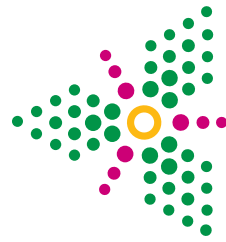


MROO protects pensions and enhances the retirement experience for OMERS retirees



# MROO

Municipal Retirees  
ORGANIZATION ONTARIO

[www.mroo.org](http://www.mroo.org)

JULY 2023

NEWSLETTER FOR MEMBERS

## IN THIS ISSUE...

President's Message  
Your MROO Board of Directors  
Government of Canada Budget 2023-24  
Fall All-Zone Zoom Meeting  
Government of Ontario Budget 2023-24  
The Cost of Care As We Age  
Tiny Homes  
Bill C-228, Company Pensioners Win Big  
Wipers On, Lights On!  
Not All Insurance Plans Are Created Equal  
OMERS AVC Program  
OMERS 2022 Financial Results  
Reconsidering Passwords  
Heat Pumps  
The Epidemic Of Loneliness  
Friendly Visiting Programs  
Therapy Assistants  
The Case For Funding Fairer Wages In The Home Care Sector  
Introducing Our New Partnership With Rogers Communications and Red Wireless  
MROO's First Targeted Scholarship  
2023 Annual MROO Scholarship Program

## NEW ADDRESS? NEW INFO?

Please use the form at [www.mroo.org](http://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 (ENCON) 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](http://www.omers.com/Contact Us) for details or call 1-800-387-0813.

## PRESIDENT'S MESSAGE

I hope this MROO members' newsletter finds everyone healthy and enjoying a beautiful summer in Ontario. At the time of writing, I am preparing for MROO's annual meeting on June 6th. The annual report and audited financial statements show that MROO has been very active in serving and advocating for our members and is in good operational and financial health.

**I am happy MROO was able to host in-person zone meetings in all 9 zones across Ontario this year.**

### 2023 Zone Meetings

I am happy MROO was able to host in-person zone meetings in all 9 zones across Ontario this year. A big "thank you" to the hundreds of MROO members who attended these meetings during April and May and actively participated for a full day. I very much enjoyed presenting a brief report to everyone as well as speaking with many members one-on-one. I appreciated the feedback and ideas that MROO members shared with me and the opportunity to look into specific issues for some members.

Thank you to our service partners at Victor Insurance, Mitchell and Abbott Insurance, and Hearing Life for providing valuable information at all the meetings. We also very much appreciate OMERS staff for being present at every zone meeting and doing a fantastic job engaging with MROO members. As well, I am grateful to each Zone Director and their teams for organizing great meeting content, guest speakers, meals, and venues. Bravo everyone!

continued on page 2 ●●

## 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](mailto:assistant-admin@mroo.org)**

We'll make sure to take you off the mailing list and add you to our email distribution list

## PRESIDENT'S MESSAGE CONTINUED

### Elections and Transitions

Notice was provided to MROO members well in advance of each zone meeting about the process and timelines to nominate a member for the positions of Director and Alternate Director for each Zone. Only one person was nominated for each of these positions. Accordingly, each nominee was declared elected by acclamation.

In zone 7 (northeastern Ontario), there were no nominations. The Board would welcome expressions of interest in those Director and Alternate Director positions. In the meantime, our Past President Bill Harford has been appointed Acting Director. We are grateful to Bill for taking on this role. I also wish to express our appreciation to **Susan Richards** who served as Acting Director and **Denise Carriere** who served as Acting Alternate Director since early 2022.

We have a new Director in Zone 1, **Lucie Lombardo**, who takes over from Bruce Peacock. Lucie had been Acting Alternate Director and has very capably led MROO's Housing Support for Ontario Seniors (HSOS) Advocacy Committee since it was established by the Board in 2020.

Although he has stepped back from the Director role in Zone 1, **Bruce Peacock** has agreed to become Alternate Director. On behalf of the Board, I sincerely thank Bruce for continuing to serve MROO and for his many years of dedicated service and constructive contributions as a Director.

In Zone 3, **Max Sutton** is now Director and **Tracey Powell** has succeeded him as Alternate Director. Long-time Director and former Vice President, **Giulio Di Bacco** reached his term limit this year and has retired from the Board. I would be remiss if I failed to recognize Giulio's exemplary dedication and promotion of all things MROO. He and his wife, Josie, are the perfect example of the spousal teamwork present in many zones, which benefits MROO and adds great value to the experience of everyone serving this organization. Thank you, Giulio and Josie!

The following people who have very capably served the MROO Board in Acting capacities have now become Director and Alternate Director, respectively:

- In Zone 2, **Dave Posliff** and **Susan Earle**;
- In Zone 4, **Gerry Pedwell** and **Bibi Ramdyal**; and
- In Zone 5, **Jackie Forsey** and **Rick Glow**.

In Zone 6, **Maureen Lachance** was re-elected Director and **Ken Lewis** is now Alternate Director, having served in an acting capacity since March of 2022. In Zone 8, **Bill Latham** returns as Director and **Lori Kivi** as Alternate Director. In Zone 9, our current Vice President, **Cindy Snider**, returns as Director and **Sharon Vokes** is Alternate Director, also having served in an acting capacity since 2022.

Again, congratulations to everyone and thanks for continuing to serve MROO.

### Canadian Federation of Pensioners (CFP) News

MROO is a significant contributor and supporter of the CFP in defending defined benefit (DB) pension plans in the public and private sectors in Canada. On behalf of MROO, congratulations and thanks to the CFP and its President, Mike Powell, for leading the advocacy for Bill C-228 which will provide protection for DB pensions and pensioners in cases of company insolvency. **Bill C-228 passed in mid-April of this year.**

In February, I sent a letter on behalf of MROO to the Senate Standing Committee on Banking, Commerce and the Economy urging passage of the Bill without amendment. Our thanks to Bill Winegard and Bill Harford, our representatives on the CFP, who have kept the Board well informed about this important initiative.

### Enjoy Summer 2023

Enjoy summer 2023 and, as always, every good wish for your good health and safety. Be kind to your family, friends, and the folks you meet.

