The Ontario Caregiver Association, 4 million Ontarians are caregivers. In 2018, as per Statistics Canada, an estimated 7.8 million Canadians (1 in 4), provided some level of care to a family member or friend with a chronic mental or physical illness or disability.



Your caregiver journey starts even before either you or your spouse needs care. You and your spouse both need to embrace a lifestyle that keeps you both as active and healthy as possible. If you enter tougher times in good health, you will be better able to take on the role of caregiver for each other, as the need arises, and to age gracefully for as long as possible.

Common signs of caregiver stress.

As a caregiver you will spend more time caring for your spouse and much less time caring for your own needs. Manageable when we were younger, but increasingly challenging as we age. You may face years or decades of

caregiving responsibilities. The spouse you depended on to share the family workload may no longer be able to manage his/her share. You will now carry a heavier workload, requiring you to keep on going, day and night, even when running on empty.

To ensure you care for your spouse with the respect, care, and dignity he/she deserves, you will need to respect, assess, and meet your own needs on a daily basis. Watch for the signals that you need immediate time off and support:

- Anxiety, depression, irritability.
- Feeling tired, run-down with trouble sleeping.
- Overreacting to minor nuisances.
- Trouble concentrating.
- Feeling increasingly resentful.
- Neglecting responsibilities
- Drinking, smoking, or eating more.
- Experiencing new/ worsening health problems.
- Cutting back on leisure activities.

Your spouse needs you to look after yourself

Your spouse needs you to care for yourself so you can continue to care for him/her over the long haul. If your health fails, your spouse will be at greater risk. So, feel no guilt! Empower yourself from the outset to maintain lifestyle habits that protect your own physical and mental health.

- Get adequate sleep, stay hydrated, get regular and good nutrition.
- Create as much calm and privacy as possible, despite the revolving door of caregivers.
- Carve out an hour for yourself every day to exercise, walk, stretch, meditate, breathe. Physical activity reduces stress, anxiety, and/or depression.
- Attend all your scheduled health-related appointments. Rebook as needed but do not renege on your own medical care.
- Keep a network of friends you can call regularly to chat with and depend on for support and perspective.

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I AM A PROUD UNPAID FAMILY CAREGIVER CONTINUED

- Take regular breaks during the day; get away from the demands of care
- Get reliable respite care, allowing for shopping, errands, and appointments.
 - Advocate strongly for as many government-funded respite hours as you can get.



- Add extra hours with support from family, friends, and/or paid caregivers, if feasible.
- Ask family and friends for help for specific duties.
 - Ask them to commit to a regular schedule so you can plan future appointments.
 - If they are unable to provide caregiving assistance, ask for help in other ways, e.g. shopping, paying bills, household chores, or contributing toward the cost of private respite care,
- Keep your mind working and your passion for life burning,
 - by reading or learning something new.
 - with animal videos or whatever makes you smile and laugh.
- You will be grieving the loss of your spouse's health. Take time for your own spiritual needs.

This article is a blend of personal unpaid caregiver experiences for my Dad (in concert with my Mom, sister, and brother), as well as excerpts from:

- * *Caregiver Stress and Burnout* - [HelpGuide.org](https://www.helpguide.org)
- * *The Ontario Caregiver Association*
- * *Statista.com*
- * *When and How to Say No to Caregiving* - [Caregiver.com](https://www.caregiver.com)
- * *Causes and Symptoms of Caregiver Burnout*, John Hopkins Bayview, [Hopkins medicine.org](https://www.hopkinsmedicine.org)
- * *"Psychology Works" Fact Sheet- Caregiver Stress*. [cpa.ca/psychology](https://www.cpa.ca/psychology)

Please see the MROO website for community & additional caregiver resources.



Understanding our pension plan at the Spring 2024 Zone 4 meeting



Guest speaker at the 2024 Zone 6 meeting in Ottawa



At a MROO retirement planning seminar in Lambton County, the Retiree Panel discusses "what do we know now that we wish we'd known then?"

