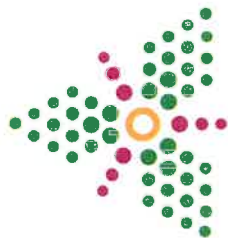


Protecting the pensions  
and enhancing the  
quality of life for all  
OMERS pensioners.



MROO

Municipal Retirees  
ORGANIZATION ONTARIO

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

MARCH 2016

NEWSLETTER FOR MEMBERS

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**IF YOU MOVE**, please let  
us know your new address  
(and where you are moving  
from). Just leave a message  
at 1-800-595-4497 or  
[mroo@istar.ca](mailto:mroo@istar.ca).

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

MROO is keeping you  
informed – for a lifetime.

## PRESIDENT'S MESSAGE

### Canada, eh?

Drawn out negotiations between the provincial and federal governments are a time-honoured Canadian tradition. We are now seeing two examples of that process at work...one pertaining to the long-overdue **expansion of the Canada Pension Plan**, the second pertaining to the long-discussed and desperately needed nation-wide Pharmacare program. An optimist would say that the two levels in Canada usually arrive at some sort of reasonable conclusion. A pessimist might ask - even if that were true - whether we will still be alive to see it!

**The new federal government  
has declared itself in favour of  
a fully-funded increase in the  
Canada Pension.**

### The CPP and the ORPP

The new federal government has declared itself in favour of a fully-funded (i.e., the future increase in CPP pension payments will be paid for by the requisite increase in employee/employer CPP pension contributions) increase in the Canada Pension. Good.

The Ontario Government has for many years also declared itself in favour of a fully-funded increase in the Canada Pension. Good again.

But (Canada, eh?), it's not so simple. First, any real change in the CPP requires approval not only from the federal government but also from at least seven provinces representing at least two-thirds of Canada's population. So, in practice, it would need approval from Ontario, Quebec, either Alberta or British Columbia, plus four other provinces. Since the previous federal government opposed a CPP increase, that was that. But now that the new federal government favours an increase, attention turns to the provinces.

When the Finance Ministers met in December, Ontario was a yes, but not enough other provinces. More study, they said. The matter has been studied for at least 15 years. Will kill jobs, some said, reflecting the line from several business groups. However, those same business groups said the same thing when the Canadian economy was roaring, and the same thing when CPP premiums were increased in the mid-1990s. The economy kept on roaring. Meanwhile, most employees in Canada ...our children and grandchildren...do not have a good workplace pension plan, and every year that passes is another year without their pension contributions and another year without a decent pension in their later years.

To its credit, the Ontario Government is developing the Ontario Retirement Pension Plan

continued on page 2 ●●

## PRESIDENT'S MESSAGE CONTINUED

(ORPP), to fill the breach created by the former federal government's refusal to discuss a CPP expansion. Ontario has consistently said that CPP expansion is the right answer but that even a made-in-Ontario additional pension is better than no answer at all. Despite our admiration for Ontario's resolve, MROO and many others have nonetheless raised two concerns.

First, the ORPP will exempt employees with good workplace pension plans and will apply to earnings much higher than the CPP does. These are not necessarily terrible ideas but will make it harder to fold ORPP contributions into an expanded CPP, whenever that finally takes place. Second, Ontario will have to set up a whole new administrative apparatus to record and collect contributions, invest funds, and pay pensions.

The right answer is still an expansion of the CPP. We can only hope that - in the best Canadian tradition - the provinces and feds will recognize that today's employees face a critical pension problem, quickly study the options, and get on with the job!

### Pharmacare

For years, Canada's provincial and federal Ministers of Health have recognized that they could save billions and billions on their purchases of pharmaceuticals. Individually they spend enormous amounts (42% of all drug purchases in Canada) on pharmaceuticals for their seniors drug plans, hospitals, social assistance, military, employee health plans, etc. By tendering jointly and driving hard-nosed bargains with the hugely profitable multinational drug companies, their pharmaceutical needs could be met at a much lower price. Many well-respected authorities such as the Canadian Medical Association (CMA) and Canada's former Minister of Health (now Leader of the Opposition) Rona Ambrose have said so. Indeed, in 2013 the provinces began joint purchases of the most common drugs, and Ontario was already saving a half-billion dollars a year by buying generic drugs in bulk.

Certainly there will be issues of quality control and inspection, and some provinces buying different versions of the same drug, not to mention the opposition of the giant multinational pharma firms, but nothing that can't be resolved by discussions in good faith among our governments.

Still, that leaves out the 36% of pharmaceuticals that are covered by private health insurance plans and the 22% that

Canadians pay for themselves out-of-pocket. Canada is the only country in the world which has universal health care coverage but does not offer universal drug coverage (in other words, which does not subsidize the cost of providing medically-necessary pharmaceuticals to everyone). At least

one in ten Canadians cannot afford to buy the medicine prescribed by their doctors. The CMA report estimated that universal drug coverage - a national "Pharmacare" program - would save \$8.2 billion for private insurers and individuals.

What's the hold-up? Health care in Canada is a provincial responsibility, although since the 1960's the federal government has provided funding to the provinces to ensure a fairly consistent level of coverage and a single universal publicly-funded system in every province. Once again, negotiation required.

