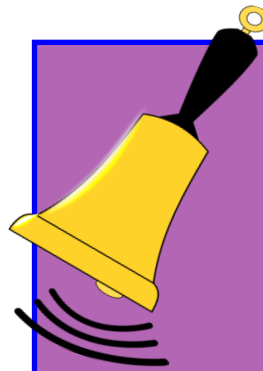




**RTO
ERO**

A better future,
together
Ensemble pour
un avenir meilleur

District 37
Oxford



**2024
Winter
Bellringer**

[Our Website](#)

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Unmasking the digital deceivers



A Special Report on Protecting Ourselves from Spoofing, Phishing, and Voice Impersonation Scams by Cliff Kraeker

In an era dominated by digital communication, we often find ourselves at the forefront of a new battleground – one where cunning scammers employ sophisticated tactics to deceive and exploit. As we navigate the complex landscape of online threats, it is crucial for us to be equipped with knowledge and awareness. This special report delves into the dangers of spoofing, phishing, and voice impersonation, urging all of us to stay one step ahead of these insidious cybercrimes.

Understanding the deceptive duo of spoofing and phishing



The terms "spoofing" and "phishing" may sound interchangeable, but their distinctions are critical. Spoofing involves the creation of fake elements, such as email addresses, display names, phone numbers, or web addresses, aiming to convince individuals they are interacting with a trusted source.



Phishing, on the other hand, is the art of trickery, luring victims into revealing personal data that becomes fodder for identity theft. What's alarming is the symbiotic relationship between these techniques – many phishers exploit spoofing tactics to establish a façade of legitimacy, ensnaring unsuspecting victims in their deceptive web.

See pages 4-5 for specific examples of spoofing and phishing and how Artificial Intelligence has entered into the scams.



Helen Reid
President, Editor
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519-914-8788

We'll take a cup o'kindness yet, for auld lang syne. Robert Burns

Like many, after ushering in New Year of 2024, I asked, "Where did the time go?" I recalled my 95-year-old mother saying, "Helen, the days are long, but the weeks fly by." And now, I too, am experiencing the same phenomenon.

Time does, indeed, seem to fly, and it reinforces that we must seize the moments and, yes, *take a cup o'kindness yet, for auld lang syne*. We need to reflect on good times, to remember, to celebrate and to give thanks for families and friends.

District 37 Executive, raises a glass to toast all the committees who engaged and supported our members through luncheons, goodwill, tournaments, social events (book club, bridge, golf), wellness workshops, benefits, membership recruitment, volunteer recognition, advocacy and community projects.

We had a busy 2023 and 2024 is no different. Committees are now planning for many upcoming events—all of which are advertised in this newsletter. There is something for everyone.

Janet and her financial committee worked on the 2024 Budget to ensure the committees are funded to run their planned events. A good budget reflects the vision of an organization. Hence, monies were allocated to support our 3 goals:

- Improve the lives of members and seniors
- Be the trusted voice for the broader education community
- Broaden the membership base

District 37 appreciates the feedback received through your phone calls, emails and comments related to use at face-to-face events. Thank you for the input you provided in the District Survey. Results are included in this news-

Highlights

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good news!

Many thanks to members, Barbara McKinnon, Holly Hanson, Sandra Stock, Pat Harrison. Linda Dilanni, Janet Thomson, Margaret McCurdy and Heather Wilson Boast, who helped to deliver 52 packages to schools and educational centres in our county.

2024 will not be without challenges as help is always needed to provide our activities. I thank those who have provided their names. If you would like to add your name to our "Helpers List" then please email to the address above.

Technology helps us to be more efficient with our communications in the digital world. I thank Cliff Kraeker for taking our District into the 21st century with social media, optimizing the features of Google Drive.

District 37 wishes you many positives for 2024!

In Memoriam



*Those we love don't go away,
They walk beside us every day,
Unseen, unheard, but always near,
Still loved, still missed and very dear.*

[Audrey Boyd. July 2023](#)

[Maggie Carr July 2023](#)

[Wilva Forrest July 2023](#)

[Stuart Little September 2023](#)

[Gord Richards September 2023](#)

[Art Robar September 2023](#)

[Janet Parliament September 2023](#)

[Michael de Bellelevel October 2023](#)

[D Lee Laur November 2023](#)

[June Lowrie Nov 2023](#)

[Marlene Muckle January 2024](#)

[Gerald Forneri January 2024](#)



*Thank you for the contribution you
made to education. Your legacy lives
on through the lives of the students
whom you served in your role.*

Click on name to read the obituary



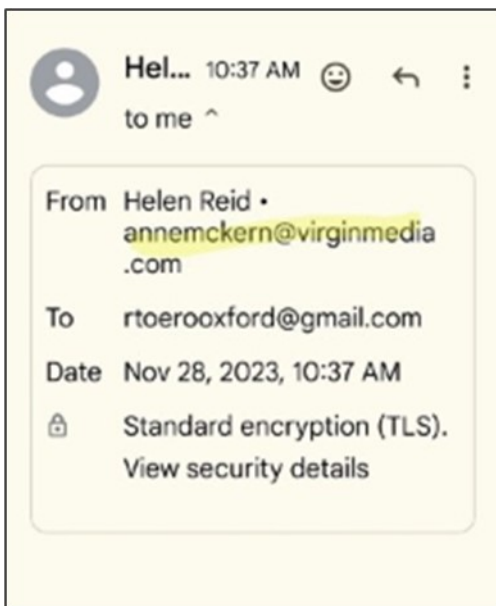
Cliff Kraeker

Information & Technology Manager

Continued from page 1

Example #1 below is spoofing. Notice that although Helen Reid’s full name is visible when you open that email address, it is not her address at all.