WE ARE CHANGING THE WAY WE INFORM YOU ABOUT YOUR RETIREMENT INSURANCE COVERAGE

Recently Victor mailed MROO Insurance policyholders a letter about changes to V+, your easy-to-use online portal for account management. This is a reminder about those changes.

Starting later this year, all documents and communications relating to your retirement insurance coverage will be delivered to you through V+. This change ultimately provides a better customer experience for timely reference to insurance policies, claims forms and renewal and tax information. Policyholders have all of their information in one location which can't be lost and is easy to access anywhere, anytime. It makes it easier for family members to access your insurance policy information in the event that you are sick or in hospital.

It is important that you ensure that Victor has your current email address so that we can let you know when our V+ site has been updated and so that we can continue to send you other important news as it happens.

The V+ portal is available through a computer, smartphone, or tablet, such as an iPad. For those who do not have access to any of these devices, please contact us for further support.

We are excited to announce changes to V+ that will come into effect this year.

You will be able to:

- Change your trip duration for your Annual Travel Insurance Plan online – meaning no more paper forms!
- Find and print your Travel Assistance Cards or locate important policy information easily.
- Access important documents, including tax receipts and renewal documents, instantly and all in one place.
- Manage and update your personal information when necessary.

Next steps

If you haven't done so already, set up your V+ online account by visiting www.victorinsurance.ca/vplus to ensure your contact information is up to date. We will only use that information to update you about your plan.

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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

WE ARE CHANGING THE WAY WE INFORM YOU CONTINUED

To register for V+

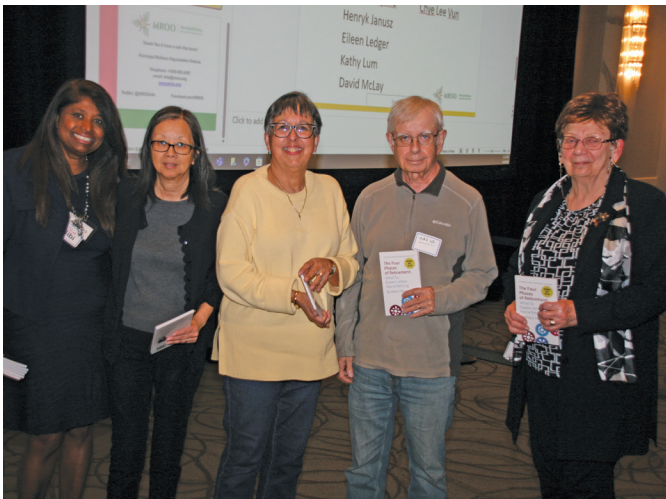
1. Click on REQUEST ACCESS, a registration box will appear.
2. Click on YES and complete the information requested. You will need your client number which you can find on your enrollment confirmation, tax receipt or renewal document.
3. Log in at the next section.

To sign in to V+

1. Click on LOG IN OR SIGN UP.
2. Read the terms and conditions, then click on the box beside Agree.
3. Log in at the next section.

If you would like more information or require additional assistance, please call Victor at 1-800-363-7861. You can also email Victor at mroo.ca@victorinsurance.com.

Your Victor Team



APRIL 2, 2024 - Zone 4 MROO members who brought a new member



April 16, 2024 - Zone 7 Sudbury Spring Meeting



Newly-elected MROO Director for zone 3:
Tracey Powell of Hamilton



Outgoing MROO Director for zone 3 and long-time MROO
volunteer Max Sutton

HOME AND COMMUNITY CARE IN ONTARIO

If you are like many of us, and overall your health is good, HOME CARE is what you would want if you needed it. And you may need it sooner than you think. One fall and broken bone – maybe yours, maybe a spouse's – and suddenly you need help. Or maybe you're already wondering: how long will I be able to stay in my home?

Be Prepared

The best way to ensure that care at home will be possible for you or your loved one is to start now researching options in your own community.

