

Report Thirty-One

Fall 2014

Published by RTO/ERO District 31 Wellington

No. 56



President's Message



For many of us, September is the real start of a new year. While we are not returning to work, we are starting to become involved again in many activities that were suspended during the summer months. For those of us who were involved in the education system,

the fall has always been a time of new beginnings and new opportunities. A feeling of anticipation permeates the crisp, colourful fall atmosphere. And so we return to volunteer commitments, and to book clubs, and theatre groups, and walking and hiking clubs. Maybe we sign up for a course or plan a trip or look forward to getting together with friends who were away for the summer at cottages.

Whatever your fresh new fall plans are, we hope that you will include attending our annual Fall luncheon on Thursday, October 16th at Centre Wellington Community Sportsplex. Once again this year, we will be having an Arts and Crafts Show and Sale which will showcase the talent and work of our members. Nancy Baker and Mary Hermann, to whom we are very grateful for organizing this successful annual event, have said that the Show and Sale is even bigger this year, so much so that we have rented a larger portion of the Sportsplex which is such an excellent venue for our luncheon. In addition to the show, at which you can do some early Christmas shopping or just treat yourself to something made by a colleague, we will conduct a brief business meeting, enjoy an extremely delicious lunch, and be entertained by The Blazing

Fiddles.



The Blazing Fiddles is a group of very talented violinists who along with piano accompaniment will have you humming and clapping and maybe even

dancing along to an amazing variety of classic fiddle tunes, popular show songs, a medley of classical violin, and much much more. This group provided entertainment at one of our luncheons in 2007 and members thoroughly

enjoyed their performance. Some members still remember their very energetic, and dramatic finale. The group has assured me that they have since expanded and perfected their act and that we will enjoy them even more now. Our fall luncheon is an experience not to be missed!

As always, I also strongly encourage you to check out our own website: www.rto31.org. John Ritchie does an excellent job of posting updates. The photos from last Spring's luncheon bring back some very happy memories of our fun experience with the group "Wizened" (formerly known as "Wizened Old Men") who provided the entertainment. We will be taking photos at this Fall luncheon and posting them as well. We will also continue to post news, information, upcoming events, and volunteer opportunities for our members. Maybe add "regularly check District 31's website" to your Fall to-do list.

As always too, at this time of year, I would like to put a plug in for The United Way Campaign. Contributing to the United Way Campaign is a very efficient way for us to assist a great many groups and people in our own community. Guelph Wellington Dufferin



United Way supports 86 programs at 53 community agencies. It also provides emergency funding when urgent needs arise in our communities. We can donate online or we can mail in our donations to United Way Guelph Wellington Dufferin 85 Westmount Road Guelph ON N1H 5J2.

For those who have just retired, a big warm welcome to RTO/ERO! Happy New life! For the rest of us, Happy New Year!

Brenda McGinnis,
President, District 31





Political Advocacy

The 2014 municipal elections in Ontario will be held on October 27, 2014. Voters will elect mayors, councillors, school board trustees and other officials. Sadly, voter turnout is usually dismal for these elections. It is unfortunate because local government plays a very significant role in our lives. It is responsible for, among other things:

- police and fire services,
- garbage collection,
- recycling programs,
- bus services,
- roadway construction and maintenance,
- zoning,
- local sewage systems,
- water treatment,
- libraries,
- social assistance programs,
- parks and green spaces,
- local art and cultural programs and
- facilities and property taxes.

In an effort to increase voter participation, some of the townships in our county are considering mail-in alternatives and, for the first time during this election, the city of Guelph will use online voting during the advance polls in an attempt to boost voter turnout and increase accessibility options for voters. As always, RTO/ERO encourages members to become aware of the issues, to work on campaigns, and to vote.

It is encouraging that our demographic usually has the highest percentage of voters. It is especially encouraging to see that some of our members are running as

candidates in some of the elections for municipal councils and for school board trustees. Congratulations and best wishes to these members who are taking the risk to run as candidates and are making the commitment to serve their

community. The life of a politician is a very demanding, time-consuming, and often thankless one. We thank these people for being willing to make the sacrifice to their family and personal time to make contributions to our communities.

During the last number of months, members of the Provincial Advocacy Committee (PAC) continued to

Municipal Election 2014



research and monitor several ongoing areas of interest and concern to members. These include : Experimental Lakes Area (ELA) , Genetically Modified Organisms (GMO), Elder Abuse, Canada Post, and the Comprehensive Economic and Trade Agreement (CETA).

