

Report Thirty-One

Fall 2013

Published by RTO/ERO District 31 Wellington

No. 55



President's Message



I was saddened this summer when I learned about the death of Peter Appleyard. Peter and his trio performed for us at our Spring banquet a few years ago. He was 82 at the time and I remember how some of our members were a little concerned that he might not be up to the job. He proved us so wrong!

Peter's joy and talent and love of music impressed us very much and we thoroughly enjoyed his performance and had a wonderful evening. Peter died at the age of 84 in July and in May, he and his trio had performed publicly at a very successful event. How absolutely wonderful to be doing what you love and to be enjoying life to the fullest right up to the time that you leave this world. We were so very lucky to have experienced and enjoyed his performance at our very own private concert! He is truly an inspiration to us all.

Speaking of inspiration and talent and joy in doing what you love doing, I hope all of you -both new and seasoned RTO/ERO members -will join us on Thursday, October 24th at Centre Wellington Community Sportsplex in Fergus for our Fall Luncheon. Once again, we will be having a Crafters' Corner show and sale where we will feature the incredible talent and work of our own members. I hope you noticed in the Summer Edition of *Renaissance*, the profile of our own Joan Hug-Valeriotte and her amazing quilts. Joan displayed her quilts at our luncheon last year and we hope she will do so again. We have so many talented members who are also going to display their work this year including our own newsletter editor, Anne Smith. Thank you to Nancy Baker, also displaying her art work, and Mary Hermann for organizing this part of the luncheon.

In addition to the Craft show, we will be having a very brief business meeting, an extremely delicious lunch, and great entertainment. Dave Hadfield, brother of astronaut Chris Hadfield, is a pilot, musician, wilderness traveller and a sailor living near Barrie, Ontario. As one reviewer wrote on his website: "Dave Hadfield writes and performs songs dear to the heart of all Canadians. His

stirring lyrics evoke the granite wilderness of the Canadian Shield reminding us of the need in everyone to connect with nature, while his humorous songs make us laugh at our frailties and foibles". Dave has performed at one of our events once before and by popular demand, we have invited Dave back to perform at this Fall lunch. Some of us are looking forward to hearing once again the infamous "Canadian Tire" song. I strongly encourage all of you to attend our Fall luncheon.

I also strongly encourage you to check out our own website www.rto31.org. John Ritchie does an excellent job of posting updates. We often receive requests for volunteers from a whole variety of organizations and community groups and we post these opportunities on a regular basis. Also, we post updates about our trips – thank you so much to Lynn Morrison for organizing such fun adventures – and news from Provincial RTO/ERO, photos from our activities and just general items that we think will be of interest to our members.

I hope that, if you haven't already, you will make a donation to RTO/ERO's Charitable Foundation. Your donation will definitely help to "leave a lasting legacy by improving the quality of life of senior citizens in Ontario and Canada."

Also, I hope that you will consider contributing to the United Way Campaign again this year. I have been told by United Way staff that our group donated a little over \$1500 last year. A big thank you to our members! The United Way helps so many people in our community.

Our executive is continuing to follow up on the ideas that you expressed in the survey we did last year. Lynn, for example, has lots of great ideas for future trips and our first Wellness Workshop was quite successful. We are planning another one this year. We also have a very interesting possible idea for this year's Project Service to Others.

Finally, I would like to extend a big warm welcome to our new members in RTO/ERO who are experiencing the exquisite joy and freedom of retirement for the first time this fall. As part of all the wonderful new experiences you will be savouring, please make RTO/ERO part of your new life. Like our friend Peter Appleyard, do what

you love doing with energy and enthusiasm every day. See you at the Fall luncheon.