1. Discuss it with family members. Let them know you're looking into home care options when you need it. And, always discuss your care needs and plans with your family physician.
2. Contact your local Home and Community Care Support Services at 310-2222 (No area code required). The Ontario website is <https://healthcareathome.ca> (*NOTE: Home and Community Care Support Services is the new business name for Local Health Integration Networks*)
3. Discuss it with your local branch: what services are available in your area; what are or will be your needs; what are your options. They will determine your eligibility for the home care services they provide, and develop a care plan for you if you are eligible for their services.
4. If you are not eligible for home care services, your local Home and Community Care Support Services organization may provide information about or referrals to other resources that may better suit your needs.



Some questions to ask:

- What types of home care services do they offer?
 - Health care Professionals
 - Personal Support Services
 - Homemaking

- Family-managed home care or self-directed care
- End-of-life care at home
- How does one qualify for government – funded services?
To be eligible for publicly funded home care services in Ontario, you must have:
 - a valid Ontario Health Card.
 - health care needs that can be safely met at home with the help of the services that Home and Community Care Support Services is able to provide.
 - a home environment safe for both care provider and person needing care.
- Services available in your community:
Many organizations provide community care for seniors, and this may vary greatly from community to community. You may have to pay a fee for some of these programs and some of the listed services on the Provincial website are offered only in larger communities. Ask around; take notes.



Who Pays for home care?

If you do not qualify for subsidized services, you may have to pay for services such as a PSW or home support worker.

- If so, the hourly rate for basic home care varies across the country but is typically \$20/to \$30/hour.
- The service of an RN /RPN would be much higher, averaging \$65/ to \$75/hour.
- Service from an agency averages \$28-\$35/hour. Keep in mind that this may vary depending on the agency you choose, your location, and the services you require.
- Not all agencies require a minimum number of hours. However, an average required by agencies in Ontario is usually around 20-25 hours per week.

Bottom Line

If you will want home care services – whether now or soon enough - talk to your doctor, research, review your benefits, and compare prices. Bottom line: find the local services that may support you or your loved one to continue living independently at home. Don't wait!

PROTECTING YOURSELF FROM FRAUD

ONTARIO SECURITIES COMMISSION

Phone Fakes

Did you know the call display on your phone can't be trusted? Fraudsters can alter their caller ID to make you think you're getting a call from someone else, such as a business or government authority. Once you answer the phone, the caller may ask you to verify personal information like bank or credit card numbers.

To combat phone fraud, don't do business over the phone unless you've made the call yourself and you know the company and phone number are legitimate. If in doubt, hang up and call the company directly.

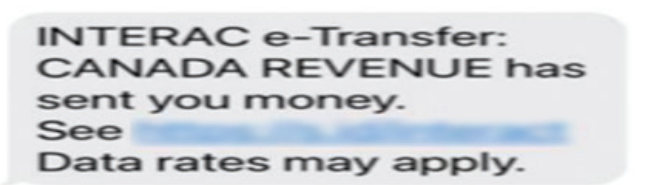
Phishing

Phishing is when a stranger poses as someone trustworthy to try to get your private information, such as your passwords or banking information. The word "phishing" is just a variation of fishing and refers to scammers luring victims using bait.



Alternatively, a scammer may send you a text message posing as a bank or subscription service, often with a link asking you to update your account information. The link could take you to a website that looks legitimate and asks for your personal details. Keep in mind: government agencies do not normally contact you by text message. Do not click on links in text messages.

Canada Revenue Agency scam example:



Another scam: the sender's email address may look like the actual email address of the person or business they are imitating. The best way to deal with suspicious or spam emails is to delete them. If you reply to ask to be removed from a mailing list, you alert the scammer that your email address is valid.

DON'T TAKE THE BAIT!

- ✓ Be on alert if you receive any text, call or email that rushes you into making a decision or asks you to share or confirm personal information.
- ✓ If you get a text from any person or organization, pause and ask yourself:
 - Why would they have your cell phone number?
 - Why would they text you for important information?
- ✓ Think twice before clicking on anything in an unsolicited email or text. When in doubt, DON'T!

If you are a victim of phishing, scammers may use information about you for identity theft. Your personal details could be used in many ways. Scammers could access your bank account or open a new one. They may also apply for a loan or new credit cards under your name. They could also try to get government benefits using your identity or they may even attempt to fraudulently sell your home.