The Committee was pleased to learn that the ELA has acquired contractual, firm, monetary support for its continuing operation. In terms of GMOs, a comprehensive video may be downloaded from the PAC section of the Members' Centre on the provincial website.

We continue our liaison with the ONPEA, the Ontario Network for the Prevention of Elder Abuse, attend conferences from time to time and review its publications. Further information is available in the PAC section of the RTO/ERO Members' Centre.

The Provincial Executive referred the issue of Canada Post's plans to suspend door-to-door delivery to PAC for study. After their research was completed, the committee recommended to the Executive that the Canadian Association for Retired Teachers , of which RTO/ERO is a member, be asked to give careful attention to the issue because of its national implications for seniors.



Based on on-going monitoring of CCACs and their operation, PAC will consider establishing a subcommittee to prepare advice and assistance to RTO/ERO members who require assistance dealing with their local CCAC. One suggestion that might help members experiencing difficulties with their CCAC is to call their MPP's constituency office. MPP's have a liaison with the CCACs and often MPP's can work with this liaison on behalf of constituents. At the very least, members can raise issues with the MPP's who can, in turn, raise these issues with the CCAC and the Ministry of Health and Long Term Care.

The PAC section on the website provides a link to the text of the CETA agreement and additional government documents. Our best and latest information indicates that the finalization process may take as much as two years to complete.

As always, RTO/ERO continues to monitor many diverse political issues and continues to advocate on behalf of our members.

Brenda McGinnis,
Political Advocacy, District 31



Pension and Retirement Concerns



Ontario Teachers' Pension Plan – Highlights from the 2014 Annual Meeting

- Net Assets - \$140.8B
 - 2013 Rate of Return – 10.9%
 - OTPP has a modest pension surplus of \$5.1B.
- Despite improved funding, the pension plan still faces challenges resulting from increasing longevity, longer retirements and a volatile investment environment.
- The sponsors (OTF and the Ontario government) will continue to address these challenges to ensure the plan remains viable and affordable for all generations of teachers.
- 77% of your pension payments come from investment income. 23% of your pension payments come from member contributions and matched contributions from the employer (Ontario government).
- The average unreduced pension for teachers who retired in 2013 is \$49,300.
- The average retirement age in 2013 was 59.

Additional Pension Information from OTPP

Ontario public pension plans are viable and sustainable.

The administrative cost of the average mutual fund is 8 times the administrative cost of the OTPP.

Canadian Defined Benefits pensioners paid about \$16B in taxes and spent about \$160B for goods and services in 2011-2012. Retired teachers not only pay their fair share of income tax but also reinvest their pension income in the local economy. Ontario retired teachers are a cornerstone of the Ontario economy.

Retirees with Defined Benefits pensions rely on the Guaranteed Income Supplement 75% less than the general population. This also is a saving for the federal government.

OTF and the Ontario government are using the \$5.1B

funding surplus to partially restore inflation protection for teachers who retired after 2009.

Retired members who retired after 2009 will receive a modest increase beginning January 2015. This increase will only affect members who retired between January 1, 2010 and December 31, 2014.

Retired members who are eligible for inflation protection may access their personal 2015 inflation increase on the iAccessWeb or be notified by mail. Members can also call a Client Services Representative (1-800-668-0105) for personal information.

Members who retired prior to January 1, 2010 will continue to receive 100% inflation protection.

Marina Howlett
Pension, District 31



Health Matters



The June 2014 HSIC workshop was well planned and informative. I will provide you with some interesting facts and try to answer some of your questions.

RTO/ERO Top 20 Drugs by Amount Paid August 1, 2012 to July 31, 2013

1. Zostavax	8. Singulair	15. Pradax
2. Nexium	9. Coversyl	16. Celebrex
3. Crestor	10. Viagara	17. Nasonex
4. Lipitor	11. Pantoloc	18. Victoza
5. Lyrica	12. Actonel	19. Cipralex
6. Cialis	13. Norvasc	20. Vise Injections
7. Imovane	14. Ezetrol	

If you are on any of these medications, you already know they are not all covered by the Ontario Drug Benefit Plan. (ODB) The drugs covered as of June 2014 are: Numbers 3, 4, 5, 9, 12, 13 and 19.

Four out of the twenty are covered for limited use and they are Numbers 11, 14, 15 and 16.

* An exception to the ODB coverage rule for the above medications would be if your household had a combined income of less than \$16,000 per annum; then most drugs would be covered.

The number of medications that are delisted each year is hard to keep up with so having a drug benefit plan is definitely worthwhile.