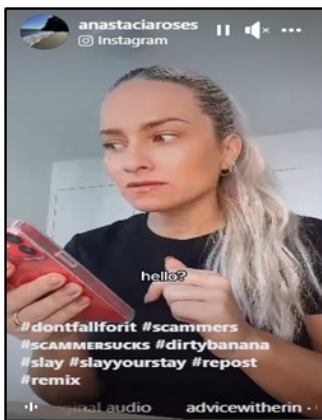
Example #2 below is phishing - or trying to lure you into clicking on a link. They usually make it seem very urgent.



Example #1—Spoofing



Example #2—Phishing



A symphony of deceit with voice impersonation scams

As if spoofing and phishing weren't perilous enough, scammers have elevated their game with the use of artificial intelligence (or AI) in voice impersonation scams. The most common ploy involves scammers posing as family members or friends, invoking a sense of urgency by claiming to be in dire straits and in need of immediate financial assistance. The scammer may go as far as using the victim's own name or the names of loved ones to add a chilling layer of authenticity to their deceit.

Please watch the following video to learn how voice impersonations work.

<https://www.facebook.com/reel/681438340486626>



Timeless wisdom in the digital age

To shield ourselves from these nefarious schemes, it is paramount to be armed with knowledge and practical tips. Never share personal information over the phone or online without absolute certainty about the legitimacy of the request. Verify the authenticity of emails, calls, or messages, especially if they seem unexpected or urgent. If in doubt, contact the supposed source using established contact information – not the details provided in the suspicious communication.

In this era of digital connectivity, we deserve to navigate the virtual world with confidence and security. Let us unite to protect our entire community from the menace of spoofing, phishing, and voice impersonation scams. Together, we can ensure our golden years remain truly golden – free from the shadows cast by cybercriminals.



Tell a friend: In- person re- tirement planning

workshops are back!

RTOERO has scheduled many in-person retirement planning workshops this spring, in addition to continuing to offer virtual sessions. If you know someone planning to retire in the next three years, suggest they join one! All retirement planning workshops are free, and participants consistently give the sessions glowing reviews. To see all upcoming workshops, go to rtoero.ca/events



Our New Members

Christopher Dempster

Sandra Grauer

Ronald Gregor

Jeffery Robinson

Catherine Smythe

Deborah Opersko

Brendon White

Wanda Whittal

We look forward to seeing you at our events!



Vice President, Heather Wilson Boast, presented the Recognized Member Award to David Minielly.

What a wonderful opportunity to celebrate Dave Minielly as the recipient of the Distinguished Member Award for RTOERO District 37.

Dave began his teaching career in Timmins before coming to Oxford and taught, and served as Vice-Principal at Innerkip and Zorra Highland Park. His role as President of OPSTF, Chief Negotiator of the of the Collective Bargaining Committee and many years on the District Executive demonstrate his organizational skills and commitment to excellence in education.

Dave's community involvement includes participation in many sports, coaching and organizing leagues.

Most notable, his role as Chairperson of the fund raising committee for the former "Arc Industries" now WDDS when a new building was required.

Congratulations Dave!

Heads Up for Healthier Brains

The Heads Up for Healthier Brains program illustrates how certain lifestyle choices can help to reduce many of the risk factors for Alzheimer's disease and other dementias.

Date: Wednesday, January 31

Time: 6:30 – 7:30 p.m.

Location: Woodstock Public Library, [445 Hunter St, Woodstock, ON](https://www.woodstock.on.ca/445-hunter-st-woodstock-on)



Paws for a Cause: Dog Bandanas for Pancreatic Cancer Research



We are excited to share that Everly and Charlotte, age 7 and 9 have been crafting adorable dog bandanas to raise funds for pancreatic research. While these handmade creations may not be perfect, they are bursting with charm and enthusiasm. We have set an ambitious goal to raise as much as we can over the next year. ALL proceeds will be dedicated to honouring their grandma (Omi). Join us in supporting their heartfelt initiative and contributing to a cause that holds personal significance to them. Every purchase makes a difference in the fight against pancreatic cancer. Even if you do not have a furry friend, you can still contribute to our cause. Help us advance pancreatic research by making a donation. Please EMT to omi.purple2023@gmail.com or reach out to Jenn Hartley (519)788-2682. Thank you for joining us in making a positive impact!

To help cover the cost of fabric, we kindly ask for a minimum donation of \$10
XS 8"-10", S 10"-13", M 13"-17", L-XL 17"-26"



First: To know the size, we need to know how long our pet's neck is. Then, look at the measurements above that corresponds to your pet!

