

President's Message—Pamela Baker Winter 2021-22



Plans for this year are still on hold. Until we receive 'the word' from provincial health officials and RTOERO in Toronto, we are restricted as to what we can do in person.

I do hope you received a Holiday greeting from one of our Executive members. We divided the list among the 10 of us and sent out cards to everyone as a way to convey that we are still here, working behind the scenes on your behalf and

interacting (on Zoom, phone and email) with other RTOERO Executives, Committee and Board members and staff. All cards had my return address on them, so I was able to follow up on undeliverable mail. Please remember to let me know if your email, phone number or address changes. I will inform Membership services in Toronto to ensure that you do not miss out on any information.

Our Executive (listed in this newsletter) have been dedicated to the tasks at hand for close to 3 years now. These terms are (per our Governance/By-laws) only for 2 years but we are living through unusual times. We realize that an Annual General Meeting would permit us to have a formal election of candidates for our Executive and we do hope that you will consider getting involved.

I'd like to take this opportunity to thank all of the current group: VP Bill, my sounding board and right-hand man; Treasurer Michael, keeper of cash and builder of arches; Rebecca, Secretary and intrepid newsletter editor; Susan, Secretary and taker of efficient minutes; Elaine, Goodwill and writer/sender of wonderful birthday cards; Lolita, Benefits Chair and conduit for all health and insurance matters; Janet, Goodwill and telephone maven, calling our most senior members; Darlene, Member at Large and source of great suggestions and Gay, Member at Large, detective of missing folks and meeting locations.

Stay tuned and Save the Date! We will be holding our AGM on Wednesday, June 22, at the Hyatt in Moncton, NB. It will a hybrid format so **you can attend either in person or by Zoom**. We are also planning a social Meet & Greet in PEI in early fall. We are looking forward to finally being able to get together in person!

Pam

VEEP'S REPORT – Bill Otto

Hello again, Fellow D50 Members!

As I write this, Nova Scotians (and most of the Maritimes) had recently survived a number of winter storms (wasn't that ice storm nasty?), wild temperature swings, wicked winds, huge piles of snow (Hello, Moncton, etc.) and many of us endured power interruptions for numerous hours IF not days throughout! As if COVID-19 and its variants, masking, social distancing and social isolation from family and friends and well,, everybody wasn't bad enough, eh?

There are a number of RTOERO items that I would like to draw to your attention.

1. New RTOERO white papers shed light on healthy aging

How can Canadians age the best? That's a critical question for a country where almost 18% of the population is over 65, heading to 20% within a few years and 25% by mid-century. Canadians are living longer, and as they do they also need to live better. To explore how, RTOERO released four white papers to look at different dimensions of healthy aging:

- The health coverage gap: How Canadian retirees can protect themselves against the inevitable
- 5 ways to think about retirement planning...and money isn't one of them
- Healthy at any age: Understanding wellness across the lifespan
- The nuances of ageism: How intersectionality can impact the experience of aging

Find the white papers in the resource section on the RTOERO website at rtoero.ca/resources.



2. New RTOERO webinar recordings are now available

Missed some of RTOERO's live webinars in 2021? Don't worry! The recordings are now available on the website. **Go to rtoero.ca/resources/videos.**

- Paths to wellness for older persons: mind, body, spirit
- Saving the forest ... saving us
- The Women's Age Lab and gendered ageism with a focus on older women, presented by the RTOERO Foundation

3. Legal considerations as we age

As we age, it's important to be familiar with legal issues related to wills, powers of attorney, financial planning, what to do when a loved one dies and bereavement assistance.

Key questions to consider

- Do I need a will?
- What is a power of attorney?
- What is the cost of a certified estate planner?
- Do I need a lawyer when a loved one dies?
- What services does a funeral director provide?

Resources

- The federal government and each province/territory have websites with a variety of resources to assist with the legal consideration as you age.
- Chartered public accountants and certified financial planners can provide advice on various aspects of estate planning. In Ontario, for example, chartered public accountants are listed by individual and by firms in this directory – cpaontario.ca/stewardship-of-the-profession/directories. Learn about working with a financial planner, including questions to ask and links to help you find a planner: rtoero.ca/how-to-choose-a-financial-planner
- Law societies across Canada provide contact information for lawyers who specialize in areas such as wills, powers of attorney and estate planning. RTOERO has an article on the website about creating an estate plan. Find it here: rtoero.ca/six-qualities-of-a-solid-estate-plan

- Many groups, including clergy, provide assistance and comfort when a bereavement occurs. Visit 211.ca, indicate the province and then search for “bereavement,” and options for counselling will be provided.

2021 RTOERO Foundation webinar series in review

In 2021, the Foundation hosted six informative webinars featuring experts in geriatrics, social isolation and charitable giving. You can watch the webinar recordings on the Foundation website, with English and French captioning available.