Brenda McGinnis
President, District 31



Provincial RTO/ERO sent us the following information about an event taking place at the end of September at Queen's Park. Under the aegis of the Ontario Gerontology Association (OGA), RTO/ERO has been working in conjunction with other groups to plan an event at Queen's Park that will raise the profile of the needs of seniors/older adults on a variety of issues with MPP's and the media. This group, which includes the Ontario Network for the Prevention of Elder Abuse, the Ontario Community Support Association, the United Senior Citizens of Ontario, the Ontario Society (Coalition) of Senior Citizens' Organizations, the Ontario Association of Non-Profit Homes and Services for Seniors, and the Older Adult Centres Association of Ontario, has worked together for the past few years, submitting joint papers to the provincial government. One example was a paper entitled "priorities in the Field of Aging" submitted prior to the last provincial general election.

RTO/ERO is very pleased to announce that on Monday, September 30, our group will sponsor the first annual "Older Adults Day" at Queen's Park, in recognition of the United Nations International Day of Older Persons which occurs each year on October 1st.

Representatives from each of our organizations will meet in the morning at Queen's Park at about 9:30 a.m. to proceed into the Legislature and occupy one of the two public galleries and attend Question Period, which lasts about an hour. Plans have been made, through the office of the first-ever Minister of Seniors to have our group recognized in the House and hopefully have an announcement from the Minister related to funding for a program for seniors.

Following the conclusion of Question Period, our group will gather in one of the large assembly halls at Queen's Park to meet with the Minister of Seniors, Mario Sergio, other available cabinet ministers, and hopefully Premier Wynne. A spokesperson from our group will address the gathering and members from the various organizations, including RTO/ERO, will have the opportunity to meet with their MPP's to discuss the identified issues.

We wish our group great success with this initiative and look forward to reading reports about this endeavour.

On Tuesday, August 20th, during the Association of Municipalities of Ontario AGM and Annual Conference, Mario Sergio, released a guide to help communities across Ontario keep their seniors healthy, active and engaged in community life by helping them live safely, independently and with dignity. The guide helps municipalities assess community dimensions, define local principles, conduct needs assessments, develop and implement an action plan and evaluate progress. We will be following the implementation of these plans in our communities.

A number of seniors have been very concerned about physiotherapy services. We have been reassured that eligibility for physiotherapy remains the same. By changing the model for delivering these services, more seniors can benefit from physiotherapy and exercise classes in long-term care, retirement homes and in community settings. Seniors with assessed need will be able to benefit from individualized physiotherapy, either in long term care, at home or in community clinics. Seniors who are able to go to a clinic to receive physiotherapy will have many more locations to choose from. For more information about access to exercise and physiotherapy for seniors, please visit www.ontario.ca/physiotherapy or call the Seniors INFOline at 1-888-910-1999.

We have also been informed that the Municipal Property Assessment Corporation (MPAC) has become aware that people are placing phone calls to property owners claiming to represent MPAC and asking for personal information. MPAC has reported these incidents to the Ontario Provincial Police. MPAC does NOT make calls to collect personal information. If you receive a call from anyone claiming to represent MPAC and requesting personal information, please do not provide it. If you receive such a call, please contact MPAC's Customer Contact Centre at 1-877-635-6722.

Finally, Richard Goodbrand and I are really looking forward to attending the RTO/ERO Political Advocacy Workshop in Toronto on September 15th and 16th. I am sure we will receive some great ideas for political advocacy in our district.

Brenda McGinnis
Political Advocacy District 31





Pension and Retirement Concerns



Ontario Teachers' Pension Plan Annual Report 2014

The OTPP Annual Meeting was held on April 11, 2013 at the Carlu Hotel in Toronto, Ontario. Highlights of the 2012 Annual Report included:

- 13% rate of return on its investments last year
- 9.6% 10-year annualized rate of return
- Net assets 129.5 billion
- OTPP plan 97% fully funded
- 5.1 billion gap between projected assets and liabilities
- Members Service Satisfaction rating 9.1 on a 0 – 10 rating scale
- 179,000 active members
- 124,000 retired members

The main cause of the funding deficit (gap) is continuing low interest rates combined with the financial loss during the 2008 and 2009 financial crisis and the changing demographics of the membership. Members of the plan work an average of 26 years before retiring and are now retired for an average of 31 years due to longer lifespans in Canada. There is also a falling ratio of working teachers compared to retirees, and OTPP says its members – many of whom are women – have the longest longevity of any pension plan in Canada, with 2,800 pensioners now over the age of 90 and 107 over the age of 100.