It would be complicated, certainly. The CMA report estimated that a nation-wide Pharmacare program, while it would save \$ 8.2 million on the private side, would cost at least \$1 billion on the government side. The provinces will want the federal government to raise taxes, so the provinces won't look bad. There will be a payment/ reimbursement system to be set up, lists of subsidized drugs to be negotiat-

**At least one in ten Canadians cannot afford to buy the medicine prescribed by their doctors.**



Morning coffee at the 2015 meeting in zone 6.



## PRESIDENT'S MESSAGE CONTINUED

ed, international trade agreements to be considered, patient deductibles to be determined, the list goes on. The savings may not arrive exactly on schedule to match the costs, and we forgetful Canadians may not remember that we have saved money individually for pharmaceuticals when we are asked to contribute a little more to the government for pharmaceuticals.

We will all need vision and our governments will need leadership. But can we afford to wait forever? Surely, we retirees know better than anyone that **affordable** medicine -when prescribed carefully and used correctly - can restore our health and enhance our lives. Do our children and grandchildren deserve any less?

Canada, eh? A one-of-a-kind country, both wonderful and challenging!

### MROO 2016 zone meetings

Enclosed with this newsletter is the list of our 2016 zone meetings. These meetings are the pinnacle of MROO activity every year, full of information, a great lunch, a chance to meet former colleagues and old friends. Last year, almost 1200 of you attended; this year we are aiming for 1500. If you are a MROO member already, no charge. If you have friends who are OMERS pensioners but not yet MROO members, PLEASE bring them along. For \$25, they can join

at the door; then they and their spouse can join us at no charge every year from now on.

PS. Please don't forget to register in advance, and tell us if you will be bringing your spouse and/or a new member. See you there!

### Spring is coming again

Enjoy the article in this newsletter by Richard Paterak about his return to the bicycle. As I read it, I looked down to find that 65-year-old scar on my knee. Yup, still there. Undeterred, the first day the thermometer gets to 15 degrees, I plan to rummage around in the shed, dust off the old bike, and see if it can still hold me for a kilometre or two.

When I see you at our zone meetings, ask me how I made out!

Bill Harford, President, MROO

### Is this you?

You order a small pizza to go. The cook asks if you'd like that cut into 4 pieces or 6 pieces. You ponder. "Maybe just 4 pieces," you respond. "I'm not hungry enough to eat 6 pieces".



A roomful of good sports enjoying the speaker at 2015 London meeting.



A table of members at the 2015 meeting in zone 1.

# MROO 2016-2018 STRATEGIC PLAN

## ABOUT MROO

MROO (Municipal Retirees Organization Ontario) was incorporated as a not-for-profit corporation in 1977. Life membership is open to any retired member of the OMERS pension plan who is receiving an OMERS pension, or the surviving spouse of a retired member of the OMERS plan. As of December 2015, MROO has over 18,000 members across Ontario, drawn from all walks of local government life, including municipalities, police forces, fire departments, libraries, non-teaching school board positions, public health units, children's aid societies, and conservation authorities.

MROO is governed by a Board of Directors, who are OMERS retirees and MROO members, elected at general

**MROO's mission is to protect the pensions and enhance the quality of life for all OMERS pensioners.**

membership meetings every three years in one of nine zones across Ontario. Each zone also has an alternate director. Directors may also appoint MROO ambassadors to assist them in making all OMERS retirees aware of MROO.

MROO's mission is to protect the pensions and enhance the quality of life for all OMERS pensioners. Since 1977, MROO has been an effective advocate for OMERS pensioners on matters related not only to OMERS, but also to pensions and retirement income more generally. Over the years MROO has made a variety of services available to its members, including health and dental insurance, travel medical insurance, home and auto insurance, and scholarships for MROO members' relatives. We also communicate with our members in a growing variety of ways, including annual member meetings in each zone, printed newsletters, our website [mroo.org](http://mroo.org), and e-mail bulletins. We survey members regularly to evaluate our services and determine interest in other potential services.

While MROO carries on its business with a skeleton group of paid personnel, each on a part-time, contracted basis, the Board remains committed to its mission and regularly seeks to ensure that it looks ahead to new opportunities.

We are pleased to present MROO's fourth three-year strategic plan, this one covering the 2016-2018 period.

## PRIORITY 1

**We will continue to improve the services to MROO members, and develop new services identified in our member survey**

For example:

- We will keep working to increase attendance at our spring and fall zone membership meetings, so that at least 10% of members attend each year
- We plan to arrange local coffee/muffin morning meetings for members and prospective members
- We plan to make arrangements with one or more travel firms who can offer advantages to MROO members or local MROO groups interested in travel and tours
- We plan to sponsor local special interest courses, programs, or events, in partnership with other local organizations
- Through the ENCON Group and the MitchellAbbott Group, we will continue to seek affordable improvements to MROO-sponsored retiree insurance programs
- We will continue to offer affordable retirement planning seminars to near-retirement employees, at the invitation of employers in OMERS



Zone 7 Director Barbara Fillion thanks members who brought new members to the Sudbury meeting

# MROO 2016-2018 STRATEGIC PLAN

## CONTINUED

### PRIORITY 2

**We will continue our advocacy on behalf of OMERS retirees**

For example:

- We will meet frequently with OMERS representatives and continue our support for OMERS (for example, with regard to offering RRIFs to members and including all part-time employees in the OMERS plan)
- We will again support the OMERS retiree organizations in the nominating process for retiree representatives on the OMERS Boards
- We will identify and compare the Provincial parties' positions on matters related to pensions and other MROO issues, and provide this information to members in advance of the anticipated 2018 Provincial election
- We will maintain our adamant advocacy on behalf of Defined-Benefit pension plans and an expansion of the Canada Pension Plan

### PRIORITY 3

**We will continue to increase our membership and improve our ways to communicate with members**

For example:

- We expect to reach 23,000 members in 2018



Conversations at the 2015 meeting in zone 9.

