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NEW ADDRESS? NEW INFO?

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

If you have a MROO Health Plan policy, please contact the VICTOR (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 for details or call 1-800-387-0813.

PRESIDENT'S MESSAGE

I hope this MROO members' newsletter finds everyone healthy and happily preparing for the 2023 holiday season. At the time of writing, your Board of Directors completed our September quarterly meeting after enjoying a bit of a break during July and August.

MROO Health, Dental and Annual Travel Insurance Programs

At the September meeting, Victor Insurance and Manulife Insurance reported on the claims experience for the health, dental and annual travel insurance programs during the past year. The Board approved renewals for 2024 with a modest 3.5% increase in health and dental premiums and no increase for the annual travel program. There are also modest program enhancements which will be detailed directly from the insurers to MROO policy holders.

The Board approved renewals for 2024 with a modest 3.5% increase in health and dental premiums and no increase for the annual travel program.

Reserves created during the pandemic are being used to offset some of the premium increase that would have otherwise been required because of the claims experience since the pandemic. We anticipate those reserves will be depleted in 2024 and 2025 but the Board will continue to be very conscious of finding the right balance in moderating the impact of claims experience on premiums as we move forward. The MROO health insurance programs remain very competitive and provide good coverages and features such as no age banding, which protect MROO members as we age. The Board is very attentive to getting good value-for-money on your behalf.

New Acting Director for Zone 7

As noted in the last newsletter, there were no nominations for the positions of Director and Alternate Director in Zone 7. Therefore, the Board has appointed Carol Conrad as Acting Director for Zone 7 to serve until the next election is held in the zone.

A relatively recent retiree, Carol brings great energy, enthusiasm, and a wealth of experience to the position. At her first board meeting in September, she made meaningful contributions to our discussions. Welcome Carol and thanks for stepping up to represent Zone 7 and to coordinate MROO's important work in that zone!

continued on page 2 ●●

PRESIDENT'S MESSAGE CONTINUED

New Ambassadors

At the September meeting, the Board also ratified the appointment of the following new Ambassadors: Lillian Chow and Marilyn Muleski in Zone 6 and Linda Smith in Zone 5. Ambassadors are welcome in every zone. We look forward to new people joining the MROO team and to new ideas for growing our membership.

Again, congratulations to everyone and thanks for serving MROO.



Do you ever get the urge to really get at a room and start organizing, and two hours later you've got a bigger mess than you could have imagined?

Courage is knowing it might hurt and doing it anyway. So is stupidity. Hard, eh?

Happy New Year 2024

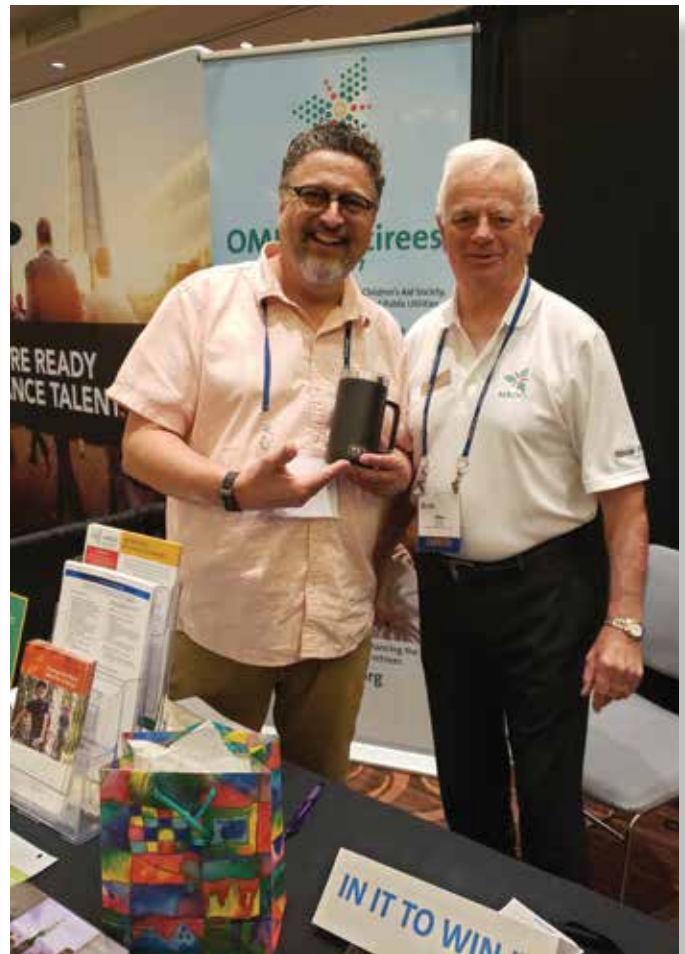
In closing, I extend best wishes for a pleasant holiday season and a vibrant and happy 2024. As always, every good wish for your good health, and be kind to your family, friends and the folks you meet.



Keith Robicheau



MROO Ambassador Tracey Powell, introducing MROO to City of Kitchener employees



Winner of the MROO Prize Draw at the Municipal Finance Officers Association Convention, Paul Dowber, Treasurer, Township of Chatsworth, with MROO zone 3 director Max Sutton



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Talk to a dedicated Red Wireless expert



 www.redwireless.ca/mroo

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ROGERS Authorized Dealer

2024 ANNUAL SPRING ZONE MEETING CALENDAR

Tuesday, April 2, 2024	1	Lucie Lombardo	Chatham
Wednesday, April 3, 2024	2	Dave Posliff	London
Tuesday, April 9, 2024	4	Gerry Pedwell	Mississauga
Tuesday, April 16, 2024	7	Carol Conrad	Sudbury
Thursday, April 18, 2024	9	Cindy Snider	Barrie
Tuesday, April 23, 2024	6	Maureen Lachance	Ottawa
Thursday, April 25, 2024	5	Jackie Forsey	Kingston
Wednesday, May 1, 2024	3	Max Sutton	Guelph
Tuesday, May 7, 2024	8	Bill Latham	Thunder Bay

ALL-ZONE MROO MEMBERS MEETING ON ZOOM NOVEMBER 22, 2023

Staying connected with our members helps us fulfill our vision of being your retirement services provider, protecting your pension, and enhancing your retirement. Unfortunately, during the COVID pandemic, it became clear that, without our spring zone meetings, we lost one of the most important means of connecting with you.

