

# LIAISON

February 2023

## Create your fresh-start moment – to boost goal-setting motivation



True or false – the best time to set a goal is at New Year's.

Actually, it's true – and false!

How is it true? Research shows we can use [temporal landmarks](#) to increase our chances of achieving a goal. These are moments that stand out and are especially important to us. They could include birthdays, anniversaries, holidays – and yes, New Year's.

We use these special dates to mark endings and beginnings. So, they create a [fresh start effect](#) in our minds. They help us “wipe the slate clean” and focus on our hopes and goals for the future.

As poet T.S. Eliot wrote, “every moment...is a new beginning.”

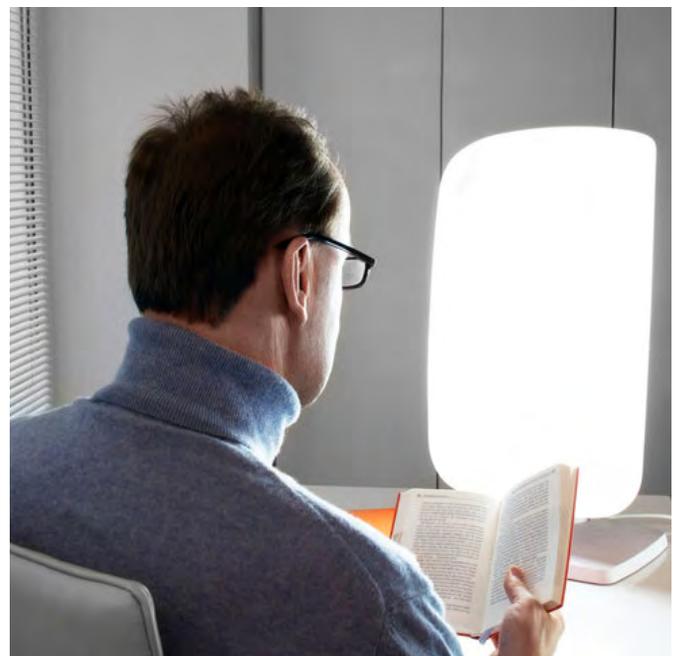
We expect to make resolutions and set goals at the beginning of January. But here's the good news – we can use the fresh start effect anytime to boost motivation and help us achieve goals.

Every new season, new month, new week or new day can be the moment to make a fresh start!

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## Tips and resources when experiencing Seasonal Affective Disorder (SAD)

To varying degrees, we are all affected by the lack of light that results from fewer daylight hours in the winter. For some, this can result in symptoms such as a lack of enthusiasm or energy, increased fatigue, difficulty concentrating, mood swings and changes in appetite. According to the [Canadian Mental Health Association](#), an estimated 2 to 10% of Canadians are affected by what is referred to as Seasonal Affective Disorder (SAD), a type of depression that relates to changes in the seasons, with symptoms typically beginning in fall and continuing throughout winter.



The most common treatment is bright light therapy through the use of [light boxes](#) which mimic natural sunlight. Small lifestyle shifts can help combat symptoms, such as getting outside during daylight hours, regular physical activity and regulating your sleep schedule. Simple self-care, such as meditation, getting a massage or spending time in nature, can also make a difference. Battling low moods isn't easy, it is important to be kind to yourself and check in on others. Always consult with your doctor for medical advice. The [Canadian Mental Health Association](#) offers various resources for dealing with your own mental health and the mental health of others.



## Monthly giving is the most impactful way to support seniors

Joining the RTOERO Foundation's Honour Roll by becoming a monthly donor is the most powerful way to build a better future for aging adults.

Here's how it benefits you:

- **It's easier to budget.** You decide on a manageable monthly amount and we debit that amount from your bank account on the 15th of every month.
- **Tax time is simplified.** One cumulative tax receipt will be sent to you annually.
- **Your money goes further.** A monthly gift reduces how much time is spent fundraising; more of your donation goes directly to programming.
- **Your credit card information is NOT required.** Donations can be made by simply debiting your bank account by providing a VOID cheque.



