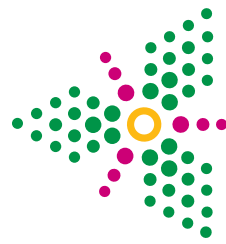


Protecting the pensions and enhancing the quality of life for all OMERS pensioners.



# MROO

Municipal Retirees  
ORGANIZATION ONTARIO

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

MARCH 2024

NEWSLETTER FOR MEMBERS

## IN THIS ISSUE...

President's Message  
Remembering Don MacLeod  
The Warbler's Return  
MROO Announces our Newest Partnership with Specsavers Canada  
Guaranteed Investment Certificates  
Ontario Infrastructure Bank  
Travelling Soon? What To Do In Case of a Medical Emergency  
SpacesShared Unique Housing Option  
Benefits Students and Older Adults  
MROO Spring Zone Meetings 2024  
Frequently Asked Questions  
North America's First Zero-Carbon Office Tower: The Stack  
Notice of Election of Directors  
Study Looks at Canadian's Retirement Preparedness  
Notice of Annual Meeting  
The Saskatchewan Pension Plan  
The Intact Centre on Climate Adaptation  
100 Years Ago - What Happened in 1924  
2024 Annual MROO Scholarship Program  
2024 MROO Member Survey

## NEW ADDRESS? NEW INFO?

Please use the form at [www.mroo.org](http://www.mroo.org), under the "Membership" tab OR Call 1-800-595-4497 and leave a message with your full name, phone number, and your new address/new info.

If you have a MROO Health Plan policy, please contact the VICTOR Group, our Insurance Plan administrators, at 1-800-363-7861 or 905-755-2030.

You must notify OMERS directly (MROO cannot).

Go to: [www.omers.com/Contact Us](http://www.omers.com/Contact Us) for details or call 1-800-387-0813.

## PRESIDENT'S MESSAGE

I hope you enjoy this first newsletter for 2024 that contains important notices and information for MROO members.

### 2024 Zone Meetings

Please take time to read the notice in this newsletter about the zone meetings that will be held this April and early May. Your Board of Directors was very pleased with the great attendance and participation by MROO members in 2023, when we were able to return to in-person meetings after three years without them during the pandemic.

**Kindly note the date of the meeting in your zone and the registration process.** We look forward to welcoming members and providing an informative program and interesting guest speakers in each zone.

### Transitions

I am very sad to report that **Max Sutton**, Zone 3 Director, has resigned for health reasons. Max has been a long-time contributor to MROO as an Ambassador and Alternate Director and in 2023 was elected Director in Zone 3.

On behalf of the Board, I commend the exceptional effort Max and former director **Giulio Di Bacco** put into building the Zone 3 team and their outreach to employers and retiree groups. They made Zone 3 a standout in terms of membership promotion and participa-

continued on page 2 ●●

## REMEMBERING DON MacLEOD

It is with great sadness that we announce the passing of our longtime President, George Donald MacLeod (Don), who died December 4, 2023, at age 93.

Remembering  
Don MacLeod  
1930-2023



Past President of MROO

"Retirees now have a voice and a vote on what OMERS does. That is a very important element of protecting our pensions."  
— Don MacLeod, MROO

## PRESIDENT'S MESSAGE CONTINUED

tion in MROO and zone activities. I sincerely thank Max for his passion and dedication to serving our members. We'll miss you at the Board table Max!

At our December 2023 meeting, the Board of Directors ratified the appointment of **Gail Stergios** as Ambassador in Zone 9. Welcome Gail and thank you for coming forward to serve MROO as an Ambassador.

### OMERS Innovative Podcast Series

OMERS has launched a new podcast series, *The Pension Blueprint!* Each episode explores different aspects of the pension landscape across Ontario and provides educational content about the OMERS Plan – everything from factors to consider when choosing the best time to retire to ways to maximize monthly retirement income. Some episodes take a deeper dive into the latest buzzworthy topics around pensions and retirement.

I applaud this important OMERS initiative and encourage MROO members to explore the podcast series at <https://www.omers.com/the-pension-blueprint-podcast>.

### New MROO By-law

On December 5, 2023, the Board of Directors enacted By-law No. 7, a By-law that combines the MROO Constitution with an updated By-law, in compliance with the provisions of the Ontario *Not-for-profit Corporations Act* (ONCA).

As reported in previous newsletters, the ONCA came into force October 19, 2021, and gave not-for-profit organizations such as MROO until October 19, 2024, to become fully compliant, including the amendment of Organizational By-laws to conform with the *Act*.

As required by the ONCA, the Board will submit By-law No. 7 to the members for confirmation at the Annual Meeting of Members in June of 2024. A Notice and Resolution will be provided with the agenda package for the Annual Meeting.

I witnessed firsthand the considerable work and time committed by the Governance Committee during the past two years to create MROO's By-law. I wish to recognize and thank the members of the Governance Committee: Chair, Cindy Snider, Vice-President and Zone 9 Director; Giulio Di Bacco, then Zone 3 Director; Gerry Pedwell, Zone 4 Director; Jackie Forsey, Secretary and Zone 5 Director; and Maureen Lachance, Zone 6 Director. Thanks as well to Ken Noakes, Executive Director, and Patrice Cawood, Administration Manager. An important job, well done by everyone involved!

Until next time, I wish you all good health and happiness as we look forward to the arrival of spring in Ontario. All the best!

Keith Robicheau



## THE WARBLERS RETURN

THANKS TO RON AND LYNDA GOODRIDGE

Starting in early spring, warblers begin to arrive along the Gulf Coast of the southern US. Many have flown non-stop across the 500-mile expanse from Central and South America.

As the weeks progress, they find their way farther north. By May, places around the Great Lakes begin to see their arrival, often in waves. The waves continue for much of the month, and light up North American overnight radar screens like storms.

Most are just passing through . . . on their way to destinations much more distant . . . the boreal forests of northern Canada.

Despite their small size, they command the attention of serious bird-watchers, who catalog and photograph these tiny feathered travelers as they pass by. Their bright and flashy colors lure tens of thousands of birders to places like Point Pelee every spring. The Wood Warblers are the "stars of the show".



Blackburnian Warbler



Cape May warbler

# REMEMBERING DON MacLEOD CONTINUED

## About Don MacLeod

If others were the fathers of MROO, Don was certainly the godfather. Don led the charge via the CUPE Ontario Pension Committee to forge an alliance between the fledgling MROO and CUPE Ontario Division.

Don worked for the City of Hamilton in construction inspection for 35 years and was heavily involved in the CUPE local 167. Following his retirement in 1984, Don devoted himself to MROO, becoming President of MROO for 25 years (1987-2011). He handed the reins to Bill Harford in 2011.

Don was married to his high-school sweetheart **Audrey MacLeod** for over 67 years. Audrey died in 2021 at the age of 89. He will be lovingly remembered by his twin sister Dorothy Ottoson, sons Daniel and Donald, and grandchildren Jessica and Steven.



*Early days: Don (left) and colleagues representing MROO at a CUPE convention in 1985*

## Health Insurance for Retirees? You must be kidding!

In the early 80's Don MacLeod went searching for a company that would offer health insurance to retirees. The usual response: no thanks, retirees don't sound like a good bet. Don persisted and was instrumental in forging a connection with ENCON (now Victor Canada), the company that currently manages the MROO health benefits plan.

Working with Ted Stephens, then the President of Citadel Insurance (since folded into Manulife), they saw the need and the opportunity, and in 1984 the MROO Health Plan was born. Forty years later it provides coverage for over 15,000 MROO members.

