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REMINDER!

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.

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

MROO WHERE YOU LIVE

Last spring's survey of MROO members indicated that many of you would like to see MROO more active at the local level... educational speakers and events, day trips organized by and for MROO members, occasional MROO coffee/muffin meetings with other local MROO members. So, as the MROO Board sat down recently to plot our course for the next few years, "MROO where you live" was an important theme. Here is our approach:

- seed-money: our directors have small amounts of money that they can use to kick-start more local activities
- partnerships: every community already has local organizations that sponsor events, speakers, and outings. MROO can work with local organizations for the benefit of both. It's a "win-win"
- more active MROO members: we have recognized for years that our 10 Board members can't be everywhere, know everyone, or do everything in this large province. Frankly, "MROO where you live" can only happen if more MROO members each do a little bit.
- Could you and few fellow retirees help us to arrange a morning coffee/muffin meeting for MROO members in your town or city? Are you a member of another local group that organizes outings or educational events and that MROO could partner with on some activities?

MROO Board sat down recently to plot our course for the next few years, "MROO where you live" was an important theme.

Please help us to bring MROO activities closer. Send us an e-mail at mroo@istar.ca, put "MROO where you live" in the subject line, and one of our directors will be in touch.

FEDERAL ELECTION

Unfortunately, our newsletter printing schedule means that I am writing this message before Canada's October 19 Parliamentary Election. Regardless of the outcome, I fervently hope for these things:

- that more Canadians voted than ever before.
- that the Government of Canada will heed the call from MROO and numerous other retiree groups such as CARP, for a brighter horizon for pensions: expand the CPP, roll back the planned change to the Old Age Security eligibility age, defend defined-benefit

continued on page 2 ●●

- pension plans, and protect earned pension credits.
- That the Government of Canada will finally look seriously at a comprehensive pharmacare program to keep the price of prescription drugs affordable for all Canadians.
- that the hyper-partisanship and infuriating ads of the election campaign will quickly dissipate and respect for the intelligence of Canadians will quickly return.

NON-PARTISAN

In our MROO July newsletter, a table provided the position of all four national parties, as well as MROO's position, on pension-related issues. It took some digging to put this together, and we hope it helped as you evaluated the parties' platforms. As we noted there, MROO is a non-partisan organization. At the same time, MROO newsletter readers know that MROO advocates strongly for good retirement income policies and programs, particularly for good defined-benefit pension plans (both OMERS and the CPP fit into that category). We make no apologies for pointing out where governments - or opposition parties - agree with us and where they don't.

In response to our July newsletter, we received four e-mails. Two essentially said we should not believe what the opposition parties said; two essentially said that we had been too lenient on the governing Conservatives. Obviously, our effort to be factual and even-handed was successful!

MROO SCHOLARSHIPS

This year, we received 82 scholarship applications from students going into second year of college or university, but only had 28 \$2000 scholarships to award. Our scholarship committee reports every year that it is torture to have to select from among so many promising applicants. I congratulate those who received 2015 scholarships. More importantly, I thank all those who applied and wish them the very best in their studies and their careers.

MROO IS FOR ALL OMERS RETIREES

Anyone receiving an OMERS pension is eligible to be a MROO member and participate in MROO activities. However, I worry that OMERS retirees from outside the municipal sector - school boards, electrical utilities, Children's Aid Societies, health units, etc. - may not realize that MROO is

for them too. We need soon-to-retain employees in those sectors to know about MROO and join.

Did you retire from a non-municipal OMERS employer? If so, maybe you can help us to spread the word about MROO.

Could you put us in touch with your former employer's HR folks or your former employee association or union local? Could you take a few MROO brochures into soon-to-retain employees where you used to work, and remind them that MROO can be their retiree organization too?

Anyone receiving an OMERS pension is eligible to be a MROO member and participate in MROO activities.

WINTER AGAIN?

Yes, the days are shorter and the coats are on. Many of us feel the cold more than we used to and shudder at the thought of winter again. It's a struggle to stay active and to stay in touch with people (the struggle is worth it though; loneliness and inactivity don't do anyone any good!).

Personally, I am always happy to see another summer, because it means I am still on the right side of the lawn. But similarly, I try to make the best of another winter because it means I am still on the right side of the snow bank! I have already dug my skates out of the closet and I'm ready for the Friday skate with the other old codgers.

On behalf of the MROO Board, I wish a Merry Christmas season to you and your families. May you greet 2016 with good health, good cheer, and good plans for another fulfilling year!

Surviving spouses can remain members of MROO

Did you know that when your spouse dies, you are automatically entitled to be a full member of MROO? No new membership fee is required.

Even though they themselves were not OMERS pensioners, many surviving spouses enjoy our newsletters, like to come to our annual zone meetings, and want their grandchildren to remain eligible for scholarships. As recipients of an OMERS survivor pension, you are eligible to be a full member of MROO.

Just call the office at 1-800-595-4497 and we will add your name to our membership list. MROO is your voice too! Please accept our condolences, but please stay with us.

MROO RETIREE BENEFITS PLAN EXCITING ENHANCEMENTS!

Every year, we strive to enhance the MROO Retiree Benefits program to meet the evolving needs of today's retirees. This year is no different. **We have significantly enhanced our RSA Annual Travel Insurance Plan** and we couldn't wait until 2016 to bring you this latest upgrade!

We are pleased to announce that we now offer coverage for retirees who wish to travel for more than 30 days at a time. **Now you can choose from trip durations of 30, 45, 60, 90, 120, 150 or 180 days each during the policy period.** This is the perfect time to enroll in the MROO Annual Travel Insurance plan.

