

# Report Thirty-One

Winter 2011-12

Published by RTO/ERO District 31 Wellington

No. 50



## President's Message



Happy New Year! I hope that 2012 will be a healthy and happy one for everyone!

Thank you to all of our generous members who contributed to the Guelph-Wellington United Way Campaign. RTO/ERO members contributed \$1600 to this year's

campaign. These were members who used the forms that were mailed out with the last newsletter and I am sure there were other members who contributed to this fund as well. The United Way organizers were very pleased and grateful for our contributions. Thank you for caring about the less fortunate in our community.

Also, thank you to those members who have already contributed to the RTO/ERO Charitable Foundation which aims to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada. As you are probably too well aware, there is a great need in this country to provide better quality care for our seniors. You received an invitation requesting support for this foundation in your most recent copy of Renaissance. Please consider accepting this invitation.

Congratulations to Provincial RTO/ERO for recruiting such an impressive list of prominent people in Ontario to serve as our Honourary Advisory Group for our Charitable Foundation including William Davis, Stephen Lewis, Lyn McLeod, Dave Cooke, Lise Routhier-Boudreau, Dr. Roberta Bondar and Dr. Bette Stephenson. I'm sure some of these names bring back many memories for some of our members. Those of us attending the Fall Senate saw a very inspiring video speech from Bill Davis who is strongly supportive of this very worthwhile project.

Congratulations to our members who participated in last year's Service Project to others. Special thanks to past

District 31 President, Bob Paul, who worked so hard on this initiative. Last spring, some District 31 members used the grant to produce a rap video about ageism awareness. Successfully received by the community, the video has been nominated for an award at an international conference on aging, and can be watched on You-Tube. (You really must watch this to see the great moves of our usually very dignified members like Bob Paul!) More recently, these members and high school students collaborated to create a Cybersmart Coalition, which aimed to teach cyber smarts to both "young and old". Working together the coalition produced brochures on phishing scams and identity theft and fraud.

Looking ahead to the spring, our executive is very happy that we were able to book a great act for our entertainment at the Spring banquet on May 9<sup>th</sup> 2012. A number of us had the opportunity to see the group "Cruisin'" at a Senate meeting and just knew that our members would really enjoy this performance as much as we did. If you love the songs of the '50's and '60's, you will love this group of performers. Even if you don't love these old songs, you will appreciate the good singing, energy, and enthusiasm of this group. Not only do they sing beautifully but they also sprinkle their performance with a lot of humour. It promises to be a fun evening but we'll have many more details about this banquet in the next newsletter.

Our executive is always on the look out for new ideas and suggestions as to how to improve our service to you. Please feel free to let us know your thoughts, concerns, and suggestions.

Brenda McGinnis



## Political Advocacy

As usual, a lot is happening in the world of politics.

One issue that has been receiving some attention in Guelph lately is the Comprehensive Economic

and Trade Agreement (CETA). Our provincial Political Advocacy Committee was asked to “study the impact the CETA will have on pension, health, and education and the privatization of water services, and report to the Fall Senate.” It was decided by the committee to monitor four areas of the CETA and establish sub-committees for each of these: Privatization of Water, Education, Health, and Pension. The reports will highlight concerns raised by many organizations, such as the Council of Canadians and CUPE. The Committee is still working on these reports and is continuing to monitor the situation.

One major concern is that this agreement which is currently under negotiation has the potential of having a significant negative impact on our publicly owned water systems. The Guelph Wellington Coalition for Social Justice, of which we are a member organization, was among the groups that presented these and other concerns to Guelph City Council. The council agreed to support opposition to CETA until everyone could get more details and understand how this agreement will affect us in Guelph.

On the issue of the privatization of water, we have been assured by our federal and provincial governments that it is Canada’s and Ontario’s long-standing position that in its natural state, water is not considered a “good” or “product”, and therefore remains outside the scope of Canada’s trade agreements. Federal safeguards prohibit the bulk removal of boundary waters from their basins for any reason, including export. The provinces also have measures in place to protect water within their jurisdiction. All companies operating in Canada, both domestic and foreign, must respect Canadian laws and regulations. This is not affected by trade agreements. Furthermore, we are told, a trade agreement with the EU would not allow for European firms to “buy up” municipal water systems. All segments of Ontario’s water market are publicly owned. Ontario also supports the inclusion of provisions in the Canada –EU agreement that protect the province’s rights to its

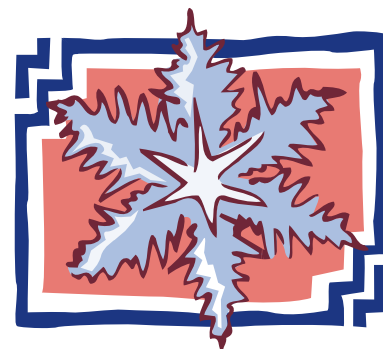
natural resources.