At the time, a health benefits program marketed to retirees was unheard of; now several insurers offer similar plans. "We should have tried to patent that idea," said Don ruefully. "But I'm very proud that we were able to help gain health coverage for people who might have needed it and couldn't get it elsewhere."



*MROO Legends Ted Stephens and Don MacLeod (right)*

## A Voice and a Vote for OMERS Pensioners

One of MROO's major missions during Don's tenure was to convince the Province to appoint a retiree representative to the OMERS board. That quest was ultimately successful in 1992. "Retirees now have a voice and a vote on what OMERS does," said Don. "That is a very important element of protecting our pensions."

In 2006, the Ontario Government's Bill 206 devolved OMERS into a self-governing plan, independent of the Province. Together with Paul Bailey, Bill Harford, and Dick McIntosh, Don insisted that the legislation provide for a retiree representative on the OMERS Sponsors Corporation Board (OMERS' policy-making board). Successfully. Together with the Police and Fire retiree organizations, MROO appoints a member to that board and nominates a member of OMERS' Administration Board.

## Indexing guaranteed

If you are already an OMERS pensioner, annual indexing of your pension for inflation is guaranteed. Thank Don MacLeod. In 1998, Don delivered letters of protest from 9000 OMERS pensioners to the OMERS office and gave Provincial officials a polite but firm earful. The result: 100% inflation protection guaranteed. Pensions to surviving spouses increased from 60% to 66%, the maximum allowed by law.

# REMEMBERING DON MacLEOD CONTINUED

## Everything you want to know about pensions

Way back, even before their MROO days, Don MacLeod and Bill Harford teamed up to offer pension seminars across the province to CUPE members. They realized that pensions are complicated – not just OMERS but also CPP, OAS, RRIFs, etc. Employees needed someone to explain it patiently and take the fear out of retirement.

Then when he began MROO's zone meetings for members across the province, Don made sure that OMERS staff were invited to bring retirees up to date. Together with Phil Hollins and others from OMERS, MROO and OMERS have since worked hand in hand to keep retirees informed.

## What kind of a man was Don?

Even while lobbying OMERS regularly, he never failed to take boxes of Christmas chocolates into the OMERS people with whom he dealt. Always respectful. Always saw the best in people.

In the early days when MROO membership was \$2 annually, Don (together with Pat and Jacqueline on loan from CUPE Ontario) could be found at a table counting \$2 bills. Later, when MROO began its annual zone meetings, there would be Don on the floor taping down extension cords. A humble, get-the-job-done sort of guy.

And in his later years, when Audrey subsided into Alzheimer's, Don made the trip to downtown Hamilton every day for six years to spend the day with her. (In memory of Don MacLeod, and in honour of his tremendous contributions to the organization, MROO has made a \$5,000 donation to the Alzheimer's Society)



*Don with Bill Harford at a pension seminar 2003*

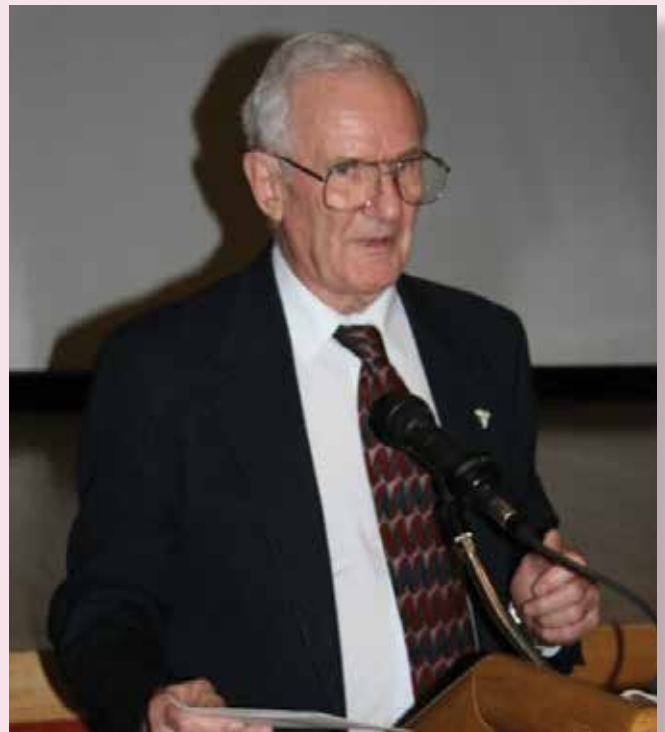
## The Don MacLeod Leadership Award

Since 2012, MROO has been distributing the annual **Don MacLeod Leadership Award** to a student who shows exceptional leadership and initiative and who gives back to their community.

The MROO Board of Directors remembers Don as an exceptionally gentle man, who strived to make MROO the organization for OMERS retirees. His vision, kindness and dedication will never be forgotten. His name will live on through this special MROO Scholarship and in the hearts of all those whose lives he has touched over the years.



*Giulio di Bacco (who succeeded Don as zone director in Hamilton) in 2014 thanking Don and Audrey for their decades of service to MROO.*



*Don at a zone meeting in his hometown, Hamilton*

# MROO ANNOUNCES OUR NEWEST PARTNERSHIP WITH SPECSAVERS CANADA

The Municipal Retirees Organization Ontario, the largest organization supporting OMERS pensioners, today announced a partnership with Canada's fastest growing optical retailer, Specsavers. With over 35,000 members, MROO has found the perfect partner in Specsavers, an optometrist-owned and -led business that provides Canadians access to comprehensive eye exams with over 100 locations across the country, including over 50 locations in Ontario. The comprehensive eye exams include an OCT 3D eye scan enabling early detection of sight-threatening eye diseases. Specsavers has a range of high-quality eyewear, including over 1,000 frames, lenses and contact lenses starting from \$69 for a complete pair of single vision glasses.

"Specsavers' focus on eye health and great value makes them a perfect partner for MROO," said President, Keith Robicheau. "We're proud to partner with a company that will offer not just great prices but also innovative and valuable testing that will benefit our members."

Specsavers was founded in 1984 in the UK and since then has grown to nearly 2,500 stores in the UK, Ireland, the Netherlands, Norway, Sweden, Denmark, Finland, Spain, Australia, New Zealand and most recently, in Canada.

"We're delighted to partner with the MROO and bring our passion for making quality eyecare and eyewear affordable and accessible to all their members," said Bill Moir, General Manager of Specsavers Canada. "This partnership marks a great milestone in our mission to help change the lives of Canadians through better sight."

For more information on Specsavers and their offers from MROO members, head to Eyeglasses page on the Members Services page of [www.mroo.org](http://www.mroo.org). Specsavers of course accepts all private insurance plans, including the MROO/Victor plan.

To take advantage of the Specsavers offers you will need your MROO membership number. To obtain yours please Email: [info@mroo.org](mailto:info@mroo.org) or call 1-(800)-595-4497!

## Save with Specsavers

We're thrilled to partner with MROO to bring you a special eyewear offer. As valued members, you get 50% off lens upgrades. Choose from lenses that are thinner and lighter, anti-reflective, or with enhanced sun protection.

### How to redeem:

- Find a Specsavers near you at [Specsavers.ca/stores](http://Specsavers.ca/stores)
- Provide proof of MROO membership in-store
- Mention the promo code **202401** or present this offer - conditions apply\*

**We're looking forward to seeing you soon.**

\*Discount only available for MROO members with proof of valid MROO membership. Cannot be used for friends or family purchases. Offer details are subject to change. Other conditions apply. For more details visit [mroo.org/en/member-services/glasses.aspx](http://mroo.org/en/member-services/glasses.aspx).