The Ontario government and the Ontario Teachers' Federation recently reached an agreement to end guaranteed indexing of pension benefits for teachers to help the plan return to fully funded status. Going forward, any new pension service earned by teachers will only be indexed to inflation if the fund has a surplus to pay for the benefit. Former service previously earned will continue to be subject to inflation protection.

Jim Leech, Chief Executive Officer of OTPP, said traditional defined-benefit pension plans like OTPP are the best solution for providing retirement incomes, but said the model must evolve and continue “building flexibility” into the cost of providing benefits to ensure plans can remain affordable. The OTPP is one of the best defined-benefit pension plans. It is well managed,

governed effectively and is the model for other employer-employee pension plans. As a leader in pension plans, OTPP and the Pension Partners (OTF and the government) must advocate to make pension plans available for all workers and citizens in Canada. Pension reform and an improved Canada Pension Plan must be addressed to safeguard the future of Canadians. Public sector employees must lead the way to improve working conditions, guarantee health benefits and secure decent wages for all workers. The current “corporate model” must be challenged and made accountable to share the profits with the workers. The fabric of Canadian society must be sustained through good jobs, and health and pension plans for everyone. The corporate world must return to a sustainable investment plan that addresses the social welfare of its employees. Currently, 1% of the population controls 33% of the financial wealth in Canada. This unequal distribution of wealth has devastating effects for everyone. Union workers have an important role to play! Each of us must work for the collective good of society! Teachers are fortunate to have the opportunity to contribute to a defined-pension plan and to have these contributions matched by their employer. Let's eliminate pension envy by supporting others to secure a decent retirement income.

Marina Howlett

Ontario Teachers' Pension Plan

In order to appreciate how fortunate we are, it is important to think about the past so we can realize the reality of our time – our Pension Plan and then our RTO/ERO benefit plan.

In 1917, a Teachers' Superannuation Fund was established for teachers by the Ontario government. From 1917 to 1990, the Pension Plan was controlled by the Ontario government. Prior to 1990, the funds were invested in province of Ontario debentures for the most part and the unfunded liability kept growing to almost \$8.4 billion. Think about what your pension would look like today if that hadn't changed.

In 1990, the Ontario government passed legislation to establish the pension partnership (the Ontario government and Ontario Teachers' Federation). The Teachers' Superannuation Fund became the Ontario Teachers' Pension Plan. The government was required to pay more than \$8.4 billion to eliminate the initial unfunded liability. The Partners' Agreement required both partners to equally share any future unfunded

liabilities and/or implement benefit enhancements if there was a surplus.

OTPP attained global distinction in 2007, 2010, 2011 and 2012 for being among the best managed plans. OTPP is the third largest pension plan in Canada and ranks in the top twelve pension plans in North America.

In 2012, OTPP had 303,000 members; 124,000 members were pensioners. In 2012-13, 2700 active teachers became pensioners. The provincial government has implemented a two-year teaching training program that will reduce the number of new graduates each year.



RTO-ERO is the only organization with representation from elementary, secondary, public, Catholic and francophone schools.

There are many reasons why so many people retiring from the field of education join RTO-ERO:

- **Health Insurance** for our over 68,000 members and their dependents
- **Social Structure** - Two local District 31 luncheons a year where you can connect with past colleagues and meet new friends
- **Pension Support** and **Political Advocacy** at both the provincial and local level
- **Communication** - Stay informed through: our local newsletters and the quarterly magazine, Renaissance; over 50 fact sheets on social, health, legal and financial matters; our local website www.rto31.org and provincial website www.rto-ero.org.
- **Service to Others**, a grant program that supports local community projects
- **Assistance and Support** through local and provincial Goodwill committees
- **Travel** opportunities at both the local and provincial levels
- **Connections** with organizations focussed on retirees (eg. CARP, ONPEA)