The RTOERO Foundation is grateful for the generous donors already providing a monthly gift; with a predictable cash flow, the foundation is able to focus on fulfilling their mission and implementing new projects.

For more information, contact Deanna at [dbyrtus@rtoero.ca](mailto:dbyrtus@rtoero.ca) or call 416-962-9463 ext. 271 or 1-800-361-9888.

## Five eco-friendly habits to embrace



We are all doing our part for environmental sustainability, and every little bit helps! Here are five eco-friendly habits to incorporate into your life if you're not doing so already:

- Invest in a few reusable tote bags if you don't already have some. Be sure to keep one in your car and one by the door so that you remember to take them with you when you need them most.

- Donate your unused produce and food products each week to a local food program or shelter. Learn more about Canadian produce, donation guidelines, food cycles and waste, and food rescue programs at [foodstash.ca/market](https://www.foodstash.ca/market).
  - Return cans and bottles to local markets and provincial liquor or beer stores. Most locations accept recycle returns at the checkout counter. Some locations and give a cash back for recycled returns! Call or look online to check guidelines for your desired location before going.
  - Bring your own reusable containers and produce bags to buy veggies, fruits, and bulk items when grocery shopping. This is ideal for buying unpackaged spices and grains in bulk and is often cheaper than buying prepackaged versions. For some reusable bag options click [here](#).
  - Each time you buy a new article of clothing or furniture, donate an item that you no longer use to a thrift shop or shelter.
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## Celebrating Black artists who changed art history



They say a picture is worth a thousand words, so why not take some time this Black History Month to learn about some of the most influential Black artists. They've had to overcome immeasurable barriers and in doing so have helped establish new cultural canons through the portrayal of the Black experience.

**Robert Seldon Duncanson (1821-1872)** was a self-taught landscape painter whose work made him the first African American artist to become known internationally. Living in Canada during his later years, his most famous work is called *Land of the Lotus Eaters* (1861.)

**Alma Thomas (1891-1978)** was an artist who studied art at Howard University where some claim she was the first woman in America to earn a Bachelor's in art. A teacher until retirement, she continued to sculpt and paint, developing her signature style and exhibiting her work across the United States finding fame at the age of eighty.

**Jean-Michel Basquiat (1960-1988)**, pictured above, produced over 2,000 pieces of artwork during his short life and gained worldwide recognition for his work as part of the Neo-expressionist movement. After his death he made headlines in 2017 when his work, Untitled, sold at auction for \$110.5 million.



## 2022 Focus webinar recordings available



Links to RTOERO's 2022 Focus webinar recordings are available on the RTOERO website and listed below. Feel free to share these resources with friends and family!

### [Strengthening your financial capability](#)

This webinar featured Kevin Maynard (CFEE) and Suzie Graham (IG Wealth Management) and covers financial best practices and tips and reminders throughout the retirement journey.

### [Auto and home insurance 101](#)

This webinar featured Yvonne Brady from Johnson Inc. It covers auto insurance 101, home and tenant's insurance 101, liability advice and insurance tips for retirees.

### [Diabetes prevention and management - What you should know](#)

This webinar featured Dr. Alanna Weisman. It covers an overview of risk factors for diabetes, how often screenings should be performed, criteria for diagnosing diabetes and prediabetes, general strategies for diabetes prevention and key components of management for those who already have a diagnosis of diabetes.

Stay tuned for information on RTOERO's 2023 Focus webinar series dates and speakers.



# RTOERO resources empower members to advocate for environmental issues



Over the last few years through Vibrant Voices, RTOERO has increased its political advocacy efforts to bring awareness and understanding to issues that affect older Canadians. Environmental stewardship is one of RTOERO's three key advocacy issues. Members across Canada continue to work at local and national levels to spread awareness and take action to help protect the environment.