# GUARANTEED INVESTMENT CERTIFICATES: WHAT THEY ARE AND WHAT'S THE NEWS

## What is a GIC?

A GIC (Guaranteed Investment Certificate) is a financial product offered to individual savers/investors by financial institutions like banks, virtual banks, and credit unions. Essentially you are lending your money to the bank or credit union for a specified period of time in return for earning a specified rate of interest when that term is up.

## History of GICs

Savers have always looked for safe ways to keep their savings and earn some money on their money. Since the early 1800s, individual investors have been able to purchase government bonds. In the 1950s, GICs offered by financial institutions became a popular investment choice, since they also offered stability and fixed returns.

In November 2023, the chartered banks alone held \$670 billion in GICs and fixed term deposits by the general public, 24% of which was in tax-sheltered accounts (RRSPs, RRIFs).

## Pros and Cons

What's to like about GICs...

- There is no possibility of losing the money ("principal") you lend them
- Even in the extremely rare event that a bank did go bankrupt, government deposit insurance protects your money (up to \$100,000; more if it's in an RRSP or RRIF)
- You know you're going to make money on your money, and for most types of GIC you know exactly how much

On the other hand...

- In the most common type of GIC (non-redeemable), you can't get your money back before the term is up, unless you pay a penalty or lose the interest you've earned
- Because they are essentially risk-free, they don't make the money that – usually! – can be made on the stock market or mutual funds. But stocks or mutual funds have risk. While on balance and over the long term, they have made more money for investors than GICs, some bad investments and some bad times have lost people's savings.

- Inflation: will the savings you put into a GIC have the same purchasing power at the end of the GIC term as at the beginning?

## GIC rates of interest vs inflation

The Table below compares the rates of return on non-redeemable GICs with the increase in the Consumer Price Index over the past 20 years. During Canada's long period of low inflation from 2003 to 2020, the interest rate for 5-year GICs was either above or slightly below the rate of inflation. A 5-year GIC though needs to hold its purchasing power for 5 years, so Column E compares the interest rate for 5-year GICs with the rate of inflation 4 years ahead of when the GIC was bought. Again, the GICs from 2003 to 2016 did not badly compared to inflation 4 years in advance.

But the table emphasizes the knock against GICs. When inflation rose, as it did in 2021-2023, the purchasing power of GICs dropped dramatically. A 5-year GIC acquired at the end of 2018 didn't look too bad compared to 2018's inflation (-0.3%) but looked rough indeed compared to 2022 inflation (-4.63%).

	A	B	C	D	E
	5-year GIC rate - average of 6 largest Can. banks - end of year	Consumer price Index increase from previous December	5-year GIC rate compared to same year CPI	5-year GIC rate compared to next year's CPI	5-year GIC rate compared to CPI 4 years in advance
2003	3.13	2.08	1.05		0.75
2004	2.92	2.13	0.79	1.00	1.76
2005	2.71	2.09	0.62	0.83	1.39
2006	3.16	1.67	1.49	1.04	0.81
2007	3.31	2.38	0.93	0.78	1.01
2008	3.01	1.16	1.85	2.15	2.18
2009	1.95	1.32	0.63	1.69	0.71
2010	1.97	2.35	-0.38	-0.40	0.50
2011	1.87	2.30	-0.43	-0.33	0.26
2012	1.65	0.83	0.82	1.04	0.15
2013	1.63	1.24	0.39	0.41	-0.24
2014	1.92	1.47	0.45	0.16	-0.07
2015	1.47	1.61	-0.14	0.31	-0.78
2016	1.42	1.50	-0.08	-0.03	0.69
2017	1.39	1.87	-0.48	-0.45	-3.41
2018	1.69	1.99	-0.30	-0.60	-4.63
2019	2.08	2.25	-0.17	-0.56	-1.02
2020	1.28	0.73	0.55	1.35	
2021	0.99	4.80	-3.81	-3.52	
2022	2.87	6.32	-3.45	-5.33	
2023	3.90	3.10	0.80	-0.23	

continued on page 7 ●●

### GIC Rates of interest change with the length of the GIC term

This risk of unknowable future inflation (who knows what the 5-year future holds?) is why the interest rate is **typically** higher for longer-term non-redeemable GICs (e.g., 5 years) than for shorter terms (e.g., 1, 2, or 3 years). Simply put, the bank or credit union needs to offer you more so that you'll leave your money with them for longer. For example, <https://www.ratehub.ca/blog/the-history-of-gic-rates/> shows:

Average Real Return from 2005-2014			
	Nominal Return	CPI (Inflation)	Real Return
1-Year GIC	1.40%	1.81%	-0.41%
3-Year GIC	1.85%	1.81%	0.04%
5-Year GIC	2.28%	1.81%	0.47%

It not only shows how rates compared to inflation during this low-inflation 2005-2014 period, but also why the higher rate offered for longer terms has made a difference.

### Something unusual is happening

See the pattern in the table below from a sampling of financial institutions as of January 2024. They are offering a lower rate for longer terms. What they are saying is:

- they expect inflation to come down over the next few years.
- they expect the Bank of Canada's overnight lending rate to start dropping this year.

- they won't need to offer you as high a rate of interest to borrow your money in the future as they need to offer you now.

January 3 2024 GIC rates			
	1 year	3 year	5-year
<b>average of 6 largest Can banks</b>	4.65	4.40	3.90
<b>Meridian</b>	5.00	4.40	4.15
<b>EQ bank</b>	5.00	4.45	4.25
<b>Tangerine</b>	5.00	4.10	3.85
<b>FirstOntario</b>	5.00	4.80	4.35
<b>Oaken Financial</b>	5.40	5.00	4.85
<b>Source= <a href="https://wowa.ca/gic-rates">https://wowa.ca/gic-rates</a></b>			
NOTE: the 6-bank average <b>5-year</b> GIC rate had been 4.65% in mid-December 2023			

If (and who knows for sure?) inflation declines over the next few years closer to 2003-2020 levels, someone who bought a GIC in 2023 at 4.65% would be quite content.

### Learn More

While GICs are a relatively safe and straightforward way to invest savings, there's more to learn (e.g., the concept of "laddering" 1-, 3-, and 5-year GICs). Here are two excellent websites for more information:

- Ontario Securities Commission  
[www.getsmarteraboutmoney.ca/learning-path/gics/what-is-a-gic-and-how-does-it-work/](http://www.getsmarteraboutmoney.ca/learning-path/gics/what-is-a-gic-and-how-does-it-work/)
- WOWA.ca (which brands itself as Canada's personal finance encyclopedia)  
<https://wowa.ca/gic-calculator>

## ONTARIO INFRASTRUCTURE BANK

In its Fall Economic Statement, the Ontario Government earmarked \$3 billion for the creation of the Ontario Infrastructure Bank, with a mandate to seek investment by pension plans (and other large institutional investors) into major public infrastructure projects, particularly in the long-term care, affordable housing, and energy sectors.

The Government indicated that the bank would:

- Reduce the risk that pension plans and other institutional investors would otherwise perceive in complex, long-term projects
- Provide more flexible financing terms for investors
- Reduce the amount of borrowing required by the government for those projects

The operation of the new long-term care homes, housing projects, and energy networks would have to yield a safe and satisfactory profit back to the pension plan investors.