Keith Robicheau



**BE KIND,  
for everyone you meet  
is fighting a battle  
you know nothing about**

# YOUR MROO BOARD OF DIRECTORS

(effective June 2023)

ZONE	DIRECTOR	ALTERNATE DIRECTOR
Zone 1	Lucie Lombardo	Bruce Peacock
Zone 2	Dave Posliff	Susan Earle
Zone 3	Max Sutton	Tracey Powell
Zone 4	Gerry Pedwell	Bibi Ramdyal
Zone 5	Jackie Forsey	Currently Vacant
Zone 6	Maureen Lachance	Ken Lewis
Zone 7	Currently Vacant	Currently Vacant
Zone 8	Bill Latham	Lori Kivi
Zone 9	Cindy Snider	Sharon Vokes



MROO Past-President Bill Harford with President Emeritus Don MacLeod



At the Zone 5 meeting in Cobourg - April 26, 2023



The MROO Board of Directors and Alternates - June 2023

# GOVERNMENT OF CANADA BUDGET 2023-24

On March 28, Minister of Finance and Deputy Prime Minister Chrystia Freeland presented the federal government's 2023 budget. A few excerpts:

➤ *Budget 2023 proposes to provide \$13 billion over five years, starting in 2023-24, and \$4.4 billion ongoing, to Health Canada to implement the **Canadian Dental Care Plan**. The plan will provide dental coverage for uninsured Canadians with annual family income of less than \$90,000, with no co-pays for those with family incomes under \$70,000. The plan would begin providing coverage by the end of 2023 and will be administered by Health Canada, with support from a third-party benefits administrator. Details on eligible coverage will be released later this year.*

➤ **Personal Support Worker Wage Support:** *The federal government will provide \$1.7 billion over five years to support hourly wage increases for personal support workers and related professions.*

➤ **The Old Age Security (OAS) program...** *is Canada's largest federal program, forecasted to provide \$75.9 billion in support to seniors in 2023-24. As of January 2023, there were more than seven million OAS recipients, including close to 2.4 million GIS recipients..... In January, seniors received a maximum of \$687.56 through OAS, with \$756.32 delivered to those 75 and over. A single senior in receipt of the GIS received a maximum of an additional \$1,026.96.*

*Because of the government's investments, the indexation of benefits to inflation, and the growing seniors population, OAS, GIS, and Allowance expenditures are projected to grow by close to 30 per cent in 2027-28 from 2023-24—an increase of more than \$20 billion per year and growing.*

➤ *Since 2016, the federal government has [provided]...\$6 billion over ten years to provinces and territories for the delivery of **home care services** for seniors who want to continue to live at home.*

It'll soon be Halloween so time to prepare some yummy treats for the neighbourhood kids. Try dipping Brussels sprouts in chocolate for them.



## MROO'S FALL ALL-ZONE ZOOM MEETING

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 members' services partners
- A special guest speaker

Timing is still to be finalized but **expect it in late November.**

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

See you then.



# GOVERNMENT OF ONTARIO BUDGET 2023-2024

On March 23, 2023, Ontario Minister of Finance Peter Bethlenfalvy released Ontario's 2023 Budget. A few excerpts:

## Having Pharmacists Prescribe Medications for More Common Ailments

... local pharmacists can now prescribe over the counter medication for common ailments, including tick bites, pink eye (conjunctivitis), hay fever, insect bites and hives, and musculoskeletal sprains and strains. Ontario will be expanding this program to allow pharmacists to prescribe medication for more common ailments.

## Investing in Home Care Services

Through the 2022 Budget, the government announced a plan to invest \$1 billion over three years to get more people connected to care in the comfort of their own home and community. The government is now accelerating investments to bring funding in 2023–24 up to \$569 million, including nearly \$300 million to support contract rate increases to stabilize the home and community care workforce.

In addition, to make it easier for seniors to claim, rules regarding expenses eligible for the Ontario Seniors Care at Home Tax Credit are the same as those for the existing federal and Ontario Medical Expense Tax Credits. Eligible costs cover a broad range of medical expenses for seniors living in a variety of settings.

## Connecting You to Care through Community Paramedicine

The government is investing more than \$174 million over two years, starting in 2024–25, to continue the Community Paramedicine for Long-Term Care Program. The program [enables] ... paramedics to provide additional care for seniors in the comfort of their own homes through:

- 24/7 access to health services through in-home, online and virtual supports;
- Non-emergency home visits and in-home testing procedures;
- Ongoing monitoring of conditions to prevent or reduce emergency incidents;
- Additional education about healthy living and managing chronic diseases;
- Connecting participants and their families to home care and community supports.

## Reducing Wait Times for Surgeries and Procedures

...the government is reducing wait times for people across the province by investing an additional \$72 million in 2023–24 to make more surgeries available at community surgical and diagnostic centres to connect people to care faster. This investment will allow hospitals to focus their time and efforts on more complex and high-risk surgeries, ease pressure on emergency departments, and reduce waitlists.

## Making Progress to Build the Health Care Workforce

Since 2018, more than 60,000 nurses and almost 8,000 doctors have begun practising in Ontario, along with thousands more personal support workers....

Key new investments in 2023–24 to build the health care workforce include:

- \$22 million to hire up to 200 hospital preceptors to provide mentorship, supervision and training to newly graduated nurses;
- \$15 million to keep 100 mid-to-late career nurses in the workforce; and
- \$4.3 million to help at least 50 internationally trained physicians get licensed in Ontario.

When I was young I was a poor golfer, but now, after decades of practice... I am no longer young.



Remember when you referred to your knees as left and right, instead of good and bad? Ah, the good old days.

Your call is important to us. Please sit back and enjoy this 40-minute flute solo.

Last year I joined a support group for procrastinators. We haven't met yet.

Why buy it for \$7 when you can make it yourself with \$92 of craft supplies.

# THE COST OF CARE AS WE AGE

EXCERPTS FROM A REPORT BY THE NATIONAL INSTITUTE ON AGING ENTITLED  
“COULD A NATIONAL LONG-TERM CARE INSURANCE PROGRAM BE A FEASIBLE SOLUTION  
TO ADDRESS CANADA’S GROWING LONG-TERM CARE CRISIS?”

In a May 2023 research report, the National Institute on Aging looked into potential public insurance schemes to make sure the money is there when we - and our children - need long-term care. While we have a national public scheme to fund medically necessary care under the Canada Health Act, notes the report, long-term care is not included and is funded by a variety of public and private arrangements in each province. The future looks frightening. The figures and projections that follow are excerpts from that report.

The full report is available at <https://www.niaging.ca/publications>

(IMPORTANT NOTE: in the report, ‘Long-term care’ did not just mean care in a long-term care home; it also

meant long-term care provided in our own homes, in retirement homes, in hospitals, in community health centres, etc.).

