

Report Thirty-One

Fall 2015

Published by RTO/ERO District 31 Wellington

No. 59



President's Message



It is that time of year again - the time when our calendars suddenly get filled with lots of commitments and activities that took a break over the long, wonderful summer months. Luckily for us now at our time of life, most of our activities are ones that we really look forward to and happily anticipate.

I hope one event that you are anticipating and will note on your calendar is our annual Fall luncheon on Thursday, October 29th at Centre Wellington Community Sportsplex. For a whole host of scheduling reasons, it is just a little later this year. Once again this year, we will be hosting an Arts and Craft Sale which will showcase the many talents of our members. Thank you again to Nancy Baker and Mary Hermann for organizing this very successful annual event. In addition to the show, we will conduct a brief business meeting, enjoy a delicious lunch which will include the usual scrumptious assortment of homemade pies, and have an opportunity to meet Jim Grieve, our new Provincial Executive Director. We will also be entertained by a musical group. In keeping with our theme of showcasing local talent, our group will be Slide by Slide, a quartet of very talented musicians - three of whom are RTO-ERO members. The group will perform a variety of jazz, Dixie land and contemporary numbers. It promises to be a lively, energetic and memorable luncheon. Please red circle this date on your calendar.

Another item to circle somewhere in your pocket planner is a note to check in on a regular basis to our own website, www.rto31.org. John Ritchie does an excellent job of posting updates and information.

As always, I would also like to make a little pitch 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 close to 90 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.

Another little plug I'd like to make is for ETFO's Stone Soup Project. Our executive is participating in this project. At each executive meeting, we donate a food item that can be used to make a soup that will be fed to needy people at "Our Place Our Youth Centre". Each day 40 plus people receive a meal that is made possible through community donations. If your group is interested in participating, let me know and I will send you the information.

This will be my last column as President of District 31 RTO-ERO. I have thoroughly enjoyed my 4 years as President and I certainly plan to continue being an active member of our executive as Past President, Political Advocacy Chair, and member of the Goodwill Committee, as well as whatever else I can do to help with the district's activities. RTO-ERO is a fantastic organization and I have enjoyed working with our provincial group and our local executive who are a very dedicated, enthusiastic, and hard working group of people. Being President is a joy when you can work with such conscientious and caring people. I think we have a long history of providing good opportunities and service for our members and for being engaged and involved in our community. We definitely have a lot of fun along the way. I encourage you to consider serving on our executive or on a committee. It is a great way to make new friends and to become involved in a very worthwhile organization. I wish Richard Goodbrand all the best in his new role as President. I know Richard will do an excellent job and I look forward to continuing to work with him and all of our members in District 31. It has been a true honour and privilege to serve as your President. See you at the Fall Luncheon!

Brenda McGinnis,
President, District 31





Political Advocacy

We are currently in the midst of the longest Federal Election period in Canadian History. While even the most interested political "junkies" among us are growing a little weary of this campaign, we must not lose sight of the fact that this is a very important election and that RTO/ERO encourages its members to become involved in the process and most of all to vote.



RTO/ERO is advocating for a number of issues. Two of the most important issues for Canadians, and especially for seniors, are healthcare and pensions.

All of us in RTO/ERO appreciate our pensions. We also believe that it is imperative that our political leaders address the absence of pension plans for 75% of private sector workers who constitute the majority of our workforce. The matter of assisting Canadians to plan for their retirement, and thus to be more self-reliant in their senior years, is an opportunity to raise the quality of life for Canadians. RTO/ERO recommends that the Federal Government undertake an expansion of the CPP in conjunction with the Provinces and Territories to ensure that Canadians can continue to maintain a reasonable standard of living in their retirement years.

RTO/ERO is seeking from the Federal Government and the provinces a commitment to a phased in, managed approach to universal healthcare that combines prevention and remediation. This would include a campaign to encourage all Canadians to adopt healthier lifestyles, as well as a Pharmacare program that leaves the provinces responsible for the management of healthcare through an integrated, funded agreement between the provinces and the Federal government.

RTO/ERO is also a member of the Canadian Association of Retired Teachers. This group believes that Canadians deserve the security of a continuum of community-based integrated services that includes a universal system of home care, home support, long-term care services, and hospice and palliative care; and that this continuum of services should be an integral part of a Canadian comprehensive health care system.