Please consider donating to support pancreatic research

In support of their Grandma (Omi) and RTO District 37 member, Bonnie Hartley, granddaughters, Everly and Charlotte started the Paws for Cause: Dog Bandanas for Pancreatic Research.

Orders and donation through EMT to omi.purple2023@gmail.com



District 37 made a donation to the South Gate Centre towards the meals program for seniors. Janet and Helen presented the cheque to Chris Cunningham, Executive Director, South Gare Centre.



Please stay in touch

Contact Linda Dilanni if you need help with making changes to your address, email or phone number with RTOERO. Call Linda: 519-421-2303



“Did you know” for our Actively Employed Members



3 mistakes people make when choosing travel insurance coverage

Travel remains a top priority for many RTOERO members –retired and actively employed. It’s important to consider what travel insurance makes the most sense for you at every stage of life, and it can help to know what pitfalls to watch out for.

Mistake 1: Defaulting to the cheapest or most convenient travel insurance plan without checking coverage and eligibility

Don’t default to your credit card coverage or assume you have medical travel coverage as part of your work benefits plan without checking to see what’s included and that it covers your needs. For example, in some credit card plans, coverage is based on age and is limited to a specific length of trip.

Mistake 2: Thinking there’s a one-size-fits-all approach

Choose coverage based on your unique scenario. Remember, your needs can change based on your stage of life.

Mistake 3: Only considering big vacations or cruises as travel and ignoring smaller trips

Travel is any time you step out of your province or territory of residence. When travelling in Canada, trip cancellation and interruption insurance is still necessary, and you may want medical coverage, too. Be sure you know what’s covered under your provincial/territorial health plan should you have medical needs while out of province.

Travel coverage through RTOERO

If you’re already an RTOERO Extended Health Plan member, you have the RTOERO Travel Plan included at no extra cost. RTOERO members not part of the Extended Health Care Plan can access trip cancellation and interruption coverage. It’s multi-trip annual coverage, ideal if you and your dependents travel more than once per year. Visit rtoero.ca/insurance



Give yourself the gift of self-compassion this year

The holiday season can be joyous, to be sure, but that's not always the case. And sometimes, the expectation that it's supposed to be a positive, happy time can make those of us who are feeling grief, loneliness or added stress feel even worse.



Whatever you feel this holiday season, try to give yourself compassion—acknowledge the emotions that arise and talk to yourself like a dear friend.

It can be hard to remember in the moment, but you are not alone. Consider who you might reach out to among your family, chosen family and friends.

You can also connect with community supports. For those experiencing feelings of loss and grief, often, hospices will have sessions that you can join – and you typically don't need to have had a prior connection with the hospice. Faith centres can also be a source of connection. They offer a group themselves or can refer to another community service.



Linda Dilanni
Past President

Chairperson of Days for
Girls, Goodwill and Nomi-
nations Committees

Our Goodwill Callers



We have just finished our major project in Goodwill which involves sending out over 150 poinsettias to our 80 year old plus members. They were very much appreciated and the Executive received many calls, notes and emails expressing thanks. However, Goodwill is a portfolio that services all members of our Association from the Actively Employed members in their 50's to the most senior members in their late 90's. If you are aware of **any** member who is experiencing difficulties, please contact any member of the Executive in order to let us know.

We do feel badly when we hear that a member has lost a loved one or has been undergoing a serious illness and it has gone unrecognized. It has been a difficult 4 years for all of us and unfortunately we will continue to experience challenges in the year ahead as well. It is important that we continue to support each other as a community

Trips are back. We partnered with District 41 Elgin.



FIRST CLASS COACH TOURS



MANOR ROYAL

AUGUST 30TH-SEPTEMBER 10TH, 2024



11 DAYS
10 NIGHTS

\$6398.00
PER PERSON
DOUBLE OCCUPANCY

Antrim • Giant's Causeway • Sligo • Belfast • Enniskillen •
Connemara • Galway • Burren of Clare • Cliffs of Moher •
Lakes of Killarney • Ring of Kerry • Blarney • Youghal •
Waterford • Wexford • Kildare • Dublin



Tour Inclusions

- Transportation throughout by luxury touring coach with experienced driver and local touring guide
- 10 nights accommodation in superior first class hotels
- All rooms ensuite
- 10 full Irish breakfasts
- 6 table d'hôte evening meals
- Admissions to: Parke's Castle, Cliffs of Moher, Dunbrody Famine Ship, Russborough House, Titanic Belfast, Giant's Causeway
- Walking tour of Galway with a local guide
- Light lunch in a traditional pub
- Tickets for Shannon
- Estuary ferry
- Music session at Marine Bar
- Farewell dinner at the K Club's Palmer restaurant
- Baggage handling charges
- Roundtrip flights from Toronto with Air Transat
- Roundtrip bus transportation from St. Thomas to Toronto

SINGLE OCCUPANCY
TRIPLE OCCUPANCY
RATES UPON REQUEST

****ALL TAXES & FEES INCLUDED****

DAY 1

Arrive Dublin

A Cead Mile Failte to the Emerald Isle is extended on arrival Dublin airport by your driver/guide before a short drive takes us to the Man 'O War traditional Irish pub. Afterwards we travel on to our hotel to relax and unwind before an early dinner.