If you think that you may be a victim of investment fraud in Ontario, contact the Ontario Securities Commission (OSC) at 1-877-785-1555 or inquiries@osc.gov.on.ca.



MROO members at the Spring 2024 Zone 4 meeting in Mississauga take in warnings from Chris Allum of the Ontario Securities Commission about fraud.



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LAKEHEAD UNIVERSITY PARTICIPATES IN MROO TARGETED SCHOLARSHIP PROGRAM

MROO's Targeted Scholarship program, launched in 2023 initially in partnership with Carleton University, focuses on graduate students in Ontario who are doing research or pursuing a career that will better the lives of seniors. This year, it has been expanded to Lakehead University.

May Remenda has been awarded a \$3000 Targeted Scholarship. At Lakehead, May is completing a Master of Social Work specializing in Gerontology. Originally from Nipigon, Ontario, May now calls Thunder Bay home.



Targeted Scholarship 2024 Recipient May Remenda, Lakehead University

She completed an Honours Bachelor of Social Work degree from Lakehead University. Stemming from her in-course placement in a long-term care home in Thunder Bay, May's Master's research will focus on creating appropriate dementia care for residential school survivors who are living in long-term care.

After graduation, May will be working with the Centre for Education and Research on Aging & Health (CERAH). She currently represents CERAH on the Palliative Advocacy Care Team (PACT), which advocates for vulnerable populations living with a life-limiting illness.



May Remenda with MROO Executive Director Ken Noakes (left) and zone 8 Director Bill Latham



At the Zone 1 meeting in Chatham - April, 2024



APRIL 2, 2024 Zone 4 meeting



Spring 2024 Annual meeting for MROO members in Zone 3 – Welcome!



OMERS staff speak and MROO members listen at the Zone 3 meeting

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

MROO 2024 SCHOLARSHIP PROGRAM - LAST CALL!

Deadline for submissions, with all required material:
Friday, September 6th, 2024, 5 PM (ET).

MROO's annual **Scholarship Program** awards a number of \$3,000 scholarships, as well as the prestigious \$5,000 **Don MacLeod Memorial Award for Leadership**, to students at a Canadian university, community college or similar post-secondary institution entering their second year of study with a full course load (full-time student). Students must be related to a MROO member. MROO scholarships represent the importance MROO places on education and investing in the next generation.

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.

Be sure to check eligibility and submission instructions at <https://www.mroo.org/en/member-services/student-scholarships.aspx>

The **Don MacLeod Memorial Award for Leadership** honours Don MacLeod who was the MROO President for 25 years from 1987-2011. For more about Don MacLeod's contributions to MROO, see: <https://www.mroo.org/en/remembering-don-macleod.aspx>



GOT QUESTIONS ABOUT MROO MATTERS? "WHO YOU GONNA CALL?"

WHO	HOW	WHAT ABOUT
MROO Office	T: 1-800-595-4497 E: info@mroo.org Website: www.mroo.org	MROO membership, zone meetings, resources, webinars, complaints 😞, compliments 😊
Victor Insurance	T: 1-800-363-7861 E: mroo.ca@victorinsurance.com Website: www.victorinsurance.com/mroo/en/home T: 1-833-382-8537 E: info@hearinglife.ca	MROO Health and Dental plan enrolment, MROO annual travel plan, questions about coverage, Life insurance, RecoverEase options.
HearingLife Canada	Website: https://hearinglifeadvantage.ca/mroo/	Hearing concerns, MROO member discounts, hearing health and hearing aids.
Specsavers Canada	Website: https://www.mroo.org/en/member-services/glasses.aspx	Eye health and eyewear. Discounts for MROO members at stores across Ontario.
Rogers/Red Wireless	T: 1-888-843-7101 Website: www.redwireless.ca/mroo	Cell phone plans and special offers through Red Wireless.
Trip Merchant	T: 1-800-481-9739 E: info@tripmerchant.com Website: http://mroo.tripmerchant.ca/	Group trips and discounted travel for MROO members. Local and international group tours.