Last fall, MROO decided to host a Fall All-Zone Meeting via the Zoom video platform. Over 1,000 members joined us that day for an hour-long presentation from well-known Globe and Mail columnist, André Picard.

That event was so well received that MROO is happy to announce that we will again be hosting an All-Zone Meeting via Zoom on **Wednesday November 22, 2023, at 9:00 AM (EST)**.

You will hear from our President, Zone Directors, key MROO partners, and the always popular update from OMERS. The highlight of the event will be our guest speaker, **Dr. Riley Moynes**.

Dr. Moynes had a successful 20-year career as an educator before taking a sharp turn into financial services where he launched a multi-city wealth management firm. He is now a sought-after speaker and has even been part of the TEDTalk series.

Don't miss **Dr. Moynes** presenting the *"The Four Phases of Retirement: Beyond Dollars and Cents"*. This informative and humorous presentation will help retirees make sense of what can be a surprising and bewildering time and show us how to reach Phase Four - the most satisfying, productive, and enjoyable Phase of retirement.

Please go to our website (www.mroo.org) and click on the link in the banner. And if we have your email address you will also have received an invitation to join us.

November 22 ... SEE YOU THEN!



Dr. Riley Moynes

SENIOR WOMEN LIVING TOGETHER AN INNOVATIVE HOUSING SOLUTION

Approximately 350,000 senior women live alone in Ontario; of these, over 140,000 live in poverty.

The lack of affordable rental housing, paired with the significant rise in rental rates and a 10 year wait list for rent-gear-to-income housing, have left far too many single, senior women homeless or at risk of homelessness.

But affordable housing is not their only problem. Living alone increases the social isolation and loneliness that are known to cause serious illnesses, and functional and mental health decline. As well, senior women living alone are more likely to be victims of elder abuse.

So, something needed to be done. In 2019, Senior Women Living Together (SWLT) was born.

SWLT is a grass roots non-profit organization that has grown rapidly since its inception. Its mission is to help senior women find compatible homemates to live together in rental housing, thus increasing their financial freedom and housing security while essentially ending their social isolation. Single, senior women and those who identify as women can join the SWLT website and receive their program for a modest fee. Those with low incomes get the service for free.



Once a woman is a member on the website, she can learn everything about shared living through the many available articles. The website provides her with the tools for finding compatible homemates and determining compatibility and with the ability to message and chat with all the other members.

When she finds the woman or women she wants to live with, SWLT will help the homemate group find an appropriate and affordable rental unit to live in together. A

homemate group might be 2, 3, 4 or more women, and it usually takes 3 to 6 months to form a group.

Sometimes, the homemate group finds a place themselves but if they can't, SWLT has a relationship with a private real estate investor (CoLiving Solutions) who will purchase a home for the group and then becomes their landlord.

Here's a sample of comments from women who are now living with homemates:

"When I was living alone, the only people I talked with on a regular basis were store clerks. Now, my homemate and I chat on and off all day long."

"I was going deeper and deeper into debt just trying to keep a decent roof over my head. Now, I have some money at the end of every month. It's such a relief to not have to worry about being homeless."

"It's hard to think of just one way that my life has changed. So many things are better now. I am so grateful to be finally living a life I can afford with homemates supporting me. Every day, I say a little prayer of thanks."

To join or learn more, go to: <https://swlt.ca>

To comment or ask a question, go here:

Contact Us | Senior Women Living Together (swlt.ca)

To donate, go here: [Make a Donation | Senior Women Living Together \(swlt.ca\)](#)

Pat Dunn

OMERS pensioner

Founder and Executive Director of Senior Women Living Together

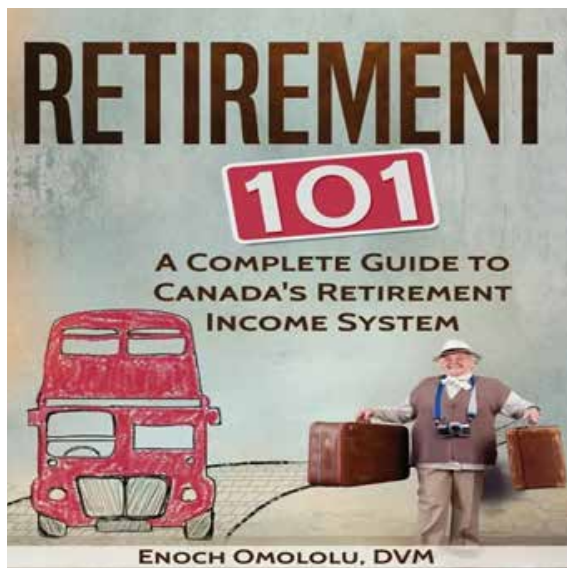


WHAT ABOUT THE NEXT GENERATION? HOW WILL OUR CHILDREN AND GRANDCHILDREN AFFORD TO RETIRE?

We're the lucky ones

As OMERS pensioners, we have had significant advantages:

- A federally-funded Old Age Security pension which, though not large, remains solid, is means-tested to some extent, and increased via the Guaranteed Income Supplement for those in greatest need
- A Canada Pension Plan which is a defined-benefit plan, mandatory for all employees, continues from job to job and across the country, with both employer and employee contributions, huge, professionally managed, successfully invested, indexed to inflation, and reliable for our lifetimes and longer
- An OMERS pension which was mandatory for all full-time local government employees, offers an inflation-adjusted defined benefit, contains both employee and employer contributions, huge, professionally managed, successfully invested, and reliable for our lifetimes.
- We're not rich but – add it all up and add in any private savings – most of us have been able to enjoy a satisfactory retirement.
- For an outstanding summary of Canada's retirement income system, see the Savvy New Canadians website: <https://www.savvynewcanadians.com/a-complete-guide-to-canadas-retirement-income-system/>



What About the Next Generation?