Said Ontario Finance Minister Peter Bethlenfalvy: "Following many other jurisdictions around the world with similar entities, the bank will attract trusted institutional investors to help finance essential infrastructure that would not otherwise get built.... Canada is renowned for one of the strongest pension systems in the world, including what we call the Maple Eight, the largest funds in Canada.... We've heard from these funds that they are looking for more opportunities to invest workers' savings in Canada."

# TRAVELLING SOON? WHAT TO DO IN CASE OF A MEDICAL EMERGENCY

RENATA LEDO, RETIREE BENEFITS MANAGER, VICTOR

Purchasing travel insurance provides assurance that medical expenses will be covered in the event of a medical emergency. An important part of trip planning is knowing what coverage you have, as plans can change from year to year.

In an emergency, here are three steps to ensure quick access to medical services, a smooth provider experience, and having your claims paid in advance.

1. **Ensure you have your travel card:** Carry it in your wallet or have a picture of it on your phone while you travel.
2. **Inform travel companions and family:** Communicate where you are going and how to locate your insurance documents to someone back home. Also, let your travel companion know where to find your travel insurance card.
3. **Contact the emergency assistance provider immediately:** To arrange medical services promptly in the event of an injury or an illness, call the toll-free number for the emergency travel provider who has partnered with your travel insurance company. Failure to make this initial contact could result in coverage limitations and paying medical expenses out-of-pocket. If you are unconscious, medical personnel may check your wallet for identification.

By following these steps, you can maximize the benefits of your travel insurance, while ensuring a well-managed response to unexpected health situations during your travels.

## Accessing your MROO insurance medical travel card

If you have the MROO Annual Travel Insurance plan, accessing your emergency medical travel card has been made convenient through V+ account management.

Here's a step-by-step guide to access and print your travel card **if you have purchased the Annual Travel Plan** (does not apply to the Individual travel plan):

1. **Visit the MROO Insurance website**
  - Navigate to the website by visiting [www.mrooinsurance.ca](http://www.mrooinsurance.ca), clicking the "**SIGN IN**" link in the top right corner then scrolling down and clicking "**LOG IN OR SIGN UP**"
2. **Log in or create an account**
  - Log in with your credentials or create an account by clicking the 'Request Access' button. A registration box will appear, select 'Yes' and complete the infor-

continued on page 9 ●●

## This is your time...

In retirement, you may be looking for insurance coverage that will keep working for you when your employer health care coverage ends.

Victor a leader in group and retiree benefits, can provide the affordable health and dental coverage you're looking for. We offer a range of plan choices for MROO members to help meet your needs and your budget, including a flexible annual travel insurance plan.

### One stop, many options – Life, Health, Dental, Travel and RecoverEase



With V+, Victor Canada's easy-to-use portal, you can get quotes, enroll in a plan and manage your benefits – wherever you have Internet access.

**It's simple. It's convenient. And, it's online!**

Visit [www.mrooinsurance.ca](http://www.mrooinsurance.ca) for more information or contact one of our Victor Client Service Specialists at 1-800-363-7861, or email us at [mroo.ca@victorinsurance.com](mailto:mroo.ca@victorinsurance.com).



**MROO** | Municipal Retirees  
ORGANIZATION ONTARIO



## TRAVELLING SOON? WHAT TO DO IN CASE OF A MEDICAL EMERGENCY CONTINUED

mation requested. Your 7-digit MROO Insurance client number starting with 773 is required and can be found on your online enrollment confirmation or renewal letter. Please note there is no dash in the client number (XXXXXXX) and the postal code has a space (XXX XXX).

### 3. Locate the Annual Travel Insurance policy section

- Once logged in, click the tab at the top of the page titled 'Plan Material', then under policies in the Plan Material section, select 'Policy – Annual Travel' to find the section related to the Annual Travel Insurance policy.

### 4. Access Emergency Medical Travel Card

- Within the annual travel policy section, locate the 'Schedule of Benefits'.

### 5. Download or print

- Download a digital copy or print it at your convenience.

Enjoy your travels! For more information about all MROO insurance plans, please visit [www.mrooinsurance.ca](http://www.mrooinsurance.ca) or call Victor at 1-800-363-7861. You can also email Victor at [mroo.ca@victorinsurance.com](mailto:mroo.ca@victorinsurance.com).

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## SPACESHARED UNIQUE HOUSING OPTION BENEFITS STUDENTS AND OLDER ADULTS

Through a combination of technology and real live human support, SpacesShared attempts to meet two critical challenges: older adults wanting to manage in their own homes as long as possible, and students looking for safe and affordable housing near the campuses they are attending. While it is expanding to other college and university towns, SpacesShared is already working with Humber, Sheridan, Georgian and St. Lawrence colleges and Wilfred Laurier and Nipissing universities.

With SpacesShared, older adults can safely offer a spare bedroom for extra income, enjoy the company, and get help with chores around the house all while giving students much-needed housing. It could be a student from overseas or just from out of town.

When Parth Makwana moved from India to study Culinary Management at Georgian College, SpacesShared's technology platform connected him with Barrie resident Karen Tiveron.

Parth says: "A big benefit is getting guidance with things I don't know about. For example, Karen helped me with my resume and suggested some places in Barrie where I could apply for a job."

Karen reports: "So far, it's going really well. I liked the idea of having a little extra help around the house ... there are times when I'm not physically capable of doing some things, like taking the bins down to the street on garbage day and raking the leaves."

Georgian College was the first postsecondary institution to launch on the SpacesShared platform, and it had

six matches living together and 11 listings available for matching, as of November 2023.

Says Suzie Addison-Toor, Vice President, Georgian College: "The homeowners and students go through a screening process to ensure it's a successful pairing. It's a fantastic option both for homeowners who have spaces to let out, as well as for our capacity of housing students in an affordable way."

While the application process for both parties is conducted through the website [spacesshared.ca](http://spacesshared.ca), the SpacesShared team focuses on the safety of both the homeowner and student through verification of identities, background checks, proof of student enrolment, clear understandings and formal agreements between homeowner and student, and regular check-ins after the student moves in.



Help with household chores can be part of the agreement.



**MROO**

Municipal Retirees  
ORGANIZATION ONTARIO

## MROO SPRING ZONE MEETINGS 2024

Don't miss the Spring 2024 MROO Zone Meetings taking place across our 9 Zones this April and May 2024. Get the latest news from MROO and OMERS. Listen to guest speakers share relevant information and resources for retirees, and enjoy lunch with current and new MROO members. Meet some of our partners and maybe even win a special door prize!

MROO members and their partners are invited to attend a Zone Meeting in any one of the Zone locations, FREE of charge, but you must register! Bring a potential member - retired, or soon-to-be-retired OMERS plan members are invited to attend as long as they join and pay the \$25 membership fee. Register online today!