Collective impact and integrating care – creating a compassionate North York

Presented by Ivy Wong, North York Toronto Health Partners
rtoero.ca/collective-impact-and-integrating-care-creating-a-compassionate-north-york/

Virtual connection and loneliness during COVID-19 among older adults living in the community

Presented by Dr. Paula Rochon, RTOERO Chair in Geriatric Medicine, and Dr. Rachel Savage, Women’s College Research Institute
rtoero.ca/webinar-virtual-connection-and-loneliness-during-covid-19-among-rtoero-members/

Supporting 2SLGBTQIA+ older adults

Presented by Dr. Ashley Flanagan, National Institute on Ageing
rtoero.ca/webinar-supporting-2slgbtqia-older-adults-in-aging-and-old-age/

Practical ways to address the growing epidemic of loneliness and isolation in older adults

Presented by Dr. Samir Sinha, director of geriatrics, Sinai Health System
rtoero.ca/webinar-practical-ways-to-address-the-growing-epidemic-of-loneliness-and-isolation-in-older-adults/

Women’s Age Lab and gendered ageism with focus on older women

Presented by Dr. Paula Rochon, RTOERO Chair in Geriatric Medicine, and Dr. Rachel Savage, Women’s College Research Institute
rtoero.ca/webinar-the-womens-age-lab-and-gendered-ageism-with-focus-on-older-women/

How to create a giving strategy that works for today and the future

Presented by Paul Nazareth, Canadian Association of Gift Planners
rtoero.ca/webinar-how-to-create-a-giving-strategy-that-works-for-today-and-the-future/

To register for upcoming Foundation webinars, go to rtoero.ca/events. If you have questions about the webinar series, please contact Deanna Byrtus, 1-800-361-9888 ext. 271 or dbyrtus@rtoero.ca.

Oh, yes, the RTOERO Board of Directors and Staff are beginning to talk about the potential for returning to and reopening the National Office at 18 Spadina Road in Toronto and perhaps having some meetings in-person provided of course that the COVID cases and restrictions allow them to do so. How exciting is that? Mind you, at this point, it is just talk but still ... maybe there's hope for us all yet, eh?

As you can see, lots is going on within RTOERO and D50 is one way that you can find out what is happening and what is planned. Please do not hesitate to contact me if you have questions, comments or concerns. Keep smiling and stay safe!

Bill



Publishing Information

The Newsletter is published two times per year by District 50 Atlantic to provide information to our members about both the district and national levels. If you wish to receive this automatically, send an email to membership@rtoero.ca to have your email address added to the RTO database.

Newsletter Submissions—Any member submissions to the Newsletter will need to reach the Editors three weeks in advance of publication.

Next issue will be the **Summer Issue 2022**

Address Changes— We strive to be up-to-date in our Contact Information. If you wish to make changes to your address or email, please email the provincial office at membership@rtoero.ca or call them toll free at 1-800-361-9888 ext. 223.

Facebook — Please remember to visit our Facebook page RTOERO District 50 Atlantic . Also, our D50 micro website is up and running on the RTO page.

Report from your Political Advocacy Rep — Bill Otto



First off, a word of explanation ... I am just our District rep within D50 - Atlantic with whom the RTOERO PAC liaises. They provide me with political advocacy information and they collect reports from me regarding our questions, concerns and actions relative to political advocacy.

With D50 being spread over the four Atlantic Provinces, that is a challenging task. Partly due to the sheer geography of our D50 and partly due the fact that we are NOT a district within Ontario, where far more than the majority of RTOERO members reside. So it is only natural that those members follow closely the politics of their provincial and local jurisdictions – just like we follow the politics of our respective provincial and local jurisdictions.

Why am I taking time explaining all that? Simple. RTOERO is all about attempting to support all of its members across this whole country by not only recognizing our regional differences, focal points and needs, but also in our common themes, focal points and needs. Sure most of us likely joined the organization because of the excellent health, dental and hospital benefits, but RTOERO offers us so much more than that!

It provides us with a vehicle to act with a strong voice for seniors – 80000+ strong voices. That voice advocates for a variety of issues and topics (eg. National Senior Strategy, Long Term Care, National Pharmacare, Stewardship of the Environment, Social Isolation, etc.). However, PAC asks each of us to do our part in getting involved to the extent that our personal circumstances allow. Yes, that means you too! I need to hear from you after you read the rest of my PAC Report – what are your thoughts and concerns, issues and questions AND priorities about RTOERO and its work? Okay, here is the rest of my report.

The Political Advocacy Committee meeting last met on November 8, 2021 and meet again on February 16th.

Back in November, the committee received an update from Rich Prophet, Chair of the Board, noting: the decisions from the October 26, 2021 Special Meeting and Fall Forum; letters were sent to the provincial government in Ontario and to the Ontario Optometrists Association outlining

the detrimental impact of the ongoing dispute on members; the ongoing DEI (Diversity Equity and Inclusivity) training for the RTOERO Board, Staff and volunteers, including the training webinars on October 1 and November 1; and the new RTOERO Foundation program “Chime In”, which promotes interaction among socially isolated members via regularly scheduled weekly chats on Zoom.

Danielle Norris, Manager, Marketing & Communications, highlighted the success of both the Vibrant Voices webinar series and the virtual Queen’s Park Advocacy event. She noted that information packages which included our position papers and white papers were sent to government officials. Advocacy resources and messages were sent through digital outreach campaigns during the Nova Scotia election and the Federal election. Committee members commented on the excellent quality of the documents sent from the RTOERO Office noting the professional level of all documents.