Garros Gong (Toronto Star, August 13) emphasizes the issues facing retirement income for the next generation:

- More “gig work” and self employment, without pensions or workplace retirement savings plans
- Less job stability and less opportunity for consistent savings over a career
- Greater income inequality; more people “left behind”
- Life expectancy at least as long as ours; so greater risk of outliving their savings
- Skyrocketing house prices facing first-home purchasers and depriving them of the most valuable asset we have traditionally carried into our retirement
- Worries about the cost of their future health care, let alone retirement

Pension Plan coverage disappearing

Fortunately, most public-sector employees in Ontario still have reliable defined-benefit pension plan coverage, usually in huge multi-employer plans like OMERS, Ontario Teachers, and HOOPP. But in the private (including non-profit) sector, where most of our children and grandchildren work, ... no.

Fewer than 10% of employees in the private sector now participate in employer-sponsored pension plans. And defined-benefit plans – where you know what your pension will be when you retire – have overwhelmingly been closed. Even for that 10%, new employees and usually going-forward service for existing employees are in a Defined-Contribution pension plan (the pension they will get will depend on how successful the plan's investments have been during their careers). And few of those plans are portable... you change jobs you start again.

The Challenge for employers

Despite the poor pension plan coverage for today's private sector workers, there are 16,300 pension plans in Canada,

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WHAT ABOUT THE NEXT GENERATION? CONTINUED

but 60% of these have fewer than 10 members. (Of the country's 1.2 million private-sector employers, only 3,000 have more than 300 employees). For small employers, or for the self-employed, offering a pension plan is a frightening prospect.

- Small businesses and non-profits are up to their eyeballs doing their "real job"
- They don't have/can't afford the expertise to invest knowledgeably, handle the paperwork, or administer the pension payments
- Defined-benefit plans – where employees are promised a certain pension upon retirement – are a commitment that most businesses and non-profits cannot afford to make, particularly when the economy, technology and interest rates are volatile
- Small investors typically cannot bring the expertise and market clout to a pension plan that a large pension fund can offer
- Faced with the cost-of-living and mortgage concerns, employees (and unions where they exist) often place a higher priority on better wages and benefits than on a better pension plan

Answers

Some of our children and grandchildren will do fine... they will have the income and inclination to save for retirement and their savings will prosper. But poll after poll among working-age Canadians paints a different picture. They are not saving enough and they know it. They are not members of a pension plan or a retirement savings structure and they want to be. If they think of their future, they're worried.

The older I get the tighter companies are putting the lids on jars

Some of the answers are individual and personal ... their jobs, saving habits, investing success, inheriting from Mum and Dad. But some of the answers are structural... as a society, do we have systems and programs in place to help the next generation to save for an adequate retirement? Can they hope for some of the retirement income advantages we had?

Some Good News

In this issue and subsequent issues, we will pass along some of the good pension ideas out there and some good things happening.

- The Canada Pension Plan is being enhanced; this is year 5 of a 7-year phase-in
- Iceland (among other countries) has addressed the issues of poor pension plan coverage and tiny workplace pension plans
- The Pooled Registered Pension Plan concept takes away employers' fears about pension plans and opens opportunities for the self-employed
- Ontario's large CAAT pension fund has made it possible for existing small company plans to fold into the CAAT plan, or for other small groups to join



MROO Ambassador Tracy Parkin presents the MROO door prize to Francesca Filuzzi from the Town of Innisfil, at the September workshop of the Ontario Municipal Human Resources Association

POOLED REGISTERED PENSION PLANS

MAKING EMPLOYER-INITIATED PENSION PLANS LESS SCARY

A **pooled registered pension plan (PRPP)** is a type of pension plan that is similar to a defined contribution plan; however, employer contributions are not mandatory. A PRPP pools contributions together to achieve lower costs in relation to investment management and plan administration.

A PRPP pools contributions together to achieve lower costs in relation to investment management and plan administration.

The work and responsibility of investing the pool of funds and managing the pension plan is done by third-party administrators, which are licensed by and regulated by the federal Superintendent of Financial Institutions (which also licenses PRPP Administrators on behalf of Ontario).

To this point, the following are licensed to offer Pooled Pension Plans:

- RBC Pooled Registered Pension Plan
- Industrielle Alliance, Assurance et services financiers inc.
- The London Life Pooled Registered Pension Plan
- Manulife Financial Pooled Registered Pension Plan
- Sun Life Financial Pooled Registered Pension Plan

An employer's role is limited to:

- Whether it is going to have a PRPP for its employees or any class of them
- Choosing a licensed PRPP administrator
- Whether the employer will make contributions (not obligatory) and if so what contribution rate
- Deducting employees' contributions and remitting them to the licensed administrator

For the employees:

- Employee participation is mandatory, if the employer has a PRPP
- Each employee decides their contribution rate (or goes with a default rate set by employer)
- Employee can opt out entirely within 60 days of joining, or can stop contributing for brief periods of time
- Employees have Individual accounts but all funds are pooled by the administrator for investment
- The licensed Administrator is required to explain and

give each employee a choice of up to 6 portfolio types (e.g., based on level of risk acceptable to the employee). Administrator then invests the employee's account on that basis

For self-employed:

- Anyone self-employed can join a Pooled Pension Plan by applying directly to the licensed Administrator of his/her choice

Responsibilities of the Licensed Administrator:

- Required by law to act in best interests of members/employees and is subject to oversight and complaints to OFSI
- Required to provide info and answer questions to members about the pension plan, investment portfolio options, and members' accounts
- Invests on behalf of all members of the PRPP; individuals do not make own investment decisions
- Pays pensions
- Administrator's fees to members are regulated by OFSI to keep them low

Advantages:

- Pooling creates a larger fund able to offer professional management and typically better results,
- Employers can offer a pension plan for employees with minimal fears or burden
- If offered, pension savings become essentially mandatory for workers
- Membership in the PRPP can continue even if the employee changes jobs
- Investment management fees are kept low
- Open to self-employed people

More information at:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/pooled-registered-pension-plan-prpp-information-individuals.html>

If you're one of those who looks behind the shower curtain for murderers, what's your plan if you find one?