### Spring Zone Meeting Information

**Zone 1**

Date: April 2, 2024  
Location: John D. Bradley  
Convention Centre (Chatham)  
Register By: March 22, 2024

**Zone 2**

Date: April 3, 2024  
Location: The Four Points  
Sheraton Hotel (London)  
Register By: March 25, 2024

**Zone 3**

Date: May 1, 2024  
Location: Italian Canadian  
Club of Guelph  
Register By: April 22, 2024

**Zone 4**

Date: April 9, 2024  
Location: Mississauga  
Convention Centre  
Register: By: March 29, 2024

**Zone 5**

Date: April 25, 2024  
Location: Quality Inn &  
Conference Centre (Kingston)  
Register By: April 15, 2024

**Zone 6**

Date: April 23, 2024  
Location: St. Stefan Serbian  
Orthodox Church (Ottawa)  
Register By: April 12, 2024

**Zone 7**

Date: April 16, 2024  
Location: Caruso Club  
(Sudbury)  
Register By: April 5, 2024

**Zone 8**

Date: May 7, 2024  
Location: Italian Society,  
(Thunder Bay)  
Register By: April 26, 2024

**Zone 9**

Date: April 18, 2024  
Location: Horseshoe Resort  
(Barrie)  
Register By: April 10, 2024

### WAYS TO REGISTER: PLEASE CHOOSE ONE:

- 1** Go to [www.mroo.org](http://www.mroo.org). Under the "What's Happening" menu click on "Spring 2024 Zone Meetings". Here you will find an online registration link and all the Zone Meeting details.
- 2** Email MROO at [info@mroo.org](mailto:info@mroo.org).
- 3** Call MROO at 1-800-595-4497 and follow the prompts.



## FREQUENTLY ASKED QUESTIONS

**Q: What happens if I decide not to come on the day of the meeting?**

A: When you register, we reserve a seat and a meal for you and your partner or potential new member. If you decide not to attend at the last minute, it is too late for us to change the numbers and therefore we must pay for your meal (s).

**Q: Why do I need to register in advance? In the past, I've registered at the door.**

A: Advance registration is very important to the smooth running of the event. Walk-in attendance can create problems with over-capacity in the meeting room, food shortages and set-up issues.

**Q: Can I register for a zone meeting after the deadline has passed?**

A: Yes, you can. We will do our best to accommodate you, but would prefer advance registration online.

**Q: What if I/we must cancel due to illness or a family emergency?**

A: Please let us know ASAP by phone (1-800-595-4497) or email (info@mroo.org).

**Q: I am allergic to certain foods/have a medical condition. Can I order a special meal?**

A: We are happy to request special meals for those with allergies and medical conditions. Please request this during registration. When lunch begins, please advise staff that you have requested a special meal.

**Q: Can I bring a relative/friend who is my driver or caregiver to the meeting?**

A: Yes, members who need assistance getting to/from during the meeting can bring a friend/relative/caregiver to assist. Please include the person's full name and relationship to you when you register.

**Q: Will I receive a confirmation that I have registered?**

A: Those who register online on our website will receive confirmation. We're unable to provide confirmations with phone registrations.

**Q: Is there any recognition for bringing new MROO members to join?**

A: Yes, we reward MROO members with a gift during the last half of the meeting.

### ZONE MEETING AGENDA

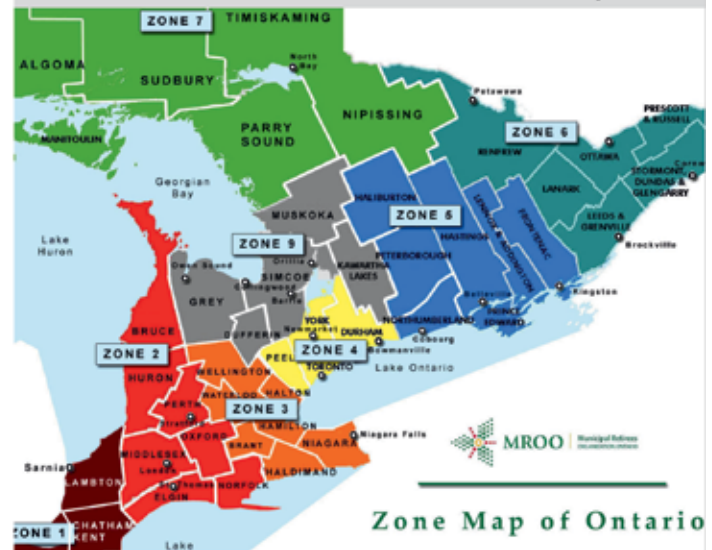
Most meetings follow this general format. Each Zone Director decides on guest speakers and topics individually, and presentations may vary by location. If you have questions about a specific zone meeting, contact your Zone Director directly.

#### TYPICAL AGENDA

- 9AM: Registration Opens
- 10AM: Welcome by Zone Director
- 11AM: Presentation by Guest Speaker
- 12PM: Lunch
- 1PM-3PM: Presentations by Partners
- 3PM: New Member Recognition and Announcement of door Prize Winner
- 3:30PM: Meeting Closes

### MROO ZONE MAP

Not sure which zone you are in? Check the map. You can attend a meeting in any of the 9 zones. Choose the location and date that works for you!



Website: [www.mroo.org](http://www.mroo.org) | Email: [info@mroo.org](mailto:info@mroo.org) | Toll-free: 1-800-595-4497

# NORTH AMERICA'S FIRST NEW ZERO-CARBON OFFICE TOWER: THE STACK

OMERS is committed to achieving a goal of net-zero greenhouse gas emissions by 2050. As part of its inaugural Climate Action Plan, OMERS is evaluating how it supports real-world emissions reductions and is focusing on energy transition, renewable energy, cleantech, green buildings and decarbonization technologies. OMERS expects to increase its green investments to \$30 billion by 2030.

More than 25% of OMERS' assets are located in Canada. This includes The Stack, which opened in September 2023. It is Vancouver's tallest commercial building and the first new zero-carbon office tower in North America. At 37 storeys tall with 555,000 square feet of space, the Stack is a landmark in the commercial real estate industry's journey to decarbonization.

As the first office tower to attain the Zero-Carbon Building Design Standard certification from the Canada Green Building Council, it implements many innovative features that minimize both carbon emissions and energy intensity, including:

- o low-carbon building systems
- o a high-performance triple-pane glazing system for energy-efficient windows.
- o a rooftop solar panel array that will generate 26,000 kWh of energy annually.
- o smart building technology to provide insights on energy management, optimize building performance, and enable preventative maintenance.

The Stack reflects OMERS' and Oxford's commitment to integrating environmental sustainability best practices throughout their assets.



## NOTICE OF ELECTION OF DIRECTORS Zones 2, 3, 4, and 6

In accordance with the provisions of Municipal Retirees Organization Ontario's By-law, elections will take place at the 2024 Annual Zone Meetings for the positions of Directors for Zones 2, 3, 4, and 6. The dates of these meetings are as follows:

- Zone 2: Wednesday, April 3, 2024 in London, ON
- Zone 3: Wednesday, May 1, 2024 in Guelph, ON
- Zone 4: Tuesday, April 9, 2024 in Mississauga, ON
- Zone 6: Tuesday, April 23, 2024 in Ottawa, ON

Nominations must be signed by the Nominator and a Secunder who must both be Life Members of MROO residing within the boundaries of the zone in which the election is to take place, as well as by the Nominee. Nominees must have resided within their zone and been a Life Member for a minimum of two (2) years prior to nomination. A map showing zone boundaries is available on the MROO website: Zone [https://www.mroo.org/en/about-mroo/zone-maps.aspx?\\_mid\\_=311](https://www.mroo.org/en/about-mroo/zone-maps.aspx?_mid_=311)

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

### IMPORTANT NOTE:

**Nominations for the Director position must be submitted to the Executive Director at [executive-director@mroo.org](mailto:executive-director@mroo.org) no later than 21 days prior to the Zone Meeting at which the election will be held. Nominations Forms are available on MROO's website: <https://www.mroo.org/en/index.aspx>**

**NOTE: Due to the resignation of the director in zone 3, elected in 2023, the director elected this year in zone 3 will serve for the remainder of the term, i.e., two years.**

# STUDY LOOKS AT CANADIANS' RETIREMENT PREPAREDNESS

*Profiles of Retirement* investor research survey revealed details about the financial lives of Canadians 50 years of age and older. The study, conducted by the Ontario Securities Commission (OSC), included participation from both retirees and people who have not yet retired.