Committee members discussed their main highlights from their October district regional liaison virtual meetings. Districts reported on their activities during the federal elections and even with the shortness of the timelines and the fact that it was just after summer holidays many districts were very active in promoting RTOERO issues to the candidates. Districts also commented on the increasing issues around the environment and how social isolation is a growing concern of our members. It was decided that a clearer message will be sent to districts prior to the Zoom meeting asking the PAC chairs to ensure that if they couldn’t attend the meeting that they would have the district president or another member of the executive present. Committee members did comment that the meetings were very informative and appreciated the time district PAC chairs took to attend.

Ashveena Govindaraju, Manager, Benefits, presented an overview of the results on the RTOERO Membership Feedback 2021 survey results, highlighting the main goal which is to gain feedback and insight from our members. She also shared survey results that provided insights from members as they related to RTOERO advocacy initiatives.

The committee discussed the upcoming Ontario Provincial election, scheduled for June 2, 2022. In the new year, an election resource package will be prepared by Simon Leibovitz for districts, with information on meeting with candidates, organizing all-candidates’ meetings, and how various parties’ platforms mesh with RTOERO’s advocacy issues.

PAC recommended to the Board that up to \$2,000 per district be allocated for reimbursement of authorized expenses for the 2022 Ontario election. (For the record, D50 will be able to tap into these funds for future elections.)

It was noted during the meeting that due to inflation there would be an increase of 2.4% for the OTPP for 2022. It is expected that other pensions would have similar increases. The meeting concluded with the placing of the Ontario provincial election and elections in other provinces on the February 16 PAC meeting agenda.

Here are some other points since that meeting that I was sent and you may find interesting and helpful pertaining to Advocacy ...

Waste sorting How to find out what's actually recyclable:

It has that recycling symbol on it, so it must go in the blue bin, right? Not necessarily. Not everything marked as recyclable is recycled, and that sometimes depends on where you live. So how do you find out what's recyclable? Many municipalities offer a web or phone app to help you look up the information. But your municipality should also have a brochure or booklet with the information, so if you can't find it on their website, call customer service and ask.

Here are recycling best practices to consider.

Be aware of contamination – In recycling, “contamination” is the term used to describe when non-recyclable items are mixed in with recycling. As you can imagine, it costs a lot to sort recycling, and when there's a high contamination rate, it just gets more expensive. That's why it's so important to know what can be recycled in your area – it's your local tax dollars, after all.

Rinse containers – Dirty containers in your recycling bin cause a few issues. First, they can attract pests and cause unpleasant odours, especially in the warmer months. And, if you have single-stream recycling (meaning everything goes in the same bin), dirty containers can spill onto other materials in your bin – like paper – and spoil those materials. They can no longer be sorted and recycled (contamination!). Lastly, packaging with contents inside could damage the recycling machinery and even injure workers – aerosol containers are of particular concern.

Remember the fourth R – There's a reason the Rs are in the order they are – reduce, reuse and then recycle. But there's a fourth R that doesn't always get attention, and it's the front of the line! Refuse. You can refuse to purchase something. You can refuse water in plastic bottles and bring your own reusable bottle. You can refuse to get take-out from restaurants that use the black plastic containers (they aren't recycled). And in the process, you can politely ask those restaurants if they've considered switching to compostable cardboard options, or aluminum, which should be recyclable in your area.

The need for common recycling standards is one of the issues RTOERO focuses on as part of the advocacy work related to environmental stewardship. Learn more about RTOERO's advocacy work on the website here: rtoero.ca/advocacy

8 Easy Ways to Reduce Your Plastic Waste

There's no shortage of alarming news about the environmental crisis. And while it's true that government policies are needed, and businesses have a significant role to play, our behaviours and choices are important too.



OCEANA, a charity that exists to protect the world's oceans, reports that we produce a lot of plastic waste in Canada and the majority isn't recycled. About 2.8 million tonnes of plastic waste end up in Canadian landfills every year. And more than a third of the plastics used in Canada are created for single use. Consider too, that whatever plastic is recycled still uses many resources—including energy and materials for production, and the energy for transportation, pick up, sorting, cleaning and recycling.

Here are eight easy ways to start to reduce plastic waste in your home. Why not pick a couple to try?

1. Use cloth produce bags

Whether you've bagged it in plastic or not, chances are you're giving produce a good wash before consuming it. Why not bag it in a reusable cloth bag, or, in some cases, don't bag it at all. Some stores have started using compostable bags, which is a good step because we can reuse them in municipal compost, but their production still relies on fossil fuels. Cloth produce bags are available at many local shops or online. If you're crafty, you could make your own. Look online for tutorials and fabric suggestions because you want to make sure the bags are very light, so they don't increase the cost of weighed produce.

2. Wash and package your own lettuce and other greens

Just because something is technically recyclable doesn't mean it will be. That's the case with the clear clamshell containers used to package things like prewashed lettuce and berries. Sometimes they're not recycled, or they can be hard to sort at the sorting facility. And then food residue and labels can impact their future use too. So, if you buy leafy greens in these clear packages, consider if you could wash, chop and store your own. You could reuse the clamshell packages already in your fridge or use another container. Like making coleslaw? If you have a food processor, consider shredding cabbage and carrot blends yourself using the grater attachment instead of buying the bagged version.