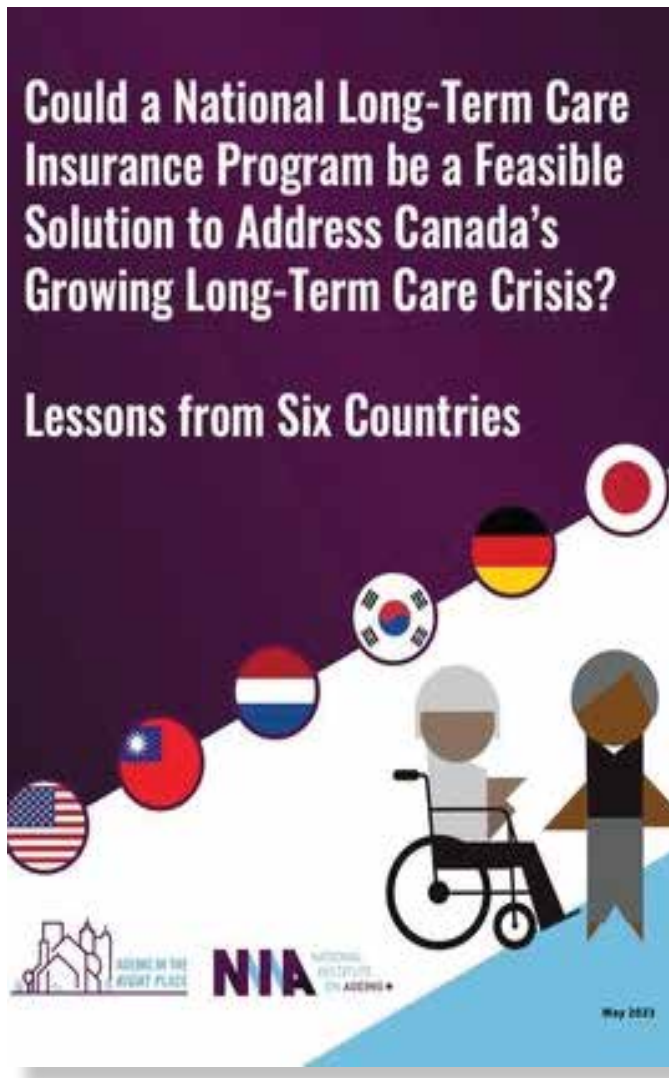
Canada’s population is aging and the cost of long-term care services will rise rapidly.

## Canada is aging

- In 2021, 7 million Canadians (19% of total population) were 65 and over
- By 2048, Canadians 65 and over are expected to be almost 27% of the population
- In 2021, 860,000 Canadians were 85 and over
- By 2048, Canadians 85 and over are expected to total at least 2.3 million
- In 2021, Canadians reaching age 65 could (on average) expect to live 22 more years and expect to live 15.4 years in reasonably good health, up from 13.4 years in 2000 (per Statistics Canada’s ‘Health Adjusted Life Expectancy’ measure)
- In 2017, Canadians 65 and over (19% of the population) accounted for 47% of public health care spending in Canada

## The cost of long-term care, now and in the future

- It is estimated that in 2019, publicly funded long-term care (whether in LTC homes or at home) cost \$22 billion
- It is estimated that by 2050, this figure could be \$71 billion (not including inflation)
- It is estimated that up to 10% of all Canadians admitted to LTC homes could have remained at home, had adequate home and community care been available
- It is estimated that the Ontario government could save between an average of \$212,000 and \$268,000 in infrastructure costs alone (i.e. not including daily care services) for every LTC home bed it may no longer need to build or redevelop by enabling people to ‘age in place’



continued on page 7 ●●

## THE COST OF CARE AS WE AGE CONTINUED

### Public, Private, and Unpaid Long-term care

- In 2021, the Ontario Ministry of Health supported 131,000 people, who would otherwise have been eligible for admission to an LTC home, to stay in their own homes, at a cost of \$1.3 billion
- Also in 2021, Ontario is projected to have spent \$6.4 billion to support 79,000 people in LTC homes (52,000 remain on LTC waiting lists across Canada)
- In 2021, home care providers in Ontario provided services to about 449,000 people age 65 and over
- 52% of Canadians received home care services solely through publicly funded sources., 27% of home care recipients paid for their services strictly out-of-pocket.
- In 2019, despite Canada's governments spending approximately \$38 billion on publicly funded long-term care services, Canadian households spent an additional \$9.4 billion on out-of-pocket payments for long-term care services
- NIA estimates that the unpaid family caregivers' labour would need to increase between now and 2050 by 40% to keep up with the growing care needs of older Canadians
- The NIA also estimates that, if all unpaid hours of care being provided inside people's own homes were instead paid publicly, it would add an additional \$27 billion in public costs by 2050, in today's dollars.

### Comparisons

- In 2019, Canada spent an estimated 2.0% of its Gross Domestic Product (GDP) on long-term care services, almost 25% above the OECD average of 1.5%,
- Canada nonetheless remained well below at least 10 other countries - like the Netherlands, Denmark, Germany and Japan — that spent up to 4.1% of their GDP on the provision of long-term care services.
- OECD countries spent an average of 52% of their long-term care spending providing care in LTC homes, whereas Canada in 2019 spent 64% of its spending doing so
- Canada also reported 15% of its spending providing this care in its hospitals versus an OECD average of 9%. Canada's hospital-based LTC spending is attributed to its Alternate Level of Care (ALC) patients – i.e., patients who are waiting access to needed care at home or in LTC homes
- in 2020, 33% of Canadian LTC funding is allocated to home and community care and the remaining 67% is

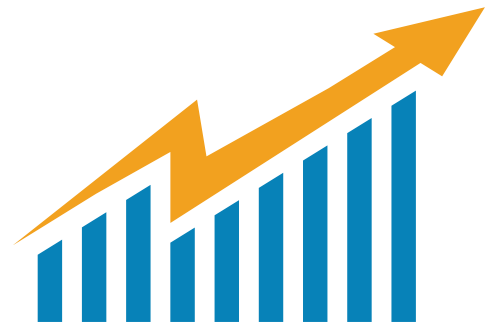
allocated to care in LTC homes.

- In Ontario, 40 % went to home and community care; 60 % went to LTC homes

The bottom line of the study is this: Canada's population is aging and the cost of long-term care services will rise rapidly. If Canada doesn't soon come to grips with policies that put us ahead of the curve:

- Taxes will feel the impact
- Or more long-term care costs will fall to private individuals and/or unpaid caregivers
- Or many of the care needs for the seniors population will go unmet

*The National Institute on Ageing is a think tank headquartered at Toronto Metropolitan University focused on the realities of Canada's ageing population. It is Canada's only think tank dedicated to policy solutions for an ageing population, working at the intersections of healthcare, financial security, and social well-being.*



# TINY HOMES

## Background

We are all aware of the severe shortage of affordable rental and owned housing across Ontario. One of the ideas for more affordable housing is to build residential spaces called **tiny homes**.