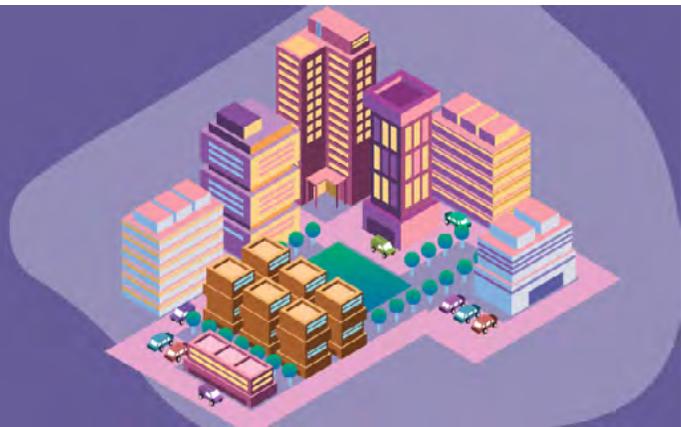
RTOERO empowers members by providing information on our advocacy topics and inviting industry experts to participate in webinar discussions. Here are some environment-related resources to help members on their advocacy journeys:

- **Advocacy [position](#) and [white papers](#) on environmental stewardship**
- Includes an overview of current issues, questions to ask local government leaders and suggestions for individuals and groups to take action.
- ***Vibrant Voices* webinar series**
- Members can log in to the [RTOERO Learning portal](#) to watch previously recorded webinars on the environment and other advocacy issues.
- [Advocacy blogs and updates](#)
- A collection of blogs, news and updates on RTOERO's advocacy initiatives from [rtoero.ca](http://rtoero.ca).
- [eRenaissance articles](#)
- Advocacy-related articles on key issues from RTOERO's award-winning magazine, Renaissance.

To get involved or learn more about RTOERO's key advocacy issues—geriatric health care, national seniors strategy and environmental stewardship—visit the [advocacy page](#) or speak to your district Political Advocacy Committee rep.



# Your insurance as a condominium owner VS that of the condo corporation



Are you becoming a condominium owner? You will need a special type of insurance policy to protect your investment. The condominium corporation must carry liability insurance, insurance for the buildings on the property, the common areas, the fixtures built or installed as part of the original construction and other assets such as furniture and equipment. It doesn't cover your personal belongings, your personal liability or any improvements made to your unit, by you or by prior owners. That responsibility is yours!

Insurance for condominium owners is different than insurance for homeowners or tenants. It provides the usual elements such as coverage for personal liability, personal property and additional living expenses, but your personal condo insurance needs to complement your condo corporation's insurance. To do that, it must include additional coverage, this includes:

## **Unit Betterments & Improvements Coverage**

Covers upgrades made to your unit, like new kitchen cabinets, new flooring or an updated bathroom.

## **Unit Contingency Coverage**

Comes into play when the condo corporation's insurance isn't enough to cover damages to your unit, that would normally be its responsibility to repair or replace.

## **Loss Assessment Coverage for liability or property damage**

Pays your portion of property and liability losses on common property that may exceed the condo corporation's policy limits, including your share of the corporation's insurance policy's deductible.

Regulations for condominium corporations will vary from province to province. It's important that you understand how the corporation works, the terms of the corporation's insurance, as well as what your personal condominium-owners insurance policy includes, limits or excludes.

*Article courtesy of [Johnson Inc.](#)*

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## RTOERO STAFF PROFILE



**Name:** Sarah Ariza-Verreault

**Title:** Membership Services Specialist

**How long have you been at RTOERO?** 7 months

**How do you help RTOERO Members?**

I'm the newest addition to the membership department. If you would like to update your information on file or gain general insight into the benefits of being an RTOERO member in English or French, I'm your girl! I communicate daily with members and district volunteers via phone and email to ensure everyone's needs are met to the best of my abilities. What matters most to me is our members having a terrific experience interacting with head office.

**What do you enjoy most about working at RTOERO?**

As a new staff member, I am very grateful for RTOERO's very supportive and dedicated staff! It is so inspiring to work alongside a group of such caring and talented individuals who are so devoted to our membership base.

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