3. Buy eggs in a paper carton

Those shiny, clear egg cartons might be enticing, but there's no reason we need our eggs wrapped in plastic. Go for the paper cartons and open the top to peek at the eggs before putting them in your cart. Easy switch.

4. Save vegetable scraps to make broth

If you're using store-bought broth, then you're adding tetra packs to your recycling bin. This tip will save those packages and then some! Reuse a washed bag to collect veggie scraps from your food prep – think the



top and bottoms of onions, carrot tops, broccoli stems—the possibilities are endless. You can keep adding to the same bag and store it in your freezer. Then, when you need some broth, grab a couple of handfuls of mixed veggies scraps to add to the water and bones if using. Toss in your

bay leaf and let it simmer. You can even freeze your broth, so you have some on hand for when you need it.

5. Give up plastic food wrap and baggies

There are now various alternatives to plastic food wrap and baggies, including beeswax-coated fabric food wrap, cloth snack pouches with zipper closures, and reusable baggies that can be washed and used many times over. You can also wash and dry bread bags and other plastic bags that come into your home and store them for reuse.

6. Look for a waste-free refill shop in your city or town

If you're ready to make a more significant change, look for a waste-free shop in your city or town. These shops usually let you bring clean

containers or bags or offer paper bags at a small cost. You can refill just about anything, from pantry items, to cleaning products and personal hygiene items.

7. Bring reusable cutlery, water bottles and straws with you

If you're out and about and plan to order take-out food, consider packing some cutlery to bring with you. Carrying your refillable water bottle is a great choice too. When getting take-out, make sure to mention that you don't want cutlery added to your order! Look for restaurants using aluminum or cardboard containers, which are often allowed in municipal compost. If you end up with the black containers, try to reuse them or find someone making freezer meals for a loved one and pass them along to them.

8. Choose more sustainable toothbrushes

You may have noticed that more sustainable toothbrush options are now available in grocery stores and pharmacies. These toothbrushes are sometimes made from wood or bamboo, might have replaceable heads, and you use the same handle or have handles made from less plastic. Take a look at what's available next time you need to replace your toothbrush.

These tips can help you reduce your plastic waste in a manageable way. It might be fun to monitor the impact your efforts are having. Have you reduced the amount of garbage you produce each week? Are there fewer plastic packages in your recycling bin?

Get kids involved — If you have children in your home, consider inviting them to get involved. You could conduct a waste audit before starting to reduce your waste. Take a look at a week's worth of garbage and recycling together. Record the weight or quantity of different items. Make a plan to reduce the waste using some of the tips above or other ideas you and the children come up with. Implement your plan and after a few weeks, audit your waste again. Share your results — you could influence others!



As always, if you have any questions, comments or concerns, please do not hesitate to contact me. bill.otto.wcotto@gmail.com) Thanks for any attempts that you can muster to become an RTOERO advocate for change and for adding your voice to the cause!



Bill

Message From Your Treasurer - Michael DeAngelis

District 50 Financial Update

2021 was another challenging year for all of us, with Covid continuing to constrain many of our activities personally and as an organization. As a District we have continued to strive to keep our membership connected electronically and through acknowledging personal milestones and seasonal celebrations. Member engagement/goodwill and donations have represented the areas of expenditure this year.

Currently, our budget balance is a healthy \$26,976.97. Our district plans include re-engaging in activities that will bring us back together in person, as we move out of Covid, and we have the funding to do so. As an executive we are planning to hold an AGM this coming spring at which time a detailed budget report will be presented.



Mike



Erratum: In our Summer 2021 Issue, Gerard Feltham, from Glovertown NL., was incorrectly identified as David Feltham, in the article Help A Village Effort (H.A.V.E.) Canada. Our apologies.

Geo-Districts and Contacts

To facilitate communication in such a large geographical area as D 50, the following provides you with a contact through which to share ideas and make connections. **We still need contacts in some areas. Please let Pam Baker know if you are interested.**

Nova Scotia/Nouvelle Ecosse:

Halifax: Bill Otto (902) 826-7998

bill.otto.wcotto@gmail.com

Eastern Shore: Pam Baker (902) 845-2025 Panda2@bellaliant.net

South Shore: Susan Hall (902) 579-1351/sdiemeier@gmail.com

Cape Breton (maybe ?): **Needed**

New Glasgow/Antigonish: Cathy MacDougall (902) 863-1530/ mcmac-dougal@hotmail.com

Kentville/Wolfville/Windsor: Janet Nielsen (902) 679-9860 jan-niel@bellaliant.net

Digby/Annapolis Royal: **Needed**

Amherst/Tatamagouche: Mark Boon (902) 251-2404 mcjboon@hotmail.com

Truro/Bible Hill: Elaine Kerr (807) 355-4786 kerrtbay@gmail.com

New Brunswick/Nouveau Brunswick:

Moncton/Shediac: Ruth Anne Robinson 506-382-762

St. John: **Needed**

Fredericton: Donna DeCourcy (506) 206-1314/(506) /292-7275 (cell)

Miramachi/Bathurst: Barbara Thibodeau (506) 783-3122 Barbara@relaxseaside.com

Edmunston: **Needed**

Prince Edward Island/Ile Prince Edouard:

West of the Confederation Bridge: **Needed**

East of the Confederation Bridge: Patricia Stock(519) 614-2113 stock.jp140@gmail.com

Newfoundland/Terre-Neuve:

St. John's : **Needed**



Who We Are - The Many Faces of RTO/ERO District 50 Atlantic

This Newsletter features more of our members as we continue to get to know each other. Our focus this edition is on travel—yes, you heard right, travel. You may ask “What is that?” You may have a vague recollection of the days when we were able to do more than (to quote a former Nova Scotia Premier) stay the blazes home.