The MROO Annual Travel Insurance Plan offers:

- \$1 million Canadian of coverage per person, per trip
- A favourable pre-existing condition limitation of six months, three months for high blood pressure
- No age limit, once enrolled you can keep your coverage for life regardless of changes in your health
- Top Up Insurance with the same carrier, RSA

To be eligible for this plan, you simply need to enroll in the MROO Health Care Plan. *Policyholders were offered a chance to upgrade their plans and new enrollments were guaranteed acceptance, no medical questions asked, during our special Open Enrollment period ending October 31st, 2015.*

If you have any questions about the Annual Travel Insurance Plan or the MROO Health & Dental Care Plan, give us a call at the number listed below.

MROO Health & Dental Care Plan Enhancements – January 1, 2016 Renewal

Costs for health care expenses continue to climb and to help you meet your needs, beginning 2016 we will be enhancing two benefits under the MROO Health & Dental Care Plan:

- **Vision Care benefit** will be increased from \$225 to \$250
- **Accidental Dental benefit** will be increased from \$3,500 to \$5,000

In 2016, you'll also have access to the following new benefits and services under the Health Care Plan:

YourNurse – Included with Health Care

YourNurse is provided by First Health Care, an accredited home health care organization in operation across Canada since 1996. They offer caregiver support services and personalized nursing expertise for plan members and your family including your spouse, parent, dependent child, parent-in-law, or any other person who you have given power of attorney for your care. Their

nurses provide expert case management to address the complexity of navigating the health care system and reduce the stress of care-giving. To learn more, visit www.yournurse.ca.

We have significantly enhanced our RSA Annual Travel Insurance Plan

Preferred Pharmacy Alliance Pharmacy Group (APG) – A cost saving option for prescription drugs

Alliance Pharmacy Group is a fully accredited pharmacy that has been engaged by MROO as a preferred pharmacy provider. APG offers significant advantages for MROO members and substantial cost savings. When you use your usual pharmacy for prescription drugs you are covered for 90% of the combined cost of your prescription drugs and dispensing fee of up to \$7.00. **If you chose Alliance Pharmacy Group to fill your prescriptions drugs you won't pay any portion of the cost, your prescriptions are covered 100%.** Delivery of your medications is overnight to your door via courier and is always free. Visit www.alliancepharmacy.ca to learn more about their full-service pharmacy.

MROO has you covered!

For information about any of our MROO insurance plans, or if you have any questions please visit 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.

MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Morgan McCartney with her grandfather Stafford McCartney of Nobel

A SIMPLE STRATEGY TO AVOID PROBATE FEES

FROM FRANK SHOSTACK, PARTNER, BLACK SUTHERLAND LLP

When an individual dies, the Executor named in the will is usually required to apply for a Certificate of Appointment as Estate Trustee, commonly referred to as "Probate". At the time of the application, fees are payable to the province, based on ½% for the first \$50,000 of value of the estate and 1½% of the excess. For example, on an estate consisting of a house worth \$300,000 and

investments of 250,000, the probate fees would amount to \$7750, which is essentially a tax for which no service is received.

Assets held in joint tenancy do not need to be included in the value of the estate for "probate" purposes. A residence that is jointly owned by husband and wife would qualify for this treatment, but investment accounts are rarely held jointly. A problem also arises where one of the spouses has passed away, leaving the surviving spouse as the sole owner. A simple solution is to transfer the property into the joint names of the surviving parent and the children with an agreement in place to ensure that (a) the parent is the only one who is entitled to make a decision regarding the property, and (b) on the surviving parent's passing, the property is divided in the proportions set out in the agreement. Similar arrangements can be made with respect to an investment account.

These arrangements are not complicated, should not be expensive, and are prudent where the value of the estate is large enough to justify the expected savings. But they need to be done right. The most important consideration is to ensure that the documents that implement the arrangement are clear and reflect the parent's wishes.


OMERS and RRIFs: an Update

Many MROO members have indicated their interest in having OMERS handle their Registered Retirement Income Funds. We checked: the Ontario Government has still not enacted the regulation under the Pension Benefits Act that would authorize OMERS to offer us a program to handle RRIFs for OMERS pensioners.


You can help. Call your MPP and tell her/him that this is important. There is just no excuse for five years of delay on such a simple matter. The website below gives you the contact information for every member of the Ontario Legislature. http://www.ontla.on.ca/web/members/members_current.do?locale=en

MROO 2015 Scholarship Recipients



 MROO 2015 scholarship recipient Alex Vendramin and his grandfather Al Bignucolo of Sudbury



 MROO 2015 scholarship recipient Cailie McGuire with her grandmother Eleanor McGuire of Pembroke

PLAN TO SCAN

(This is the third in a series on information technology for us older folks. Previous issues talked about Skype and about Twitter.)

Scanners make it easier to email documents and photos

You know that fading picture of your grandfather in his soldier uniform in the album your mother left you? Or that treasured picture of your newly-wed mother and father shortly after arriving in Canada. Or the picture of a much younger you beside Gordie Howe. You have been wishing that your children or grandchildren could each have a copy. So, if you don't have one already, think about a **scanner**.

A scanner enables you to save and send copies of documents and photos electronically. It "reads" or "scans" an image and converts it to a digital format so that a computer can display the picture. A scanner is usually connected to your computer, allowing you to edit, email, print or save images. You can also use a scanner without a computer and save images to a disk or USB device.

The benefits of using a scanner

A photocopier prints an image onto paper. A fax machine transmits copies of documents from one place to another over a phone line (sometimes distorting the image in the

process). A scanner creates a true image of a document or photo – even a shallow three-dimensional object like a coin – that can be saved electronically and then emailed.

Nowadays, scanners are often included as part of an all-in-one piece of hardware that combines a scanner, copier, printer and fax machine. The next time you're in the market for a new printer, consider one that has all these functions in a single machine.