However, too much is still unknown about CETA and how it will impact all of us. We are trying to raise awareness about this issue as we continue to follow it closely.

Another issue that we are following closely is the situation in Ontario’s long term care homes. There were some very shocking and upsetting stories reported in *The Toronto Star* in December. These reports have resulted in the Ministry of Health and Long Term Care promising to deal with these problems. A number of recommendations have already been made to improve the situation in these homes and we hope that these will be implemented soon. We also hope to have some specific information for the next newsletter. Health and Long Term Care remain a high priority for our political advocacy committee. The over 80 group is the fastest growing demographic in Canada and with the explosion of home care in Ontario it is high on our priorities for discussion.

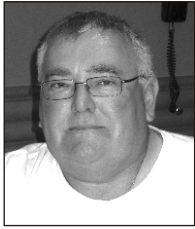
Both Federal and Provincial Finance Ministers have been warning us that we are all facing some tough times ahead as we cope with a weak economy and rising deficits. Don Drummond, retired bank economist, has prepared a report for the Ontario government in which he recommends a number of ways to cut costs and reduce the deficit. He is expecting his report to “trigger a strong public debate”. I suspect that we will be very much involved in that debate.

Brenda McGinnis,  
Political Advocacy Officer





# Health Matters



We have begun a new year and many have made New Year's Resolutions and others have chosen to avoid making any. Let's take a look back at 2010 and 2011.

The OTPP in 2010 earned a 14.3% return on our net assets which rose to \$107.5 billion. We earned \$4.0 billion in extra returns above market performance, the highest in the history of the fund. The preliminary valuation still shows a projected shortfall of \$17.2 billion. (Jim Leech has addressed the shortfall in your Spring Issue 29 of **Pensionwise**.)

**What do these numbers have to do with "Health Matters"?** There is some correlation. **Teachers are living longer.** The average age of an RTO/ERO member is 71. A typical teacher collects a pension for 30 years. The number of active teachers is expected to decline in the next few years. In 1990 there were 4 active teachers for every retiree and today we have 1.5 to one.

As we age, we tend to use more medical services and that is one reason why your benefits have risen in one of the three areas. By now you have received your OTPP yearly statement with your COLA increase of just under 3%. We have a 2% increase to the rates for the Extended Health Care Plan effective January 1, 2012. Rates for Semi-Private Hospital and Dental Plan have remained unchanged. The 2012 ODA rates have had a small increase; however we continue to have current coverage without an increase in our premiums.

## Are your prescriptions in the top ten?

The top ten drugs paid for by our Extended Health Care Plan for the period of August 1, 2010 to July 31, 2011 were, in order; Crestor, Nexium, Lipitor, Lyrica, Actonel, Singulair, Altace, Losec, Viagra and Plavix. Most prescriptions drugs with an RX number are usually covered. Your plan paid out over \$70 million (2010) for prescription drugs. OHIP continues to delist many drugs as a way of saving money. This is why more than ever you need to have an Extended Health Plan.

## New Coverage Maximums

Maximum yearly rates per individual:

### Medical:

✍ Prescription Drugs \$2,600



- ✍ Incontinence Supplies \$500
- ✍ Post-Surgical \$200 every 2 years
- ✍ Paramedical Practitioners \$900
- ✍ Semi Private Hospital Care a maximum of \$75 for 30 days per calendar year

### Dental:

- ✍ Dental 2012 Fee Guide for General Practitioners
- ✍ Major Restorative \$800
- ✍ Crowns, posts, onlays/ inlays \$800

## Medication Supply

The maximum allowable supply of medications is 100 days; however, if you take an extended vacation, you can obtain a total of a 200 day supply. You complete a "Vacation Supply Form" obtained from Johnson. Remember that you are covered for 62 continuous days and then you need to purchase Supplemental Travel Insurance from Johnson or others. With Johnson there are no medical questions and the rates are the same for all ages. Check out other plans and compare.

## Proof of Departure

Everyone by now knows the rules. Please read your benefit booklet.

## Medical Stability Questions

If you are going on a trip or leaving the province, please read the RTO/ERO Group Benefits Program entitled "Going Places" 2011/2012.