Well, the signs are there, if we look hard enough. The world, while still suffering the impact of Covid 19, is beginning to open up again. At some point, in the maybe not too distant future, we may be able to begin travelling again.

Travel will mean different things to different people. It may mean re-



laxing on a beach, hiking through beautiful landscapes, challenging yourself to try new things, meeting new people and delighting our taste buds with exotic new foods. We may travel great distances or we may find new delights in places closer to home. Whatever it means to us, I suspect we would all agree with that great writer, Anonymous, “We travel not to escape life but for life not to escape us”.

A number of our members share places they have been, places that have had an impact on their lives. Their memories may instill in us a desire to visit their special places, or it may act as a prompt to go out and see those places we’ve always dreamed of seeing. At the very least, it will transport us, at least temporarily, to a world beyond Covid.

Thank you to our contributors! To quote Ibn Battuta, “Travelling—it leaves you speechless, then it turns you into a story teller.”

Kenya

When I was teaching with DND in Lahr, Germany, I was able to travel extensively. It's much easier and cheaper if you can eliminate the over-seas part of the journey from Canada.

In 1994, I was fortunate enough to make the trek to **Kenya** with 7 others from Lahr: five other teachers and the two young daughters of the only couple in our group.

We stayed in a beautiful resort on the Indian Ocean for a week, then we headed out on safari for 6 days. There were so many highlights—staying at Crocodile Camp, hoping the residents didn't visit; finding lions the first time and realizing Simba is much larger in the wild than he is at the zoo; spending Christmas Eve at a lodge where the English owner made certain that we had a traditional dinner with all the fixings. We saw everything from **Antelopes** to **Zebras** but the sight that none of us will ever forget was a Momma Elephant using her trunk to dig a path in a ditch in order for her newborn to access the road. Our guide/driver in the van insisted on backing up once Baby was on the road. Momma was tossing her head and looking anxiously in our direction. However, we all managed to capture the event on camera.

Travel enriches us and I, for one, am looking forward to more adventures.



Pam Baker

Newfoundland

For any of our members who live there, and those who have been fortunate enough to visit, it won't come as a surprise that two of our submissions detail time spent in Newfoundland. Both share their special memories and great travel tips for a memorable trip to The Rock!



Newfoundland

About 15 years ago we spent September touring **Newfoundland**. We had an absolutely wonderful time. However, please be advised that like other provinces shut down parks and camping after Thanksgiving, Newfoundland tends to shut a lot of things down after Labour Day Weekend. The people we encountered were absolutely delightful, so kind, so generous and so accommodating. We couldn't believe how well we were treated. The big rock as it is called is stunning along the coast. The small harbors and villages are incredibly picturesque and the views are stunning. **Gros Morne Park** is amazing and one should spend time taking some of the tours there to see it in its glory, **Twillingate**, **Bonavista** and many more are an absolute must see. This summer we will return again for another month and concentrate on the **Avalon Peninsula** more.

Be aware when traveling via the **ferry system** that delays in docking can happen if the weather is poor and the wave action is high. We recommend getting a berth so one can lie down. We were delayed going for 12 extra hours and the reclining chairs aren't worth the upgrade fee but having a bed will be ideal. Try to go one way to Newfoundland and return a different route to avoid back-tracking across the island as it is very large.



We were amazed at the honesty indicated by people having gardens in the ditches and no one took their food, or people leaving cords of firewood along the roadside to be collected as needed and no fear of the wood disappearing. It harkens back to my childhood when we never locked the house doors or removed the keys from the car in the driveway. Be sure to connect with the locals and have them tell you about life on the rock. Be prepared to ask them to repeat themselves slowly. Though they claim they are speaking English, they have a delightful accent that can sometimes be hard to make out. It is a trip well worth the effort and expense but be sure to stay for an extended time such as a month so the ferry fees are worth it. Take care, drive safely, be vaccinated and enjoy.

David Askcroft



Newfoundland

I would just like to share one of my favourite Canadian Travel Destinations, that being **Newfoundland**. I have traveled the Province extensively 12 times in total. From the West coast, to the East Coast of the Province, and northward and over into **Labrador** as well.

What makes Newfoundland so special is the people, the beauty and vastness of the Province, you have to get off the Trans Canada highway, and visit the small out ports, to really find the beauty that this Province has to offer.

I would highly recommend staying at B&Bs or Airbnb, as you are able to visit and talk with your hosts, and learn a lot about points of interest in the local area. For those of us able to go and see “Come From Away”, that sums up what Newfoundlanders have to offer total strangers. Their hospitality is, bar none, the finest in the whole world.