The concept of tiny homes is to downsize the living space and to live with less space and fewer amenities. They are usually about 37 square meters (400 square feet) which makes them less expensive to build. They can be built on existing residential properties in keeping with building code requirements or on a separate residential building lot. They can be prefab or built on site. Many municipalities across Ontario are looking at approving this type of housing to help with the severe shortage of housing.

### For more general information:

[https://en.wikipedia.org/wiki/Tiny-house\\_movement#Background](https://en.wikipedia.org/wiki/Tiny-house_movement#Background)

### Ontario information:

<https://www.ontario.ca/document/build-or-buy-tiny-home>

## Project Tiny Hope

YWCA St. Thomas-Elgin has an exciting 40-unit tiny home project to begin this year and to be completed for 2024 occupancy. Once government funding is obtained, 10 units are planned for completion by December 2023.

A mix of one-, two- and three-bedroom rental units will accommodate adults, youth, families, and seniors. Each tiny home will be equipped with a full kitchen, bath-

room, laundry, private bedrooms and living room. The homes will be energy efficient and therefore less expensive to operate.

The development will include a Program House with gathering spaces, meeting rooms, and a learning kitchen. It will be a spot for residents to gather, attend programs, socialize, and connect with other residents or visitors. The YWCA will offer case management, system navigation, life skills, community building events, financial literacy, food security, and skills training.

To date, funding for the development is from the YWCA, the City of St. Thomas, private donors, community organizations, businesses, and foundations. Project partners and donors are Doug Tarry Homes and Sanctuary Homes. The YWCA has applied to the Province of Ontario and the Canada Mortgage and Housing Corporation for additional funds.

For more information: <https://ywcaste.ca/project-tiny-hope/>



**I asked the Librarian if she had any books about Paranoia.**

**She whispered: "They're right behind you...."**



# BILL C-228 COMPANY PENSIONERS WIN BIG

It's official; it's the law! Bill C-228 was given Royal Assent on April 27, 2023. Despite opposition from the big banks and pension management associations, the Bill had earlier been approved by the Senate of Canada and passed with all-party consent in the House of Commons.

**It's official; it's the law! Bill C-228 was given Royal Assent on April 27, 2023.**

As of 2027, underfunded company pension plans will have "super-priority" when a company enters bankruptcy or company creditor protection and the courts are divvying up the company's assets. Before addressing the claims of other creditors, such as bank loans, funds will go into the underfunded pension plan so that it can meet its promise to the company's pensioners.

This long-awaited change to Canada's bankruptcy legislation now gives a company's pension plan the same priority as a company's unpaid wages. Originally put forward by Pat Martin, NDP, in 2004, Bill-228 caps a decades-long campaign by the Canadian Federation of Pensioners, of which MROO is a member, supported by the Canadian

Labour Congress, the Steelworkers, and other pensioner organizations.

Says CFP President Mike Powell, "Not too long ago, super-priority for underfunded company pensions seemed to have as much hope as a Stanley Cup for the Leafs. Thanks to MROO and our other members and supporters – and to Parliament - the days of pension finagling like Sears or Nortel are finally over."

The new legislation comes at a good time for company pension plans. Thanks to higher interest rates, the actuarial value of company pension plan assets has increased substantially. Most pension plans can simply choose to derisk their plan by purchasing annuities for their pensioners, thereby protecting pensioners at no additional cost to the companies.



MROO retirement planning seminar facilitator Joanne Sutton with Niagara Falls employees in March

## WIPERS ON, LIGHTS ON!

TOM GRAVES. MITCHELL & ABBOTT GROUP | NAVACORD

Spring showers may grow May flowers but they should also remind you to manually turn on your lights when it rains.

Automatic lighting systems work at night, in the car wash, or during particularly heavy rains that activate the sensors.

**BUT, they do NOT work during fog, snow, or a typical rain.**

**You must manually** turn on the full lighting system so that your **tail-lights** are seen by drivers following you. This means switching the control on your dash from automatic to manual.

This precaution will make you more visible to the driver behind you, hopefully preventing them from hitting your vehicle from behind. Get in the habit of switching your lights on as soon as you turn your wipers on. In 18 states in the USA, it's the law.

Remember: **wipers on, lights on!**

# NOT ALL INSURANCE PLANS ARE CREATED EQUAL— BE SURE TO LOOK AT THE COVERAGE DETAILS

Summer is here—and with it come warm days and fun-filled outdoor activities. This makes it the ideal time to retire and start enjoying all that summer has to offer.

When considering retirement insurance, be sure to compare plan features. Look for a plan that will cover you and your spouse for life since your eligibility for an insurance plan may be impacted by pre-existing health issues or age maximums. It's also important to consider plans that offer benefits to support mental health as well as your physical health.

## MROO Insurance -- plan design changes

We have some positive news for our existing MROO insurance policyholders and those who are considering retirement. We've made some plan enhancements, updated our eligibility requirements, and eliminated co-payment fees for Maple virtual care.

## Plan Eligibility

In recognition of the fact that people are living longer with improved health, we have increased the eligibility age for enrolling in the MROO Health, Dental and Annual Travel Insurance Plans. The eligibility age for enrolling in our

plans is now 50 to 80 years of age – up from 50 to 75. Now, you can enroll in any MROO plan up to age 80.

## Plan Enhancements

Over the last three years, we have enhanced the following benefits that are most utilized by members:

- **Prescription Drugs** – Every year, we have increased the annual maximum benefit by \$100 to keep pace with inflation. The annual maximum benefit is now \$2,400 for 2023. The Ontario Drug Benefit Plan does not cover all prescriptions drugs when you are over age 65. Drugs represent 56% of all MROO health care claims.
- **Vision care** – We have enhanced our coverage from a \$250 maximum benefit up to \$300 every 24 months for this popular benefit. These claims represent 10% of all our MROO health care claims.
- **Paraprofessional Services** – We have enhanced our per visit maximum on paraprofessional service from \$35 to \$50 per visit. We know that many of you would like to see even higher maximums on these benefits. However, plan improvements are carefully balanced against the impact that they have on rates in any given year, so

continued on page 11 ●●



From left - MROO President Keith Robicheau, Past-President Bill Harford, long-time partner Tom Graves of Mitchell Abbott Group, and MROO Health Insurance Plan co-founder Ted Stephens



Honorary MROO member Ted Stephens, co-founder of the MROO health insurance plan, on his 90th birthday

## NOT ALL INSURANCE PLANS ARE CREATED EQUAL CONTINUED

we will consider additional changes at future renewals. Services such as chiropractors, physiotherapists and podiatrists are used more often these days to treat chronic conditions and in treatment following surgery. These claims represent 15% of all of our MROO health care claims.

