

Terms to know: 2SLGBTQIA+

2SLGBTQIA+ is a long acronym that represents a lot of terms. Let us break it down for you. Remember, individuals get to decide how they identify, don't assume that just because something is true for one person, that it's true for others too (including assuming folks are heterosexual).



2S – Two-spirit – a term used by some Indigenous people and cultures to describe a person with both a feminine and a masculine spirit living in the same body.

L – Lesbian – a person who identifies as a woman attracted to women.

G – Gay – a person who identifies as a man attracted to men. Gay is also used as a general term to describe people attracted to someone of the same gender.

B – Bisexual (bi) – a person attracted to people of their own and other genders.

T – Transgender (trans) – a person whose gender identity differs from the sex they were assigned at birth.

Q – Queer – a broad term that includes all sexual orientations and gender identities. Q also stands for questioning because some people may feel unsure about their sexual orientation or gender identity.

I – Intersex – a person born with both male and female sex organs or other sexual characteristics. There are about as many intersex people as people with red hair.

A – Asexual – a person who doesn't or rarely experiences physical attraction to other people.

+ (plus) – stands for the other ways people may express their gender and sexuality, and some think of the + as standing for love and acceptance.

More terms to know:

Cisgender - a person whose gender identity and expression match the gender they were assigned at birth.

Non-binary – People who are non-binary may identify as having no gender, feel in between genders or have a gender that's not always the same.

How we view and interact in the world is informed by our own experiences and socialization. Many of us were raised and educated in a heteronormative system. We

were taught a default – and anything outside that default was seen as wrong or unnatural. If we felt we didn't fit that default, we may have struggled with shame.

To shift our thinking, we need to explore beyond our lived experience. It's never too late to learn and make new relationships.

We summarized the terms list from Kids Help Phone. Learn more terms from Kids Help phone: kidshelpphone.ca/get-info/2slgbtq-what-does-it-mean

Learn about the history of people who are trans and non-binary from the Ottawa library (spoiler: gender diversity is nothing new):

bibliooottawalibrary.ca/en/blogs/transgender-identity-then-now-and-forever

Did you know Canada is the first country in the world on a mandatory census question to collect and report numbers of people who identify solely as trans and non-binary?

Learn more here: https://bit.ly/census_binary

RTOERO is committed to fostering an organizational culture that values diversity, equity and inclusion (DEI). This involves striving for equity and embracing, respecting, including and valuing differences. Ongoing learning and humble reflection are essential parts of this work.

Find all retirement planning resources in one place

RTOERO recently updated the website's resource section to make it easier to find resources and articles on specific topics. The new curated areas highlight popular articles, with related most-recent content featured below. There are six themes to check out:

- Retirement planning
- Enjoy retirement
- Insurance
- Healthy living
- Equity and inclusion
- Money matters

Find them all here: rtoero.ca/resources.

Insurance plans for retirement – consider these 5 things

Insurance for retirement tops the list of topics of interest for future retirees, according to our research with employees from Canada's education sector. And it's no surprise—it's an important topic. Here are five things to think about to help you decide about insurance for retirement:



Whether your spouse's plan can cover you

One of the first things to investigate as your retirement approaches is whether you can maintain coverage under your spouse's plan if they're not retiring.

Your comfort level with risk

Taking no insurance for retirement is an option that some folks explore. Consider your risk tolerance to determine if this is an option for you. If you or your spouse become ill or is injured, consider if you could handle the financial stress if you weren't insured?

Whether a group plan and having access to a community matter to you

As you look into insurance plans for retirement, you'll see that they're not equal. Unlike RTOERO, which is a group plan, most plans are individual insurance between you and the insurance company—you pay a fee, you get coverage and that's it. Consider if being part of something more matters to you—one decision could help you accomplish multiple priorities for your retirement.

Whether you might want to move to another part of Canada

Some plans, like RTOERO's, are national coverage, meaning you can relocate to another province or territory and still be covered.

How much do you plan to travel?

If you're considering not getting retirement insurance, it's worth looking at how much you plan to travel. Travel insurance is included in many plans, like ours, and so the plan value may increase for you depending on your retirement activities.

If you have a friend retiring soon, share this article with them. Find the full text at: rtoero.ca/insurance-plans-for-retirement-consider-these-5-things/

Stay up-to-date on RTOERO Foundation webinars

The RTOERO Foundation's annual webinar series is well underway with three informative presentations that have already taken place this year. There are three additional webinars scheduled for the remainder of the year which will feature a variety of topics, and subject matter experts, related to healthy, active aging.

RTOERO Foundation webinars are open to members and non-members alike. If you have family or friends who you think may be interested in the topic, please forward the registration email to them.



Visit the RTOERO Foundation's website to watch a recording of our first webinar, in which Joanne Murphy, Foundation Board Chair, and Tara Seney from the Alzheimer Society of Chatham Kent, discussed the connections between dementia and elder abuse. This video is available with English and French captions.

Available to watch

Initiating a Dialogue on Dementia & Elder Abuse (IDDEA)
rtoero.ca/webinar-initiating-a-dialogue-on-dementia-elder-abuse-idea/

Visit the Foundation's website to view all of our archived webinars:
rtoero.ca/rtoero-foundation/get-involved/webinar-series/

Coming soon

- Optimizing Medication Safety presented by Dr. Paula Rochon, RTOERO Chair in Geriatric Medicine
- Mentally healthy living after social distancing – A study of older Canadians presented by Dr. Gail Low, Associate Professor at the University of Alberta, and Dr. Gail Gutman, Professor Emeritus at Simon Fraser University