The trip North from **Deer Lake to Gros Morne National Park, Trout River, Rocky Harbour, Western Brook Pond** are all must dos. I would also continue up the Coast to St. Anthony. The people really do make your trip one to remember. One thing I enjoyed is asking my hosts, if they could prepare local Newfoundland food, for evening meals, after a daylong of local explorations. On this trip North, you might wish to go into **St. Barbe**, and take the ferry over to Labrador. One thing I will stress, make sure you book your accommodations well ahead of your planned visit, as they are limited in certain locales.

In closing, I would like to share my personal experience of stopping and visiting the **Gander Airport**. I happened to be the only person in the Airport, on this particular day, and was standing looking out a window, when a gentleman approached me, and asked, if there was

anything he could do for me. I told him I really wanted to get a picture of a L1011 aircraft, parked out on the Airport apron. This is many years ago, before any of the great photography equipment and cameras of today. It was one of the old box cameras, and I didn't have much capacity unless very close to the subject matter. This fellow said to me, "I am from air traffic control. Come on up with me to the control tower and see if you can get a better picture from there". As it turned out I was still too far away, so he said "I will let you out on the roof of the Airport—go down to the far end, and see how that is." When I was still too far away, he said "No problem, I am going to call the Fire Department, clear you through security and get one of the firefighters to drive you right out to the Aircraft". That is exactly what happened, and when I was done the fireman said, "Is there anything else you would like to see?" I replied that there was a USA military aircraft crashed on takeoff a few years ago, and could he show me where this happened. He said "This is your lucky day. I was the first on site of that crash", and he showed me the site. He also showed me what his range was for the foam and water applied to the wreckage. I will never ever forget this experience, and the kindness these folks showed and expressed to a total stranger. I offered to pay him for his time and effort and his response was "I am just so glad to have someone to chat with" and that he would not accept payment. Certainly a "Come From Away" story long prior to the actual story!

Donald Watson
York, P.E.I.

Trips I Have Enjoyed

I wanted to share three of my favourite trips— a **River cruise in Russia**; a **Nile River cruise**; spending winter in the **south of France**, which my late husband and I did for 7 years in a row, up to 4 months at a time.

(Margaret) Ruth Richardson

**Avenue of Sphinxes at
Luxor Temple**





Nice and la Promenade des Anglais as viewed
from la Colline



Peterhof in Russia

[A Baltic Cruise and Iceland](#)

I love travelling! It's fun and exciting! Evidence suggests that travelling is highly beneficial for your physical, mental and emotional health.

I love all the trips I've planned and it's difficult for me to say which one is my favorite. The last ocean cruise I took is the **Baltic cruise**. This superb cruise visited Denmark, Germany, Finland, Estonia, St. Petersburg, Russia, and Sweden. These are beautiful unique countries with their own stories to tell. One advantage for me in taking this

ocean cruise, aside from the beautiful ports we visited, is the fact that the ship's route is inside and protected from the elements. This is great for people who gets seasick, like me. This route provided calm waters and I did not need to take my seasickness pills. On the



way home we booked a mini vacation in **Nordic Iceland**, the world's 18th largest island and Europe's second largest island after Great Britain. The island is characterized by many fjords where most of the settlements are situated. The use of abundant hydroelectric and geothermal power has made Iceland the world's largest electricity producer per capita. We flew to Reykjavik, Iceland's capital and largest city. A bus took us from the airport to downtown **Reykjavik** and we walked uphill to our hotel. The street was closed for a national celebration that

weekend. Our hotel was spacious, a bit dated but clean and fine for our sojourn. We toured downtown by foot as we also looked for a restaurant to eat. We had a fine but pricey meal and then we rested, but couldn't sleep because it was bright all night. The next day, we were treated to glaciers, spouting geysers, volcanic remains, falls, museums, and learned so much about Iceland. On the third day, we went to Blue Lagoon. Visits to the **Blue Lagoon** need to be pre-booked at the time you book your trip if you wish to enjoy the warm blue water.

Lolita Brunneau



Photo Tourism

When **Keith Vaughan** travels, he likes to take photos of the landscape in special lighting conditions. Here are a few of his favourites!



“Farming in Palouse” - eastern Washington state, a little after a Spring sunrise



“Hallstatt in Mist” - early morning in the Salzkamegutt area of Austria



“Delicate Arch in Winter”, Utah. I love travelling in the SW USA



“Church in Tuscany”, Italy.



“Frosty Field no. 2” - Just after sunrise on a frosty morn near Windsor NS



“Taj Mahal”, Agra.

Keith Vaughan

SENSATIONAL SYDNEY:

The Joy of Anticipation



*Sydney Harbour ... one of the finest,
Most beautiful, vast, and safe bays*

The sun ever shone upon.

Joseph Conrad (1906)

I have been blessed to spend more than ten winters with my family in Australia: that all changed on March 12, 2020,

and we all know why! Sydney is the perfect blend of old and new, a city that begs superlatives. My takeaway has been a suitcase filled with photos, surprises and tips for travelers like me, looking for things to do on this largest, most beautiful harbor in the world.