### Additional enhancements

**Psychologist benefit** – In recognition of the importance of mental health to our overall wellbeing, we have enhanced our psychologist benefit to include the services of psychotherapists and social workers.

**Maple virtual care services** – We are pleased to announce that we've eliminated the co-payment fees for using Maple's virtual care services. Effective June 1, MROO health insurance policyholders will no longer need to pay for overnight calls. Maple provides convenient access to a physician anytime, anywhere, 24/7.

We have also introduced enhanced "family sharing" features. These new features will allow retirees to invite their 18+ family members to have their own Maple accounts while still sharing the same plan coverage (unlimited doctor visits).

**NO USER FEES** for MROO health care policyholders using Maple services, beginning June 1, 2023.

 <b>\$0 \$49</b> <b>DAYTIME</b> 7 a.m. to 11:59 p.m. Monday - Friday	 <b>\$0 \$79</b> <b>WEEKEND</b> 7 a.m. to 11:59 p.m. Saturday, Sunday and holidays	 <b>\$0 \$99</b> <b>OVERNIGHT</b> midnight to 6:59 a.m. Everyday
---	---	---

For more information about all MROO benefits, please visit [www.mrooinsurance.ca](http://www.mrooinsurance.ca) or call Victor at

1-800-363-7861. You can also email Victor at [mroo.ca@victorinsurance.com](mailto:mroo.ca@victorinsurance.com).

So, you drive a half-hour to a gym to walk on a treadmill? Did I hear that right?

Today's 3-year-olds can switch on laptops and open their favorite apps. When I was 3, I ate mud.

Does anyone else have a plastic bag full of plastic bags, or is it just me?



## 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 (formerly ENCON), 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](http://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](mailto:mroo.ca@victorinsurance.com).



**MROO**

Municipal Retirees  
ORGANIZATION ONTARIO



# OMERS ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVC) PROGRAM

FROM OMERS

At OMERS, our job is to serve the 560,000 (as of the end of 2022) members across the province who rely on us for their retirement security. We have recently partnered with the National Institute on Ageing (NIA) at Toronto Metropolitan University to better understand how a secure and stable income in retirement affects retirees' health.

The report, *Healthy Outcomes: Understanding the Impact of Adequate, Stable and Secure Retirement Income on the Ability of Canadians to Age Well and in the Right Place*, reviewed the impact that financial security in retirement has on the health and well-being of Canadians. It found that an adequate, stable and secure income in later life supports good health and well-being as well as retirees' ability to age in the right place.

Read more about the *Healthy Outcomes* report here: <https://www.omers.com/healthy-outcomes>

Numerous findings from the *Healthy Outcomes* report resonated with OMERS, including:

- There is a relationship between eligibility for pension coverage and health
- Income plays a role in an individual's future reliance on public health care and long-term care
- For older adults, sudden drops to their monthly or yearly income could be detrimental if income cannot cover the entire time spent in retirement or if emergencies require financial resources

Based on the findings in this report, we believe Additional Voluntary Contributions (AVCs) are a significant option for all of our members – active and retired – to aid in aging in the right place. AVCs offer you another way to diversify your retirement savings, separate from your OMERS defined benefit pension. The idea originated from members seeking to invest their retirement savings in the OMERS Plan.

When you contribute to an AVC account, you're investing in the OMERS Fund, which is a globally diverse asset mix that includes public and private market investments. AVCs are offered on a cost-recovery basis, which means no profit margin is built into the calculation of the fees and expenses.

Retirees are eligible to make AVC contributions through transfers from a registered retirement vehicle such as an RRSP, LIRA or RPP. As a retired member, you can make

contributions by June 30 of the year you turn 70. The year you turn 71, you must transfer your funds out by October 31. After age 71, should you wish to keep funds in your AVC account, you have the AVC income option which allows you to withdraw a minimum amount each year.

If you are considering an AVC account at OMERS, please visit Additional Voluntary Contributions (AVCs) ([omers.com](https://www.omers.com)).



Learning more about your pension at OMERS information session in Cambridge

## OMERS 2022 FINANCIAL RESULTS

On February 27, OMERS published its 2022 financial results, reporting a net return of **4.2%**, adding **\$4.9 BILLION** of net investment income to the Plan. OMERS net assets stood at \$124.2 billion as of December 31, 2022.

Over 10 years, OMERS has earned an average net return of 7.5% and added \$64.4 billion to the Plan.

OMERS paid pensions of \$5.9 billion in 2022 and retired members received a 6% increase to their pensions in 2023. The 2023 inflation adjustment was calculated to be 6.51%. As this exceeds the Plan's 6% maximum, pensions increased in January 2023 by 6% and the 0.51% excess will be applied in a future year when the inflation adjustment (for benefits earned on or before December 31, 2022) is less than 6%, provided the impacted pension is still in pay.



# RECONSIDERING PASSWORDS

We all know the dangers of using the same password for everything, even as we stay stubbornly loyal to those same four numbers we decided on back in the good old dial-up days.

Experts on expert hackers tell us that those four numbers – or even four characters that include numbers, upper- and lowercase letters and symbols – can be hacked instantly. Literally. It's not till we get to eleven numbers that the time stretches all the way to two seconds. And there's a big jump from a combination of seven numbers, upper- and lowercase letters and symbols – six minutes – to a combination of eight such characters that takes nine hours.

**Experts on expert hackers tell us that those four numbers – or even four characters that include numbers, upper- and lowercase letters and symbols – can be hacked instantly.**

Okay, if it's still too much of a nuisance to come up with different passwords for everything, it might be worthwhile to consider making the effort at least for online banking or shopping!

Some suggestions.

1. Use a phrase rather than a word.

*welovequebeccity  
nooneinourfamilyhastriplets*

2. Take a memorable phrase, a movie title or a line from a song or a poem and use the first letter of each word.

*The maple leaf, our emblem dear, the maple leaf forever:  
tmloedtmlf*

*The cremation of Sam McGee: tcosm*

*There was a time in this fair land when the railroad did not run: twatitflwtrdnr*

*Four strong winds that blow lonely: fswtbl*

It gets stronger if symbols and/or numbers are added.  
*tmloedtmlf1867!*

*fswtbl#3.1416*

3. Take a person's name and intersperse a postal code among the letters.

*Santa C. and his postal code (H0H0H0): SHa0nHt0aHC0*

4. Spell someone's name using numbers or symbols to replace the vowels – and reverse it.

*Chewbacca: @cc@bw3hC*

*Sherlock Holmes: s3ml0Hkc0lr3hS*

5. Use keyboard sequences that are easy to type.

*For example, try BHU\* & ^bhu876 to see why.*

Clearly, the more symbols used and the longer and more random the sequences of numbers and letters, the stronger the passwords will be.