EXPANDING THE CANADA PENSION PLAN 2023 COMPLETES THE FIRST PHASE OF THE PHASE-IN

The Canada Pension Plan is the basic workplace pension that applies to all employed Canadians wherever they work. It is jointly governed by the Government of Canada and the governments of the Provinces. Any changes to CPP require approval both from the federal government and from seven of 10 provinces representing two-thirds of Canada's population.

In 2016, an expansion of the CPP – both the benefits paid upon retirement as well as the employee and employer contributions made during employment – was agreed upon, with the changes to be phased in starting in 2019. The CPP enhancement will increase the maximum CPP retirement pension by more than 50% for those who make enhanced contributions for 40 years.

The Basic CPP

The CPP requires equal contributions from both the employee and employer sides. Until 2019, each side contributed 4.95% of each year's pay, up to a yearly maximum earnings limit. That maximum – the average earnings of employees across the country - is calculated by Statistics Canada each year and is \$66,600 in 2023. In other words, if an employee's pay was more than the yearly maximum pensionable earnings (YMPE) limit, they would contribute the 4.95% only to that limit, as would the employer. (Note that participation in the CPP is also mandatory for the self-employed, who must make the combined employee and employer contributions).

In return, the Canada Pension was designed to replace 25% of an employee's career average earnings up to that YMPE (with increases every year with inflation).

So expanding the CPP meant considering

1. the percentage of the YMPE that the pension would be designed to replace
2. the Yearly Maximum Pensionable Earnings limit
3. the contribution rates required to pay for it all

Changing the 25%

The first change made by the 2016 agreement was to increase the 25%. For an employee's years of work after 2019, their Canada Pension will replace 33.3% (one-third) of their earnings (up to the YMPE). For an employee

who began work in 2019, their pension will completely replace 33.3% of their average career earnings (up to the YMPE limit).

Increasing Contribution rates

The Canada Pension is paid for from employer/employee contributions. So, the increase in the pension required an increase in those contributions. That increase was phased in over 5 years starting in 2019. This year – 2023 – the higher contribution rates are fully in effect, now up to 5.95% from each side.

Changing the Maximum Pensionable Earnings limit (YMPE)

A 14% increase in the CPP Earnings limit will be phased in over 2024 and 2025. (Whereas the original 2025 earnings limit was projected to be \$71,200, the additional 14% would take it to \$81,100.) This means that, depending on an employee's career earnings, the CPP could replace as much as 33.3% of

- their earnings up to the annual national average earnings
- plus an additional range of earnings up to 14% of that annual national average.

Increasing Contribution rates

In determining contributions, that additional range of earnings (i.e., up to 14% above the original limit) is being given a separate contribution rate to cover the additional pension cost, 4% for each of the employer and employee. So, by 2025, contributions will look like this:

<i>On Earnings</i>	<i>Employee contribution</i>	<i>Employer contribution</i>
<i>On Earnings up to the original Earnings Limit (the annual national average earnings)</i>	5.95%	5.95%
<i>On Earnings up to 14% above the original Earnings limit</i>	4%	4%

For more information, see <https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>.

CAAT DB PLUS PLAN

The CAAT Pension Plan is like OMERS in the sense that it manages the pension for the employees of all Ontario's Colleges of Applied Arts and Technology ("community colleges"). Also like OMERS, it is jointly governed by representatives appointed by employers and by employees.

The CAAT Pension Plan manages the pension for the employees of all Ontario's Colleges of Applied Arts and Technology

In 2018, the CAAT Pension Plan Board established a second pension plan called DB Plus. CAAT is aggressively marketing the DB Plus plan to non-community college employers that may not now offer their employees a pension plan, or whose pension plans do not have the stability or success that the CAAT plan has had.

Several non-community college employers have signed on: the Catholic Charities of the Archdiocese of Toronto, PostMedia and TorStar, FP Canadian Newspapers Limited Partnership (FPLP), the United Way of Greater Toronto, and a couple of law firms, among others. These employers represent over 1,000 new members.

In essence, it is the same plan as the CAAT original pension plan, offering a defined benefit for life and a survivor pension. In both plans, employers and employees contribute equally.

The only difference with the CAAT Plus plan is that the non-community college employer decides what percentage of its employees' salary it will contribute (and consequently how much employees will contribute to match). An option also exists for individual employees to set their contribution rate. The amount of the DB Plus defined benefit pension is then calibrated according to how much CAAT can guarantee based on that employer/employee contribution rate. While the pension may thus not be the same as provided to the original CAAT Plan members, it nonetheless provides both a defined benefit to employees and cost certainty to employers, as well as the comfort of a large, professionally-managed, non-profit, multi-employer pension fund.

More information at <https://www.caatpension.ca/pension-solutions/dbplus-with-contribution-choice>

Those people that give directions like "head south"! Listen Jacques Cartier... do I turn at McDonalds or keep going toward the Library?



One difference between men and women is that if a woman says, "Smell this", it usually smells nice.