Your digital "photo album"

A scanner preserves images virtually for life. In order to ensure your scanned images outlast your computer, it's a good idea to copy them onto a separate stand-alone disk, USB key, or memory card.

Be sure to file your scanned images on your computer in a way that you can easily retrieve them. Name each image and then create separate folders for different events, time periods, or people so that you don't have to run through your entire online "photo album" to find what you're seeking. When you want to email that photo to your children or grandchildren, you'll be able to find it easily.

MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Courtney Goldie with her father Andrew Goldie of Guelph



MROO 2015 scholarship recipient Emily Alldrit with her grandmother Rita Alldrit of Toronto

DON'T HIBERNATE THIS WINTER – KEEP MOVING!

No matter what your age, regular exercise is a good idea. As we grow older, however, staying active is even more important to help boost our energy, maintain our independence, and manage our symptoms of pain. Moreover, exercise is not only good for your body, it's good for your brain.

This isn't news; you have heard it before. Nevertheless, the arrival of winter weather in Canada sometimes discourages us: it's too cold outside; there's greater risk of slipping and falling; it gets dark too early. While these "excuses" have merit, hibernation isn't the answer.

Winter exercise ideas

There are a number of indoor activities you can take part in during the winter –and at other times of the year – at home, a community centre, the gym or YMCA. How about:

- Yoga or Pilates. Moving through the poses works on strength, flexibility and balance
- Low-impact aerobics and seniors' fitness classes (don't be shy...nobody else there is as young as they used to be either!)
- Swimming and/or water aerobics – in an indoor pool, unless you're incredibly hardy!
- Dance classes (you might have to take it easier than you used to on that good old rock and roll!)
- Martial arts-inspired classes, such as tai chi or qi gong, that help improve balance and strength

- Video exercise. There are Jane Fonda workout videos from years past, but also video games designed specifically to boost fitness levels, such as PlayStation Move or Wii Fit.
- Walking. Walking the halls of your apartment building or mall-walking are ways to walk indoors
- Of course, if you still do outdoor exercise like skiing or skating, or indoor sports like hockey or badminton, don't stop now!

Common Sense

Remember, as we get older we are supposed to get wiser. It is definitely wise to get regular exercise and keep moving. But it is also wise to:

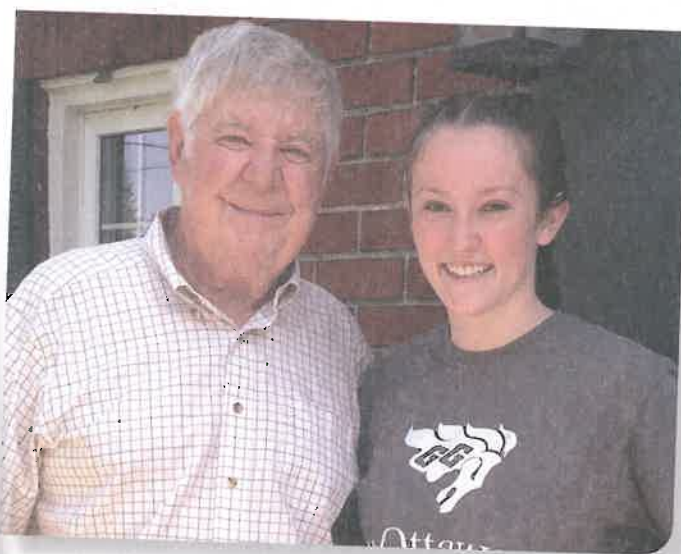
- start slowly if you haven't been active in a while. Build your stamina gradually.
- talk to your doctor; does she/he recommend any limitations?
- do something regularly; overdoing it or wearing yourself out every so often just makes that couch look too inviting
- recognize problems. Take a break if you need to. Stop what you are doing if you feel dizzy or short of breath, develop chest pain or pressure, break out in a cold sweat, or experience pain.

Keep moving all winter – you'll be glad you did when it's spring and you can get outside again.

MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Emma Miller, with her grandmother Carol Creber of Unionville



MROO 2015 scholarship recipient Jenna O'Reilly, with her grandfather Hugh O'Reilly of Cornwall

UPDATE ON PAST MROO SCHOLARSHIP RECIPIENTS

Ever wonder what happened to past scholarship recipients? Did they finish their degrees? Did their career aspirations change? Are they still helping out in their communities?

MROO recently caught up with five students who received scholarships in 2011. Their success continues as they each pursue their own path:

- **Amber Hygaard** completed her concurrent Bachelor's degrees in French and Education this past spring at Lakehead University. She is now supply teaching at two of the three school boards in Thunder Bay. One of her recent postings has been at a school where she continues to do volunteer coaching – volleyball, basketball, track and field – as she has for the last six years. While this local girl has stayed close to home so far, her long-range plan is to save money to travel the world, teaching in various locations. One destination she has in mind is Colombia, where her family has roots. Of course, she'll miss grandfather and MROO member Richard Hygaard, whom Amber fondly calls "her best friend."
- **Jason Lanoue** has completed his Bachelor of Science degree in biochemistry and is now working on his master's at the University of Guelph in plant biochemistry and physiology. His leading-edge research looks at the impact of LED lights on the growth patterns of greenhouse tomato plants to measure their viability as an alternative to current greenhouse lighting. Funding is provided by both an Ontario government agency and the Ontario Greenhouse Vegetable Growers. When he's finished his studies, Jason would like to either work with a private company as a researcher, or pursue a PhD. In addition, Jason continues his volunteer efforts with Habitat for Humanity, coaches bantam AA hockey, and travels when he can.
- **Zach Moreau** graduated with his Bachelor of Science degree in Nursing in 2014 and immediately started working as a registered nurse at the North Bay Regional Health Centre. He is also a faculty member for the practical nursing program at Canadore College. Zach played with the Nipissing Lakers soccer team for a couple of years, but has recently changed his sport of choice – to ultimate Frisbee! Zach sadly lost his grandfather, Paul Bourdon, a MROO member, three years ago. On a more positive note, Zach is a recent newlywed.
- **Cassandra Palangio** graduated cum laude from Laurentian University in June 2014, successfully earning her Bachelor of Commerce degree. She began working as a junior project accountant right away. Cassandra expects to earn her CGA, CPA by May 2016, when she will be a designated accountant. Her career goal is to become a corporate controller or director of finance, while volunteering her accounting skills at a small non-profit organization. Cassandra participated in this year's Crohn's and Colitis Gutsy Walk for the Cure, raising over \$1,500 for research – a cause dear to her heart since being diagnosed with ulcerative colitis at age 16. In her spare time, Cassandra likes to read, downhill ski and travel. She especially enjoyed her graduation present – a cruise to the Bahamas with her grandparents, including MROO member Susan Skidmore.
- **Landon Stachiw** received his Bachelor of Science degree from McMaster University. His goal is "to continue to lead an exceptional and unconventional life" and he is presently working on a ship that trades throughout the Great Lakes and east coast of Canada. Landon is continuing his studies aboard ship to earn additional qualifications, and enjoys chess, reading and travel in his spare time.

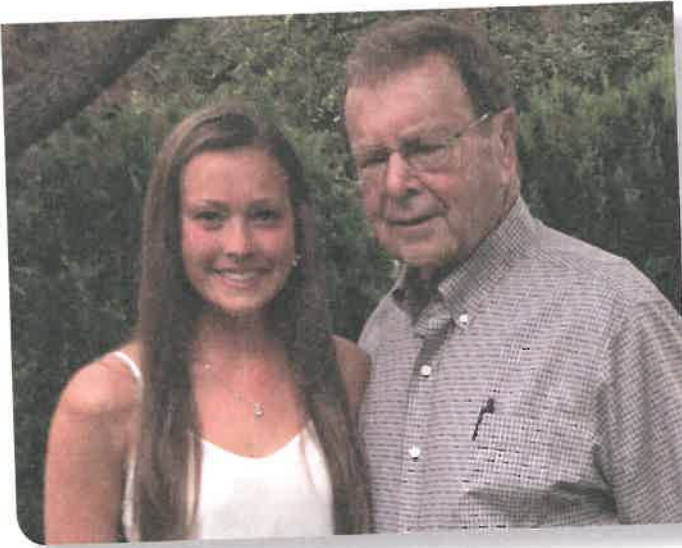
While his work has prevented him from spending time recently in Thunder Bay with his family, including grandparents James and Shirley Dolph, he stays in touch through email and phone calls. It was James who helped Landon apply for the MROO scholarship and the two remain close: Landon refers to James as "a true gentleman – I always enjoy our time together."


Clearly, MROO's scholarships have been money well spent! Congratulations to all these past recipients from MROO – we wish you continued success!

Travel Tip


Some MROO members have found that most places like events or accommodations in Canada and the USA have accepted MROO membership cards as eligibility for a government discount. It is worth carrying your MROO membership card when you travel. (And of course, if you meet other OMERS retirees in your travels, tell them about MROO!)

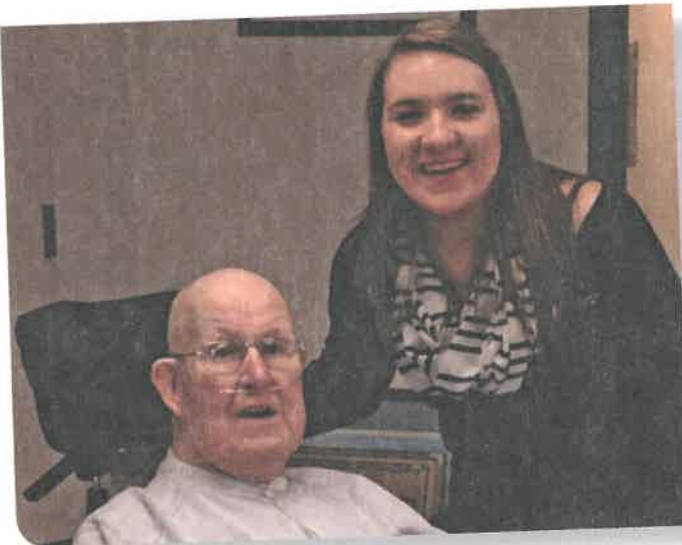
MROO 2015 Scholarship Recipients




 MROO 2015 scholarship recipient Jenny Choma with her grandfather Andrew Choma of London




 MROO 2015 scholarship recipient Katelyn Browning with her grandfather Robert Browning of London



 MROO 2015 scholarship recipient Katherine Brooks with her late grandfather Oliver Anttila of Thunder Bay



 MROO 2015 scholarship recipient Katrina Brain with her grandfather Harold Brain of Sault Ste Marie

Just Curious

If corn oil is made from corn, and vegetable oil is made from vegetables, what is baby oil made from?

Did you ever notice that when you blow in a dog's face, he gets mad at you, but when you take him for a car ride, he sticks his head out the window?

Why do we press harder on a remote control when we know the batteries are getting dead?

Why do banks charge a fee on 'insufficient funds' when they know there is not enough money?

Why does someone believe you when you say there are four billion stars, but check when you say the paint is wet?

Why doesn't Tarzan have a beard?

Why does Superman stop bullets with his chest, but ducks when you throw a revolver at him?