It found that, while most retired Canadians said they were in a financially strong position, 15% of retirees rated their financial situation as poor. Almost one third of retirees reported their monthly expenses in retirement higher than they expected. The most common financial concerns for both retirees and pre-retirees were:

- Sustained high inflation rates (62% pre-retirees, 56% retirees).
- Running out of money during retirement (57% pre-retirees, 37% retirees).
- Increased housing and rental costs (53% pre-retirees, 39% retirees).
- Unexpected health-care costs (49% pre-retirees, 43% retirees).

The survey found both retirees and pre-retirees may not be prepared for financial emergencies. Almost half of retirees had an unexpected event occur that significantly impacted their finances — the most common event being a long-term disability. Similarly, many Canadians are not preparing financially for the possibility of physical or cognitive decline. But there are things you can do to be ready if your health circumstances change. Financial protections such as appointing a power of attorney for property and naming a Trusted Contact Person are important safeguards for older Canadians.

To learn more about the Profiles of Retirement survey visit [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca). Use the drop-down menu to go to Investing Insights and then to Research & Reports.



ONTARIO  
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COMMISSION



Get  
Smarter  
About  
Money.ca

## MARCH IS FRAUD PREVENTION MONTH

Protecting yourself from fraud is a year-round activity but during March the OSC amps up its work to help you keep your money safe. Visit [www.FraudPreventionMonth.ca](http://www.FraudPreventionMonth.ca) to find out about common scams and more.

*OSC in the Community takes the OSC's regulatory mandate from Bay Street to Main Street. OSC staff host webinars and in-person presentations to help you make informed financial decisions and avoid investment fraud. To request an OSC in the Community presentation for your club or organization email us at: [InvestorOffice@osc.gov.on.ca](mailto:InvestorOffice@osc.gov.on.ca) or call: 1-877-785-1555.*

## NOTICE OF ANNUAL MEETING

**The 2024 Annual Meeting of MROO Members will take place as follows:**

**DATE:** Tuesday, June 4th, 2024

**TIME:** 10:00 a.m.

**LOCATION:** Sheraton Toronto Airport Hotel & Conference Centre, 801 Dixon Road, Toronto, ON M9W 1J5

The following items of business will be dealt with:

- Receipt and approval of the Audited Financial Statements from the previous year.
- Approval of the Appointment of the Auditors for the next fiscal year.
- Adoption of the 2023 Annual Report.
- Consideration and Approval of Amendments to the Constitution and By-law.
- Elections of Officers: Offices of the President and Secretary.
- Other Business in Accordance with the Charter Powers.
- Questions and Answers Period

**Note:** Any item of business brought forward by a member of the Organization other than the Board of Directors must be provided to the Administration Manager, or to any Director, in writing, containing a proposed motion, no later than 10 days before the Annual Meeting.

ALL WELCOME – To attend, please register with the Administration Manager at [admin@mroo.org](mailto:admin@mroo.org).

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# THE SASKATCHEWAN PENSION PLAN

## RETIREMENT INCOME FOR THE NEXT GENERATION

In 1986, the Province of Saskatchewan established a Defined-Contribution Plan available to any resident or business. Funds from all contributors are pooled and invested as a single fund, yielding low management costs (less than 1% of the fund). The Plan is directed independently of the Province by a provincially appointed Board. The Plan's 10-year average return is about 8%.

Once enrolled, individuals and employees contribute when, and how much they like (subject to her/his RRSP



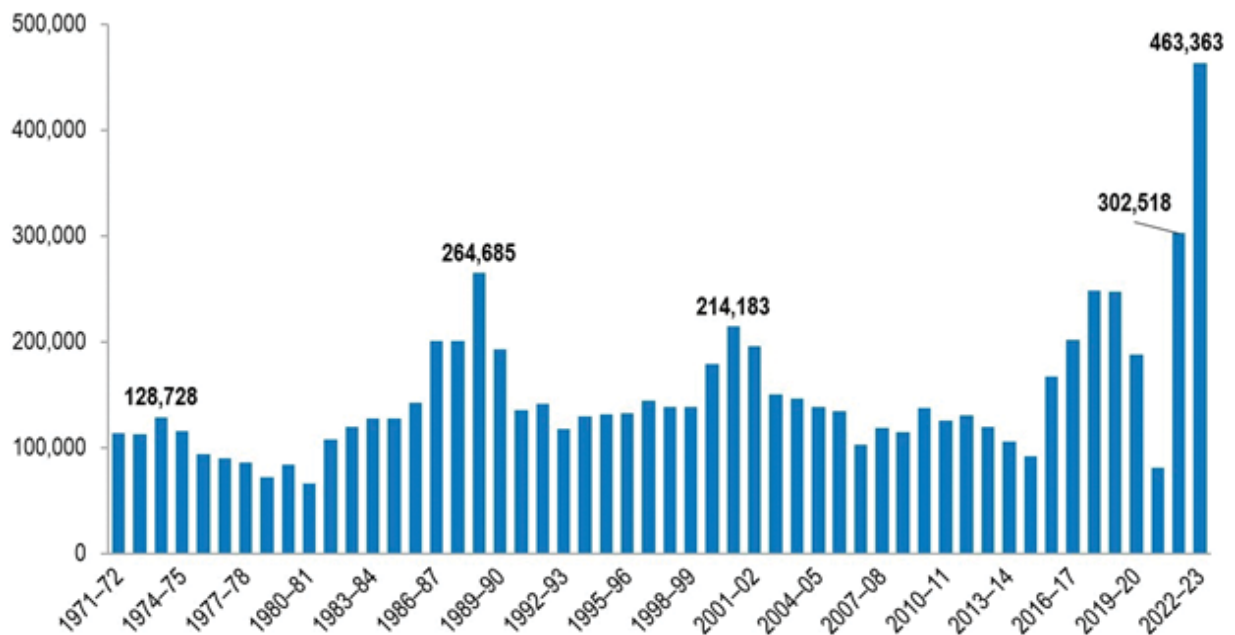
limits, no maximum or minimum annual contributions). Similarly, an employer may not contribute at all to employees' SPP accounts, may match employees' payroll deductions, or may contribute on a one-time or occasional basis. Accounts are locked-in (no withdrawals permitted) until age 55, after which time an individual may at any time withdraw none, some, or all. Accounts remain with the individual if they change jobs or provinces.

At age 71, an individual's SPP account is converted to a lifetime annuity (i.e., monthly payments based on the value of the account at the time the annuity is established). Being a non-profit plan, the annuity is reduced less because of management costs than are commercially available annuities.

Given the size of Saskatchewan, the SPP's assets are "only" \$600 million. It relies on external investment managers. It does not promise a Defined Benefit. Nonetheless, it offers a flexible, successful, reliable, and transportable retirement savings plan for any and all residents or businesses. Were Ontario to offer such a simple, flexible non-profit, low-cost retirement saving option, would it not work equally as well as Saskatchewan's?

## Record-Breaking Population Growth Continues in Ontario

Population Growth



Note: Population Growth is for the July 1 to June 30 period.  
Source: Statistics Canada.