1.Take a Walk:

An essential orientation walk should start at Hyde Park and end at Circular Quay: take in The Barracks for their convict stories, museums, The Opera House, and views galore! Then explore some of the most beautiful coastal beach walks in the city, perhaps the world.

2. Visit the RBG:

Your Orientation Walk could take you through the Royal Botanical Gardens on the foreshore, and take some time for a leisurely stroll across the harbourfront to The Rocks and more surprises.

3 . Explore the Harbour:

Head back to Circular Quay next to the Opera House where dozens of passenger ferries sail off in all directions. These little guys are the best way to see the largest harbour in the world since they are, in fact, really cheap cruises!

Plan ferry trips to **Manly** for the beach, **Watson's Bay** for the walk around South Head and **Taronga Zoo** for a picnic spot with spectacular harbour views.



4. Go To The Beach:

Although Manly and Bondi beaches are well known to tourists and the surfing crowd, Sydney-siders keep several secret beaches to themselves. Few tourists have heard of **Cronulla**, the only beach accessible by train in

just 45 minutes from city centre: this was our winter home for the first few years.

5. Organize A Food Safari:

Sydney reminds me that this is no longer a country of vegemite and chips. Feed your food frenzies in neighbourhoods such as **Chinatown**, **Paddy's Market** and the **Sydney Fish Market** (largest in the southern hemisphere).



This pandemic has taught me that tomorrow is promised to no one, so I will continue to do what I love. Travel, however it looks in our new normal, can be inspiring and motivating during a time when those things aren't always easy to muster. As we emerge from this pandemic, we are going to be OK.

And Australia isn't going away.

Ohh, the anticipation.

Another January in Sydney - surely the finest time and place on earth.



*Ian Carter is a **RTOERO District 50** member, inveterate traveler, and welcomes contact for travel tips at ian.carter@bellaliant.net*

[A Voyage of Discovery—France, Belgium and Germany](#)

In the Spring of 2019 BC (Before Covid), my husband Kevin and I travelled to Europe on a trip to visit the places of significance to Canada from WWI. We also went to the place in Germany that my husband's ancestors had left in 1753, to help settle Lunenburg. While we saw many of the sites of Paris, and they are breathtaking, we spent a number of days in northeastern **France** and southern **Belgium**, visiting Vimy Ridge, Passendale, Ypres, Hills 60 and 70 and Flanders Field, along with some of the over 100 British and Commonwealth cemeteries.

It was a profoundly moving experience that served to remind us of how treasured our freedom should be. A couple of tips if you are planning to make this trip. While we utilized a Eurail Pass for the larger portions of our trip, and it worked very well. The European trains are amazing! However, to travel around to the WWI sites, we rented a car for several days. Unless you are doing an organized tour of the area, this is really the only way to truly experience these sites. Also, invest in a car with GPS! It was a must for finding many of the sites and monuments. Some, including the monument to Nova Scotian soldiers, are in the middle of a farmer's field.



One of the massive statues from the **Vimy War Monument**. The cold and damp day made it all the more moving.



While it has changed so much from the time of John McCrae, **Flanders Field** is still a place where several reminders of the poem and the event that inspired it can be visited.

After returning the car in Lille, we took the train to **Hamburg**, Germany. It is an amazing city and we enjoyed a week there, enjoying the mix of the old and the new architecture. Below is Hamburg's beautiful Opera House and a view of its very busy harbour.



We then rented a car to travel the **Rhine** and visit where the Crouses (Kraus at that point) came from. A day cruise down the Rhine was a great way to see castles, vineyards and historic towns and villages. The on-off privileges were great for maximizing the experience. We spent several days in a lovely little hotel, nestled in a vineyard, in Neustadt an der Wienstrasse, where Kevin's family originated. Once again, while the super modern train got us to Neustadt, renting a car was key to our exploration of the region. It was very considerate of Kevin's ancestors to come from the premier Riesling growing area of Germany! We hated to board the train back to Amsterdam but that, too, became another memorable adventure!



View along the Rhine



View from Hotel across vineyards

Rebecca Crouse

We hope you've enjoyed our whirlwind world trip and that maybe it has inspired you to start dreaming of travelling once again, as the world more fully opens. One of my favourite lines of poetry is from Sir Alfred Lord Tennyson's *Ulysses*, when Ulysses says, after returning home from his journeys "I am a part of all that I have met". May your journeys create wonderful, lasting memories of all that you get to meet! Oliver Wendell Holmes said it well, - "A mind stretched by a new experience can never go back to its old dimensions". Or, if you prefer Mae West—"You only live once, but if you do it right, once is enough".

Thanks to all our contributors for sharing! If you have ideas for themes for upcoming issues, please email me at kevrebrouse@gmail.com.



Report from your Health and Benefits Rep - Lolita Bruneau

Happy new year to all! At this time, every member should have received the Communique magazine containing the Health Benefits updates. It is good to note that our health benefits continue to improve with no increase in premiums.

Page 4 of the Communique outlines these **changes to our health plans effective January 1, 2022**. These are:

1. Extended Health Care

a. **Paramedical coverage** will now include the services of licensed occupational therapists.

b. **Express Scripts Canada Pharmacy** will offer enhanced prescription drug benefits:

- 100% reimbursement for generic maintenance prescription drugs or 90% for eligible brand name prescriptions.