AGE OF ELIGIBILITY FOR OLD AGE SECURITY (OAS)

MROO'S POSITION AND WHY WE THINK SO

The Government of Canada 2012-13 Budget brought about a phased-in change in the age of OAS eligibility from age 65 to 67. The change will begin on April 2023. The change will be gradually phased in over 5 years, so that by January 2029 people would have to be 67 years old to qualify for OAS.

Thus, individuals who were born on March 31, 1958 or earlier will not be affected. Those who were born on or after February 1, 1962 will have an age of eligibility of 67. Those who were born between April 1, 1958 and January 31, 1962 will have an age of eligibility between 65 and 67. Postponing the age of OAS eligibility to age 67 is supposed to save money by reducing the number of years between the average person starting to receive the pension and the average person dying. Unlike the CPP or a workplace pension such as OMERS, which require the returns on their own funds to sustain pension payments, the OAS is funded by our taxes. It is a political choice whether or not paying Old Age Security at age 65 is a wise use of public funds.

Few of TODAY'S MROO members were born after April 1, 1958. So, why do we care?

INEFFECTIVE

- The baby boom generation in Canada was born between 1947 and 1964. 1959 was the peak year for births. But the change would not affect anyone born before April 1958 and would not fully apply to anyone born before January 1962. In other words, the baby boom is going to be almost entirely exempted. Most of the baby boom will start getting OAS payments at age 65 and will get it for the rest of their lives (as they expected).
- This makes a mockery of the Government's alleged reason for needing to postpone OAS eligibility to age 67 – namely, the impending retirement of the baby boom generation.

UNNECESSARY

- The Government worries that the OAS, which was a \$31 billion program in 2012, will be a \$108 billion program in 2030 (when the baby boom will all be over age 65). But the Government's proposed change will do very little to reduce payments to the baby boom generation. In fact it will shave as little

as \$10 billion off that \$108 billion by 2030. However, as soon as the baby-boomers start to die off, the problem starts to solve itself!

- Furthermore, the OAS is subject to the OAS recovery tax. It is taxed back from those recipients whose income is ample (the "clawback" starts at a taxable income of \$72,800 in 2015; at an income of \$118,000, it is all taxed back). The government is already getting all or some of the OAS payments back from those who need it least.

Without the OAS, millions of people will not be able to stop working at age 65.

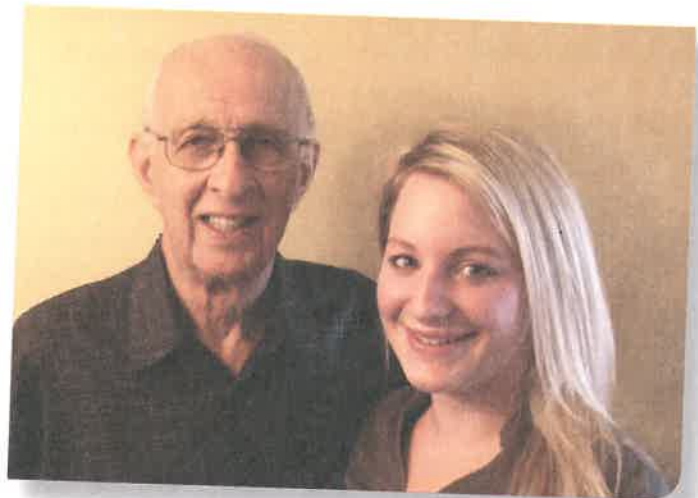
MOST IMPORTANTLY, IT'S UNFAIR

- The change does most harm to those who need the OAS most
- As the Government rightly says, people are living longer. When the OAS was first instituted in 1966, the average life expectancy was only 72. It is now 79 for men and 83 for women. And if you have already made it to age 65, chances are you will last longer than that. So, goes the thinking, people should start working longer too.
- That may be fine for many people as they reach age 65. We all slow down but many employees can still put in a productive day's work.
- But tell that to the 64 year old construction operator, custodian, lineman, waitress, nurse, paramedic or personal support worker in our nursing homes. **We all know people whose aching backs, sore knees, and dwindling energy just barely get them to age 65. They can't wait to retire. Two more years?**
- These are not wealthy people. The \$6800 per year from the OAS probably makes the difference whether they can afford to retire or not. The average CPP pension paid is less than \$7000. Over 60% of Canadians have no workplace pension. Many Canadians have few private savings.
- **In other words, without the OAS, millions of people will not be able to stop working at age 65, and millions of those people will be Canadians who have worked hard all their lives and dearly need to be able to stop.**

MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Lilian Dart with her grandmother Donna Beeler-Dingle of Brighton



MROO 2015 scholarship recipient Logan Begbie with her grandfather Robert Begbie of Belleville



MROO 2015 scholarship recipient Jordan Andrews with his grandmother Carol Andrews of Etobicoke



Burlap on your bushes

Yes, it looks weird, but as winter approaches the experts say that wrapping your bushes in burlap is actually a good idea. The burlap wrapping helps to break the winter wind and reduce freezing, particularly for evergreen shrubs and particularly those most exposed to the cold wind.

Another tip: give your evergreen shrubs a long thorough watering before the frost gets into the ground. It helps protect the roots from freezing and gives them a good start in the spring.

If you get them wrapped before Halloween, the weird shapes can give the neighbourhood kids a good scare too!

Sucre à la Crème au Sirop d'érable

Traditional French-Canadian dessert squares

Cooking time: 45 min.