# THE INTACT CENTRE ON CLIMATE ADAPTATION: CLIMATE-READY HOMES AND COMMUNITIES

## RETIREES AND CLIMATE CHANGE

The accompanying chart tells the story: over the past 15 years, climate change has contributed to a five-fold increase in the average amount Canada’s insurers have paid out each year because of catastrophic extreme weather events, such as floods, wildfires, hurricanes and hailstorms. A sure indication of the severity of climate change is the focus of the insurance industry on the issue.

To help reduce industry-wide losses and keep premiums affordable, several insurers have started investing in climate change research and initiatives to help Canadians get homes and communities ready for a changing climate. Since the majority of recovery expenses are not covered by insurance, taking preventative action to reduce losses also helps to minimize the financial burden on cash-strapped governments, businesses and residents. For every dollar that they cost insurance companies, uninsured damages from climate-generated disasters cost an estimated \$3-4.

The Intact Centre on Climate Adaptation, housed at the University of Waterloo, is funded by Intact Financial Corporation (Canada’s largest property and casualty insurer). Operating independently of its funders, the Centre has this mandate:

1. To ensure that the national conversation about climate change includes BOTH mitigation AND adaptation

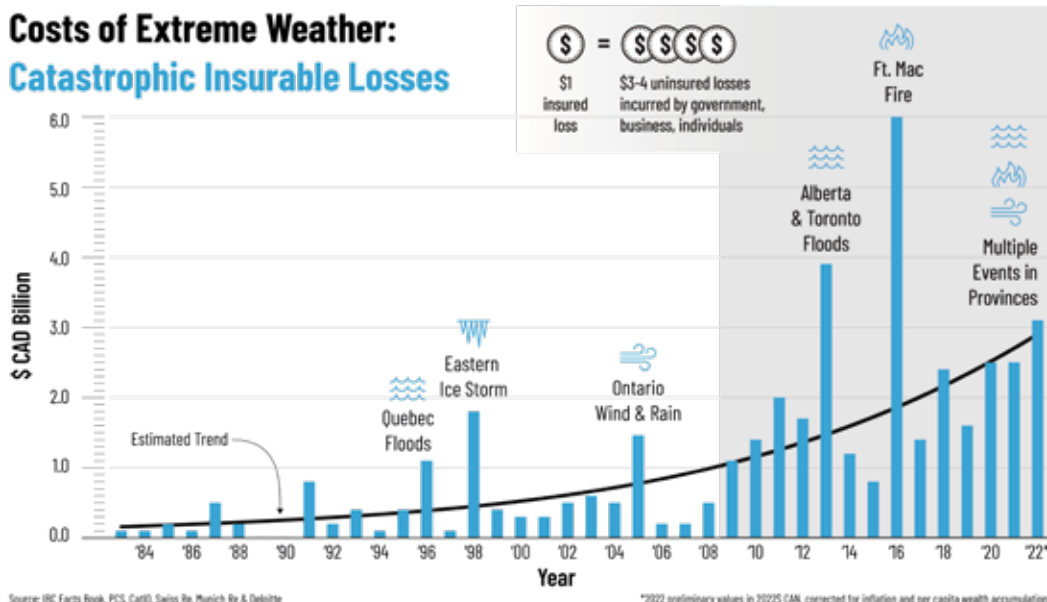
2. To work with residents, businesses, and all orders of government to reduce risks associated with climate change and extreme weather events (flood, wildfire, extreme heat)

The Centre takes as its starting point the conclusions in the Report “Canada’s Changing Climate” published by the Government of Canada in 2019...

1. *Canada’s climate has warmed and will warm further in the future, driven by human influence.*
2. *Both past and future warming in Canada is, on average, about double the magnitude of warming on average across the globe.*
3. *Climate change impacts vary widely across the country.*
4. *Warming is effectively irreversible.*

While the Centre does research on the projected long-term impacts of flooding, wildfires and extreme heat, its immediate focus is helping households, businesses and communities take action to reduce the climate-change-influenced impacts that Canadians are already experiencing today. It translates lengthy and technical best practice guidance into a series of one-page, plain language infographics that identify practical, cost-effective actions we can all take to get ready.

For more information visit [intactcentre.ca](http://intactcentre.ca)





# 100 YEARS AGO - WHAT HAPPENED IN 1924

## Red Ensign Approved

In 1924, Parliament approved the Canadian Red Ensign as the official flag for government buildings at home and abroad. Our current flag was adopted in 1965.



## Kapuskasing

In 1924, Arthur Sulzberger, vice president of The New York Times, and James Kimberly, President of pulp-and-paper giant Kimberly-Clark, canoed together down the Mattagami River to Moose Factory on James Bay. Their journey began at a tiny stop called MacPherson on the National Transcontinental Railway.

The canoe trip changed that, spawning a partnership called Spruce Falls and a townsite called Kapuskasing. A new mill was to be built, capable of producing 550 tons of newsprint daily, much of which would go to The Times.

By 1951, the population of Kapuskasing had reached 5,000. Spruce Falls employed 1,500 workers and produced 750 tons of newsprint daily, half of which went to the New York Times. The last shipment of newsprint bound for The Times left Kapuskasing in 2003.



## Status Indian WWI Veterans Granted Right to Vote

In 1924, the Indian Act (as it was called then and is still called) was amended to give all Status Indian veterans of the First World War the right to vote in federal elections without losing their status and treaty rights.

In 1876, the Indian Act had provided for the creation of elected band councils, which were recognized by the Government of Canada instead of bands' traditional

governance arrangements. In 1924, the Government used the RCMP to supervise the election of a band council on the Six Nations Reserve, intended to replace the hereditary chiefs and clan mothers that had traditionally governed the reserve.

## Baby Names

In 1924, among female babies in Ontario, Mary was by far the most popular name, followed by Margaret, Marie, Dorothy, Helen, Doris, Jean. By 2022, none of these names was in the top 20; Olivia, Emma, Amelia, Charlotte, Sophia, Chloe, Ava had replaced them.

William and John were by far the most popular names for 1924 baby boys, followed by Joseph, Robert, James, George, Donald. By 2022, only William (3rd) and James (11th) remained in the top 20. Noah, Liam, Leo, Theodore, Oliver, Benjamin, and Lucas now predominate.

## Judy LaMarsh born in 1924

In 1963, Julia "Judy" LaMarsh, became only the second woman to ever serve as a federal Cabinet Minister. Under Prime Minister Lester Pearson's minority governments, she helped push through the legislation creating the Canada Pension Plan and Medicare. After leaving politics in 1968, she wrote three books, and had her own CBC radio show. Stricken with pancreatic cancer in 1979, she was given the Order of Canada at her hospital bed and died in 1980.



## Shortage of Affordable Housing

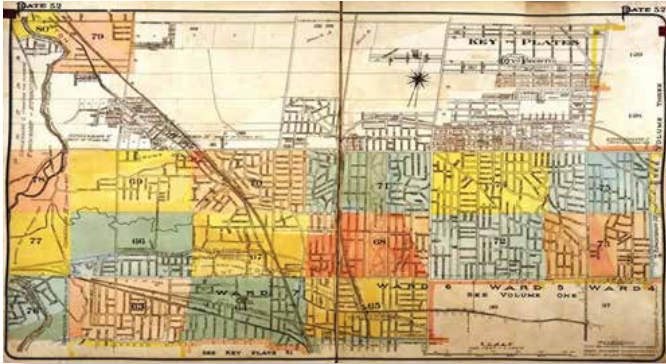
A fire-insurance map from 1924 shows what the Annex, Harbord Village and Palmerston neighbourhoods of Toronto looked like a decade after city bylaws banned apartment buildings in most of the city. Almost exclusively single-family homes.