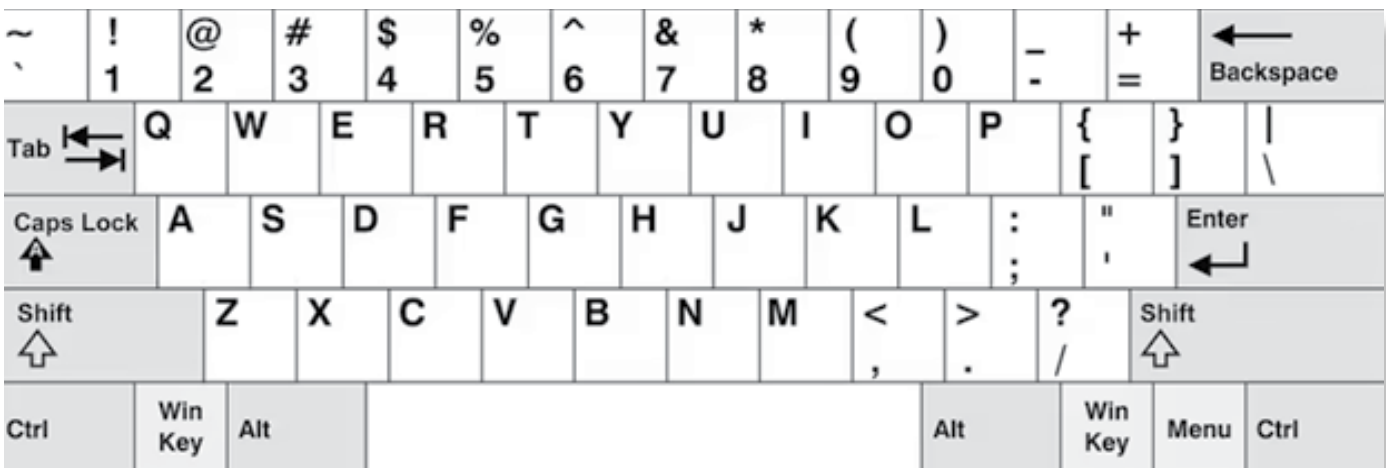
*(Write them down, on paper somewhere, so you remember them.)*

Our bank accounts and credit cards will be that much safer than if we stick with "4321" or "mypassword" for everything we do online.

Just once, I want the prompt for username and password to say, "Close enough."



Everyone my age looks way older than I do.



# HEAT PUMPS

## RETIREES AND CLIMATE CHANGE

Not often do we replace our furnace or an external air conditioner, but if you are, it's worth looking into an electric air-source heat pump.

**Heat pumps** provide efficient heating by extracting heat from outside air, the ground, or a water body, and distributing the heat into the home. They also provide cooling in summer by removing heat from indoor air, much like an air conditioner does.

Air-source heat pumps are the most common; over 700,000 have already been installed across Canada. It may be surprising to know that even when outdoor temperatures are cold, a good deal of energy is still available to be extracted. For example, the heat content of air at  $-18^{\circ}\text{C}$  equates to 85% of the heat contained at  $21^{\circ}\text{C}$ . This allows the heat pump to provide a good deal of the home heating, even during colder weather.

Everything you might want to know about heat pumps is available from Natural Resources Canada, a trusted source, at <https://natural-resources.canada.ca/energy-efficiency/energy-star-canada/about/energy-star-announcements/publications/heating-and-cooling-heat-pump/6817#d2>.

This webpage also notes:

*Heat pumps are very efficient heating and cooling systems and can significantly reduce your energy costs. In thinking of the home as a system, it is recommended that heat losses from your home be minimized from areas such as air leakage (through cracks, holes), poorly insulated walls, ceilings, windows, and doors.*

*Tackling these issues first can allow you to use a smaller heat pump size, thereby reducing heat pump equipment costs and allowing your system to operate more efficiently.*



Researchers at CanmetEnergy have been experimenting with hybrid heating systems combining an electric air-source heat pump with a natural gas furnace. In a hybrid system, the heat pump does the job at moderate outdoor temperatures and during off-peak electricity-pricing times. Then the system switches to a natural gas furnace in cold temperatures and at peak electricity price times. Compared to natural gas alone, the hybrid system is showing a 30% reduction in Greenhouse gas emissions, together with lower operating costs.

Retrofitting a heat pump may be eligible for a grant under the Government of Canada's Greener Homes Grant program. In Ontario, the Canada Greener Homes Grant is being co-delivered by Natural Resources Canada and Enbridge Gas under the Home Efficiency Rebate Plus (HER+) program. Grants are provided to eligible homeowners for recommended and eligible retrofits such as home insulation, windows and doors, heat pumps, and renewable energy systems. See: <https://natural-resources.canada.ca/energy-efficiency/homes/canada-greener-homes-initiative/canada-greener-homes-grant/greener-homes-grant-ontario/24835>.



MROO zone 5 Director Jackie Forsey presents door prize to Durham Region's Tracey MacAuley at Ontario Municipal HR Association conference in April

# THE EPIDEMIC OF LONELINESS

WITH EXCERPTS FROM THE ASSOCIATED PRESS, MAY 3, 2023

In May, the US Surgeon-General declared loneliness to be a public health epidemic. The risk of premature death increases by 30%, with increased risks of stroke and heart disease. The risk is equivalent to smoking 15 cigarettes a day.

Reduced community activity and civic engagement is a long-term trend, whose impacts are becoming more and more evident.

“Americans spent about 20 minutes a day in person with friends in 2020, down from 60 minutes daily nearly two decades earlier.” The US Surgeon-General’s report also notes that the number of single-person households has doubled over the past 60 years.

While the report reiterates the drastic impact on social interaction during the COVID-19 epidemic, other research (particularly Robert Putnam’s 2001 landmark book “Bowling Alone”) shows that reduced community activity and civic engagement is a long-term trend, whose impacts are becoming more and more evident.

Loneliness among seniors has been evident for some time, but the report highlights the impact on the 15-24 age group, whose daily time spent with friends in 2020 was 70% less than 20 years ago. Said the Surgeon-General: “millions of Americans are struggling in the shadows, and that’s not right.”

The ability to speak several languages is an asset, but the ability to keep your mouth shut in any language is priceless.