At our June workshop, RTO/ERO and Johnson Inc. were given direction to follow and publish delisted medications. This will happen this Fall/Winter.

Frequently Asked Questions

GENERIC DRUGS: Look on our website for the short presentation by Johnson Inc.

What is the cost of running our Benefit Program?

As previously mentioned, RTO/ERO pays a consulting fee of approximately \$550,000 to run our benefit program. Along with this consulting fee, RTO is charged a fee of between 6% and 7% for administering claims. In 2013, we had approximately \$130 million in claims. In addition, Allianz and Manulife charge between 4% and 5% for their services. New contracts are to be signed with Manulife, Allianz and Johnson Inc. this fall.

How many Johnson staff are needed to administer our benefit plans? Thirty-five.

Why are all drug costs not the same?

The senior consultant from Johnson Inc. informed me that many name brand drugs were priced very closely but, when it came to generics, there were differences. For instance, at Shoppers Drug Mart, the pharmacist owns the store and can set his/her own prices, depending on the market. The stores usually have a universal dispensing fee. On the other hand, COSTCO, which buys generics in bulk, is usually cheaper. COSTCO also has a lower dispensing fee.

Questions and Answers from the HSIC – JUNE 2014

As usual, I asked my allotment of questions and some were answered. In total, there were forty-seven questions from the various districts. I encourage you to spend a few minutes reviewing these Q & A on our website. I guarantee that you will find things of interest.

Interesting Facts

- Allianz has received a customer satisfaction rate of less than 90% - Solution: hiring and training of 50 more employees. RTO is monitoring their progress.
- Drug Costs have increased 10% on average per annum since 1985 – doubling in cost every 7/8 years.

- Generic Drugs: 99.5% of people have no complications.
- Generic Drugs cost, on average, 60% less than name brands.
- Drug Costs: 18% of Brand Drugs account for 52% of RTO's drug costs.
- Generics: in 2013, 63% of all prescriptions in Canada were generics.
- 83% of new retirees join RTO's benefit plans.
- 99% of retirees stay with RTO's benefit plans for life.
- Air Ambulance: The cost from Indonesia to Toronto is \$151,000.

Something New:

Look on our Provincial Website to find out about the new benefit enhancement – “Eldercare Select”. More information is to come.

Renaissance:

Please read “Health Matters” in the summer 2014 issue pp. 36 - 41.

Be Safe! Be Healthy!

Patrick Bruder, Health, District 31



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>



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.





Membership



Another fall has arrived and we welcome new retirees who have made the wise decision to join RTO/ERO. These new members have now enrolled in some aspects of the comprehensive medical/travel/dental insurance plan provided by RTO/ERO through Johnson Inc.

We also welcome new members who have joined due to the sad occasion of losing a spouse and we welcome new members who have transferred from another RTO/ERO district. Our district, District 31, now has 1249 members.

Welcome to another exciting year of informative and entertaining fall and spring luncheons. Reconnect with people you might not have seen in a while or meet new members from other educational systems or areas. Enjoy delicious food and the 'gab fest' that goes along with it.

See the enclosed flyer for details about the first luncheon in October. Hope to see you there!

Since my last membership article, we welcome the following new members to our District 31 RTO/ERO organization:

Rachel Finney
Deborah Jakab
Karen Richards
Murray Shannon
Philip Mills
Deborah Richards
Joanne Fell
Gary Stubbs
Diane Little
Winnifred McLarnon
Lynda McLeod
Beverley Bradstock
Shirley Corbett
Bernard MacPhee
Brenda Kelly
Margaret Atkinson
Diane Barber
Douglas Brown

Kim Counsell
Mary Davidson-Pilon
Brenda Goetz
Lois McCallum
Janet Merrick
Margot Mouret
Margaret O'Gorman
K. E. Lenore Ralph
Jerome Raso
Elaine Robinson
Ruth Slater
Judith Vuylsteke
R. Meacheal Vuylsteke
James Bradley DiCarlo
Wendy Jean Houston
Hannah St Jean
Jean Stevens
Sharon Turnbull-Schmitt

And from other districts, we welcome:

Lynn Quackenbush and
Marlaine Buchal.

We say farewell to Sharon Burzotta who has moved to another district.

Carol Christie,
Membership, District 31



 District 31 is blessed with many talented and creative members who are engaged in many interesting and exciting activities. We would like to feature some of these achievements in our newsletters. Please let Nancy Baker, 519-822-6653, know about any of our members who are involved in interesting adventures or who have received awards or special recognition for their work. We would like to acknowledge and celebrate and support the accomplishments and endeavours of our members.