- By 2018, we plan to e-mail the MROO newsletter to those members who have e-mail addresses (others would continue to receive a paper edition)
- Through their associations, we plan to ensure that the Human Resources officials in OMERS employer organizations are well aware of MROO
- We plan to make and maintain contact with the relevant senior officials in the largest OMERS employers

### PRIORITY 4

**We will increase our support to MROO representatives to better promote MROO and serve our members**

For example:

- We plan to increase the number of MROO ambassadors; ambassadors assist zone directors in arranging local events and partnerships and in making retirees, employees, and employers aware of MROO and its services
- We seek to have one ambassador in each major community across Ontario and in each major sector of employment in the OMERS plan
- We will provide more training, materials, resources, and support for MROO representatives, including directors, alternate directors and ambassadors

### Letter to Editor re Joint Title

"In the article regarding the 'simple strategy to avoid probate' in your November 2015 newsletter, the writer suggests transferring assets into the joint names of a surviving parent and a child with attached instructions stating the parent is the only one to make decisions while alive.

I do not believe that, once an adult child is added on title to a residence, any court would recognise such an instruction. In respect to monetary matters, the best way to safeguard joint accounts is to ensure they require joint signatures on all instructions, as no financial institutions would be responsible for such an agreement either.

Eileen Quinn in the same newsletter appears to offer a completely different perspective."

Theresa McCartney, MROO member

*Editor's note: the opinions given in this letter, and in the two original articles by solicitors to which this letter refers, are those of the writers and not of MROO.*



# A HEALTHY “YOU” MEANS A HEALTHY MIND AND BODY

## EXPLORE THE FULL RANGE OF SERVICES PROVIDED BY HEALTH CARE PROFESSIONALS FOR OPTIMAL HEALTH

When receiving health care services, a patient today is no longer seen as just “the migraine” or “the broken arm.” Rather than addressing each body part in isolation, health care professionals are taking a holistic approach that considers the “whole person.” Holistic health care considers the body’s systems as interdependent; how the functioning of one part of the body impacts the other parts. In addition, the focus is no longer just on the body below the neck; the holistic approach includes the mind so that psychological health and emotional wellness are also considered.

As a holistic approach to health care continues to gain momentum, we are seeing a wider range of professions providing different health care services. Combine this trend with the push to find innovative ways to decrease wait times and curb health care costs, and we are sure to see an even greater range of health care services.

### Many health care professionals provide more services than you may realize

These days, a broader range of existing professionals are being accessed beyond doctors and registered nurses. In some cases, existing professionals have expanded their scope of practice to provide additional services.

Here are some health care professions that you may be noticing more and more, but may not necessarily understand how they can help. In addition to the following educational requirements, all regulated health care professionals in Canada must be licensed by the appropriate regulatory body in each Canadian province or territory.

**Nurse Practitioner** is focused on taking a patient-centered approach to care with a scope of practice that goes beyond a Registered Nurse. A Nurse Practitioner (NP) must first become a Registered Nurse (RN) and then complete additional advanced education and clinical training. Accordingly, in addition to being able to provide the health care services that an RN provides, an NP can independently prescribe medications, order and interpret diagnostic tests and perform minor surgical procedures specified within their legislated scope of practice. These may vary by province.

**Registered Dietitian** is focused on food and nutrition

and they help people maintain good health and/or improve poor health. A Registered Dietitian has a bachelor’s degree specializing in food and nutrition and has also completed practical training.

**Naturopath** is focused on stimulating the healing power of the body and treating the underlying cause of disease by blending scientific knowledge with traditional and natural methods. A Naturopath is a licensed naturopathic doctor who has completed three years of pre-medical sciences at the university level followed by a doctoral of naturopathy, which is a four-year college program.

**Clinical Psychologist** is focused on using a scientific approach to helping patients understand, explain and change their behaviour. For example, Clinical Psychologists treat a wide range of issues like depression, anxiety, stress, major mental disorders, learning disabilities, addictions and relationship problems. A Clinical Psychologist has a doctoral degree in psychology.

**Registered Acupuncturist** is focused on using Traditional Chinese Medicine to relieve pain and restore health by inserting specialized ultra-fine needles to different points on the body. A Registered Acupuncturist has completed approved acupuncture education and training.

New professions are sure to enter the market and the scope of practice of many existing professions is also likely to keep evolving. Keep your eye out to find the right profession for your specific needs.

**The MROO Retiree Benefits program** provides coverage for many services listed above. Also, all policyholders now have access to a new service—YourNurse. Included in the MROO Health Care Plan, it provides tools to help families address their particular caregiving challenges. Nurse-led, this personal consultation is customized for each situation so that caregivers are able to make informed decisions for their loved one’s care.