Yields: 20 squares

Ingredients

- 2 cups of maple syrup
- 3 Tbsps non-salted butter
- 1 cup of 35% cream
- 1/2 cup of chopped pecans or walnuts (optional)

Instructions

1. Bring the maple syrup & butter to a boil, then simmer & cook for 5 min.
2. Mix in the cream & cook till mixture reaches 118°C (245°F) on candy thermometer. Add chopped nuts (optional). Let rest for 5 min.
3. Beat Mixture about 4-5 min. with electric mixer at high speed. Place in buttered 8 X 8 container. Cool then cut into squares.

FREEK VRUGTMAN, BOTANIST THEN AND NOW

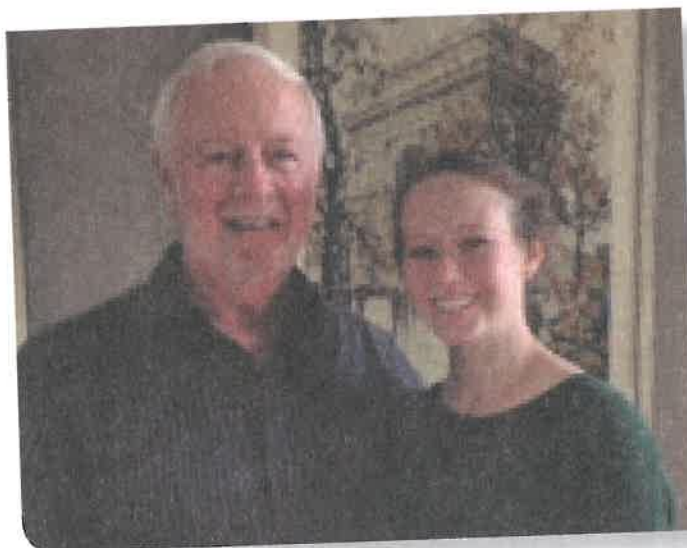
In 2014, MROO surveyed its members about their part-time work. Mr. Vrugtman noted that part-time work isn't always paid, and sent us his unique story about a lifetime of work with the renowned Royal Botanical Gardens in Burlington.

At the 1974 International Horticultural Congress, the Royal Botanical Gardens (RBG) was designated International Cultivar Registration Authority for lilacs. RBG appointed Mr. Vrugtman - then its curator of collections

- to be the International Registrar for cultivated varieties of lilacs. Freek - the name rhymes with "lake" - maintains the International Register of cultivar names of lilacs, about 2000 varieties.. Registering the names of cultivars is part of an international effort to reduce confusion such as multiple names for the same cultivar, or the same name for different cultivars.

Now age 88, Freek is in his 40th year as International Registrar for Lilacs, 23 of those years as a volunteer.

MROO 2015 Scholarship Recipients



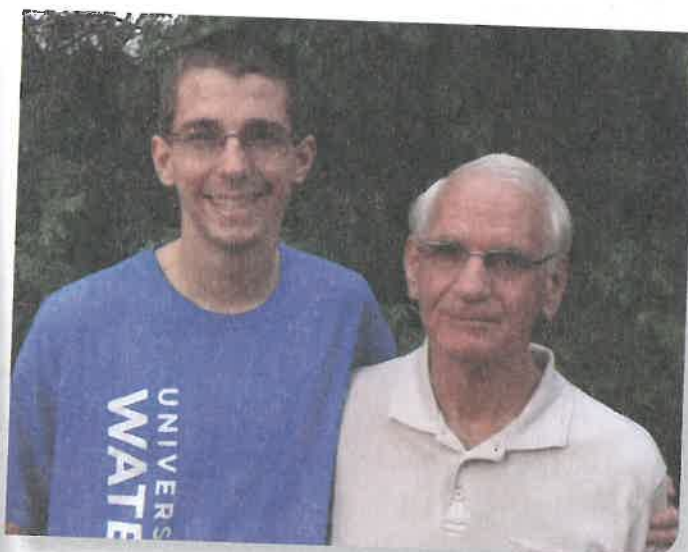
🏆 MROO 2015 scholarship recipient Laura Bennett with her grandfather James Taylor of Minden



🏆 MROO 2015 scholarship recipient Liam Coulter with his grandmother Arlene Wiseman of Thunder Bay



🏆 MROO 2015 scholarship recipient Matt Kennelly with his grandmother Gail Crawford of Whitby



🏆 MROO 2015 scholarship recipient Matthew Gerrits with his grandfather Doug Lewis of Sarnia

2015 DON MACLEOD LEADERSHIP AWARD RECIPIENT GABRIELLA COCCIMIGLIO

Each year, one scholarship applicant is selected to receive the \$5000 Don MacLeod Leadership Award, to honour MROO's President from 1986 - 2011. This year's recipient is Gabriella Coccimiglio of Thunder Bay, seen below with her grandfather (and MROO member) Sam Federico and MROO Past-President Don MacLeod.

Gabriela, who is studying at Lakehead University, works as a youth group founder and leader at her church,

promotes health as a guide and information desk volunteer at the regional hospital, and encourages success as a mentor at the public library reading program. Gabriela has also worked as a health sciences summer camp team leader, championed social justice in her community, and raised funds for the Kidney and Arthritis Foundations. Her career goal is to become a doctor.



MROO Past-President Don MacLeod: Update

Long-time MROO members ask us about MROO Past-President Don MacLeod. As President from 1986 to 2011, Don was the catalyst for MROO's growth. In 1984, working with his close friend Ted Stephens, he was the sparkplug in the design of the MROO "by-retirees, for-retirees" Retiree Health Insurance Plan.

We are pleased to report that, despite some curves that life has thrown at him, Don remains in good form. Most of every day, Don spends visiting Audrey, his wife of 62 years and high-school sweetheart, who is no longer able to remain in their Hamilton home. Don is recovering from a nasty case of shingles, which affected one eye and made it more difficult for him to keep up with his MROO e-mails. Despite some setbacks and his 85 years, he is still a man of quiet energy and enormous heart.