Dinner/Overnight—Culloden Estate & Spa, Belfast

DAY 2

Belfast & Giant's Causeway

This morning we take the marine drive north past the "Green Glens of Antrim" to Ballycastle on the North Antrim Coast and visit the Giant's Causeway. On our return to Belfast, enjoy a panoramic tour followed by some free time to explore the city.

Overnight—Culloden Estate & Spa, Belfast

DAY 3

Titanic Belfast

After breakfast we start the day at the world famous Titanic Belfast. After a leisurely tour, we head west towards Enniskillen before arriving at your luxurious castle accommodations for the next two nights.

Dinner/Overnight—Kilronan Castle, Roscommon

DAY 4

Sligo & Yeats Country

Today we visit the Mass Rock and Holy Well at Tobernalt before travelling on to

Mullaghmore for views of Donegal Bay. In the afternoon we visit Parke's Castle.

Dinner/Overnight—Kilronan Castle, Roscommon

DAY 5

Galway & Cong

After breakfast, we make our way to Galway where we have a guided walking tour by a local expert. Next to Cong, location for the Classic film *The Quiet Man*.

Dinner/Overnight—The Lodge at Ashford Castle, Cong

DAY 6

Cliffs of Moher & Killarney

We drive along the southern shores of Galway Bay via Ballyvaughan before traversing the Burren region of Clare. We view the mighty Cliffs of Moher that stretch for over 8 km above the Atlantic Ocean.

Dinner/Overnight—Dunloe Hotel, Killarney

DAY 7

Ring of Kerry

A leisurely tour around the Iveragh Peninsula reputed to be the most scenic 100-mile drive in Europe. Travel via Killorglin, Cahirciveen, Waterville on Ballinskelligs Bay and the quaint village of Sneem. Your evening is free to explore Killarney, always buzzing with events and festivals year round.

Overnight—Dunloe Hotel, Killarney

Make Ireland your 2024 trip.



Only 26 guests per departure!

DAY 8

Blarney & Cork

Leaving Killarney for Waterford we travel over the Kerry Mountains to the village of Blarney. Enjoy a panoramic tour of Cork City. This afternoon, a live music session at the Marine Bar.

Dinner/Overnight—Granville Hotel, Waterford

DAY 9

Wexford & Wicklow

This morning we head towards the south-east county of Wexford. In New Ross you will follow in the footsteps of a group of Famine emigrants as you board a replica of the sailing vessel Dunbrody at the quayside. This afternoon, a visit to Powerscourt House—voted one of the Top Ten Houses and Mansions Worldwide. Free time this afternoon to relax & unwind.

Overnight—K Club, Kildare

DAY 10

Dublin's "Fair City"

A guided panoramic tour of Dublin's famous streets, squares, magnificent buildings and beautiful public parks. Followed by some free time to explore the capital as you see fit.

Or stay on the property and enjoy a round of golf or a relaxing spa-day. Tonight, a farewell dinner at the Palmer Restaurant.

Dinner/Overnight—K Club, Kildare

DAY 11

Tour Ends

Your tour ends after a final hearty Irish breakfast in your hotel & a transfer back to Dublin Airport.



Unique Experiences

- 2 night stay in a luxury Irish Castle
- Explore the World's Leading Tourist Attraction at Titanic Belfast
- Features a total of 6 nights in five-star deluxe properties

First Class Signature Hotels

Kilronan Castle, Roscommon
The Lodge at Ashford Castle, Cong
Granville Hotel, Waterford

Dunloe Hotel, Killarney
Culloden Estate & Spa, Belfast
K Club, Kildare



CONTACT:
SUE@ELGINTRAVEL.CA
PH 519-633-6300

TICKET #20249797



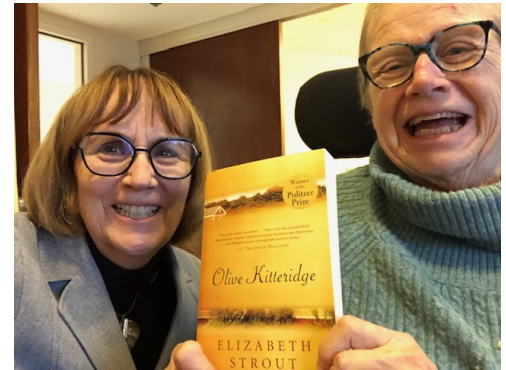
Joyce Tonner

Chairperson of Book Break

Members reveal their book selections for 2024. See pages 16-17



Santa delivers books to the Book Break



Helen delivers Secret Santa book to member Norma Wynn

Members



Winners of Book Draw



- Linda Gordon
- Bernice Marsland
- Cheri Palmer
- Kathy Struthers
- Heather Wilson Boast



Upcoming Sessions

- Time 10:00 a.m.
- February 14
- February 28
- March 20
- April 3
- May 15

Contact us if you wish to join:
rtroeroxford@gmail.com



Heather Wilson-Boast
2nd Vice-President
Chairperson of Awards
Foundation Representative



RTO Foundation
ERO Fondation

This is the time of year when we take time to review our budget and plan our charitable donations. Please consider making a donation to the Foundation. Your contribution will ensure the research and lobbying of the Foundation will result in improving the lives of aging Canadians and guarantee they can live their lives with dignity and respect.

