



**RTO  
ERO**

A better future,  
together  
Ensemble pour  
un avenir meilleur

District 21  
**Renfrew**

**April 2025**

# LIVEWIRES

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## OUR AGM IS MAY 1<sup>st</sup>

**Be sure to bring this issue of Livewires with you to our annual AGM, which is on Thursday, May 1<sup>st</sup> at 10:00 a.m. at St. James the Less Parish Hall, Eganville.**

## 2025 retirement trends: Early retirement remains appealing

RTOERO's 2025 Future Retirees Survey reveals that while many education sector workers continue to dream of early retirement, most aren't planning to step away from work completely. Over half of respondents said they expect to work part- or full-time during retirement, which mirrors results from previous years. This trend reflects broader changes in work and retirement expectations across Canada.

- Key influences on retirement timing include working conditions, health and mental health, and economic concerns like inflation.
- Nearly one in four respondents reported experiencing ageism in the workplace—reminding us that more inclusive, multigenerational environments are essential.
- Top learning interests include navigating a career transition and health and well-being at work.

“Many of our members continue contributing after retirement—in education or entirely new fields,” says RTOERO CEO Jim Grieve. “That can be a win-win-win for individuals, workplaces, and society.”

Want to dig into the data? Explore the full results and insights at [rtoero.ca/2025-future-retirees/](https://rtoero.ca/2025-future-retirees/)

# PRESIDENT'S MESSAGE



I hope this message finds you well and enjoying the opportunities that retirement brings. As we welcome the arrival of spring, it's a great time to reflect on the strength of our RTOERO community and the meaningful contributions we continue to make.

With our April 28 Federal Election approaching, I encourage you to make your voice heard. Your vote helps shape the future of our community. Stay connected, get involved, and let's build a vibrant future together! Together, we can make great strides in advocating for seniors' issues, pension security, and lifelong learning.

Looking ahead, we have several events planned, including our Annual General Meeting on May 1<sup>st</sup> at St. James the Less Church in Eganville. Expect to receive a telephone call from our callers to confirm your attendance.

As members of RTOERO, we share a common bond—one built on a lifetime of service, learning, and giving back. I invite you to continue this journey with us by getting involved, sharing your ideas, and supporting our mission.

Thank you for being part of this incredible community. Your energy and passion make all the difference!

Warm regards,  
Jacqueline Asselin, President, District 21

## District 21 Committee Reports

Many of the following pages include annual reports by your District 21 Committee Members. There are many opportunities for you to get involved in our various committees. The position descriptions are listed on page 3. If you're interested in joining or chairing a committee, please contact your committee chair and indicate your interest.

# DISTRICT 21 ROLE DESCRIPTIONS

**President/Vice-President:** The president steers the district executive and acts as main liaison with RTOERO staff and board. The president takes the lead, supported by the vice-president and past president. The vice-president automatically succeeds to the role of president and then past president.

**Secretary:** Works with the president to prepare meeting minutes and correspondence. You are the glue that holds the district together!

**Treasurer:** The district treasurer keeps the financial accounts of the district up-to-date and has signing authority for expenses. The treasurer also helps prepare annual district budgets.

**Community grants coordinator:** The community grants coordinator takes the lead in organizing the district's annual submission for the RTOERO Community Grants program, as well as ongoing communication with current grant recipient agencies in the community.

**Events coordinator:** The events coordinator plans the logistics for signature district events such as seasonal lunches, welcome breakfast for new retired members in September, golf tournaments, etc.

**Foundation advocate:** The foundation advocate is passionate about the work of the RTOERO Foundation and believes in the vision of a society in which all seniors live with dignity and respect.

**Goodwill coordinator:** The goodwill coordinator organizes activities to celebrate member milestones and to provides support for members in times of illness or bereavement.

**Marketing and outreach coordinator:** The marketing and outreach coordinator connects with prospective members from across the education community in the district – early years, public and private schools, school boards, post-secondary – and welcomes new members who are pre-retirees.