THE RISKS OF JOINT OWNERSHIP

EILEEN QUINN, PRINCIPAL, QUINN ESTATE LAW

Many individuals want to avoid paying probate fees at all costs, but you have to be very careful. It can detrimentally affect the distribution of your estate with unintended consequences for your beneficiaries.

Probate fees are approximately 1.5% of the value of the deceased's estate. To avoid these probate fees, people often add a joint owner to the assets. When one owner dies, the surviving owner becomes the owner of the asset. Since the asset does not pass through the estate, no probate fees are payable.

However, problems can arise when parents add their adult children as joint owners. This type of planning can do more harm than good because of potential pitfalls

such as *Loss of Control over Asset; Trigger of Capital Gains Tax; Loss of Principal Residence Exemption; Exposure to Family Law or Creditor Claims; Possible Unequal Treatment of Beneficiaries.*

When considering the perils of joint ownership, weigh it against the saving in probate fees.

When considering the perils of joint ownership, weigh it against the saving in probate fees. The monetary and emotional cost can make the probate fee savings pale in comparison.

Just Curious

Why do people constantly return to the refrigerator with hopes that something new to eat will have materialized?

Why do people keep running over a thread a dozen times with their vacuum

cleaner, then reach down, pick it up, examine it, then put it down to give the vacuum one more chance?

How do those dead bugs get into those enclosed light fixtures?

In winter why do we try to keep the house as warm as it was in summer when we complained about the heat?



MROO 2015 Scholarship Recipients



MROO 2015 scholarship recipient Meg Sharpley with her grandmother Margaret Sharpley of Pickering



MROO 2015 scholarship recipient Megan Bates with her father Ken Bates of Thunder Bay

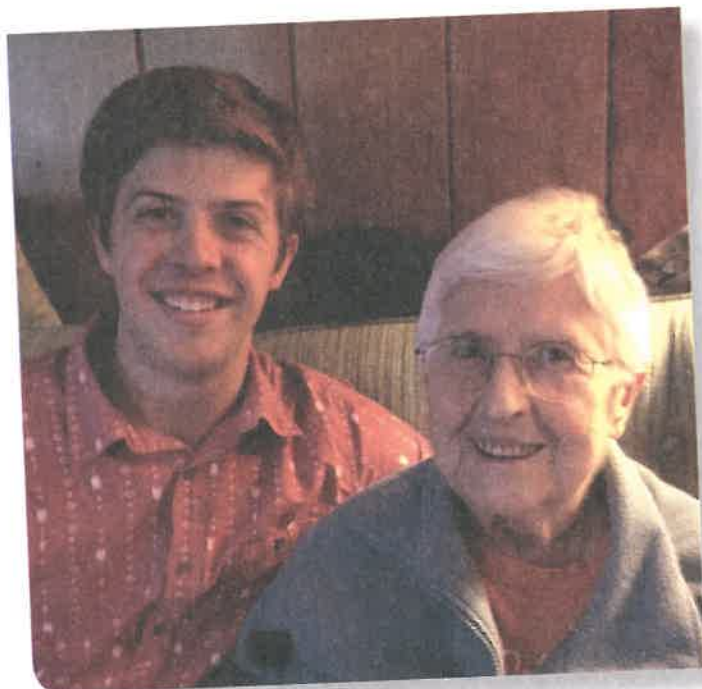
Thai Curry Sweet Potato Soup


This soup freezes well, so you can make a large batch and enjoy it throughout the fall. Serves 6.

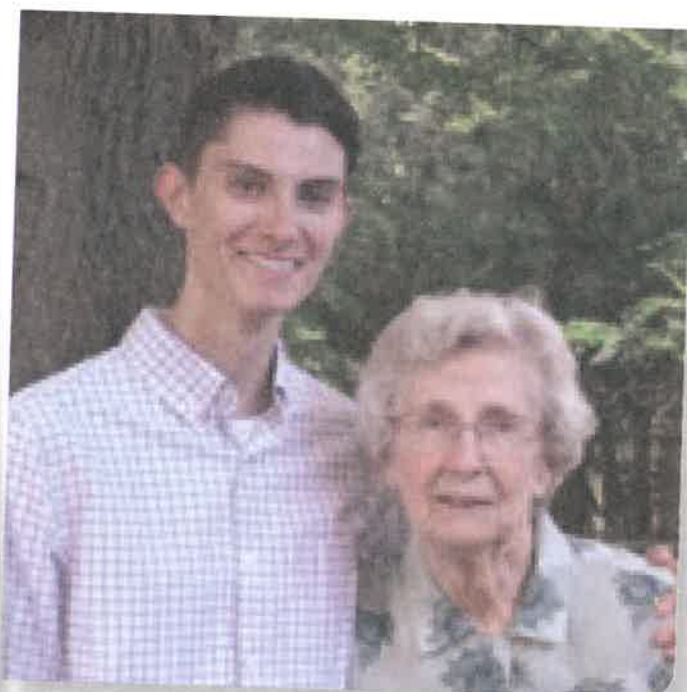
- 2 Tbsps vegetable oil
- 1 medium onion, chopped
- 2 cloves minced garlic
- 2 tsp finely grated fresh ginger root
- 1 tsp each ground cumin, coriander and turmeric
- $\frac{1}{4}$ tsp hot pepper flakes
- 2 cups vegetable or chicken broth
- 4 cups cubed peeled sweet potatoes or half parsnips and half sweet potatoes (about 2 cups each)
- 1 can light coconut milk
- 1 Tbsps fresh lime juice
- $\frac{1}{4}$ tsp salt (optional)
- $\frac{1}{4}$ cup chopped roasted peanuts
- $\frac{1}{4}$ cup minced fresh cilantro or parsley