Projects leading to happier and healthier seniors include:

- *Social Isolation granting program
- *Optimizing medication safety
- *Wellness Resource Cooking Up Calm
- *Educational Webinars

Donating is easy. foundation@rtoero.ca or call 1-800-361-9888

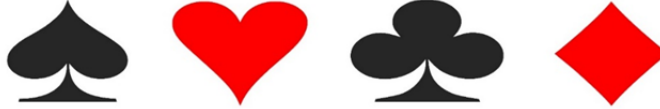


Days for Girls Woodstock just celebrated their 5th anniversary as a team. We are a small but mighty group of 10 women who are committed to the cause of menstrual equity. Simply put, no girl or woman should be denied educational or employment opportunities because of the biological fact that she menstruates. To that end, our goal is to produce 200 environmentally friendly, reusable kits annually. We would love to have additional members join us, especially sewers or sergers. We are open to receiving donations of fabric, thread, etc. and monetary donations are also welcome and tax deductible since we are a registered charity.



New: discounted phones and rate plans for RTOERO members

RTOERO has partnered with Telus to bring exclusive savings to RTOERO members on cellphones, rate plans, high-speed internet, SmartHome Security, health solutions and more. Visit rtoero.ca/telus and complete the quick form to access your offers.



Spring Bridge Tournament

Wednesday, June 5th 1:00 Pm

Welcoming long-time players and those new to the game

Cost: \$8.00 per person for Members of RTOERO or Ingersoll Seniors Centre & Guests

Includes: Coffee, Tea, Pie, Ice cream, Prizes, Draws and lots of fun!

Where: Ingersoll 50+ Activity Centre – 250 Ingersoll St. South Ingersoll ON N5C3J7

Game:

Social Bridge – 5 Card Major

20 hands – 7 minutes a hand. Unfinished hands are not scored.

Scoring: Game 500, Part Game 300

Play with partner for the afternoon using directional rotation.

Deadline to register: Friday, May 17th

Register by calling one of the following and leaving your name and partner name. If you do not have a partner, we will attempt to pair you.

Joanne Perry– Home: 519-485-4954

Helen Reid -Home: 519-914-8788

Ingersoll Services for Seniors – 519-485-3869

Note: Pay the day of tournament at the front office. Please bring correct amount. For more information contact Joanne or Helen Reid.



Spring Luncheon

Wednesday May 22 2024

South Gate Centre

Detailed information to follow in upcoming Eblasts.

Stay tuned!



Bellringer Breakfast

Tuesday September 3 2024

South Gate Centre

Detailed information to follow in upcoming Eblasts.

Stay tuned!



Zoom Painting Class with Artist, Janine Marson

Thursday, February 22 2024 9:30 a.m.—12:30 pm. Painting subject is *The Red Maple* by A.Y. Jackson

No cost for the class. Participants must provide own materials. A list will be emailed to you.

Register before February 1, 2024 (Open to Members & Non-members)

Registration Link: <https://forms.gle/JvGrgBEYHxd3vvLKA>

Participants will join Janine Marson in the fun, hands on, Zoom workshop and learn how AY Jackson created his painting by doing your own version. Janine will guide you step by step; send you the image to have on hand, give you a list of colours, what brushes to use for the class, so you can enjoy the process of painting.

Janine Marson, an experienced, qualified art instructor and a seasoned Mastered Artist, who has been igniting the art spirit of hundreds of students for over 25 years. She has taught for over 10 years in the Hali-burton Summer School of the Arts Program where she developed a course “Composition and Colour for Painting” Janine also teaches as Faculty during the fall semester in the HSA+D Drawing and Painting Certificate Program. Janine offers in person Master Art Classes from her studio in Huntsville. Her successful solo shows “Rural Roots” in 2019, with a collection of 50 paintings and in 2017, “Through Tom's Eyes” a collection of 110 originals sold out. Over the last 25 years, Janine has exhibited in many group and solo shows, such as Landed, Muskoka Arts and Crafts, and The Huntsville Art Society.

RTO/ERO contact: Karen Miller, millerk@rogers.com If interest is there, we may offer two more classes in the future.

Become a Member of the “Oxford Artists - District 37”



RTOERO members and friends are invited to meet once a month at St. David's Church on Springbank Avenue, Woodstock on the first or second Wednesday. Each member would work on an art project, and share their expertise to the group. This provides an opportunity for new and developing artists to become part of a larger painting community. We encourage all levels to join us. We may begin as a small group anticipating more members in future growth.

Meeting Dates: January 10, February 7, March 6, April 3, May 1

Place: St. David's United Church, 190 Springbank Avenue, Woodstock, ON N4S 7R1

Time: 1:00 - 4:00 p.m.