Since our spring newsletter, our local District 31 welcomes many new members who join our 1,229

current members:

Ila Bigam	Maureen Busby-O'Connor
John Candiotta	Adriana Ciaschi
Vicki Clarke	Hank Davis
Beverley Dawson	Grant Drohan
Lillian Emberson	Claire Flaherty
Valerie Fortune	Margaret Glandfield
Robert Glazebrook	Richard Grant
Nancy Hebert	John Hofstee
Mary Hopkins	Patricia Hughes
Dianne Kemp	Karen Knegt
Penny Larue	Elke Lingen
Mary Lou Mallett	Susan Mason
Anna Matteis	Janet McPherson
Patricia Merlihan	Kenneth Morand
Agnese Nagy	Ross Nazar
Eric Oakley	Albert Ososki
Shirley Parker	Vladymyr Ruzyllo
Anne Secord	Janice Shields
Colin Simpson	Marie Skelding
Kate Slein	Judy Steer
Cynthia Tang Chang	Joseph Tersigni
Adelina Visentin	William Webster
Ellen Webb	Jim Whitechurch
Margaret Young	

The following members say farewell to District 31:

Margaret Brocklebank	Mary Jackson
Stephen Norton	Valeria Porcellato
Marie Young	

Bring a Book Campaign Thank You

The new books donated at our Spring Dinner were well received by the Action Read Community Literacy Centre. Mira Clarke, Director of the Centre sent a reply to our group in which she stated "On behalf of Action Read, thank you so much for the generous donation of beautiful new books that you recently delivered to us. What a wonderful surprise!" You can contact the Centre at 2 Quebec St. or phone 519-836-2759 or www.actionread.com.





Health Matters



As you read this, we are into a new season. Over the past several months, issues and benefits continue to evolve. First, a few highlights from the 2013 April HSIC Meeting.

- The HSIC voted to suspend any further review or discussion on catastrophic drug coverage due to the cost. "It is outside of the mandate to meet the needs of the majority of members at the most affordable costs." You realize that medications for these serious illnesses cost up to \$4,000 per month.
- There will be new member ID cards for all Health Plan participants. The cost is \$72,540.35. You should be receiving these ID cards with your new benefit booklet in late November.
- Health Matters will continue to be published for one additional year (2014 – funds approved).
- Supplemental Travel Plan has run a deficit. The current premium is insufficient to cover the claims. Your HSIC has decided to move the premium to an age-banded basis. In simple terms, it means that all members have the 62-day travel insurance medical coverage; however, if you require an extra week of coverage and, for example, you are in the 80-90 year age group (which has higher claims), you will pay more for that extra week. The 60-70 year age group with lower claims will pay less. It stands to reason that the younger age group has proven to have smaller claims. If this action was not taken, everyone would pay more starting in January 2014. **These age-banded premiums are effective September 1, 2013 for the Supplemental Travel Plan only.**

Johnson Consulting

Since we own our benefit plans, have you ever wondered what it costs to administer the plan? In 2013, the consulting fees for reconciliation came to \$532,000, which was \$7,000 over budget.

Dispensing Fees

How can you find out which pharmacy has the lowest fees? The Ontario College of Pharmacists does not publish this information. It is up to you to compare fees. Costco still continues to have the lowest fee for people under the age of 65. Many other pharmacies, such as Walmart, Zehrs, etc., have similar low prices. Choose the one with whom you're happiest.

Shoppers Drug Mart

RTO has a partnership which includes a 20% discount on appliances and bonus Optimum points. At this point in time, I haven't seen any benefit for me personally; however, as I age, there is a possibility I may. With Loblaws merging with SDM and it adding produce and more groceries, maybe everyone can benefit on senior days.

RTO and New Partnerships

In the Health column of the summer issue of Renaissance, you will notice that we will have some new common elements for consideration when we are looking to partner with other for profit organizations. If you receive the Zoomer magazine (also a targeted audience), you will notice similar Merit Travel and SDM ads. I believe the newer partnership agreements which are being developed will be more transparent.