It has a great deal of useful information.

## Future Potential Plan Improvements for 2012

They are numerous. The majority of requests are in the Extended Health Care area. Remember, as your benefits increase, so do your premiums.

I will report on which ones get approved either this Spring or Fall.

**There are so many issues to deal with concerning Health. I hope that this brief read will help you become a little bit more aware of the issues.**

## Be Safe! Be Healthy!

Patrick Bruder

### JOHNSON INC.

Service 1-800-461-4597 or 905-764-4884

Claims 1-800-461-4597 or 905-764-4888

Website <http://www.johnson.ca>



## Travel News



Hi folks. Greetings from the sunny South!

First a reminder about our 5 day trip to New York City. It is over half full at this time so if you are interested you should be booking soon. The trip is from September 23 to 27, 2012. Prices are: Twin \$685, Triple \$640, Quad \$595 and Single \$995. A \$100 deposit is required with the booking. The trip includes 4 nights accommodation; 4 full breakfasts; a city tour of New York; a tour of Radio City Music Hall; admission to the Tribute Centre; ticket for the ferry; and admission to the Statue of Liberty and Ellis Island. Free time is built in for visiting Central Park or 5th Avenue and there's an afternoon at Madison Gardens for a show on your own. Sounds like a great trip! For more information, you can email me at [lynnmorrison@wightman.ca](mailto:lynnmorrison@wightman.ca) or call me at 813-780-8083.

Also in the planning stages are a sightseeing trip to Uxbridge in June and possibly Stratford in October. There will be more on these in the next newsletter. A belated Happy New Year to all!

Lynn Morrison



## Membership



As at July 2011, District 31 (Guelph, Wellington) had 1074 full members and 97 associate members.

District 31 extends a special welcome to the new retirees who have joined our ranks since July:

Catherine Brandson  
Barbara Foster  
Laurie Hill  
Sylvie Jefford  
Frank Patrick  
Rick Rocher  
Patricia Spedaler  
Cynthia Clayton  
Linda Clarke  
Susan Adams  
Matthew Blair

S Janice Muir  
Catherine Helps  
Brian Janzen  
Linda Mowatt  
Jane Rocher  
Luanne Shirton  
Elizabeth Beard  
Sharon Chambers  
Barbara Kidd  
Gaynor Baker  
Bonnie Burgess

Linda Collins  
Patricia Luxton  
Susan Osborne  
Karen Rathwell  
Mary Wall  
Katharine A J Demolder-Carere

Elizabeth Harloff  
Ken McDougall  
Linda Parolin  
Alison Vicary  
William McCaw

We also say goodbye to Deb Sherk and Muriel Hornby who have moved to new districts; and welcome back Mary Gail Jackson.

### Retirement Planning Workshop

There will be a Retirement Planning Workshop on April 25, 2012 at Victoria Park East Golf Course. If you know a colleague who is nearing retirement, or just at the planning and dreaming stage, encourage them to watch for the details and plan to attend the event. It is open to all staff from elementary, secondary, public, Catholic and Francophone schools, as well as college and university faculty and educational support staff from schools and school boards.

Carol Christie



## In Memoriam

Condolences from RTO/ERO District 31 to the families, friends and colleagues of those recently deceased. We are grateful for their lives; we mourn their absence:

Edmund Beard  
Russell McElroy  
Velma Samuel  
Audrey Taylor  
Edna Walker  
Dale T Lahey  
Kathryn Hill  
Donalda Switzer



# Goodwill Committee



As I write this report at the beginning of a New Year, the quote ...“Peace on Earth. Goodwill to All” seems most appropriate to extend to everyone. This quote is also very appropriate to describe the activities of the District 31 Goodwill Committee.

Throughout the year, the Goodwill Committee endeavours to recognize, support and comfort our members. Over 150 Birthday cards and Christmas cards were sent to our members who were 80 plus in 2011. Numerous cards, phone calls and visits were also extended to our members to offer sympathy, get well messages and to recognize special events. We look forward to recognizing 12 of our members who will be celebrating their 90<sup>th</sup> Birthday in 2012.

Please help us to continue to spread “Goodwill to All” by contacting any of the members of the District 31 Goodwill Committee listed below. We may also be contacted by the District 31 website [www.rto.31.org](http://www.rto.31.org). Please contact RTO Provincial Office at 800-361-9888 if you change your address so our Goodwill records are up to date.