Toronto had become Canada's second-largest urban centre, after Montreal. Military manufacturing boomed during the First World War, and after the war, the city bulged with returning soldiers, immigrants, and people

continued on page 18 ●●

## 100 YEARS AGO - WHAT HAPPENED IN 1924 CONTINUED

leaving farms and small towns, drawn by the promise of work in the city's new harbour and financial areas.



The problem then, as now: for Torontonians without significant wealth, finding housing was a challenge. But at a time when affordable rental properties were needed most, of the 3,000 new dwellings built that year, just five were apartment buildings. That's because, in 1912, the City of Toronto passed By-Law No. 6061, prohibiting apartment buildings on most residential streets.

110 years later, in 2022, Toronto City Council approved zoning to again allow more rental units in single-family neighbourhoods. Mississauga, London, and other Ontario cities have also done so.

### Hamilton Tigers, the IRFU, and the Grey Cup

In 1924, the Interprovincial Rugby Football Union contained amateur teams from Hamilton, Toronto, Montreal, and Ottawa. The Hamilton Tigers won the 1924 IRFU season series, but lost in the playoffs to the Queens University Golden Gaels in front of a 17,000 sell out crowd at Varsity Stadium in Toronto. Queens went on to defeat the Toronto Balmy Beach team for the Grey Cup.

The Grey Cup was first awarded in 1909 by Earl Grey, Governor-General of Canada and the early years were dominated by collegiate teams. In 1906, the Canadian college teams had adopted a set of rules that distinguished Canadian rugby from its British origins, becoming more like the game we know today. However, not until 1929 was the forward pass borrowed from the American game and not until Canadian football became a professional sport in the 1950s did passing become a big part of the game.

- Hamilton Tigers won their first Grey Cup in 1913. Hamilton teams have won 15 Cups
- The Toronto Argonauts won their first in 1914. Toronto teams have won 24 times in all

- Ottawa won its first in 1925 as the Senators. Ottawa teams have won 10 times
- Montreal won its first Cup as the AAA Winged Wheelers in 1931. Montreal teams have won 8 times (including 2023)
- During the 1930s the Sarnia Imperials won two Cups, never to be heard from again



### Champagne Bath

The historic **Champagne Bath** was completed in lower-town Ottawa in 1924. It was built for neighbourhood residents, many of whom had no baths in their homes. It was Ottawa's first municipal swimming pool and one of the first indoor pools in Canada. Since it used salt water, it did not need to be chlorinated.

Until 1967, it was segregated by gender, with separate ground level entrances for women and men. Usage declined as the facility aged, until the city proposed closing the Champagne Bath in the 1980s. After public protest it was decided to renovate instead, and it re-opened in 1990 as the Champagne Fitness Centre.

### Homecoming week

Following the scattering of their young men in WW1, and the subsequent rapid growth of cities, Homecomings became popular in towns across Ontario. Organizers of Lindsay's 1924 Old Home Week declared: "The ties that bind one to the old home are most sacred and a visit to the old home in a week set apart as 'Old Home Week' when hundreds and thousands of others, the friends of other days, will gather likewise, makes an event that ... will never be forgotten..."

continued on page 19 ●●



General Sir Arthur Currie, first Canadian Commander of the Canadian Corps in WW1

2,200 people registered for the reunion, from centres such as Hamilton, London, Toronto, Windsor, and as far away as Philadelphia. At Lindsay Collegiate Institute on July 3, Major-General Sir Arthur Currie unveiled a bronze plaque in memory of alumni who had died during the "Great War".

### Simcoe County Council Minutes

Starting with its January meeting in 1924, Simcoe County Council minutes were typed rather than handwritten. Typed files have been digitized in recent decades and are now searchable electronically.

County Council typically met 3 times per year – January, June, November – for up to 4 days each time, at the County offices in Barrie. At the time, municipal elections were held every year.

### Uploading County Roads

The Department of Highways, created in 1916, began to create a Provincial network of highways by uploading certain County roads. By 1920, for example, a network of County roads from Toronto to Orillia had been designated Highway 11. 20% of highway maintenance and repair costs, however, remained a County responsibility. At its January 1924 meeting, the Simcoe County Council asked the Province to take over 100% funding of Provincial Highways. (For more information, see "The King's Highway" website [www.thekingshighway.ca](http://www.thekingshighway.ca))



Construction on Highway 11, July 1924, near Holland Landing

### Houses of Refuge

At its January 2024 meeting, the Simcoe County Council appointed the County Warden and two other members to be the Board of Management for the County House of Refuge (also known as the House of Industry, located in Beeton).

Ontario passed the Houses of Refuge Act in 1890, which provided county governments with grants to purchase at least 45 acres of land and construct a suitable building. By 1903, new legislation required every county in Ontario to have a house of refuge, Most Counties already had established such institutions... in at least two Counties, they were in fact called "the County Poor House".

By 1914, there were 71 Houses of Industry and Refuge in Ontario, housing a total of 8000 people. They were shelters of last resort for the destitute, homeless, mentally handicapped, and elderly. Otherwise abandoned unwed mothers might be accommodated, as might abandoned orphans.

The Simcoe County House of Refuge had been officially opened in 1898. The House operated a 250-acre farm; so, it largely met its own food needs. Residents did the cooking, cleaning, and much of the farm work.

As other supports for those in need evolved over the 20th century, Houses of Refuge came to focus solely on frail seniors and lost their Charles Dickens connotations. In 1952, the Simcoe County House was expanded and renamed the Simcoe Manor Home for the Aged. The farm was sold in 1965 and the original building demolished in 1973.



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

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

**Publications Mail Registration**  
**Number:** 40041589

**Facebook:** <https://www.facebook.com/mroontario>



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

## 2024 ANNUAL MROO SCHOLARSHIP PROGRAM

MROO awards scholarships of \$3,000, and one Don MacLeod Leadership Award for \$5,000, to students at a Canadian university, community college or similar post-secondary institution in Canada. These scholarships represent the importance we place on education and investing in today's younger generation.

### Eligibility

To apply for a MROO scholarship, students must:

- Have a relative (parent, grandparent, aunt, uncle, great aunt, or great uncle, including step relatives) who is a MROO member or surviving spouse of a MROO member.
- Be entering the second year of a first degree or diploma program at a recognized Canadian post-secondary institution.
- Complete and submit the application form. Students must also submit the résumé provided, other documents outlined in the application form, and a 200–300-word essay.
- Be enrolled in a full-time program.

**MROO's Scholarship Committee is looking for applicants who have:**

- Experience in leadership positions.
- A commitment to volunteer service and helping others; and,
- A clear vision of how they will make a difference in their community and the world.

**Starting Date for Submissions: May 1, 2024**

**Submission Deadline: Friday, September 13th, 2024, at 5:00 pm**

On May 1, look for details on eligibility, the number of awards, submission criteria, the online application form, and FAQ, posted under "Member Services" on [www.mroo.org](http://www.mroo.org). In the meantime, mark your calendar with these dates!

## 2024 MROO MEMBER SURVEY

This Spring 2024, MROO will be once again running a MROO Member survey both in print and digitally. Here is your chance to be heard and provide us with valuable feedback.

What do you like about being a MROO Member?

How can we improve as an organization?

Which benefits and offers do you like and use?

The printed survey will be distributed at the Spring Zone Meetings in April and May 2024; the digital survey will be sent via email and also available in the member area of our MROO website this Spring 2024.

Help us make MROO even better! We are listening.