**Membership coordinator:** The membership coordinator helps to plan programs, services and activities for district members and takes the lead on volunteer recruitment and succession planning for the district.

**Newsletter editor:** The newsletter editor is responsible for working with the newsletter team, soliciting member stories and submissions, planning and organizing all aspects of the newsletter writing, editing and production, monitoring deadlines and distributing the newsletter by mail and eblast.

**Political advocacy coordinator:** The political advocacy coordinator organizes district advocacy activities, in collaboration with the president and district executive, focused on one or more of the advocacy topics established by the RTOERO board of directors.

**Social media coordinator:** The social media coordinator manages district social media platforms (currently limited to Facebook or Twitter). The social media coordinator creates, shares and manages content (images, videos, written posts) to engage with current and future RTOERO members about news, events, community events, publications and articles. The social media coordinator monitors, listens, responds and encourages social engagement and involvement as recommended by RTOERO.

**Website coordinator:** The website manager keeps the content on the district website up-to-date.

# AGM Minutes (May 30, 2024)

**Registration and Social Time**

**Entertainment by Ray Chapeskie**

**Call to Order by Jacqueline Asselin**

**Welcome – Jacqueline Asselin**

**In Memoriam – Luella Heideman:** poem “Each Day You Live “, read prior to reading of Names, moment of silence, and prayer

## **District Business Meeting**

- Approval of Agenda
- Approval of Minutes of Meeting held June 1, 2023 circulated in Livewires
- Financial Report – L.J. Helferty to respond to any questions. Motion to accept was made by Gus Cammaert, seconded by Anne Guest; carried.
- Committee Reports (included in Livewires)
- Community Contact Co-ordinator – Myrtle Carroll asked for volunteers. She explained the role of callers, thanked retired callers, noted that goodwill positions are filled, and suggested that social contacts in each of the 9 areas could organize a couple of events per year. Myrtle encouraged people to attend events and to bring a friend.
- Member Services – Gus Cammaert: 825 members, 36 are employed
- Communication – Gus spoke briefly about Livewires and Chimp Chatter. He introduced Guy who manages our website. Gus thanked the district and Carol Sulpher in particular, for his nomination and for the award he received. He also spoke about the picture contest and gave Debbie’s award to Luella for delivery.
- PAC Committee - Carol Sulpher spoke and asked everyone to complete the postcard today and leave it; she also asked everyone to take a second postcard to another member who isn’t in attendance at the AGM and mail it to Carol within the next week; she named and thanked the committee members
- Community Grants – Carol Sulpher spoke about this and indicated the donation box
- Report of Nominations Committee and Election of District Executive: Rosemary spoke about the need for members to step forward to fill executive positions; Jackie asked current board members to stand and be recognized

## **Awards – Jacqueline Asselin**

- Distinguished Member Award
- 25-year certificate was awarded to Theresa Prince (others weren’t present)
- Door Prizes

# AGM Minutes – Continued (May 30, 2024)

**Closing Remarks:** Jacqueline Asselin spoke about the potential RTOERO name change to Entente and the rationale behind this change

## Adjournment of Business Meeting

**Introduction of Guest Speaker by Carol Sulpher**  
Community Paramedic Program in Renfrew County  
Presenters: Stephanie Rose and Matt Cruchet

**Grace:** Father Real

**Lunch**

## AGM Draft Agenda (May 1, 2025)

10:00	Registration and Social Time (Entertainment)
10:30	Call to Order
	Welcome – Jacqueline Asselin
	In Memoriam – Luella
10:45	District Business Meeting
	<ul style="list-style-type: none"><li>• Approval of Agenda</li><li>• Approval of Minutes of Meeting held May 30, 2024 circulated in Livewires</li><li>• Financial Report – L.J. Helferty to respond to any questions</li><li>• Committee Reports (included in Livewires)</li><li>• Report of Nominations Committee and Election of District Executive Rosemary Cammaert</li></ul>
	Awards – Jacqueline Asselin
	<ul style="list-style-type: none"><li>• Service Pin Recipients</li><li>• Recognition: Guy Reginbald, Webmaster</li><li>• District Awards for Community Service</li><li>• Door Prizes</li></ul>
	Closing Remarks Jacqueline Asselin
	Adjournment of Business Meeting
11:15	Introduction of Guest Speaker - VTAC
12:00	Grace
	Lunch