Benefit Limits

Keep in mind that your benefits have a yearly calendar maximum. For example, if you realize that you will go over your dental limit when you visit the dentist in December, cancel that appointment and make it for January when you have new coverage. Members who use a considerable amount of medications tell me that they always have an extra month's supply of meds left when they order new ones.

Wellness Workshops

What a success! Expect to see more in 2014.

Health Costs

In order to put our health care costs in context, it's useful to compare them with those of France, which generally is acknowledged as having one of the world's best health care systems. Like the Canadian government, the French government sets the prices. A comparison to the U.S.A. is also useful because many RTO members take extended holidays there.

Doctor's office visit cost:

France - \$30	Canada - \$35	U.S.A. - \$ 95
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Hospital cost per day:

France - \$850	Canada - \$1,300	U.S.A. - \$ 4,300
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Hip Replacement cost:

France - \$11,000	Canada - \$ N/A	U.S.A. - \$40,000
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Heart Bypass cost:

France - \$23,000	Canada - \$30,000	U.S.A. - \$73,000
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Lipitor 20mg cost per day

France - \$1.60	Canada - \$2.45	U.S.A. - \$4.13
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(Generic Lipitor – Costco - \$0.47)



When you reach age 65, you are automatically enrolled in the **Ontario Drug Plan** and will receive generic prescriptions. You can save money by using generics if they meet your needs. (Sources: Organization for Economic Co-operation and Development and International Federation of Health Plans)

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>



Goodwill



Life is good ... and your RTO District 31 Goodwill Committee endeavours to enrich and support our member's lives through acts of caring, compassion, and celebration. Sending Birthday and Christmas cards to our members over 80; sending sympathy, get well, special anniversary and thinking of you cards to members; recognizing personal accomplishments; visiting or phoning members in need of cheering are some of the ways the Goodwill Committee shares and cares.

Two very special birthdays were recognized - on June 1, 2013 for Gladys Ernst of Mount Forest who celebrated her 101st birthday and on June 17 for Jean Marshall who celebrated her 100th birthday.

Please help us to share acts of kindness by contacting any of the members of the District 31 Goodwill Committee listed below. We may also be contacted through the District 31 website www.rto.31.org

Please contact RTO Provincial Office at 1-800-361-9888

if you change your address so our Goodwill records are up to date.

Arthur, Mount Forest, Harriston

Joyce Barnes 519-848-2351
joyce.barnes@sympatico.ca

Drayton, Moorefield, Palmerston

Jean Brodhaecker 519-638-2291
darje@bell.net

Elora, Fergus, Salem, Alma

Marg Hall 519-846-5235
marg.carl@sympatico.ca

Rockwood, Hillsburgh, Erin

Marina Howlett 519-836-8585
marina.howlett@sympatico.ca

Guelph

Brenda McGinnis 519-824-5263
dmcginnis602@rogers.com

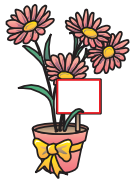
Nancy Baker 519-822-6653
nancyida@sympatico.ca

Mary Hermann 519-821-3892
maryhermann@rogers.com

Rosita Lugosi 519-763-1358
vinros@sympatico.ca

Marie-Claire Recurt
mcrt@sympatico.ca

Keep smiling,
Joyce Barnes



Travel News



It's time to think travel again. A group of us are soon heading out to Agawa Canyon and Mackinac Island. This is our big fall trip.

We also, at the time this was written, have a few seats left for Fiddler on the Roof at Stratford on October 18th. The cost is \$99 which is subsidized by the RTO. Pickup times are 8:30 am in Harriston at the Mill Street parking lot, 9:00 in Arthur at the Liquidation World, 9:15 am in Fergus at the Target Store lot and 9:30 am in Guelph at the Canadian Tire Store, Woodlawn entrance.