Nancy Baker will be appearing in Elora Community Theatre's production of *Anne and Gilbert The Musical* in November. **Nancy's** and Anne Smith's art work is on display for sale at the Teak Barn in Ospringe.

Joan Berry came 2nd in the 3 km walking event in **The Ontario Senior Games** in June and received a silver medal.

Jessica Martin, a student at Our Lady of Lourdes, is the first student to receive the RTO/ERO District 31 Award. Two more students from Upper Grand District School Board will receive this award this fall.

Dan and Brenda McGinnis celebrated their 40th wedding anniversary in July.

Lynn and Gerald Morrison celebrated their 50th Wedding Anniversary this past July.

Pamela-Niesiobedzki-Curtis was honoured as Best Director in a Comedy when the Association of Community Theatres for Central Ontario held its annual gala awards night on April 5th. **Pam** is directing Guelph Little Theatre's Western Ontario Drama League Festival Entry, *The Black Bonspiel of Wullie McCrimmon*

written by W.O. Mitchell, in February. **Volunteers Needed:** including videographers, crew, builders, painters, curlers, at least one bagpiper, curling props, and costumes. You can contact Pam at secretary@guelphlittletheatre.com or at 905-877-4134.

Stephen O'Connell and Bob Brown will be appearing in RCMPI's production of *Scrooge the Musical* in November.

Anne Smith's textile art pieces, Impressions of a Forest and Into the Woods, have been accepted for the Wellington Artists' Gallery 3rd Annual Juried Show October 1 - 28, 2014. The opening ceremony will be on October 4th from 2:00 to 4:00 pm. (6142 Wellington Rd 29, RR#4 Fergus).

Joe Tersigni is running for trustee on the Wellington County District School Board.



Welcome, new members, to RTO District 31. Welcome back to all members of RTO District 31. May each and every one of you enjoy a beautiful fall in all its colour and glory.

Your RTO District 31 Goodwill Committee endeavours to enrich and support our members' 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.

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 by the District 31 website www.rto31.org.

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
dmcginc602@rogers.com

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

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

Marie-Claire Recurt
mcrt@sympatico.ca

Please contact RTO Provincial Office at 1-800-361-9888 if you change your address so our Goodwill records are up-to-date.

Keep smiling,
Joyce Barnes
Goodwill, District 31



Travel News



The 2014 trip season is winding down with a full bus for the Elvis Show and a group heading for Boston in September. However, at time of writing, we still have a few seats left for Cabaret at the Shaw Festival on October 24th. It is \$89 which includes your ticket and transportation with lunch on your own during free time in Niagara-on-the-Lake. Call me at 519-323-2419 or email at lynnmorrison@wightman.ca if interested in going.

Our big news is our 2015 five-day tour. It is going to be The Best of Quebec from Sept 21-25. It includes a guided tour of Quebec City, 2 nights in La Malbaie, a whale watching cruise, a visit to Ile-aux-Coudres, free time in Quebec City and Old Montreal and 4 meals. More details will be available at our fall meeting. This sounds like a great trip and we will be graciously looked after by our friends at Great Canadian.

Hope to see you at the luncheon!
Lynn Morrison
Travel, District 31



District 31 Financial Report



August 30, 2014

Income

Annual Rebate	17 098.25
Spring Luncheons	1 360.00
RPW	1 343.00
Total	19 801.25

Expenses

Goodwill	308.77
Retirement Planning Workshop	1 817.38
Executive	404.35
District	4 640.58
Senate	1 358.90
Newsletter	2 564.86
Office Expenses	180.00
Travel	451.10
Social Justice	50.00
Mercury ad	237.30
Special Olympics	250.00
Norm Jary Gold Tournament (Guelph/Well. Com Living)	250.00
Bursary	400.00
Senior Olympics	300.00
Total	13 213.24
Surplus	6 588.01
Bank Balance	10 109.73

Mike Curtis, Treasurer, District 31



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 increased postage costs.

If you would like to try this, email me at:
m.anne.smith@gmail.com.



Dates to Remember

Mon., Sept. 22-	Boston Trip
Fri., Sept. 26	Seats still available - contact Lynn (519-323-2419)
Thurs., Oct. 16	Fall Luncheon/Art and Craft Show and Sale - Community Sportsplex, Fergus
Mon., Oct. 20-	Fall Senate, Toronto
Wed., Oct. 22	
Fri., Oct. 24	Cabaret at the Shaw Festival, Niagara-on-the-Lake - Seats still available - contact Lynn (519-323-2419)
Thurs., Nov. 13	Eldercare Presentation at the Guelph Curling Club (see insert and our website)
Mon., Dec. 1	District 31 Executive Meeting, UGDSB Office



OPS Reunion

There will be an OPS(M)TF Alumni Luncheon reunion on October 19, 2014 at the Sheraton Parkway North York Hotel.