Registration Fee: \$20.00/participating artist. This is a one-time fee and NOT per meeting. Registration is open to RTOERO members and their friends.

Registration Link: <https://forms.gle/8jN5FtLvKcN96XpC7>

Contact: For further information contact Karen Miller, District 37 RTOERO at millerk@rogers.com



How to engage in democracy between municipal elections

Democracy means government by the people. Governments at all levels should have processes that allow the public to participate, and public officials should consider the public's opinions and experiential knowledge. Here are some ways you can engage in democracy at the municipal level.

Attend or watch council and school board meetings to stay informed.

Join public engagement and consultation sessions.

Reach out to your councillor directly to share your perspective on local issues of importance.

Request to speak at your local city or town council – check your municipality's website for information and guidelines about how to make a presentation.

Volunteer for local organizations working on local topics you care about.

Join municipal committees.

Attend rallies and demonstrations – if there's a community demonstration happening about an issue you care about, showing up is a simple way to help the cause.

For more, read the full RTOERO blog post at rtoero.ca/how-to-engage-in-democracy-between-municipal-elections



RTOERO's Future of Aging Summit brings together thought leaders, changemakers

Registration is now open at agingsummit.ca for the Future of Aging Summit in Toronto, Canada, from May 15 to 17, 2024. The international event is designed for policymakers, researchers, engineers, designers, planners, community organizers, advocates, and anyone else focused on supporting healthy aging, ending ageism and building age-friendly societies.

Help promote the summit

Consider if you have any contacts in your network who may be interested in attending the summit. For example, members of a municipal age-friendly committee, city planners, or staff at local non-profits that support older adults. Find sample text you can share on the summit site: agingsummit.rtoero.ca/promotion-kit/

Why is RTOERO hosting this event?

The Future of Aging Summit is part of RTOERO's Vibrant Voices Advocacy focus. Through the summit, RTOERO will continue to foster an interconnected network of people across sectors who, like us, believe in a better future—together and want to help create it.

Closer to the event, all RTOERO members will receive information about how to watch the keynote presentations online .



Bridge Basics 1 & Refresher Course

The course will use the Audrey Grant “Cards on the table” methodology. The instructor, Helen Reid, is an accredited teacher of the Audrey Grant Teacher Training Programme and certified through ACBL.

- The Basics of play, trump, bidding, responding, taking tricks, planning
- Notrump Opening Bids and Responses
- Major Suit Opening Bids and Responses
Minor Suit Opening Bids and Response
- And lots of fun!

When: March 7 2024 to May 2 2024 (8 weeks) 1 p.m. to 3 p.m. (No class April 11th)

Where: Ingersoll Services for Seniors located at 250 Ingersoll St. South, Ingersoll ON N5C3J7
519-485-3869

Cost: \$100.00 includes (\$65 for Lessons, Rental, Coffee/Tea, \$20 for Audrey Grant Book., \$15 for Bidding Ladder Reference Guide)

Must register by: February 16th as the books need to be ordered. For questions contact: Helen Reid 519-914-8788 or email at rtoeroxford@gmail.com Register in one of two ways.

Online Click the link to complete registration: <https://forms.gle/YKoS42Sx5NDb4xUf8> and then click the link to pay \$100.00 <https://www.rto-ero.org/payment-d37>

In person Go to the Ingersoll Services for Seniors to register and pay.



RTOERO Oxford Walking Club

Would you like to join other RTO members and their friends while walking trails in Oxford County? It's a good social opportunity to get together. We will start with the Trillium Trail just south of Woodstock - date at the beginning of April to be determined. It's a fully accessible 1 km loop. RTOERO Oxford together with the Sweaburg Lion's Club helped fund the on-going construction and revitalization of this walking trail. Here is a link to that trail plus others in Oxford. <https://www.alltrails.com/trail/canada/ontario/trillium-woods>

To register click the link: <https://forms.gle/JDeV1LfdNnKd18Dh9>

District 37 gives back to our community



Thirty years ago, the Sweaburg & District Lions transformed the 1 km trail at Trillium Woods, just west of Sweaburg and south of Woodstock, into a trail that was accessible for wheelchairs, strollers, walkers, and other mobility devices. Over the years, although the trail remains a beautiful gem, its accessibility has faded. On October 23 and 24, the Lions Club renewed the trail to once again make it welcoming for all. This included clearing and spreading limestone screenings along the entire trail. In addition, in the spring, they will add more benches as well as birdhouses to enhance the park.

The District 37 funding is part of RTOERO's annual community grants program. Since 1968, RTOERO has been a voice for teachers, school and board administrators, educational support staff and college and university faculty in their retirement.

Our mission is to improve the lives of our members and seniors. RTOERO members also share a desire to give back. Each year, districts apply for grants to support community projects. For 2023, RTOERO funded 22 projects for a total of \$85,270.

Members of the Sweaburg & District Lions Club purchased all materials, rented equipment and provided all of the labour to complete the project, with guidance from the Ontario Parks Commission. In addition to providing grant money, RTOERO District 37 will work with the Lions Club to promote the trail and its accessibility.