For information about any of our MROO insurance plans, including health and dental care, travel insurance and convalescent care, please visit [www.encon.ca/mroo](http://www.encon.ca/mroo) or call ENCON Group Inc., MROO’s insurance plan administrator, at 1-800-363-7861. You can also email us at [mroo@encon.ca](mailto:mroo@encon.ca) inviting

# OMERS CHALLENGE IN A LOW-RETURN ECONOMY

Get a good rate of return on its investments when low rates are everywhere. That is the challenge facing the managers of our OMERS Pension Plan.

For years, OMERS has said that, to meet its long-term obligation to OMERS members, both retired and still working, it needs to achieve an average rate of return of at least 6.5% per year. The OMERS Fund, which had \$72 billion in net assets at the end of 2014, needs to get 6.5% bigger, ON AVERAGE, every year than the year before.

So far, so good. In 2014, the OMERS Fund grew 10%, after subtracting expenses. In the 5 years before the end of 2014, the annual average rate of return (net of expenses) was 7.9% (i.e. since the 2008 financial crisis). In the 10 years before the end of 2014, the annual average was 7.0% (despite the \$8 billion decline in 2008). In the 20 years before the end of 2014, the OMERS Fund grew by an annual average of 7.9% (again, despite declines not only in 2008 but also in 2001). Well done, OMERS.

But, here is the challenge. OMERS can't just put its \$72 billion in a sock. Not only would inflation eat way at its value, but also OMERS' obligations keep rising every year as its working members earn more, as more of us retire, and as we retirees live longer on average. Don't forget, about 75% of the money OMERS needs to pay pensions over the long-term must come from investment returns; contributions alone will not do the job.

OMERS can't just wait for economic growth to pump up the value of what OMERS owns. The experts are all saying that Canada's GDP - the value of all the goods and services Canada produces - will only rise by 1- 2% per year for the foreseeable future.

OMERS can't just put the whole fortune in GICs (Guaranteed Investment Certificates) and stop worrying. As of mid-January this year, even a 5-year GIC was getting a rate of return not a lot better than 2%.

It can't just lend it out to nice safe residential mortgages; even the big banks were charging rates of interest less than 5% for 5-year closed mortgages.

The Toronto Stock Exchange fell 12% in value over 2015 (largely because companies lost value in the field of oil and metals).

These days, OMERS would do well using money earned in the USA to invest in Canada. However, with the dollar at about \$0.70 compared to the US dollar, it would not be a good time to use money earned here to invest in the USA.

It looks like a slow-growing economy, low interest rates, low inflation, and a low Canadian dollar are the "new normal" for a while to come.

The challenge for OMERS is to find investments that overcome these hurdles, without taking wild risks. Not an easy task.


However, this "new normal" has been evident for a few years now and OMERS has adapted. OMERS has diversified its investments among not only stocks and bonds but also real estate, large-scale infrastructure, private

companies, and venture capital. It invests not only in Canada but around the world. It actively manages what it owns, to make sure that its investments are solid.

Investing to beat the odds in the "new normal" economy will be a challenge, one that you and 450,000 fellow OMERS plan members are betting on OMERS to meet. So far so good!

## MROO 2015 Scholarship Recipient



 MROO 2015 scholarship recipient Chantai Ouellette with her father J-P Ouellette of Cochrane

# BACK IN THE SADDLE AGAIN

RICHARD PATERAK, MROO MEMBER

After retiring in 2014, my wife and I relocated to the Niagara Region. As I started to develop a new retirement lifestyle, one of the first things I did was to dust off an old mountain bike that had not held a rider in many years.

**Biking may not be for everyone, but it is one of the best lifestyle changes I have made in retirement.**

Like most of us, I remember the first thrill as a child of getting up on my hand-me-down bicycle and - after a few scraped knees - staying up. As a teenager, my pals and I ranged far and wide on our bikes...true freedom. But now, when I returned from my first 2 km trip to Canada Post, my legs and my bottom were telling me clearly how long it had been since I was a teenager! I had to wonder whether my 71 year old body could be brought back up to biking shape.

As the weather got better last spring, I ventured out on errands, a bit longer each time. Gradually, I began to feel more confident and less weary when I returned. Finally I decided to take a ride on one of my community's best attributes, a paved rail trail that runs east and west of Ridgeway. At first I only went one or two concessions and

turned around, but little by little I was approaching 20 km per trip. As time went on, if I rode in the morning I still had energy for the afternoon. In fact I felt invigorated and on occasion found some excuse to visit the Valu Mart or just do a quick 4 km jaunt around town in early evening.

I cannot stress enough how much better I felt, and how much I have missed my rides once the weather turned cold. As spring approaches again, I would recommend recreational biking to anyone. Take it slow. If I can do it, you can do it. However I would offer some advice.

If you do not have a bike, rent or borrow one, and spend an hour riding to see if you feel comfortable. Choose a location where you can ride off road, if possible, particularly a bike trail with a good surface. If you are encouraged, and you don't have a bike, ask around about what might be a suitable bike for you. Unlike when we were kids, there are a lot of options for adult bikes. When you start to get serious about buying one, I would also recommend finding a local bike shop. You can purchase an adult bike from a big box store, but it is money well spent to pay a bit more for a properly assembled bike from folks who can help you out if something needs servicing.

For my entire life I have avoided exercising. I found it boring and substituted yard work for exercise. Biking is exercise, but it is more. It is transportation, it is visually stimulating and it can be quite functional--you can turn a green page in your life and leave the car in the driveway more often! Biking may not be for everyone, but it is one of the best lifestyle changes I have made in retirement.