## GOODWILL CONTACTS:

### *Arthur, Mount Forest, Harriston*

Joyce Barnes 519-848-2351  
[joyce.barnes@sympatico.ca](mailto:joyce.barnes@sympatico.ca)

### *Drayton, Moorefield, Palmerston*

Jean Brodhaecker 519-638-2291  
[darje@bell.net](mailto:darje@bell.net)

### *Elora, Fergus, Salem, Alma*

Marg Hall 519-846-5235  
[marg.carl@sympatico.ca](mailto:marg.carl@sympatico.ca)

### *Rockwood, Hillsburgh, Erin*

Marina Howlett 519-836-8585  
[marina.howlett@sympatico.ca](mailto:marina.howlett@sympatico.ca)

### *Guelph*

Brenda McGinnis 519-824-5263  
[dmcginnis602@rogers.com](mailto:dmcginnis602@rogers.com)

Nancy Baker 519-822-6653  
[nanbaker@rogers.com](mailto:nanbaker@rogers.com)

Mary Hermann 519-821-3892  
[maryhermann@rogers.com](mailto:maryhermann@rogers.com)

Rosa Lugosi 519-763-1358  
[vinros@sympatico.ca](mailto:vinros@sympatico.ca)

Marie-Claire Recurt  
[mcrt@sympatico.ca](mailto:mcrt@sympatico.ca)

**Keep smiling,  
Joyce Barnes**



## Notes to our Members

### SPRING BANQUET BRING A BOOK

Bring a new book (child or adult)  
to our Spring Dinner.  
Last spring the books were donated  
to Action Read Community Literacy  
Centre  
and were greatly appreciated.

For further information call  
Nancy Baker 519-822-6653 or  
Mary Hermann 519-821-3892.



***Something New***  
**ARTS AND CRAFTS**

Register now and start creating for our  
**Creative Corner**  
Show and Sale  
at our **Fall Luncheon.**

To register or for more information call  
Nancy Baker 519 822 6653 or  
Mary Hermann 519 821 3892.



\$5.00 for a table  
Set up at 9:00 a.m.

For all others, this will be an opportunity to  
start or complete your Christmas shopping  
for next year.

**RTO District 31**  
**Financial Report**  
Dec. 31, 2011

**Income**

Annual Rebate	16 738.32
Spring and fall Meals	2 640.00
Retirement Planning Workshop	749.18
Newsletter Advertising	2 500.00
STO Grant	
<b>Total</b>	<b>22 627.50</b>

**Expenses**

Goodwill	523.88
Recruitment	0
Retirement Planning Workshop	734.89
STO	2 500.00
Meetings (Exec.)	538.40
(District)	9 455.39
(Senate.)	2 818.74
Newsletter	4 153.28
Office Expenses	447.45
Travel	433.30
Website	400.00
Other (RTO Travel)	500.00
(G.W.C.S.J.)	50.00
(STO extra)	500.00
(Pres. Workshop)	302.93
(G/W Com. Lvg – Golf Tourn)	250.00
( G/W Com for Social Justice)	200.00
(RTO Travel)	500.00
(United Way of Guelph\Wellington)	500.00
<b>Total</b>	<b>24 808.26</b>
<b>Deficit</b>	<b>2 180.76</b>
<b>Bank Balance</b>	<b>9 005.75</b>



## Our Members

*If you, or another RTO member you know, has an art show or a book launch coming up, we'd like to be able to let our members know about it.*

*If you were on a special trip and you have some photos and information you'd like to share, we'd like to be able to let our members know about it.*

*Send these newsbits/articles to the RTO newsletter editor whose contact is on the last page.*



## Provincial Fact Sheets

Did you know that you have access to a wide range of fact sheets on information relevant to our members? You will need to have a sign up to get a login to access them. Go to: [Http://www.ero-rto.org/fact-sheet-index](http://www.ero-rto.org/fact-sheet-index) to access them.

### A. FINANCIAL

- Free Chartered Accountants' Tax Clinics
- Tax Information (replaces Income Tax Forms)
- Medical Expenses replaced by A-2 Tax Information
- Pension Escalation Calculation
- Reverse Mortgages
- Taxation for Snowbirds replaced by A-2 Tax Information
- Using Credit Cards
- Medical, Disability and Attendant Care Deductions replaced by A-2 Tax Information
- Pension Income Splitting replaced by A-2 Tax Information
- Joint Asset Planning

### B. GOVERNMENT BENEFITS

- Canada Pension Plan
- Guaranteed Income Supplement
- Old Age Security
- Spouse's Allowance and Allowance for Survivor Veterans