"We want to provide an enhanced outdoor experience for trail walkers, including those with mobility issues, so that everyone in the community can enjoy its peaceful and natural beauty," says Helen Reid, President, District 37 Oxford, RTOERO.

Since the inception of the community grants program 23 years ago, RTOERO has donated almost \$2 million to 550 programs and projects. A committee of RTOERO members assesses the merits of each grant submission.

"We encourage all RTOERO districts to support and partner with local organizations that are making a real difference on key issues," says Martha Foster, chair of the board at RTOERO. "The projects we back advance things like environmental sustainability, healthy and active living, equity and community connections. In their careers and in retirement, RTOERO members have been dedicated to service, and the community grants program is another way to put that into action."

2023 Membership Survey

District 37 Oxford



District level summary of feedback (n = number of respondents)

Number of respondents

Overall = 6435

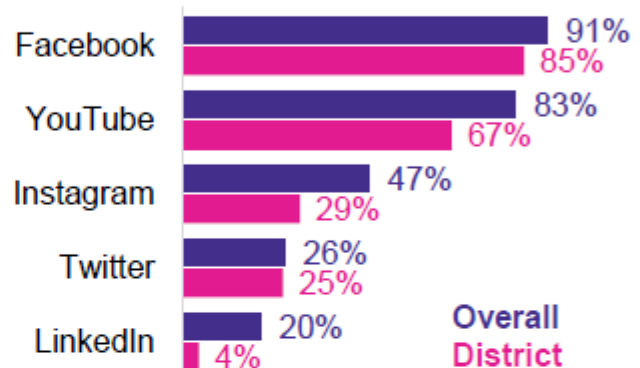
District = 58

2% Francophone

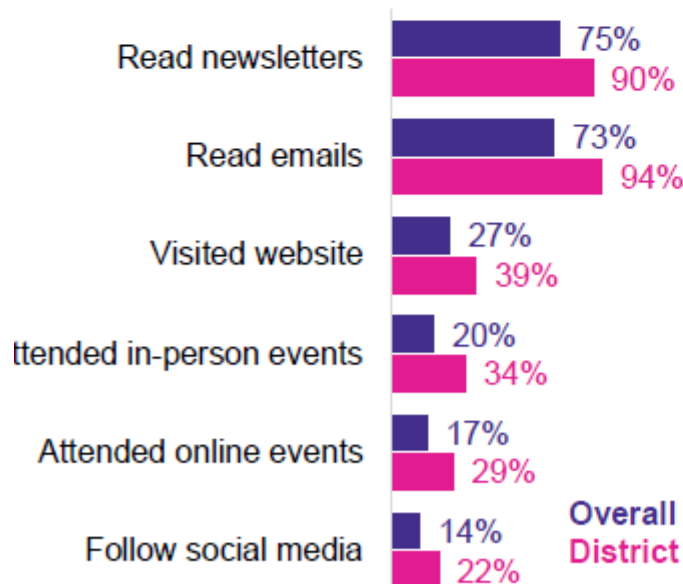
Length of membership

	Overall	District
Less than 1	4%	5%
1-2 years	7%	0%
3- 5 years	12%	16%
6-10 years	15%	16%
11-15 years	17%	9%
16-24 years	29%	33%
25 or more	15%	22%

Social media used



District activities engaged in



Satisfaction with district communications

Website	4.3 out of 5 (n = 35)
Emails	4.2 out of 5 (n = 42)
Newsletters	4.2 out of 5 (n = 38)

District comments



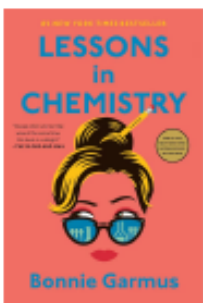


"Extremely pleased that RTOERO continues to keep pace with changing times! Its growth to a strong professional retirement advocacy organization makes me very thankful and proud!"

"RTOERO has gone above and beyond to make retirement life very enjoyable! Thank you! ."

Report prepared by: Cathexis



RTO Book Break 2024 Schedule

	<p>Date: Thursday, Jan 25, 2024</p> <p>Title: Looking for Jane Author: Heather Marshall</p> <p>Suggested by Helen Reid</p>
	<p>Date: Tuesday, Feb 27, 2024</p> <p>Title: The Undertaking of Billy Buffone Author: David Giuliano</p> <p>Suggested by Norma Wynn and Heather Wilson Boast</p>
	<p>Date: Thursday, Mar 28, 2024</p> <p>Title: Lessons in Chemistry Author: Bonnie Garmus</p> <p>Suggested by Karen Miller</p> <p>Book Club Kit Not Available at Oxford County Library until October 2024</p>
	<p>Date: Tuesday, Apr 30, 2024</p> <p>Title: Hello Beautiful Author: Ann Napolitano</p> <p>Suggested by Karen Greenham and Vickey Shellington</p>
	<p>Date: Thursday, May 30, 2024</p> <p>Title: The Lost Bookshop Author: Evie Woods</p> <p>Suggested by Janet Thomson</p>