MROO retirement planning seminar facilitator Joanne Sutton at the September seminar in Kitchener

PENSIONS IN ICELAND

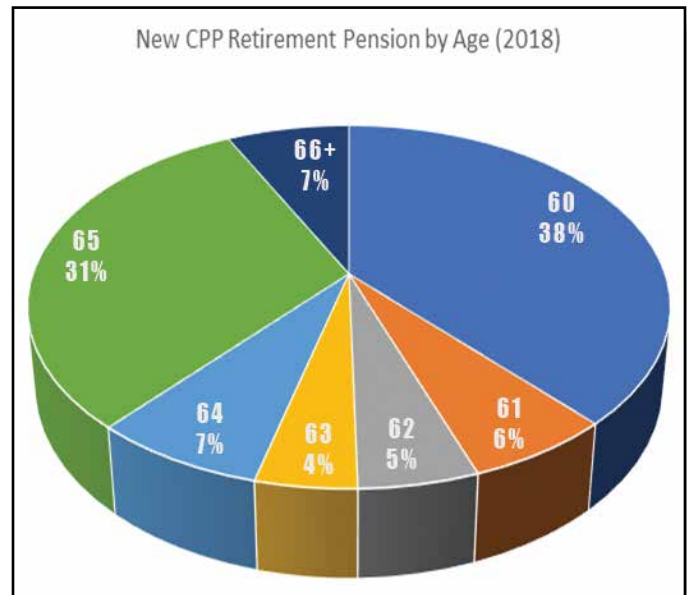
MANDATORY FOR ALL MEMBERS OF THE WORKFORCE


Iceland is one of the countries that have addressed the issues of low pension plan coverage and small pension plan scale. Its pension system was revised in 1997. Membership in a pension fund became mandatory for everyone earning employment income from work, including the self-employed. All pensions in the country became targeted defined contribution schemes. Both employees and employers must contribute.

Members of some occupations (e.g., farmers, fishers, teachers, or municipal employees) have a specific pension fund to which they must belong. Other Icelanders have a choice among several funds. One of the largest of the non-specific funds was created by the Iceland government 50 years ago to accept employees who were not otherwise covered by an occupation-specific fund.

Today there are 21 pension funds in Iceland with the 10 largest holding 89% of all pension fund assets. As

with Ontario's large pension plans (including OMERS), the larger the fund the more the opportunities to keep costs down and to offer professional administration and investment management. As with OMERS, Iceland's pension funds also offer the opportunity for workers to make Additional Voluntary Contributions and boost their retirement savings that way.



 If there were a pill for procrastination, I would take it tomorrow.

THE CANADA JAY . . . THE NATIONAL BIRD OF CANADA?

It has been estimated that 1 in every 5 Canadians spends a significant portion of their time doing something related to birds . . . maintaining feeders, taking their pictures, travelling to see rare birds, or just regularly watching them in a local tree.

In addition, birds do a lot for us . . . eat pests, pollinate our plants, inspire us, and give names to many of the professional sports teams we follow religiously.

106 out of the 195 nations on the planet have an official national bird . . . but Canada does not!

It should. . . and there is a strong lobby in favour of the Canada Jay! . . . Find out why . . . <https://www.canadajay.org/17-reasons-why>



NEWS FROM OMERS

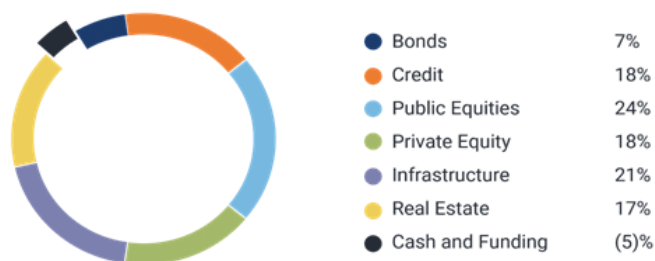
Every day, we at OMERS work to ensure your pension is sustainable, affordable, and meaningful. In this Update, we want to share with you 3 things that we are very excited about: OMERS mid-year results, release of our Climate Action Plan, and launch of our very own podcast!

2023 Mid-Year Results

On August 16, OMERS published its 2023 mid-year investment results, reporting a net investment return of 3.1% or \$3.8 billion. OMERS net assets stood at \$127.4 billion as of June 30, 2023. These results underscore the importance of a well-diversified portfolio. Strong gains in our public equity and credit holdings heavily influenced our overall performance. Real estate valuations decreased slightly in the first half of 2023, but this impact was more than offset by solid returns from private equity, infrastructure, and certain private credit investments.

Our asset mix

Data is as of June 30, 2023.



Climate Action Plan

OMERS recently published its Climate Action Plan. See omers.com/climate-change. We recognize that climate change is one of the most pressing issues of our time and it is of critical importance to our investment programs and our members. This important plan will help us to navigate the complex risks and opportunities it presents to our investment portfolio. OMERS has committed to achieving net zero carbon emissions in our portfolio and operations by 2050.

Key Climate-Related Goals

\$30B - Green investments by 2030

20% - Portfolio emissions intensity reduction By 2025

50% - Portfolio emissions intensity reduction By 2030

This fall OMERS is launching its first-ever podcast, *The Pension Blueprint*, to connect with members in a new way and make it easier for them to learn about their pension and prepare for their retirement.

Episodes are packed with expert-level pension education and explore a wide range of topics around pensions and retirement – from “An innovative outlook on retirement” to “How big life changes could affect your pension.” Read more about *The Pension Blueprint* episodes and watch the podcast trailer at <https://www.omers.com/the-pension-blueprint-podcast>.

BLACK FRIDAY

Black Friday, the day after American Thanksgiving, is the busiest shopping day of the year in the US and it is fast becoming so in Canada as well. It marks the day when retail sales go from red (losing money) to black – finally showing a profit because of volume of sales. Coupons and the promise of deep discounts lure customers to online sites and brick-and-mortar stores to ‘shop till they drop’.

And shop we do. In the US on Black Friday in 2022, online sales alone topped \$9.2 billion and in Canada total retail sales (online and in-store) were \$10.2 billion in 2021 and \$11.4 billion in 2022.



WINTER TRAVEL: IMPORTANT FACTS ABOUT OUT-OF-PROVINCE MEDICAL INSURANCES

FROM VICTOR, MROO'S HEALTH INSURANCE PARTNER SINCE 1984

The fall season is upon us –the perfect time for planning winter travel! We're often asked for tips on travel planning.