# TREASURER'S REPORT

## by LJ Helferty

### RTOERO District 21 Renfrew

Budget vs. Actuals  
January - December 2024

	TOTAL		
	ACTUAL	BUDGET	REMAINING
<b>Revenue</b>			
400 Grant - Annual	18,000.00	18,000.00	0.00
420 Community Grants	4,000.00		-4,000.00
<b>Total Revenue</b>	<b>\$22,000.00</b>	<b>\$18,000.00</b>	<b>\$ -4,000.00</b>
<b>GROSS PROFIT</b>	<b>\$22,000.00</b>	<b>\$18,000.00</b>	<b>\$ -4,000.00</b>
<b>Expenditures</b>			
500 District Executive			
501 Meetings - Executive	331.40	700.00	368.60
502 Meetings - Annual Mtgs/Forum	2,464.21	3,000.00	535.79
503 DE office expenses	298.75	700.00	401.25
504 Transportation	2,249.84	2,000.00	-249.84
505 Committee Meetings		400.00	400.00
506 Office Furniture		100.00	100.00
510 President's Expenses		200.00	200.00
<b>Total 500 District Executive</b>	<b>5,344.20</b>	<b>7,100.00</b>	<b>1,755.80</b>
600 Member Services			
601-4 Goodwill - District	2,150.68	4,000.00	1,849.32
603 Recruitment	414.28	2,000.00	1,585.72
604 Meetings/luncheons	81.60		-81.60
605 Social Events	3,213.34	5,000.00	1,786.66
607 Communications/Social Media	4,021.49	6,000.00	1,978.51
<b>Total 600 Member Services</b>	<b>9,881.39</b>	<b>17,000.00</b>	<b>7,118.61</b>
650 Political Advocacy	283.35	300.00	16.65
700 Community Grants Expense	4,000.00	300.00	-3,700.00
750 Workshops			
751 District		1,000.00	1,000.00
754 Transportation for Workshops		2,000.00	2,000.00
<b>Total 750 Workshops</b>		<b>3,000.00</b>	<b>3,000.00</b>
800 Office expenses			
804 Bank Fees	113.00	300.00	187.00
<b>Total 800 Office expenses</b>	<b>113.00</b>	<b>300.00</b>	<b>187.00</b>
<b>Total Expenditures</b>	<b>\$19,621.94</b>	<b>\$28,000.00</b>	<b>\$8,378.06</b>
<b>NET OPERATING REVENUE</b>	<b>\$2,378.06</b>	<b>\$ -10,000.00</b>	<b>\$ -12,378.06</b>
<b>NET REVENUE</b>	<b>\$2,378.06</b>	<b>\$ -10,000.00</b>	<b>\$ -12,378.06</b>

# TREASURER’S REPORT - CONTINUED

## RTOERO District 21 Renfrew

Balance Sheet  
As of December 31, 2024

	TOTAL
<b>Assets</b>	
Current Assets	
Cash and Cash Equivalent	
100 Chequing	13,160.77
<b>Total Cash and Cash Equivalent</b>	<b>\$13,160.77</b>
<b>Total Current Assets</b>	<b>\$13,160.77</b>
<b>Total Assets</b>	<b>\$13,160.77</b>
<b>Liabilities and Equity</b>	
Liabilities	
<b>Total Liabilities</b>	
Equity	
Retained Earnings	10,782.71
Profit for the year	2,378.06
<b>Total Equity</b>	<b>\$13,160.77</b>
<b>Total Liabilities and Equity</b>	<b>\$13,160.77</b>