Looking ahead we have plans for a trip to Boston and Salem on Sept. 22 to 26 of 2014. The tour includes visits to the Norman Rockwell Museum, the Kennedy Library, and the Salem Witch Museum. There will be guided tours of Boston and Salem and free time in both cities. Great Canadian has given us a great price for this tour. Keep this week open and get more information at our next meeting or online. For next spring and fall we will have some day tours available. There will be more on these in the next newsletter.

I can be contacted by email at lynnmorrison@wightman.ca or by calling [519-323-2419](tel:519-323-2419) till Nov 1st, then [813-780-8083](tel:813-780-8083). Please remember, if you book a tour with Great Canadian, to mention my name and RTO District 31. It benefits all of us!!

Lynn Morrison



Our organization was formed in 1968. We are a member-owned benefit plan, not for profit,;we have close to 70,000 members and, so far this year in 2013, we have had 3,263 new members receiving a pension from OTTP.

It is hard to believe that some of our members were around in 1917 when the first teachers' pension plan was introduced. My aunt was a teacher and was retired for more years than she taught. As a group, we must take better care of ourselves. When it comes to recruiting new members, our volunteers, who run the Retirement Workshops, are doing a fantastic job.

Patrick Bruder



RTO-ERO Charitable Foundation A Chair in Geriatrics



According to Dr. Jared Rosenberg "...geriatricians take care of older people, not just their diseases." According to Dr. Gary Nagle, Chief of Medicine at Baycrest, there are only 230 geriatricians in Canada when there is a need for at least 600. We need to foster an increase in skilled geriatricians and interdisciplinary

health care providers who will better meet the challenges of our aging population.

If each of our members were to give a one-time donation of \$50 we would exceed our goal of \$3 million which would establish a Chair of Geriatrics at the University of Toronto. Quite apart from the satisfaction of giving, because the foundation is recognized as a registered Charity, there is a tax incentive to giving. To those who are already giving, THANK YOU. If you have not yet given, please consider doing so. There are a number of different ways of giving, such as cash, stocks and securities, in honour of a person, in memory of a person. For further information and to make a valuable donation to this excellent foundation, visit www.ero-rto.org/rtoero-charitable-foundation OR email ajones@rto-ero.org OR phone Alanna at 1-800-361-9888 ext. 245.

Richard Goodbrand

RTO District 31 Financial Report August 16, 2013

Income

Annual Rebate	17 141.68
Wellness Workshop	270.00
Spring dinners	1 435.00
Retirement Planning Workshop	1 008.32
Project STO	3 000.00
Total	22 855.00

Expenses

Goodwill	405.62
Project STO	3 000.00
Retirement Planning Workshop	1 556.47
Executive	536.35
District	4 122.70
Senate	1 684.63
Newsletter	3 058.79
Office Expenses	594.68
Travel	673.40
Survey	1 300.00
Social Justice	50.00
Wellness Workshop	864.34
RTO travel	1 000.00
Guelph Welling Community	
Living golf tournament	250.00
Total	19 096.98
Surplus	3 788.02
Bank Balance	11 649.34



2013-2014 RTO/ERO Executive District 31

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



Dates to Remember

September 30, 2013	District 31 Executive Meeting Upper Grand District School Board Office
October 18, 2013	Trip to Stratford – “Fiddler on the Roof”
October 21- 23, 2013	Fall Senate Eaton Marriott, Toronto
October 24, 2013	RTO Luncheon Art and Craft Show/Sale Centre Wellington Community Sportsplex in Fergus



In Memoriam

RTO-ERO extends condolences to families, friends and colleagues of our deceased members. We are grateful for their memory, their service and their friendship.

James Bigam	Phyllis Bunt
Robert Emberson	Maud Farren
Margaret Hopkins	Marlene Israel
Valene Jones	Bernard Kane
Margaret Lennox	John Leonard
Stanley Mast	Gordon McNern
Eileen Morand	Mary Schneider
Evelyn Scott	Mahlon Shantz
Thomas Young	



Reminder

CHANGE OF ADDRESS OR STATUS

Every time we mail out our District 31 newsletter, Mike Curtis gets a number of envelopes returned.