Our #1 response is always to make sure you get travel insurance!

The cost of a medical emergency out of country or out of province can be tens of thousands of dollars and OHIP only covers a very small portion of those costs.

Once you have purchased travel insurance, a word to the wise: don't wait until you have a medical emergency to find out what your insurance policy does and doesn't cover.

Read your policy before you travel and check your travel policy for exclusions.

The rule of thumb is that your travel insurance covers emergency medical expenses only. This means that the illness or injury is totally unexpected and any treatment you receive is medically necessary. Typically travel plans do not cover:

1. Services that are covered under OHIP or that you could have in your home province. You cannot elect to go out of country for medical tests or treatment or expect to have elective medical services covered. For example, an MRI or cosmetic surgery.
2. A trip that is booked or begins after a physician advised you not to travel or travelling after being diagnosed with a terminal illness.
3. Treatment for any ongoing health issues you have such as a chronic condition or diabetes.
4. Renewing a medication (lost or forgotten). Remember to take all your medications with you. Doctors out of country cannot renew your medications without re-diagnosing your condition. This is not an emergency (unexpected) health concern.
5. Any illness or injury that is the result of you not following treatment or medication prescribed to you by a doctor before you left on your travels.
6. Claims (directly or indirectly) related to an act of war, a criminal act, or a self-inflicted injury.

7. An accident that took place when you were under the influence of drugs or alcohol
8. Participating in extreme sports, such as hang-gliding, rock climbing, paragliding, skydiving, bungee jumping, and heli-skiing

Check your policy for the full list!



Making a claim

You don't have to let your travel insurance carrier know when you are going to be travelling—but if you do have a medical emergency, contact the travel assistance provider associated with your travel plan as soon as possible. The MROO Manulife Annual Travel Plan uses Global Excel. They will check to ensure that you have travel insurance in place and help you to coordinate your health care needs. They contact your family doctor, if necessary, to validate your claim.

continued on page 14 ●●

Pre-existing Conditions

Most travel insurance policies will not cover an illness, an injury, or a medical condition that was present prior to your departure date. These are called pre-existing conditions. Your policy will have a stability clause describing those conditions. If you receive treatment for a pre-existing condition during your trip, your insurer could decline your claim. **The stability period is the period immediately prior to the date you leave on your trip.** This period can be up to 12 months. MROO has a stability period of 180 days (90 days for high blood pressure).

Travel with confidence when you have travel insurance.

2024 Renewal Updates

Good news on the health, dental and travel front for the January 1, 2024 MROO Health Insurance Plan renewal. We are pleased to announce enhancements to the health insurance coverage again this year and only a 3.5% increase in monthly premium:

- **Prescription Drugs:** the maximum benefit per calendar year will increase from \$2,400 to \$2,500.

- **Paramedical Services:** services of a dietitian will be added.
- **No change in the Annual Travel Plan;** rates remain the same as in 2023.

Details about all of MROO's retiree health insurance plans, including Annual Travel and Individual Travel Plans can be found online at mrooinsurance.ca/vplus.

Any questions? Call one of our Victor client service specialists at 1-800-363-7861 or email us at mroo.ca@victorinsurance.com.

Someone said "30 years ago" and my mind leapt back to the 1970s. I just haven't been the same since I realized they meant 1993.



1970 and 2023 are as far apart as 1970 and 1917. Makes you slump a little further in your Lazy Boy doesn't it?

Life is short!!! Make sure you spend as much time as possible on the internet arguing with strangers about politics.

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

HEATING VACANT ROOMS

RETIREES AND CLIMATE CHANGE

Let's face it... many of us have at least one room that we hardly ever enter. So, why heat it all winter?



If your home is heated by gas and forced-air ducts (like the vast majority in Ontario), have a look for the hot air register in that vacant room – probably on the floor under a window. You'll probably see a little lever or rotor; these open or close the louvers that let more or less hot air into the room. In that vacant room, just adjust the louvers to block most of the hot air. Close the door and let the room stay cooler than the rest of the home. (Some enthusiasts put a rug at/under the door to impede the cool air from seeping out to the rest of the home.)

Be honest... those files or family albums, that sporting equipment or spare hardware, that seldom-used guest bed,

that two-month supply of toilet paper... none of them will be any worse for wear if they spend the winter 5° cooler than the rest of your home. Now, put on your sweatshirt or shawl or cardigan and enjoy the winter, knowing that you're burning a wee bit less carbon.



Zone 3 director Max Sutton and former director Giulio di Bacco promoting MROO at the Hamilton Police Association golf tournament



MROO Director Max Sutton explains the benefits of MROO membership at the MROO retirement planning seminar in Welland

THE WORLD IS TRAVELLING AGAIN!

FROM TRIPMERCHANT, MROO'S PREFERRED TRAVEL PARTNER

In 2022 travellers slowly returned to exploring the world. At first, there was some trepidation, but fast forward to 2023, and someone you know is sure to be travelling or planning a trip somewhere.

After a two-year "hiatus", as people started to travel again there was a lot of work to be done in the travel industry – from airlines and airports to hotels and restaurants. Several destinations were not fully prepared for travellers and staffing was a major challenge. Comparing last year to today, however, travel feels much closer to normal. Airline and airport experiences have vastly improved. Staff have become more abundant at hotels and restaurants, with more training and experience and greater efficiency.

With the increase in travel demand, the financial losses companies endured, and higher costs for fuel and other taxes/surcharges, pricing for flights and hotels has climbed. Travelling in the off season may offer you lower prices and maybe a better time to travel to some destinations with smaller crowds.