## UPCOMING LUNCH DATES

Looking for a fun outing with your fellow RTOERO District 21 members? Consider joining us for lunch at one of the following locations:

### PEMBROKE

Join us on the first Wednesday of each month at 11:30 a.m. at the following locations (note September is a breakfast at 9:00 a.m. on the first day of school):

- May 7 - Pembroke: Finnigans at 11:30 a.m.
- June 4 - Pembroke: Boston Pizza at 11:30 a.m.
- September (1st day of school) - Pembroke: breakfast at Finnigans at 9:00 a.m.
- October 1 - Pembroke: Chuck’s Roadhouse at 11:30 a.m.
- November 5 - Pembroke: Finnigans at 11:30 a.m.

### QUEBEC

Join us on the third Thursday of each month at 12:00 noon at The Waltham Station:

- May 15 - The Waltham Station at 12:00 noon
- June 19 - The Waltham Station at 12:00 noon

# POLITICAL ADVOCACY REPORT

## by Carol Sulpher

### **Goal #1: Aging In Place**

On September 3, 2024 PAC Members presented postcards to MPP John Yakabuski, signed by 100 of our district members. The postcards requested increased funding for the stellar Renfrew County Community Paramedic Program that operates within our county, in order to reach an increased number of older persons who wish to age in their own homes rather go prematurely to long term care. Mr. Yakabuski promised to deliver the postcards within the week to the desk of the Minister of Health, the Honourable Sylvia Jones. The committee thanks all members who filled out a postcard at our May 2024 AGM or who filled one out at home and returned it to us prior to our meeting with Mr. Yakabuski. We plan to continue advocacy with this goal, by making our needs known to our new Member of Provincial Parliament, Mr. Billy Denault.

### **Goal #2: Establishment of a Renfrew County Climate Action Committee**

At several fall luncheons in 2024, RTOERO members were invited to pen messages of support for the formation of a Renfrew County Climate Action Committee. These messages, along with previous work done by other organizations in the county, as well as a study completed by county council itself, have resulted in terms of reference being announced for the formation of such a committee. Committee membership is just being finalized. Thank you to all members who supported this initiative. We look forward to leadership that will come from this committee to assist us all in environmental stewardship in Renfrew County.

Respectfully submitted,  
Carol Sulpher, PAC Chair

## **SOCIAL COMMITTEE REPORT by Trish Turner**

During this year movie outings and a book club were started for our members.

Two afternoon matinee movies were offered to members at local movie theatres. In October we enjoyed *White Bird* at the O'Brien Theatre in Arnprior. This uplifting movie showed how one act of kindness can live on forever. In Early December the newly released *Wicked* was enjoyed by movie lovers. As we discovered it was Part 1 so there is more to come. Look for more dates and movies to be offered for our District 21 members.

The first meeting of the book club was in November. All six members were asked to suggest two selections of fiction. Next, each member voted on their favourite from each set of two. In the end we have six books we have on our schedule to read.

# SOCIAL COMMITTEE REPORT (Continued)

The first book the group enjoyed was *The Dutch House* by Ann Patchett. Our meeting in late January at the Renfrew library was an engaging discussion on all the themes and characters presented by Patchette. The story follows the lives of two siblings over the course of five decades. The story is narrated by the younger brother, and it centers around their deep connection to their childhood home, a lavish estate outside of Philadelphia known as the Dutch House.

Our second meeting was at Trish Turner's home to discuss *The Oceans Between Us* by Gill Thompson. The book is a historical fiction novel that follows the lives of two family members, separated by circumstance, but connected by a shared experience during World War II.

Our next meeting is on May 22<sup>nd</sup> when we will share our thoughts on Marion McKinnon Crook's book, *Always Pack a Candle*.

## MEMBERSHIP SERVICES REPORT by Gus Cammaert

While the treasurer looks after the dollars, the Membership Services Chair keeps track of the members of the district. Each month an updated and complete list of members is sent to the chair.