It is imperative that you let the Teachers' Pension Plan Board and RTO/ERO know if you have changed:

- your address,
- phone number or
- your status.

Please contact:

- OTPPB (5650 Yonge St., Toronto M2M 4H5 or 1-800-668-0105) and
- RTO/ERO (Diane Vezeau at 1-800-361-9888 ext.223 or dvezeau@rto-ero.org).

The mailing labels for our newsletter are made up in Toronto at RTO/ERO head office. Locally, your executive meets to pack the newsletters and put on the labels, stamps and return address. We endeavour to avoid duplication by putting two labels with the same address on one envelope.

For emailed newsletters, please remember to let us know if your email address has changed.

Returning

ARTS AND CRAFTS Show and Sale

At our Fall Luncheon
Creative Corner



Register now – only a
few tables left
\$5.00 for a table
Set up at 9:00 a.m.

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

For all others, this will be an
opportunity to do some Christmas
shopping.

Newsletter Packing Bee



Brenda McGinnis, Mike Curtis, Nancy Baker



Joan Berry, Patrick Bruder, Stephen O'Connell,
Dan McGinnis, Carol Christie

Prior to every mailing of the RTO District 31 newsletter, members of the executive meet to stamp and label the envelopes and fold and insert the newsletters.

Missing from photos: Pam Niesiobedzki-Curtis, Mary Hermann, Anne Smith



Website

Members are urged to visit our District website
www.rto31.org
for up-to-date information about RTO/ERO events in Wellington County and for photos of past events. Each edition of Report Thirty-One is posted on the web usually before you receive your copy in the mail.



Going Green

RTO DISTRICT 31 NEWSLETTER BY EMAIL

Thank you to those who said that they would like to receive their RTO District 31 newsletter by email. One hundred eighty-three members have signed up, 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.

Have a Friend who is Not a Member of RTO/ERO?

If you know of a retired educator or someone who was employed in the education field, who is not a member of RTO/ERO, this information may be of interest to that person. Membership in RTO/ERO is **not automatic** when one retires. It is necessary to complete the appropriate membership form.

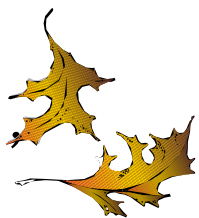
To apply for membership, contact RTO/ERO membership services at 1-800-361-9888 for an application or go their website, www.rto-ero.org and complete the application form on-line.

REPORT THIRTY-ONE

published by
Wellington District 31
R.T.O./E.R.O.

Editor - Anne Smith
519-833-9577
bandasmith@sympatico.ca





You and your spouse/guest are cordially invited to attend the
RTO/ERO DISTRICT 31

Fall Luncheon, General Meeting and Arts and Craft Show and Sale

Centre Wellington Community Sportsplex
(Gord Brown Hall)
550 Belsyde Ave., Fergus ON

Thursday, October 24, 2013

10:00 - 11:15 a.m.	Shopping and Coffee and Social
11:15 a.m.	Business Meeting
11:45 a.m.	Lunch
12:45 - 1:30 p.m.	Entertainment



Entertainer: Musician Dave Hadfield

“Dave Hadfield writes and performs songs dear to the heart of all Canadians. stirring lyrics evoke the granite wilderness of the Canadian Shield reminding us of the need in everyone to connect with nature, while his humourous songs make us laugh at our frailties and foibles”.

Detach and send before October 8, 2013 to:

Mike Curtis, Treasurer
9450 Copeland Path, RR#2 Erin, ON N0B 1T0 905-877-4134

Cost: \$15.00 per person
Subsidized by District 31

Fall Annual Luncheon Meeting and Elections OF RTO/ERO DISTRICT 31

Thursday, October 24, 2013
PLEASE RSVP before October 8, 2013

Please make reservations for: _____ and _____
Name

Name of Guest

Special Dietary Requirements: _____

Enclosed is a cheque payable to RTO/ERO District 31 in the amount of \$_____ (\$15per person).
This meal is subsidized by RTO District 31.