There have been recent changes with regards to visa (e-visa) requirements to certain destinations for select international travellers, including Canadians. Egypt recently implemented a visa requirement, and you can no longer get a visa upon arrival. Starting in 2024, visas will be required for entering the "Schengen Zone" in Europe. Although Canadians will not require a visa, we will still need to complete an online ETIAS visa waiver. ETIAS is not a visa, it is an electronic travel authorisation. Here is a link to all the details and what will be required (<https://www.etiasvisa.com/etias-form-application>).

We suggest you familiarize yourself with the process before travel to Europe. If you go to the section titled "Online Visa Waiver Notification" you will automatically be notified when this ETIAS waiver will be available. You do not need to have your travel plans firmed up prior to completing the form. Your visa waiver will be valid for 3 consecutive years, permitting you to come and go multiple times.

Many travellers are checking items off their bucket list, often seeking "the road less travelled". Whether it be an African safari or travel to the "last continent", Antarctica, travelling to more remote and off-the-beaten-track destinations is trending. Although large ship cruising continues to be popular, more people are looking to smaller ship experiences (whether by ocean or river). Increasingly, travellers are planning a year ahead or longer.

Sign up to the MROO/Trip Merchant Travel Newsletter today! Email Trip Merchant at info@tripmerchant.com to get access to the travel site as a member, and or to be added to the MROO/Trip Merchant travel newsletter.



BOXING DAY

Boxing Day began in the tenth century as the Feast of St. Stephen, when alms were distributed to poorer members of the community. It has been a national holiday in England, Wales, Ireland and Canada since 1871 and gradually evolved into a secular celebration featuring hunts for wrens in Ireland and foxes in England and mummering in Newfoundland. Like Black Friday, modern Boxing Day focuses on shopping for deals, eating leftovers and watching sports events on TV.



ACCESSIBILITY ENHANCEMENTS MADE TO OSC'S POPULAR INVESTOR EDUCATION WEBSITE

FROM THE ONTARIO SECURITIES COMMISSION



ONTARIO
SECURITIES
COMMISSION



Get
Smarter
About
Money.ca

The Ontario Securities Commission's (OSC) award-winning investor education website [GetSmarterAboutMoney.ca](https://www.getsmarterabouthome.com) relaunched in September with new features and a new look. It has free, unbiased articles, interesting videos, and interactive tools to help people make more informed investment decisions.

The enhanced accessibility features on [GetSmarterAboutMoney.ca](https://www.getsmarterabouthome.com) include:

- Text-to-voice article reader – makes content easier to access for all users.
- On-site voice search – helps visitors easily search the site to find what they need.
- AI recommendations engine – provides content for users based on their onsite reading history— a first of its kind for a Canadian securities regulator.

Do you know who is calling?

Be careful when you answer the phone. It may sound like your sister asking you urgently for money. But is it really her? Artificial intelligence (AI) can imitate anyone's voice.

Protect yourself:

- If someone says they're a family member in trouble — verify who they are.
- Consider having a special word only your family knows, or ask the caller a question only the real person would know the answer to.
- When in doubt, hang up. Call them back using a phone number you know is theirs.

Watch the OSC's new video on AI voice cloning scams. For more tips for spotting scams, visit [GetSmarterAboutMoney.ca](https://www.getsmarterabouthome.com).

The best murder weapon would be a Tupperware lid because no-one would ever find it.



Every time I try to eat healthy, along comes Thanksgiving, Christmas, summer, Friday, Saturday, or evening and I'm done for.

VALENTINE'S DAY

Numerous early martyrs were called Valentine, but the one honoured on February 14 was a Roman priest who was martyred about CE 270 and beatified in CE 496. St. Valentine has been associated with romantic love for many centuries. The sending of cards on his feast day is said to have reflected a note he sent to a child on the day of his execution signed "From your Valentine." Not only does he look out for loving couples, but St. Valentine is also the patron saint of epilepsy, plague and beekeepers.



NATIONAL POLICE MEMORIAL DAY

The last Sunday in September every year is National Police Memorial Day, dedicated to the memory of officers killed in the line of duty. Two days before this year's event, an RCMP officer was killed by gunfire – and two others in-

jured – implementing a drug search warrant in Coquitlam BC. Altogether this year, 11 deaths in the line of duty were remembered, including a 28-year-old OPP officer in Haldimand, a 48-year-old officer in Toronto, 54- and 33-year-old officers in South Simcoe, and OPP officers in Woodstock and Bourget.



On average over the past 60 years, almost 3 police officers are murdered per year in the line of duty... 151 by gunfire and another 10 in other assaults. Traffic deaths claimed 184 officers in that period.

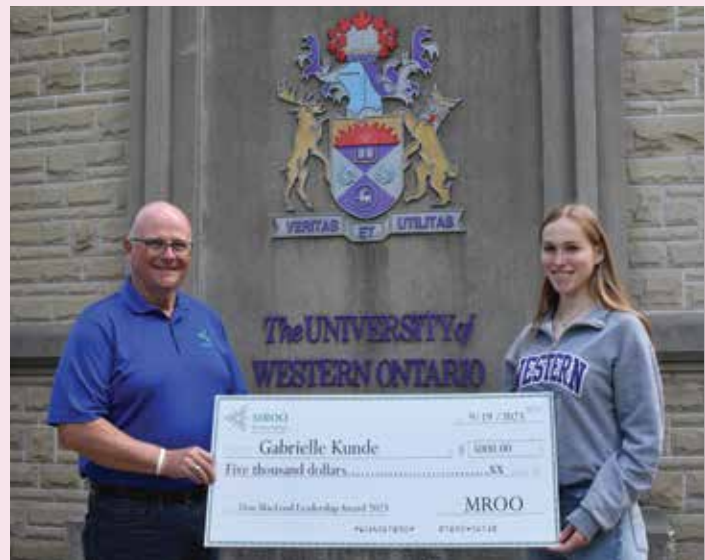
A 2019 US study found that officers had triple the risk of dying by suicide than even in the line of duty. The rate of divorce is double the national average. In a 2019 investigation, Ontario's Chief Coroner described the unique dangers and pressures of the job and called for more mental health resources and support to be available to Ontario's police services. Policing is not a job for the faint of heart.