## Is this you?

In your car you have a lifesaving tool which will cut through a seatbelt in case you get trapped. It's in your trunk.



A table of smiles at the 2015 zone 3 meeting.



Zone 6 Director Maureen Lachance thanks members who brought new members to the Ottawa meeting.



# TOP TEN FUNDS 2015 PRESS RELEASE

Among the most successful in the world, the total value of Canada's ten largest public pension funds has tripled since 2003

According to a new study conducted by Boston Consulting Group ("BCG"), Canada's ten largest public pension funds ("Top Ten") continue to drive impressive investment returns and remain key players on the global stage. The funds now manage over \$1.1 trillion in assets, which is the equivalent of over 45 per cent of Canada's GDP.

The Top Ten help to provide financial security in retirement to over 18 million Canadians.

The study focused on the ten largest public sector pension funds (ranked here by size of pension assets under management): The Canada Pension Plan Investment Board, The Caisse de dépôt et placement du Québec, The Ontario Teachers' Pension Plan Board, The British Columbia Investment Management Corporation, PSP Investments, The Ontario Municipal Employees Retirement System, The Healthcare of Ontario Pension Plan, The Alberta Investment Management Corp., The Ontario Pension Board and The OPSEU Pension Trust.

The study indicates that three Canadian pension investment funds are listed among the top 20 public pension funds globally. Additionally, seven Canadian funds, including OMERS, are among the top 30 global infrastructure investors and five (also including OMERS) are among the top 30 global real estate investors.

Top Ten funds important to Canada's prosperity

The Top Ten help to provide financial security in retirement to over 18 million Canadians. Their total assets under management tripled between 2003 and the end of 2014; 80 per cent of this increase was driven by investment returns.

As investors behind several Canadian landmark assets and flagship companies, the Top Ten have invested approximately \$600 billion across various asset classes in Canada and directly employ almost 11,000 professionals.

Enabled by their scale, 32 per cent of the Top Ten's investments are in alternative asset classes such as infrastructure, private equity, and real estate in Canada and abroad. This figure contrasts to less than 11 per cent invested in alternative asset classes by most other Canadian pension plans.



Traditionally MROO's largest spring zone meeting...Thunder Bay.



After lunch at the 2015 meeting in zone 5.

# YOUR MEMOIR: THE PERFECT FAMILY HEIRLOOM

CATHERINE SWORD, MROO MEMBER

Have you ever considered the idea of writing your memoir? Do you tell yourself that you don't have an interesting story like Frank McCourt's Angela's Ashes, or Jeannette Walls' Glass Castle. Besides, you don't believe anyone will want to read about your life.

Let me give you another perspective. As a librarian, I met many people researching their family history. I've stood in our local history room with a person who tentatively looked around. They were happy to find the census information that sprouted new branches on their family tree, but I knew they wanted to find something written about their family, or better yet, a diary. I know this because I too would dearly love to have a family diary.

Consider writing your own memoir. Even if it's never published, a future generation will cherish your words. I won't lie. This project will be tough. There may be tears as you remember parents, friends, or pets who have passed. There will be moments that make you laugh, and

**Consider writing your own memoir. Even if it's never published, a future generation will cherish your words.**

sometimes insight comes from viewing our own history through our mature eyes. It's a project worth the effort.

Before you start, one point of clarification. Biography states the facts and tries to encompass an entire life. A memoir is more focused. One special summer vacation, or one year of travel, or the first years of university. Maybe you have a special relationship with animals, or have volunteered for a particular cause that speaks to you. Recently I read Eve Schaub's Year of No Sugar. What an interesting exploration of our relationship with sugar through the experience of one family over one year.

If you want to explore the idea of writing your memoir, there may be writing programs in your area. <http://wcdrc.ca/wcdrc/> and <http://wcyork.ca> are two groups that offer courses and monthly networking meetings. Your local public library may offer courses, but surely will have books to get you started.

On that note, here is an idea I find useful. Pick a photo, or a charm bracelet you wore as a young girl, or that collection of Tonka trucks you have. Write about that thing. What happened in that photo? What do the charms mean to you? Describe all the earth moved by those trucks.

Pick up your pen, or open a new Word document. Start writing!

## Is this you?



A "friend of yours" drove to the beach in a convertible on a bright summer day. The next day, "the friend" complained about a terrible sunburn. "I didn't think I would get a burn", explained "the friend", because the car was moving."

## Let's Get Together – MROO Muffin Mornings

Elsewhere in this newsletter is your invitation to this Spring's annual MROO zone meetings. Every MROO member is invited.

But it's a big province and it's not economical to hold these all-day meetings with lunch everywhere every year. For some members, it's too far to travel.

So, here's an alternative. If you live in a smaller centre where no zone meeting is being held, would you like MROO to bring the coffee and muffins and come out to your area?

Do you regularly get together with some other OMERS pensioners? Do you think you could help us to get 15 or 20 people together for a morning? If so, we'd be happy to supply coffee and muffins, and an interesting guest speaker.

Many smaller centres have a number of MROO members and other OMERS retirees. What about Brockville, Owen Sound, Cobourg, Grimsby, Stratford, Simcoe, Goderich, Pembroke, Wasaga Beach, North Bay...you name it.

If you like the idea, please call us at 1-800-595-4497. Let's see what we can do together.