### C. HEALTH

- Assistive Devices Program & Home Oxygen Program
- Community Support Services combined with C-9 Community Care Access Centres
- Elder Abuse
- Mail Order Pharmacy Programs
- Ontario Drug Benefit Program
- Special Drugs Program
- Telehealth Ontario

- Trillium Drug Program
- Community Care Access Centres
- Long Term Care Facilities
- LHIN
- Alzheimer's Disease

### D. INSURANCE ISSUES

- Automobile Insurance Endorsements
- Life Insurance - Designation of Beneficiaries
- How To Lower Your Insurance Premiums
- Renamed H-1 Vacation Checklist
- Your Driving Record and Insurance Rates
- Your Property Insurance Policy
- Renamed H-2 Driver License Renewal

### E. LEGAL ISSUES

- Bequests to RTO/ERO
- Social Insurance Number (SIN)
- Lawyer Referral Service
- Legal Aid
- Estate Planning - Powers of Attorney
- Starting Your Own Business
- Ombudsman Ontario
- Funeral Pre-Planning
- The Executor's Checklist
- Mortgage Fraud
- Identity Theft



### F. MARITAL ISSUES

- Battered Spouses
- End of a Common-Law Relationship
- Grounds for Divorce
- Living Together
- Marriage /Cohabitation Agreements
- Marriage/Remarriage After Retirement
- Separation
- Separation Agreements
- Support Orders on Divorce

### G. SURVIVING SPOUSE ISSUES

- Applying For A Survivor Pension
- Associate Membership in RTO/ERO
- Canada Pension Plan
- Health Insurance
- Planning Your Legal & Financial Affairs

### H. RETIREMENT ISSUES

- Vacation Check List
- Driver License Renewal
- Important Documents
- Downsizing
- Residence Options for Seniors
- The Emergency Assistance Program (program temporarily suspended)
- Home Security
- Pre-death planning

# 2011-2012 R.T.O./E.R.O. Executive District 31



President/Political Advocacy	Brenda McGinnis (519-824-5263)
Past President	Stephen O'Connell (519-265-2125)
Pension Concerns	Marina Howlett (519-836-8585)
1st Vice President/ Membership	Carol Christie (519-822-6307)
2nd Vice President	Richard Goodbrand (519-291-2015)
Secretary	Joan Miller
Treasurer	Mike Curtis
Goodwill	Joyce Barnes
Health	Pat Bruder
Newsletter Editor	Anne Smith
Travel	Lynn Morrison
Website	John Ritchie
District Counsellors OECTA Liaison Social	Nancy Baker Pam Niesiobedzki Mary Hermann Joan Berry

## Website



Members are urged to visit our District website  
[www.rto31.org](http://www.rto31.org)

for up-to-date information about RTO/ERO events in Wellington County. Each edition of Report Thirty-One is posted on the web usually before you receive your copy in the mail.



### GOING GREEN

**Over 150 members have signed up to receive their RTO District 31 newsletter by email, saving the environment, as well as printing and postage costs.**

**If you would like to try this, email me at: [m.anne.smith@gmail.com](mailto:m.anne.smith@gmail.com) and request this.**

**Please remember to let me know if your email address changes so that you don't miss your copy of the newsletter.**

## Dates to Remember



- March 26, 2012 District 31 Executive Meeting  
UGDSB Boardroom
- April 25, 2012 Retirement Planning Workshop  
Victoria Park East Golf Course

May 9, 2012  
Spring Banquet  
Entertainment: Cruisin' musical group

- May 14-16, 2012 Spring Senate  
Marriot Hotel, Toronto



- Oct. 21, 2012 OPSMTF/OPSTF reunion  
Toronto; contact  
[louise.ewing@explornet.com](mailto:louise.ewing@explornet.com)

***Please mark the Retirement Planning Workshop and the Spring Banquet on your calendars. More information will follow in the Spring newsletter.***

## Reminders



### CHANGE OF ADDRESS OR STATUS

**It is imperative that you let the Teacher Pension Plan Board and RTO/ERO know if you have changed your address, phone number or status.** Please contact OTPPB (5650 Yonge St., Toronto M2M 4H5 or 1-800-668-0105) and RTO/ERO (1-800-361-9888 ext.223).

The mailing labels for our newsletter are made up in Toronto at RTO/ERO head office. If the label that addressed your copy is incorrect or if you are changing your address, please call Diane Vezeau at Provincial Office (1-800-361-9888 ext. 223) or e-mail her at [dvezeau@rto-ero.org](mailto:dvezeau@rto-ero.org).



### REPORT THIRTY-ONE

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