Further information is available from Mike Curtis (mikecurtiserin@yahoo.ca) or Louise Ewing (louiseaewing@bell.net).



In Memoriam

District 31 extends sympathy to all the families and friends of our departed loved ones. We are grateful for their memory, their service and their friendship.

M Kathleen Ferns	Jane Hughes
Sydney Kingdon	Janice Hurry
Earl St. Jean	Sheila MacPhee
George Stanson	George Kelly
Kathy Brown	Samuel Small
Wilma Snowe	David Biggs
Robert Bradstock	Doreen Forsyth
Ronald Corbett	



RTO District 31
c/o Mike Curtis, Treasurer
9450 Copeland Path, RR#2
Erin, ON
N0B 1T0

District 31 2014-2015 RTO/ERO Executive

President/ Political Advocacy	Brenda McGinnis (519-824-5263)
1st Vice President	Richard Goodbrand (519-291-2015)
2nd Vice President	Stephen O'Connell (519-265-2125)
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	Nancy Baker
	Joan Berry
	Mary Hermann
	Pam Niesiobedzki
	Joe Tersini

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 Vezneau at 1-800-361-9888 ext.223 or dvezeau@rto-ero.org).

The mailing list for our newsletter is made up in Toronto at RTO/ERO head office. Locally, the newsletters are stamped and addressed. We endeavour to avoid duplication by sending one newsletter to members with the same address.

**For emailed newsletters,
please remember to let Anne Smith 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.

REPORT THIRTY-ONE
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519-833-9577



Spring Luncheon

Bring a Book Campaign Thank You

Thank you to all members who contributed the beautiful books to our Bring a Book campaign at the spring luncheon.

We received an eloquent thank you note from Mira Clarke, the Executive Director of Action Read where the books were donated.

She said, "We enjoy the selections that your members make - they appeal to a wide variety of interests and learner demographics. We value the contribution you make in our community and are truly grateful for your support."

We should all be proud of helping our community.



Spring Luncheon Raffle Winners:

Mary Anne Hunt:	Indigo Gift Card
David Pocock:	Cruisin' CD
Alan Taylor:	Christmas Cruisin' CD
April Derrick:	Cruisin' CD
Lena Gatto:	Cruisin' CD
Carol Lanfranchi:	Tim Horton Gift Card
Hiole Peloso (Yole):	Italian Basket
Carol Brazil:	Tea Basket
Fred Cousineau:	Tim Horton's Gift Card
Lynn Anderson:	Indigo Gift Card
Karen Rathwell:	Cruisin' CD

These are some of the things you missed if you didn't attend our Spring Luncheon:



*Moving to the music
of Wizened*



**ELDERCARE
SELECT**

PRESENTATION

Guelph Curling Club

816 Woolwich Street, Guelph

Thursday, November 13, 2014

10:00 - 12:00 am

Presenter: Jason Hutton

Vice President of Sales and Strategic Development, FIRST HEALTH CARE
www.firsthealthcare.ca

Cost: \$10;
Refreshments served

For more information, check our website
www.rto31.org



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 16, 2014

- 10:00 - 11:15 a.m. Arts and Craft Show Shopping , Coffee and Social
11:15 a.m. Business Meeting
11:45 a.m. Lunch
12:45 - 1:30 p.m. Entertainment - Blazing Fiddles



The Blazing Fiddles
Jeff Taylor, Brielle Goheen, Chris Kettlewell, Adam Poot

The Blazing Fiddles are known for their high energy and versatility. A group of talented violinists with piano accompaniment will bring you to your feet with an amazing variety of classical fiddle tunes, popular show songs, a medley of classical violin and much much more.
[www.http://theblazingfiddles.com](http://theblazingfiddles.com)

Detach and send before October 3, 2014 to:

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

Cost: \$20.00 per person
Subsidized by District 31

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

Thursday, October 16, 2014
PLEASE RSVP before October 3, 2014

Please make reservations for: _____ and _____

Name _____

Name of Guest _____

Special Dietary Requirements:

Vegetarian

Gluten Free

Other: _____

Lactose Intolerant

Enclosed is a cheque payable to RTO/ERO District 31 in the amount of \$_____ (\$20 per person).
This meal is subsidized by RTO District 31.