# WHY WINTER TIRE DISCOUNTS

## TOM GRAVES, VICE-PRESIDENT, MITCHELL ABBOTT GROUP

Effective January 1, 2016, the Ontario Government has required Insurers to allow discounts for those who have winter tires installed on their vehicles. The discount percentages range from 2% to 4% depending on each Insurer's claims experience.

Insureds who have winter tires on their vehicles should call and advise their insurance company, in order to have the discount applied. Some companies will do mid-term endorsements to allow the credit immediately on January 1, while other Insurers will wait for your policy to renew after January 1, 2016 and then apply the discount. Just check with your Insurer.

Now the "Why"

The benefits of using winter tires:

- The rubber compound used for winter tires is designed to stay softer and have better traction and braking than "all season" tires below 7 C. Actually winter tires

can improve traction by up to 50%. Even on dry cold roads, winter tires work better than the alternatives.

- Winter tires by their tread design bite into snow. Also the small slits, called sipes, flex and expand to dissolve ice and snow.
- Winter tires stick to glare ice better.
- A good set of winter tires can greatly reduce the stopping distance in the snow and on ice.
- Winter tires are a slimmer design than regular tires to help reduce hydroplaning when water is on the road and it also slices through snow better.

Please note that all tires on the vehicle must have winter tires in order to qualify for the discount, even if your vehicle is 2-wheel drive.

Call your Broker or Agent today to see what kind of discount they are offering.

## In and Out

Food	Amount	Calories Consumed
Banana	Medium-Large	100
Cherry Tomato	One	3
Celery	One stick	6-8
Cashews	10 (1 oz)	150
Peanut Butter Sandwich	One	270 +-
Chicken Breast	Half	140
Steak (broiled)	6 ounces	300
Pea Soup (Habitant)	Cup	170
Olive oil	1 tablespoon	110
Skim Milk	1 cup	80
Orange Juice	1 cup	110
Coca-Cola	1 can (12 oz)	140-160
Red Wine	6 ounces	150
Tim Horton's Choco Chip muffin	1	430

Source: sparkpeople.com, calorieking.com, timhorton.com

Activity	Person's Weight (pounds)	Rate	Calories Burnt
Walking - level surface - one hour	120	3 kms/hr	170
	160	3 kms/hr	220
	200	3 kms/hr	280
	120	4 kms/hr	190
	160	4 kms/hr	255
	200	4 kms/hr	320
	120	5 kms/hr	235
	160	5 kms/hr	295
Cycling - generally level terrain - one hour	200	5 kms/hr	370
	120	<15 kms/hr	220
	160	<15 kms/hr	290
	200	<15 kms/hr	365
	120	15-19 kms/hr	325
	160	15-19 kms/hr	435
	200	15-19 kms/hr	540
	120	22-26 kms/hr	540
Light yoga - one hour	160	22-26 kms/hr	725
	200	22-26 kms/hr	900
Average female			210
			240

Source: shapese.com



## HOW LITTLE KIDS PERCEIVE THEIR GRANDPARENTS

She was in the bathroom, putting on her makeup, under the watchful eyes of her young granddaughter, as she'd done many times before. After she applied her lipstick and started to leave, the little one said, "But Grandma, you forgot to kiss the toilet paper good-bye!" I will probably never put lipstick on again without thinking about kissing the toilet paper good-bye.

My young grandson called the other day to wish me Happy Birthday. He asked me how old I was, and I told him, "80". My grandson was quiet for a moment, and then he asked, "Did you start at 1?"

After putting her grandchildren to bed, a grandmother changed into old slacks and a droopy blouse and proceeded to wash her hair. As she heard the children getting more and more rambunctious, her patience grew thin. Finally, she threw a towel around her head and stormed into their room, putting them back to bed with stern warnings. As she left the room, she heard the three-year-old say with a trembling voice, "Who was THAT?"

A grandmother was telling her little granddaughter what her own childhood was like. "We used to skate outside on a pond. I had a swing made from a tire; it hung from a tree in our front yard. We milked our cow. We picked wild raspberries in the woods."

The little girl was wide-eyed. At last she said, "I sure wish I'd gotten to know you sooner!"



A little girl was diligently pounding away on her grandfather's computer. She told him she was writing a story.

"What's it about?", he asked.

"I don't know", she replied. "I can't read."

I didn't know if my granddaughter had learned her colours yet, so I decided to test her. I would point out something and ask what colour it was. She would tell me and was always correct. It was fun for me, so I continued. At last, she headed for the door, saying, "Grandma, I think you should try to figure out some of these colours yourself!"

When my grandson Billy and I entered our vacation cabin, we kept the lights off until we were inside to avoid attracting pesky insects. Still, a few fireflies followed us in. Noticing them before I did, Billy whispered, "It's no use Grandpa. Now the mosquitoes are coming after us with flashlights."

When my grandson asked me how old I was, I teasingly replied, "I'm not sure."

"Look in your underwear, Grandpa", he advised ... "Mine says I'm 4 to 6."

A girl in grade two came home from school and said to her grandmother, "Grandma, guess what? We learned how to make babies today." The grandmother, more than a little surprised, tried to keep her cool. "That's interesting," she said ... "How do you make babies?"

"It's simple", replied the girl. "You just change 'y' to 'i' and add 'es'."