1. In large nonstick saucepan, heat oil over medium heat
2. Cook onion, garlic, ginger, cumin, coriander, turmeric and hot pepper flakes, stirring until onion is softened, about 3 minutes
3. Add broth, sweet potato and coconut milk; bring to a boil
4. Cover and reduce heat to low; cook for 12 to 15 minutes or until potato is tender
5. Let cool slightly, then purée in batches with blender, food processor or hand blender until smooth
6. Return to saucepan and stir in lime juice; season with salt
7. Garnish with peanuts and cilantro or parsley

MROO 2015 Scholarship Recipients



 MROO 2015 scholarship recipient Lucas Bullen with his grandmother Santa Sedlar of Ottawa



 MROO 2015 scholarship recipient Taylor Lowe with his grandmother Elsie Lowe of St. Thomas

2015 MROO SCHOLARSHIP RECIPIENTS

Name of Student		Permanent Residence	MROO Zone	University or College	MROO Member	Relationship	Location
Surname	First name						
Andrews	Jordan	Harrow	1	Lakehead	Carol Andrews	grandm	Etobicoke
Gerrits	Matthew	Wyoming	1	Waterloo	Doug Lewis	grandf	Sarnia
Robinet	Cassidy	Amherstburg	1	St Clair	Ray Marentette	great-unc	Mississauga
Browning	Katelyn	London	2	Western	Robert Browning	grandf	London
Choma	Jennifer	London	2	Western	Julius Choma	grandf	London
Lowe	Taylor	Goderich	2	Western	Elsie Lowe	grandm	St. Thomas
Goldie	Courtney	Guelph	3	Mt St Vincent	Andrew Goldie	father	Guelph
Miller	Emmalyn	Georgetown	3	Waterloo	Carol Creber	grandm	Unionville
Sharpley	Meg	Dundas	3	U of T	Margaret Sharpley	grandm	Pickering
Alldrit	Emily	Brampton	4	Queens	Rita Alldrit	grandm	Toronto
Kennelly	Matthew	Whitby	4	Queens	Gail Crawford	grandm	Whitby
McGuire	Cailie	Mississauga	4	UNB	Eleanor McGuire	grandm	Pembroke
Begbie	Logan	Kingston	5	Queens	Robert Begbie	grandf	Belleville
Dart	Lilian	Peterborough	5	Mt Allison	Donna Beeler-Dingle	grandm	Brighton
Morris	Daniel	Peterborough	5	Trent	Tom Morris	grandf	Woodlawn
Bullen	Lucas	Ottawa	6	Queens	Santa Sedlar	grandm	Ottawa
Keyes	Adele	Ottawa	6	U of T	George Spencer	grandf	Brantford
O'Reilly	Jenna	Cornwall	6	Ottawa	Hugh O'Reilly	grandf	Cornwall
Brain	Katrina	Sault Ste Marie	7	Waterloo	Harold Brain	grandf	Sault S Marie
McCartney	Morgan	Timmins	7	Ottawa	Stafford McCartney	grandf	Nobel
Ouellette	Chantal	Cochrane	7	Nipissing	J-P Ouellete	father	Cochrane
Vendramin	Alex	Sudbury	7	Laurentian	Al Bignucolo	grandf	Sudbury
Bates	Megan	Thunder Bay	8	Lambton	Ken Bates	father	Thunder Bay
Brooks	Katherine	Thunder Bay	8	McMaster	Mary Antilla	grandm	Thunder Bay
Coulter	Liam	Thunder Bay	8	Lakehead	Arlene Wiseman	grandm	Thunder Bay
Bennett	Laura	Oro-Medonte	9	Dalhousie	James Taylor	grandf	Minden
Robinet	Nicole	Oro-Medonte	9	York	Ray Marentette	great-unc	Mississauga
Rutgers	Jocelyn	Orangeville	9	Sheridan	Gerda Rutgers	grandm	Brampton
2015 DON MACLEOD LEADERSHIP AWARD							
Coccimiglio	Gabriela	Thunder Bay	8	Lakehead	Sam Federico	grandf	Thunder Bay

Just Curious

How important does a person have to be before they are considered assassinated instead of just murdered?

Why does a round pizza come in a square box?

What disease did cured ham actually have?

How is it that we put man on the moon before we figured out it would be a good idea to put wheels on luggage?

Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground?

Why do doctors leave the room while you change? They're going to see you naked anyway...



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IN FLANDERS FIELDS

100 years ago, Lieutenant-Colonel John McCrae composed the poem of Remembrance which is now known world-wide.

Dr. John McCrae was a poet and physician from Guelph, Ontario. His earliest poems were published in the mid-1890s. At the age of 41, McCrae enrolled with the Canadian Expeditionary Force following the outbreak of World War I. He had the option of joining the medical corps because of his training, but he volunteered instead to join a fighting unit.

McCrae fought in the second battle of Ypres in the Flanders region of Belgium where the German army launched one of the first chemical attacks in the history of war. They attacked the Canadian position on April 22, 1915, but were unable to break through the Canadian line.

In a letter to his mother, McCrae described the battle: "For seventeen days and seventeen nights none of us have had our clothes off, nor our boots even.... In all that time while I was awake, gunfire ...never ceased for sixty seconds.... And behind it all was the constant ...sight of the dead, the wounded, the maimed...."

McCrae's close friend was killed during the battle. McCrae performed the burial service himself, and noticed how poppies quickly grew around the graves of others who had died at Ypres. The next day, he composed the poem while sitting in the back of an ambulance near the battlefield.

In Flanders fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved and were loved, and now we lie
In Flanders fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.

LEST WE FORGET

