

More evidence that preparing for retirement emotionally is as important as finances

Think of financial preparedness for retirement as a downpayment for happiness. That was the guidance from Rob Carrick, personal finance columnist with the *Globe and Mail*, in an October 2023 column sharing results from a survey in his newsletter.

Among respondents, there was a split between financial factors and non-financial factors when asked about their biggest success in retirement. But when asked about regrets, money faded into the background. What surfaced were factors like not working enough on connections with friends, family and community, focusing on work over personal health, and not doing enough for themselves.



It's never too late to work on the non-financial aspects of retirement. Focusing on your health, social connections and emotional well-being can have an impact now. And remember, you're not alone. Check out the article *Lessons learned from life after work* in the fall 2021 issue of *Renaissance* for inspiration: erennaissance.rtoero.ca/lessons-learned-from-life-after-work/

Supplemental trip cancellation and trip interruption plan for extra coverage

The RTOERO travel plan provided with the Entente extended health care plan includes coverage for up to \$6,000 per insured, per trip for eligible expenses when you cancel, interrupt, or delay your trip due to one of the covered reasons.

You can now supplement your existing coverage when your trip value exceeds \$6,000 per insured as follows:

- Purchase the supplemental trip cancellation and trip interruption plan for a specific trip to get coverage of up to \$12,000 per insured for that specific trip.
- Choose single, couple or family coverage.
- Read the *Entente Insurance Program* booklet for full details, as coverage is subject to the same terms and conditions as the Trip Cancellation and Trip Interruption Insurance Plan Certificate of Insurance of the RTOERO travel plan of your booklet – rtoero.ca/resources/communicate-insurance-plan-updates.

Supplemental travel plan for extra days

The extended health care plan provides coverage for up to 93 days per insured person, per trip. If you're travelling for longer than 93 days outside your province or territory of residence, you can easily add coverage for extra days.

- Customizable based on your needs – add five more days of coverage to extend trips up to 98 days, or extend your coverage in 15-day blocks.
- Staying longer? Extend coverage while you're already on vacation.
- Coming home early? Downgrade if needed, and you'll receive a partial refund.
- Premiums are added to your regular monthly payment and deducted in equal monthly installments.

Learn more

- For full details, including the premiums and application form, go to rtoero.ca/insurance/supplemental-travel.
- Purchase the coverage or get your questions answered by a licensed Johnson Insurance representative by calling 1-877-406-9007.

Trip cancellation and trip interruption coverage for RTOERO members who are not in the extended health care plan is also available. To learn more, go to rtoero.ca/insurance/trip-cancellation-interruption.

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. ("JI"). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations, and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.

Connecting with community matters more than ever

With the seemingly unending stream of societal challenges both at home and abroad, even regularly optimistic people may feel disillusioned or helpless. Remember, though, that large-scale change is made up of many small actions.

While individually, you may feel unable to shift deeply entrenched opinions or encourage more foresight in political decisions, your efforts to connect and engage with your community make a difference – we are greater than the sum of our parts! We invite you to come out to our events and meetings to build new connections and deepen existing ones.

Here are some upcoming events:

- List upcoming district events/networking/advocacy

Guidance for life from trees

There's wisdom to gain from the natural world, and trees are a great source. Here is some life guidance to consider inspired by trees:

1. Everything is connected – researchers have identified that trees are linked to neighbouring trees by “an underground network of fungi, which resembles the neural networks in the brain.”
2. You can weather storms – Watch how trees sway and bend in the wind, strong yet adaptable.
3. Move towards what gives you energy – Phototropism causes trees to grow towards light.
4. Give back in different ways – Trees capture carbon from the air, produce oxygen, enrich the soil, and support other life after they fall.
5. Your life experiences shape you – A tree's rings record the journey it's been through over the years.



What is the 2S in 2SLGBTQIA+?

Written for RTOERO by Shaneeka Forrester, Cree artist, mother and advocate from Brunswick House First Nation, planting roots in Simcoe County, Ontario.