We can all be grateful for the police that serve and protect every day and pray that, next September, no new names will be added to the list of officers who will not see their retirement.

2023 DON MACLEOD LEADERSHIP AWARD RECIPIENT – GABRIELLE KUNDE

A big congratulations to Gabrielle Kunde, second-year undergraduate student of Medical Sciences at Western University. Gabrielle is passionate about health sciences and hopes to become a medical doctor.

Gabrielle is a member of Women in STEM Club and plays on the Varsity Women's Soccer Team at Western. Athletics have been an integral part of her life. She aspires to specialize in pediatric sports medicine to ensure children have the same opportunity she did to develop teamwork, resilience, leadership, and self-discipline.



2023 Don MacLeod Leadership Award recipient Gabrielle Kunde with MROO zone 2 Director Dave Posliff

2023 MROO SCHOLARSHIP RECIPIENTS

Zone	Student	City	Prov	MROO Member	RELATION
1	GRIFFIN, Addison	Sarnia	ON	GRIFFIN, Clinton	Grandparent
1	HANDY, Kaitlyn	Camlachie	ON	HANDY, Douglas	Parent
1	TANG, Victor	Wyoming	ON	TANG, Thong May	Parent
2	BLACKBURN HANLEY, Nicholas	London	ON	MCCAOW, Cheryl	Aunt
2	GILBERT, Gracie	Bayfield	ON	CONNOLLY, Janet	Grandparent
2	POPPE, Zakkary	Strathroy	ON	GATENBY, Sydney	Grandparent
2	SHAND, Alex	London	ON	WAGLAND, Peter	Grandparent
2	SUFFEL, Emily	Aylmer	ON	LAMERS, Andrew	Grandparent
3	ANZOVINO, Julia	Vineland	ON	TAYLOR, Helen	Aunt
3	BOYCE, Jenna	Elora	ON	BOYCE, David	Grandparent
3	FLEMING, Lauren	St. Catharines	ON	CARR, Pamela	Grandparent
3	JORGENSEN, Thoreyn	Brantford	ON	JOHNSON, Margot	Grandparent
3	MCQUEEN, Jenna	Guelph	ON	MCQUEEN, Jim	Grandparent
3	ROWLANDSON, Ella	Guelph	ON	POW, Alex	Grandparent
4	CHEN, Ann	Ajax	ON	CHEN, Jiang	Parent
4	HAGERMAN, Mason Joseph	Keswick	ON	GUNN-HAGERMAN, Charlene	Parent
4	RICHARDSON, Heather	Courtice	ON	MAYR, Roland	Grandparent
4	SAMPANO, Lucas	Newmarket	ON	ABREU, Ana	Grandparent
4	STACK, Hannah	Whitby	ON	MORTON, Brian	Grandparent
4	WALSH, Olivia	Toronto	ON	WALSH, Bill	Grandparent
5	ALKENBRACK, Matthew	Napanee	ON	DUCHENE, John	Grandparent
5	CARR, Owen	Bancroft	ON	CARR, Eileen	Grandparent
5	CHANDRA, Asha	Peterborough	ON	KATAKKAR, Christine	Grandparent
5	DORAN, Nicholas Ryan	Centreville	ON	DETLOR, William	Parent
6	GRIFFIN, Olivia	Ottawa	ON	FORD, Mark Brian	Parent
6	JENNINGS, Rachel	Deep River	ON	GRILLS, Janice	Grandparent
6	KEUNINCKX, Kate	Perth	ON	LUPENETTE, Lawrence	Grandparent
6	KOWAL, Charlotte	Ottawa	ON	BROMMERSMA, Gosina	Grandparent
6	MAKARSKI, Ben	Dundas	ON	MAKARSKA, Lidia	Grandparent
7	DELOYDE, Michelle	North Bay	ON	DELOYDE, Leo	Parent
7	LEBLANC, Chloe	Hanmer	ON	BLANCHETTE, Laurier	Grandparent
7	WESTON, Grace	Sudbury	ON	WESTON, Marlene	Grandparent
8	CONWAY, Kaylea	Thunder Bay	ON	VEAL, Lorna	Grandparent
8	LESCHUK, Quinn	Thunder Bay	ON	LESCHUK, Steve	Grandparent
8	NIEMI, Maija	Gorham	ON	WILSON, Arline	Grandparent
9	CARTER, Quinton	Phelpston	ON	BOYD, Stanley	Grandparent
9	MAHON, Madison	Reaboro	ON	MAHON, Marla	Parent
9	ODLOZINSKI, Maxwell	Orillia	ON	ODLOZINSKI, Judith	Grandparent
9	PRINGLE, Clara	Gravenhurst	ON	PRINGLE, Mark	Parent
9	SIMPSON HILLS, Elizabeth	Bradford	ON	SIMPSON, Heather	Aunt
10	MACDONALD, Brooke	Antigonish	NS	DYKXHOORN, Michael	Uncle
10	PILKINGTON, Auroa	Altona	MB	OLMSTEAD, Teryl	Grandparent
10	TOMPKINS, Caraline	Kinkora	PE	GRIFFITHS, Robert	Grandparent

Don MacLeod Leadership Award

	KUNDE, Gabrielle	Thornhill	ON	GUTSCH, Annette	Grandparent
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**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
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• MROO protects pensions and enhances the retirement experience for OMERS retirees.



**“Mother holding her dead son”
Käthe Kollwitz (1937)**

MEMORIAL TO THE VICTIMS OF TYRANNY
BERLIN

Each year on November 11, Canadians remember those who suffered and died defending Canada and resisting oppression around the world. We remember too those who suffered when they suffered. While the November date harkens back to the end of a long-ago war in Europe, generations of Canadians – both new and old - have since sacrificed in the cause of resisting tyranny. So too have their loved ones.

We thank them. We value the peace and freedom that they valued so dearly.

WE REMEMBER