A grandfather was delivering his grandchildren to their home one day when a fire truck zoomed past. Sitting in the front seat of the fire truck was a Dalmatian dog. The children started discussing the dog's duties.

"They use him to keep crowds back", said one child.

"No", said another. "He's just for good luck."

A third child brought the argument to a close. "You're both wrong ... They use the dogs", she said firmly, "to find the fire hydrants."

A 6-year-old was asked where his grandma lived. "Oh," he said, "she lives at the airport, and when we want her, we just go get her. Then, when we're done having her visit, we take her back to the airport."

My grandparents are funny. When they bend over, you hear gas leaks and they blame their dog.

# MROO WEBSITE: NEW AND IMPROVED

[WWW.MROO.ORG](http://WWW.MROO.ORG)

Many of us, and certainly the vast majority younger than we are, use websites to get the information we need. We have come to expect lots of information, easy to reach, up to date, with interactive features, and an attractive look.

Providing information useful to members, and explaining ourselves to potential new members and other organizations, have always been high priorities for MROO. So naturally, we needed to make sure our website does the job. Over the past year, a small and dedicated team - Francine Delcourt, Max Sutton, Linda Mailer - took the reins. After an RFP process, they worked closely with MotionsMedia to drive the look and content of the MROO website to new heights of excellence.

MROO on the web is now easy to use, easy to navigate, easy to find information. It is built on the latest, current web technology and uses the latest and most current programming languages and tools. It adheres to the latest Accessibility compliance (AODA) and International Web (W3C) Standards, and is designed with expansion and the addition of new features in mind. It can be viewed on all computers, laptops, tablets, and mobile devices using any browser.

In recent years there has been a dramatic increase in the percentage of website visitors who are viewing websites on tablets, smart phones, and other mobile devices and many agree that this number will continue to grow. As a result, the importance of having a website that displays well on all devices increases.

At the same time, governments are imposing strict standards related to accessibility and compliance as more disabled individuals (i.e.: the visually impaired, etc) take advantage of advanced screen readers and voice recognition tools to help them overcome their obstacles. The Accessibility for Ontarians with Disabilities Act (AODA) represents a set of customer service standards which businesses in Ontario need to comply with. The goal of AODA is to help remove barriers for activities and opportunities for disabled individuals. All businesses in Ontario of a certain size need to comply.

**MROO on the web is now easy to use, easy to navigate, easy to find information.**

Want to know what MROO has been writing to governments about? It's all easy to find under "Advocacy". If a new member wants to join or an existing member wants to change mailing address, it's easy to do under "Membership". If your grandchildren want information about the MROO scholarship program or you want links to retiree insurance information, check under "Programs/Services". Discounts available to seniors? Check under "Retiree Resources". Articles about pensions and retirement, past issues of newsletters, MROO's strategic plan, maps of our nine zones...all there!

**mroo.org...it's worth a new look!**



Members who brought NEW members to join MROO at the 2015 zone 2 meeting.



Retired colleagues share a laugh at the 2015 meeting in Oshawa.

## NOTICE OF ANNUAL MEETING

The 2016 Annual Meeting of the Municipal Retirees Organization Ontario will take place as follows:

**DATE:** Tuesday, June 7, 2015  
**TIME:** 9:00 AM  
**LOCATION:** Westin Bristol Place Hotel  
950 Dixon Road,  
Toronto, Ontario

The following items of business will be dealt with:

- (i) Receipt and approval of the audited financial statements.
- (ii) Approval of the appointment of the Auditors for the next fiscal year.
- (iii) Receipt and approval of the report of the Board of Directors for the preceding twelve (12) month period.
- (iv) Consideration and approval of amendments to the Constitution, if any.

- (v) Confirmation of amendments, if any, made during the year to Bylaws
- (vi) Consideration and approval of Bylaws or amendments to By-Laws, if any.
- (vii) Such other business as may be introduced and is in accordance with the Charter powers of the Organization.
- (viii) Questions and answers

*Note: Any item of business presented by a member of the Organization other than the Board of Directors must be provided to the Secretary, to the Head Office or to any zone Director, in writing, containing a proposed motion, not later than ten (10) days before the annual meeting.*

ALL WELCOME

## NOTICE ELECTION OF DIRECTORS AND ALTERNATE DIRECTORS ZONES 7, 8, AND 9

In accordance with the provisions of the Constitution of the Municipal Retirees Organization Ontario, elections will take place at the 2016 annual zone meetings for the positions of Zone Director and Alternate Director in zones 7, 8, and 9. The dates of these meetings are as follows:

**Zone 7 – May 10, 2016 – The Grand Gardens, 68 Denis Street, Sault Ste Marie**

**Zone 8 – May 11, 2016 - Italian Cultural Centre, 132 Algoma Street, Thunder Bay**

**Zone 9 - April 19, 2016 - Liberty North Banquet Hall, 100 Caplan Street, Barrie**

The Directors and Alternate Directors elected will hold office for a period of three years, until the next regular election in those zones in 2019.

**NOTE: Nominations for the position of Director or Alternate Director must be submitted in writing and received in the MROO office no later than 21 days prior to the annual Zone Meeting at which the election will be held.**

Nominations must be signed by the nominator and a seconder who must both be full members of MROO residing within the boundaries of the zone in which the election is to take place, as well as by the nominee. Nominees must live in the zone for which they are nominated and have been full members of MROO for at least two years prior to the nomination. A map showing zone boundaries is available on the MROO website: <http://www.mroo.org/mroo/index.php/the-organization/zone-maps>

- If only one person is validly nominated for either Director or Alternate Director, that person shall be deemed to have been elected.
- If no valid nominations are received by the deadline, the Board may appoint any MROO member residing within the zone.
- If there is more than one valid nominee for either the Director or Alternate Director position, then an election will be held by secret ballot among the members attending the relevant zone meeting.