**Le Rendez-vous des aînés francophones d’Ottawa (RAFO)**, en partenariat avec d’autres centres de vie active francophones, a récemment mis en place un nouveau programme « Prescription Sociale ». Ce programme permettra aux personnes aînées les plus vulnérables d’être aidées pour sortir de l’isolement et venir faire des activités au centre, suite à une référence d’un intervenant de la santé.

Bénévoles demandés! Si ça vous intéresse, faites le **613-834-6808** ou bien visitez le site web **www.rafo.ca**



The MROO team and speakers at the Zone 5 meeting in Cobourg



# FRIENDLY VISITING PROGRAMS — VOLUNTEERS BRIGHTEN LONELY DAYS

In cities across Ontario there are older people with no friends or neighbours nearby, who may see no-one but Jeopardy contestants from week's beginning to week's end. Mobility becomes limited, children move away, familiar neighbours die... for whatever reasons, they have become isolated.

In cities across Ontario, likewise, there are organizations that can arrange friendly visits to isolated older people by friendly volunteers. There is almost certainly a Friendly Visiting Program in your area.

The Canadian Red Cross is one such organization. From its website: *"The Canadian Red Cross Friendly Visiting Program aims to help seniors stay in their homes longer by reducing isolation and increasing their health and safety. Friendly Visiting is one-on-one, personal visits by a trained Red Cross volunteer for an hour, at least once every two weeks, for seniors who find it difficult to leave their homes. Companionship is the key – depending on their interests, the pair may chat, play a game, do a puzzle, or discuss the news."*

Many community home care organizations also offer Friendly Visiting. From the website of the Parkdale Golden Age Foundation in west-end Toronto:

*"We are currently seeking volunteers for our "Friendly Visiting Program" which aids isolated Seniors in our Community. By becoming a volunteer, you are rewarded with the opportunity to make a difference in the lives of others. Our Friendly Visiting Program was created to provide seniors with the opportunity to form new friendships and help them to live a more socially-engaged and active life."*



As it did with everything else, COVID wrought havoc with Friendly Visiting programs. The number of volunteers dwindled, in-person visits became impossible, and those who needed visits became even more isolated. Organizations struggled valiantly to maintain existing visiting relationships by telephone, email or text but the level of companionship was less and establishing new visiting relationships was very challenging. In most places, the number of volunteer visitors has not rebounded, and in-person visits are still rare.

Diane Werner, from Parkdale Golden Age Foundation commented: *"Before COVID, in our neighbourhood we had 10 volunteers visiting 32 seniors regularly, in-person and sometimes by phone. Volunteers typically offered a couple of hours a week. What they did during their visits evolved as they and their clients became better acquainted with each other... conversations, playing cards or board games, watching favourite shows, or short neighbourhood walks. It worked wonderfully for everyone. Now we have some placement students and staff keeping in touch by phone with some of our seniors, but the program can't make a comeback unless we get volunteers."*

Before COVID, the Canadian Red Cross branches in Timmins and surrounding area, and in Sault Ste Marie and district, had active in-person friendly visiting programs. Only now are these branches in the process of re-establishing the program and looking for volunteers.

In the meantime, the Red Cross nationally has established a `Friendly Calls` program operating across the country through volunteer callers (who need not live in the same community as the person being called). Anyone interested in becoming a `Friendly Caller` can inquire via the `Friendly Calls Program` section at [redcross.ca](http://redcross.ca).





# THERAPY ASSISTANTS ANOTHER PIECE OF THE HOME-CARE SOLUTION

Physio and other kinds of therapy are essential to rehabilitation after a bad fall, joint replacement surgery, or a stroke, and to prolonging the at-home independence of those with chronic illnesses.

As with nurses and support workers, the problem is both a shortage of therapists and the fact that – for too long – home care has been the “poor cousin” in the health care field. Enter the role of therapy assistants.

Therapy assistants need appropriate training and accreditation - typically a two-year college program - to be able to work in people’s homes and help them to regain their mobility, speech, or daily functions. However, the education required is considerably less than required by the professional physiotherapist, occupational therapist, or speech therapist. The professional therapist remains responsible for developing an individual’s rehab program, getting them started, monitoring progress, and adapting it as necessary. Reporting to the professional therapist, the assistant helps the individual in their home to implement the program and to keep at it.

Home Care Ontario – an association of home care businesses and agencies – is recommending that the training, recruitment, and use of rehabilitation therapy assistants be rapidly ramped up. Its recommendations also encourage that guidelines and appropriate funding models be put in place. It’s all about stretching the home care dollar while shrinking home care wait times and still getting people the help they need.



## THE CASE FOR FUNDING FAIRER WAGES IN THE HOME CARE SECTOR

The Ontario Community Support Association (OCSA) represents not-for-profit organizations that provide home care and community support services to over one million Ontarians. OCSA’s 2023 Prebudget submission to the Government of Ontario made the urgent case for better wages for home care workers.

Across the sector’s three key frontline positions (PSWs, RNs, RPNs), 12.8% are currently vacant.

This year...76% of organizations state that the health human resource crisis and inflationary pressures had forced them to either cut services or increase waitlists.

...staff in the home and community care sector are the lowest paid in the health system. Even with the recent PSW wage increase, PSWs in home and community care are making on average approximately 21% less than PSWs in hospitals and 17% less than PSWs in long-term care.

Research estimates that if wages ... were to increase by 10%, we would expect to add 1,265 PSWs to the home care labour force. Additional research demonstrates that wage parity would retain 1 in 5 PSWs who otherwise would have left the sector. Keeping these PSWs would create over 23.5 million additional yearly care hours for Ontarians.

This shifting of care from institutional to the community setting could result in a return on investment of 26% in saved health care expenditures

With more than 60,000 staff, Ontario’s home care system delivers more care to our seniors than any other part of the senior care system. But decades of underfunding and low wages have driven front-line home care staff to higher paying settings including retail and food service sectors. .... But with the right supports, these staff can be quickly attracted back into home care.

...we need to reduce the pressure on hospitals by providing more care for more people in the right place—their home. We need to bring PSWs home. We need to bring nurses home. We need to bring therapists home. We need to bring patients home. We need to bring care home.

# INTRODUCING OUR NEW PARTNERSHIP WITH ROGERS COMMUNICATIONS AND RED WIRELESS

We understand the challenges faced by cellphone users in Ontario and across Canada due to the discontinuation of 3G networks and industry consolidation. That's why MROO has partnered with Rogers Communications to develop an exclusive program for MROO members.