- free home delivery Monday to Saturday

- 24/7 access to Express Scripts Pharmacists to help you understand your medication

- convenience services including a mobile app and refill/renewal reminders

2. Travel

In the event of death while out of province, the travel plan will, pay up to \$2000.00 for one economy round trip, fare, meals and accommodation for someone to accompany the surviving insured home.

3. Dental Plan

- Dental plan reimbursements will be updated to the 2022 fee guide for general practitioners.

- Scaling will be covered under the Basic and Preventive benefit, with 85% reimbursement. Minor Restorative coverage for work such as root canals or gum surgery will continue to be reimbursed at 80% to a maximum of \$800.00.

- Dental implantation surgery will be eligible.

4. Eligibility changes for RTOERO health plans

-A spouse or dependent child can join a plan without the policy holder also being insured, within the same plan, if the RTOERO member is a policyholder with at least one other plan

-RTOERO members not participating in the Dental Plan can add this coverage with guaranteed acceptance. The 12 -month limit of \$500.00 for late applicants has been removed. Instead, we simply require that late applicants to the Dental Plan remain enrolled for at least 24 months.

5. New Insurance Portal: If you have not already done so, visit [pages.johnson.ca/my insurance](https://pages.johnson.ca/my_insurance) to register. This website page provides detailed information about how to sign up including a step-by- step video. If you need help registering, **call 1-833-749-134**. A team member will be happy to guide you through the process.

Answers to your Travel Insurance Questions

These questions are so frequently asked I decided to copy them from pages 8-9 of the Communique.

Q If I become ill with Covid -19 while travelling, am I covered for emergency medical treatment? Does it make a difference if I'm vaccinated or not?

Answer: You are covered for emergency medical treatment if you contract COVID-19 while travelling, provided you did not have COVID-19 symptoms within 90 days prior to departure. This coverage applies regardless of your vaccination status.



Q If I receive the COVID-19 vaccine prior to departure, but have complications due to the vaccination during my trip, will emergency medical expenses related to the complications be covered?

Answer: Coverage is available if you don't have symptoms or complications of an adverse reaction to the COVID-19 vaccine before you leave. If you do show symptoms or complications prior to the departure date, it is recommended that you don't travel. However, if you must, your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Read your RTOERO Travel Plan to see how your coverage may be impacted.

Q If the airline or destination requires a COVID-19 test prior to entry or return, will my travel policy cover this expense?

Answer: No, this expense is not covered by your travel insurance policy in the same way that expenses such as travel visas, travel vaccinations, etc. would not be covered under your travel insurance. The cost of a vaccine or screening test, for example, would not be considered a medical emergency and would not be covered. Each province or public health has posted information online for residents to be informed on how and where tests for Covid-19 are conducted. Additionally, be sure that your test results will meet the time frame for the entrance requirements of your destination.

Q Am I covered for trip cancellation and trip interruption due to COVID-19?

Answer: No. However, RTOERO continues to reimburse for eligible cancellations and interruptions unrelated to Covid-19. Read your RTOERO Travel Plan to see the complete list of eligible covered reasons to claim for trip cancellation or trip interruption expenses.

Q What happens if I am refused boarding due to screening, or a positive COVID-19 test?

Answer: If you are refused boarding for your flight home, you will incur additional expenses for lodging and meals at your destination. You may also lose the cost of your flight and may have to pay for a new flight later. Check with the airline for their policy on refusal of boarding and what options are available. Our travel insurance will not cover these expenses. It is also important to be sure that you still have travel medical coverage for a longer than intended trip.

Important Information on Additional Services

Best Doctors is now Teladoc Medical Experts

I had the opportunity to consult with BEST DOCTORS in January for a second opinion. I received a prompt response to my needs. Do not hesitate to contact them. **Visit [Teladoc.ca/rtoero](https://www.teladoc.ca/rtoero) or call 1-877-419-2378.**

Express Scripts Canada Virtual Pharmacy

This virtual pharmacy for home delivery of maintenance medications, providing home delivery from Monday to Friday, free and contactless. This is completely voluntary-you can register with the pharmacy and choose if/when you use it. For example, you can use it once, you can use it for all your maintenance medications, or you can use it in addition to the regular pharmacy. They are available 24/7 for medication counselling. They have a low dispensing fee of \$6.99.

Deprescribing

As we get older, we seem to be taking many more medications. The Canadian Deprescribing Network suggests we look at the medications we are taking and how the body is processing them and consider deprescribing. Deprescribing means reducing or stopping medications that may not be beneficial or may be causing harm. The goal of deprescribing is to maintain or improve the quality of life. Always check with your doctor, pharmacist or nurse before changing or stopping any of your medications. Learn more about deprescribing and medication safety on CaDen's website: [deprescribingnetwork.ca](https://www.deprescribingnetwork.ca)

Contact numbers:

RTOERO- 1-800-361-9888/416-962-9463

Teladoc Medical Experts:1-877-419-2378

Global Excel Management INC:1-877-346-1467 (toll free)



Lolita

Important Contact Information at a Glance

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