For a nomination form, or for more information, please contact [mroo@istar.ca](mailto:mroo@istar.ca) or 1-800-595-4497

### Is this you?

At a lifelong learning lecture, the professor says that Captain Cook made 3 trips around the world and died during one of them. "Which one", he asks jokingly. Stumped, you start wishing you'd paid more attention to history in high school.





# 2016 SCHOLARSHIP APPLICATION CRITERIA

## NOTES:

1. This program offers \$2000 scholarships for students entering their second year of a Canadian university or community college or similarly recognized post-secondary institution.
2. Scholarships are available for students from each of the nine zones based on the following:
  - 2 scholarships will be available in each zone when up to five eligible applications are received from any one zone;
  - 3 scholarships will be available when 6-10 eligible applications are received from any one zone;
  - 4 scholarships will be available when more than 10 eligible applications are received from any one zone.
3. The applicant with the most promising and demonstrated leadership experience will receive the \$5000 Don MacLeod Leadership Award.

## ELIGIBILITY:

1. Relatives of MROO life members (which include surviving spouses) are eligible: children, grandchildren, nieces, nephews, grand-nieces, grand-nephews.
2. Applicants must have a home address in Ontario. Applications will be assigned to the appropriate zone according to the students' home addresses.

## CRITERIA:

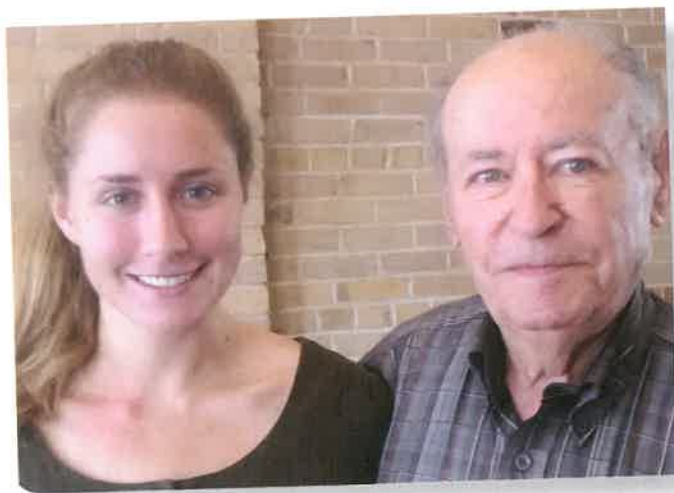
1. Applicants must have demonstrated the following:
  - Leadership on school bodies, business ventures, musical groups, cultural organizations, community groups, sports teams, political or religious organizations, charitable bodies, farm organizations, etc.
  - a commitment to volunteer service and helping others.
  - a clear vision for the future, i.e. how the student intends to make a difference in their community and the world.
2. Submission of a 300-400 word essay which thoroughly summarizes extracurricular activities, plans to make a difference in the future, and the role of their current program in meeting these goals. The quality of the essay and the information in it are all important.
3. Submission of a detailed resume showing employment history, volunteer roles, and leadership positions.
4. Submission of all necessary documents (refer to the Application Form).

## DEADLINE:

Complete applications with all documents (**in either WORD or PDF FORMAT ONLY**) must be emailed to the MROO Office (mroo@istar.ca) by 1:00 PM, Tuesday, July 12, 2016.

**Thank you in advance for your application, but due to volume, only the successful applicants will be notified (typically before Labour Day).**

## MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Adele Keyes with her grandfather George Spencer of Brantford

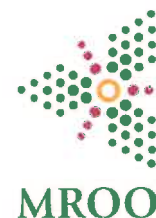


MROO 2015 scholarship recipient Daniel Morris with his grandparents Tom and Betty Morris of Woodlawn

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

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

**Office Hours:** Tuesday,  
9:30 a.m. to 3:30 p.m.  
**Publications Mail Registration**  
**Number:** 40041589



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

## 2016 SCHOLARSHIP APPLICATION FORM

### MROO MEMBER SECTION:

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

RELATIONSHIP TO STUDENT: \_\_\_\_\_

### STUDENT SECTION:

NAME: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

PHONE #: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

NAME OF COLLEGE OR UNIVERSITY: \_\_\_\_\_

FIELD OF STUDY: \_\_\_\_\_

### ATTACHMENTS REQUIRED:

1. Proof of successful completion of a full course load in the first year.
2. Proof of acceptance into second year.
3. 300-400 word essay outlining the following: leadership positions; service to others; vision of your future; and how your post-secondary school studies will assist you in realizing your goals.
4. Resume outlining the following: employment; volunteer roles; and leadership positions.

**PLEASE ENSURE THAT YOUR APPLICATION WITH ALL ATTACHMENTS**  
**(in either WORD OR PDF FORMAT ONLY) IS EMAILED TO**  
**THE MROO OFFICE (mroo@istar.ca)**  
**NO LATER THAN 1:00 P.M., TUESDAY, JULY 12, 2016**