Date: Tuesday, Jun 25, 2024

**Title: The Lost Apothecary
Author: Sarah Penner**

Suggested by Elizabeth Mackay



Date: Thursday, Sept 26, 2024

**Title: Death in a Strange Country
Author: Donna Leon**

Suggested by Susan Whitney



Date: Tuesday, Oct 29, 2024

**Title: Olive Kitteridge
Author: Elizabeth Strout**

**Suggested by Dianne Older
Book Club Kit Available and booked by Joyce at
Oxford County Library**



Date: Thursday, Nov 28, 2024

**Title: Study for Obedience
Author: Sarah Bernstein**

Suggested by Joyce Tonner



Date: December TBD

**Title: The Christie Affair
Author: Nina de Gramont**

**Suggested by Elaine Davies
Book Club Kit Available and booked by Joyce at
Oxford County Library**

The Executive Board Directory 2023-2024

POSITION	NAME	CONTACT	EMAIL
President Editor, Marketing & Communications, Bridge	Helen Reid	519-914-8788	rtoerooxford@gmail.com
1st Vice President Banquets, Breakfast, Resolutions, Governance	Mary Anne Silverthorn	519-421-3241	m.silverthorn@sympatico.ca
2nd Vice President Awards, Foundation Champion	Heather Wilson-Boast	51-485-1542	hwb@rogers.com
Secretary Member Services Chairperson	Sandra Stock	519-462-2643	rsstock@exculink.com
Treasurer Wellness, Community Grants, Scholarships	Janet Thomson	519-421-2782	jthomson@oxford.net
Past President Goodwill, Nominations, Days for Girls	Linda Dilanni	519-421-2303	ldianni@outlook.com
Archives Website	Perry Hughes	519-539-1047	rto37.perry@gmail.com
Benefits	Bill Miller	519-290-1203	wharrisonmiller@gmail.com
Book Break	Joyce Tonner	519-423-6755	forlearningmore@rogers.com
Information Technology Manager	Cliff Kraeker	519-532-9564	rtoerooxford@gmail.com
Membership	Glen McDonald	519-539-2403	glenmcdonald@rogers.com
Members at large	Margaret McCurdy Joanne Poel	519-539-2770	joannepoel17@gmail.com
Political Advisory	Lilly Matthys-Good	519-688-6364	lilmattster@gmail.com
Social Media Manager Recruitment	Karen Miller	519-539-2875	millerk@rogers.com
Travel	Deward Yates	519-539-3530	dewardyates@hotmail.com

Executive Board meetings via Zoom are scheduled for: March 1, May 3, June 7. Meetings are open to all members. Please email Helen at rtoerooxford@gmail.ca and we will send you a link.

An E-Blast will be sent out after each meeting to keep you informed with updates and events. If you have a question, please contact the appropriate Executive Member/Chairperson who holds that portfolio. We operate with committees and are in need of those who are willing to assist. Please say "yes" should an Executive Member ask you to lend a hand.

2024 Budget

Income	2024	Reserve Reduction Funds
Grant - Annual	17500	
Expenses		
District Executive		
Meetings - Executive	400	
Meetings - Annual Mtgs/Forum	0	
DE Office expenses	250	100
DE Succession Planning	100	1000
Awards	350	100
Awards - donation	100	
Communications/Social Media	0	
Newsletter	1600	
Member Services	0	
Goodwill	5000	2000
Member Engagement	1000	
Book Break	200	500
Wellness Workshops	1500	1000
Recruitment	200	1000
Meetings/luncheons	4500	4000
Social Events - Expenses	0	800
Bridge Tournament	200	
Golf Tournament	200	
Trips - Expenses	100	300
Political Advocacy	500	
Community Grants Expenses	100	200
Office expenses	0	
Equipment	500	
Bank Fees	100	
Donations	0	
Days 4 Girls	300	
Remembrance Day Wreaths	200	
Speakers	100	
Political Advocacy donations		5000
Political Advocacy speakers		300
Awareness promotions		800
Seminars - speakers on special topics		400
Total Expenses	17500	17500



Winter Bellringer 2024

Helen Reid
12 Kirwin Drive
Ingersoll ON
N5C 3M3

Visit us at:

<http://district37.rto-ero.org> <https://www.facebook.com/RTOEROOxford/> <https://twitter.com/RTOEROOxford>

Website

Facebook

Twitter



Your Communication Committee

Newsletter Editor: Helen Reid

Web Site Master: Perry Hughes

<http://district37.rto-ero.org>

Technical Support: Cliff Kraeker

Facebook Manager: Karen Miller

Twitter Manager: Lilly Matthys-Good

Your feedback is important to us. Please email us at rtoerooxford@gmail.com or call Helen at 519-914-8788. Leave a message if no answer.

Inclusion of information in newsletters and e-blasts from other organizations external to RTOERO, is for informational purpose only, and not necessarily endorsement.



Please consider joining our Executive Board. Let Linda Dilanni know how you would like to serve.

- An Executive Position
- A Committee Chair
- A Committee Member
- A Member-at-large
- A Helping Hand

Linda can be reached at: 519-421-2303

ldiiani@outlook.com