The lists provide a lot of information and needless to say, privacy and safeguarding of this information is at the top of the list. As of April 1<sup>st</sup>, 2025, here are some statistics you might be interested in:

- Number of members in District 21: **809**
- Number of members who are employed: **36**
- Number of members 100 years old or older: **3**
- Youngest member: **39**
- Number of male members: **289**
- Number of female members: **519**
- Number of members between age 65 and 90: **667**

In addition to this information, changes in the status of members is provided on a monthly basis. If you change your address, email, phone number etc., etc., you need to inform either the membership department ([Membership@rto-ero.org](mailto:Membership@rto-ero.org) or 1 800 361 9888) or you can call me ([cammaert@nrtco.net](mailto:cammaert@nrtco.net) or 613 628 3072). This will ensure that you will continue to receive publication, notices of meetings or luncheons.

# BALLINTOTAS ALPACAS: WHERE CREATIVITY MEETS COZY! (Part 2)

by Shannon Cassidy-Rouleau (RTOERO Member)

A continued adventure about Shannon's family farm and their alpaca journey.

## OUR JOURNEY

(Continued from Part 1 in the January 2025 Livewires...) After seeing alpacas for the first time at the Carp Farmers' Market in 2002, we were intrigued. It was early days for the alpaca industry in Canada with the first large scale importation of alpacas occurring in 1992. The focus was on breeding genetically superior alpacas in order to produce high quality fibre for the life of that animal and its subsequent generations. Alpaca Ontario, born in 2001, hosted competitive shows and provided education on veterinary care, shearing, fibre preparation, and alpaca marketing. With farms starting up in this new industry, the alpaca community quickly became a place for collaborative learning where farms worked together and lifelong friendships were built.

Raising two children and working full-time jobs while shepherding a herd of twenty alpacas was not without its ups and downs. As farmers will tell you, being raised on a farm is one of the best ways to give kids a taste for hard work and an understanding of the cycle of life. Our children showed our alpacas at shows in Kemptville, Orangeville, and Navan and we learned everything we could about these amazing animals. Within our alpaca community, I learned to skirt and sort fibre, prepare fleece for the mill, spin, weave, dye, felt, knit, and crochet. As we produced and sourced more products, we added a farm store and a fibre studio to the farm site. Surviving covid meant we had to develop a complete online shopping experience for customers ([ballintotalpacas.com](http://ballintotalpacas.com)). Currently we travel off site to select craft shows in the area, welcome shoppers to the farm store during the Christmas shopping season, and continue to sell online.



*Top: Mocha and Pom Pom*

*Middle: The field and barn*

*Bottom: Merinda*

# BALLINTOTAS ALPACAS - Part 2 Cont'd

## OUR JOURNEY

As we know, life changes in retirement. The wonderful thing about farming is that retirement offers more time to care for the animals and the farm and to produce new alpaca products. Seasonal chores may not get done as quickly, but retirement offers more flexibility and time to get around to them! We can't be sure what direction Ballintotas Alpacas will head in next, but we do know that we sure have enjoyed the journey!



*Top: Madonna  
Middle: The fibre studio  
Bottom: Nelly and Cashel*

*Top: The Store  
Bottom: The herd*

# IMPORTANT CONTACT INFORMATION



**RTOERO**  
[www.rtoero.ca](http://www.rtoero.ca)  
1-800-361-9888



Ontario Teachers' Pension  
[www.otpp.com](http://www.otpp.com)  
1-800-668-0105



Global Excel Management (Entente Booklet page 43)  
1-877-346-1467  
(Travel Insurance Claims and Pre-Travel Information)



Express Scripts (Entente Booklet page 27)  
[www.express-scripts.ca](http://www.express-scripts.ca)  
(24/7 access to a Canadian Pharmacist and home delivery of maintenance prescribed medications)  
1-855-550-6337

Cloud MD (Entente Booklet page 28)  
[www.cloudmd.ca](http://www.cloudmd.ca)  
(Personal Health Related Questions, Second Medical Opinions, Specialist Referrals and Support)  
1-800-661-8193



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