We are pleased to announce our partnership with Rogers Communications and Red Wireless, offering fantastic options for our users, whether they prefer smartphones or talk & text plans. You can bring your own device (if you're not under contract) or purchase a new one as part of your new

plan. Each plan includes 30GB of data with no overage charges. If you exceed your 30GB limit, your data speed will slow down without any additional costs. And the best part? Roaming services are included, with special plans available for snowbirds.

Rest assured, Simply Connect will continue to be available for those who choose to stay.

For more information, visit [www.redwireless.ca/mroo](http://www.redwireless.ca/mroo) or call 1-888-843-7101.

**Rogers Preferred Program**

Special offer for members of **MROO** | Municipal Workers' Retirement Association

Bring your own device and get **30 GB of data** Reduced speed thereafter\*  
For only **\$45 /mo.\***

Or

Purchase any device with financing and get **30 GB of data** Reduced speed thereafter\*  
For only **\$50 /mo.\***

with a Rogers Infinite plan after discounts (program discount), \$5 bill credit for 24 months<sup>1</sup> and Automatic Payments Discount<sup>2</sup>.

with a Rogers Infinite plan after discounts (program discount), \$5 bill credit for 24 months<sup>1</sup> and Automatic Payments Discount<sup>2</sup>.

[www.redwireless.ca/mroo](http://www.redwireless.ca/mroo) 1-888-843-7101

Limited time offer, subject to change without notice. Taxes extra. \*Where applicable, additional air-time, data, long distance, roaming, options and taxes are extra and billed monthly. However, there is no airtime charge for calls made to 9-1-1 from your Rogers wireless device. Employee verification is required. Rogers reserves the right to request proof of employment from each individually paid employee at any time. A one-time Employee Pricing Fee may apply for existing customers. Existing customers with an in-market Rogers consumer plan with 6 months or less tenure on their term plan switching to the plan above are not eligible to receive this discount. This offer cannot be combined with any other consumer promotions and/or discounts unless made eligible by Rogers. \*Rogers Infinite data plans include data at high speed up to the data bucket included in your plan on the Rogers network, extended coverage areas within Canada, and Roam Like Home destinations (see [rogers.com/roamlikehome](http://rogers.com/roamlikehome)). 5G access included at no extra charge. 5G access requires a 5G-enabled device in an area where there is 5G coverage (see [rogers.com/coverage](http://rogers.com/coverage)). Once you have reached the high speed data allotment of your plan, you will continue to have access to data services with no overage beyond the high speed allotment at a reduced speed of up to 512 kilobits per second (for both upload and download) until the end of your current billing cycle. Applications such as email, web browsing, apps, and audio/video streaming will continue to function at a reduced speed which will likely impact your experience. We will send you a text message notifying you when you have used 90% and 100% of the high speed allotment included in your plan with the option to purchase a Speed Pass to add more high speed data to your plan. Plan requires registration for online billing. In all cases, usage is subject to the Rogers Terms of Service and Acceptable Use Policy, [rogers.com/terms](http://rogers.com/terms). Offers subject to change without notice. 1 Discount available on both primary and additional lines. Excludes stick, hotspot, rocket hub, talk & text and Wireless Home Phone additional lines. May not be combined with any other monthly service fee discount offer unless specifically stated. Plan change or phone upgrade will cancel the discount. 2 An additional \$5 bill credit will appear on the customer invoice by the third invoice. 3 A \$5/month discount is available on eligible in-market Rogers Infinite plans available on Rogers Preferred Program to customers who set up Automatic Payments on their account (not retroactive). You must keep Automatic Payments active with an eligible plan to maintain this discount. Discount will end if you move to an ineligible plan or cancel Automatic Payments. © 2023 Rogers Communications.

**ROGERS**



Catching up with friends and former colleagues before the zone 3 meeting



After 3 years of zone meeting cancellations, MROO President and members finally meet!

# MROO'S FIRST TARGETED SCHOLARSHIP MEET AIDAN LOCHBILER

After 17 years and hundreds of thousands of dollars in awards, the MROO Scholarship Program added a new wrinkle in 2023, the “targeted scholarship.” In the past, all MROO scholarships were awarded to the relatives of MROO members entering the second year of a university or college program. This year, MROO is adding scholarships to post-graduate students (Masters or PhD students) who are studying for careers, or doing research, that would directly impact the lives of seniors. Our first agreement is with Carleton University in Ottawa; we expect to announce our second partnership soon.

Our first targeted scholarship has been awarded to Aidan Lochbiler of Orleans, Ontario. After graduating from the International Baccalaureate Diploma Program at Colonel By Secondary School in Gloucester, Aidan obtained his undergraduate degree in Biomedical and Electrical Engineering at Carleton University. He is now completing the first year of his Master of Science degree at Carleton, studying Computer Engineering.

Aidan is doing research to understand how we behave while operating autonomous (self-driving) vehicles versus manual vehicles. He hopes his research will lead to improving autonomous driving overall and the safety of these systems. His research could also lead to improved physiological metrics that detect any cognitive decline in senior drivers. In turn, this could lead to more accurate testing and allow seniors to maintain their drivers' licenses longer.

Aidan hopes to have a positive impact on people's lives either in the engineering arm of an automaker or in further research with Transport Canada.

MROO wishes him the best of luck in whatever field he chooses.



MROO Executive Director Ken Noakes with scholarship recipient Aidan Lochbiler



At the 2023 zone meeting in Hamilton



At the 2023 meeting in Ajax for zone 4 members



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

**Toll-Free:** 1-800-595-4497  
**Fax:** (905) 602-6710  
**Email:** info@mroo.org  
**Website:** www.mroo.org

**Publications Mail Registration**  
**Number:** 40041589



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

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

## LAST CALL 2023 ANNUAL MROO SCHOLARSHIP PROGRAM

MROO awards scholarships of \$3,000 and one \$5,000 Don MacLeod Leadership Award to students at a Canadian university, community college, or similar post-secondary institution in Canada.

Students are invited to apply:

- who are entering the second year of a first degree or diploma program at a recognized Canadian post-secondary institution, and

- who have a relative (parent, grandparent, aunt, uncle, great aunt, great uncle, including step relatives) who is a MROO member or surviving spouse of a MROO member, and
- who have demonstrated experience in leadership positions, commitment to volunteer service, and a clear vision of how they will make a difference in their community and the world.

**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](http://www.mroo.org).**

**Submission Deadline: Friday July 21, 2023, at 5:00 pm**



MROO President Keith Robicheau addresses the Zone 7 meeting in North Bay



Judy deGrosbois, Zone 6 Ambassador; Maureen Lachance, Director Zone 6.; Zone meeting door prize winner, Barbara Stott.