Many of us are now familiar with the acronym 2SLGBTQIA but may still have some questions as to what the 2S portion stands for. 2S refers to a group of Indigenous individuals who identify as “two-spirited,” which is seen as a third gender in many communities.

Two-spirit describes individuals who are able to identify with many gender roles, even those that are not typically practiced by their birth-assigned gender. Two-spirited individuals have the ability to exist beyond Eurocentric understandings of gender and can exist in many roles that are traditionally assigned to one gender. Traditionally, two-spirited individuals were held in high regard by their community for their unique ability to see the world through more than one lens. Many Indigenous communities revered two-spirited individuals as people of high value for their gift.

Prior to 1990, there was not a unified term used to describe these unique individuals across Turtle Island. The term two-spirit was the result of a conference that took place in Winnipeg in 1990. Attendees at the Third Annual Inter-Tribal Native American, First Nations, Gay and Lesbian American Conference discussed the term over a span of five days. Since the development of the term, it has undergone scrutiny but has gained more and more popularity among Indigenous individuals who identify with its meaning.

Many Indigenous communities have a term in their language to describe gender-variant members of their community and may not welcome the use of the term two-spirit. Like all knowledge shared about Indigenous communities, it is best to respectfully ask questions to ensure you are using the appropriate terminology.

Beware of buy-and-sell scams on Facebook

Facebook Marketplace and other buy-and-sell sites can be great places to get a deal, but sadly, there's also the risk of scams. Scams on Facebook Marketplace include:

Phishing – Phishing are scams that get you to provide personal information without realizing it. It happens through links to fake websites, messages, or emails asking you to provide verification codes or account information.

Buyer scam – Someone claiming they didn't receive the item from you, not paying, or reporting the transaction as fraud after they received the item.

Seller scam – Someone tries to sell items without delivering the item. This can include asking you to send a deposit for a high-value item.

Listing scam – a listing is fake or dishonest or lures the buyer off Facebook to complete the transaction.

Scams on buy-and-sell sites could happen to anyone. There are some general tips you can follow to avoid falling victim:

- If something seems too good to be true, it likely is.
- Review the seller's profile and Facebook account to assess whether they're real. See other things they're selling and ratings they've received.
- If you aren't sure if it might be a scam, ask someone else for another opinion or avoid the transaction.
- If selling an item, don't let them leave with the item before funds are received.
- Don't share your financial information.
- Don't send deposits before verifying the item. Go see it. For high value items, such as a luxury handbag, you can also ask for proof of purchase or certificate of authenticity.
- If you feel something may be a scam, you can report it to Facebook. If you are scammed, you can also report it Facebook.

RTOERO Foundation: End-of-Year Giving

Did you know? One-third of annual charitable giving occurs in December, and 12% of all charitable donations are made in the last three days of the year. It's hard to believe we are already thinking about the end of 2023, but if you have considered donating this year, and haven't yet done so, now is the time to think about your year-end giving plans.

This Giving Tuesday, the RTOERO Foundation is once again partnering with HearingLife to maximize your donation. All gifts up to a total of \$5,000 will be generously matched by HearingLife. When you receive the year's Giving Tuesday email from the RTOERO Foundation, please consider donating.

If you'd like to learn more about legacy giving and how to navigate conversations with loved ones about your legacy wishes, please join our webinar on Tuesday, Nov. 7 at 2pm EST. This webinar will be hosted by the RTOERO Foundation, and presented by Kevin Maynard from the Canadian Foundation for Economic Education and Suzie Graham from IG Wealth Management. Register today by going to **rtoero.ca/events** and share this registration link with anyone you feel would benefit from this presentation.

A reminder that all donations to the Foundation must be post-marked by Dec. 31, 2023 to qualify for a 2023 tax receipt. Donations are also accepted online at **rtoero.ca/rtoero-foundation/donate** or can be made by phone by calling 1-800-361-9888 ext. 271.

The RTOERO Foundation is a registered Canadian charity. The charitable registration number is 848662110RR0001, and the Foundation issues a tax receipt for all gifts of \$20 or more.