In addition to these items, RTO/ERO members have also

in the past few years expressed concern about issues such as climate change, the environment, child care programs, door-to-door mail delivery, veterans, and transparent and accountable government.

Make your thoughts and opinions known to the candidates by volunteering on campaigns, engaging in conversation with them as they campaign and by attending All Candidates meetings.

One such All Candidates meeting in Guelph is one we are co-sponsoring as a member of the Guelph-Wellington Coalition for Social Justice. It is taking place at the Italian Canadian Club on September 22nd at 7 p.m. Professor Tim Mau is the moderator. Many of the issues that concern us will be addressed that evening.

Above all, vote. Advance polls are October 9, 10, 11 and 12. Election Day is October 19th.

Brenda McGinnis,
Political Advocacy



Pension and Retirement Concerns



RTO-ERO is in the process of updating the Pension and Retirement Concerns Manual for Districts. Included in this manual are twenty-nine Fact Sheets with information related to aging, health and well-being; OTPP, OMERS, CPP and OAS pension plans. Information is also provided about community organizations, health care providers and assistance to navigate the health care services available to seniors. Members may access these documents on the RTO-ERO website, www.reto-ero.org, or by contacting me (519-836-8585 or marina.howlett@sympatico.ca). I will have District 31's copy of the manual when I return from the Provincial Pension and Retirement Concerns Conference September 27, 28, 2015.

The Ontario Teachers' Federation (OTF) and the Ontario Government, joint sponsors of the \$154.5 billion Ontario Teachers' Pension Plan (OTPP), will use a portion of the \$6.8 billion surplus in the Plan as of January 1, 2015, to partially restore inflation protection for teachers who retired after 2009.

Pensioners who retired after 2009 will receive a one-time

increase in January 2016 to restore their pensions to the levels they would have been at, had full inflation protection been provided each year since they retired. They will also receive a slightly higher inflation increase next year for the portion of their pensions earned after 2009. Cost-of-living increases for this portion of their pension credit will equal 70% of the annual increase in the Consumer Price Index (CPI), up from the current level of 60%. Pension credits earned before 2010 remain fully inflation protected.

Pensioners who retired before 2010 are unaffected by these latest changes because pension credits earned before 2010 receive full inflation protection. Working members are also unaffected because annual inflation adjustments are determined after retirement.

If you retired after 2009, you should review your pension entitlement when you receive your pension statement and deposit in January 2016. If you have any questions/concerns, please contact a client services representative at OTTP (1-800-668-0105).

Marina Howlett



Health Matters



As fall approaches, many retirees turn their thoughts to planning winter escapes to warmer climates. As usual, they are concerned about travel medical benefits they purchased through their RTO group insurance plans. It is also a good time for members to reread their group benefit booklet. (pp. 11-31). This is where you can review your coverage. There are always common questions that are now answered quarterly in every issue of Renaissance under the section "Health Matters". After years of suggesting these bulletins be made available to everyone, I was happy to learn that these are now a permanent addition to our magazine.

In the Summer Issue of Health Matters, this one question seems to come up time and time again:

Q. If a doctor changes one of my medications or if I switch from a brand to generic drug in the 90 days prior to making a trip, will this affect whether my condition is considered stable?

A. A change in medication, dosage or usages does not

automatically mean that the condition would be excluded from coverage under the RTO/ERO Out-of-Province/Canada Travel Benefit. However, if the change in medication was due to a change in condition, it is that change in condition that would make related claims ineligible for reimbursement should you choose to travel. A switch from brand to generic does not constitute a change in medication.

NOTE: Always consult your doctor and Johnson Inc. to clarify your 90 day stability clause. Each case may be different. You don't want to find out while on your trip that, because of a few days, you don't have any insurance. Johnson's begins all claims by requesting your medical records from your doctor. That is the main reason for delays in processing claims.

Important Q. & A. posted on our Website (www.rto31.org)

I have posted 30 questions and answers on our website from the HSIC Workshop in June 2015. I would encourage you to visit our website and have a quick read. Some topics covered are: dental rates, travel coverage, generic drugs, diabetic supplies, 180 day rule for visiting the U.S.A. and pre-existing conditions. I guarantee that you will have a better understanding of your coverage.

Contact Phone Numbers

The phone number for RTO/ERO is 1-800-361-9888. The contact persons at RTO/ERO are Lori MacDonald-Blundon (Pension and Benefits Officer), Clara Rodriguez (HSIC Administrative Assistant) and Eliza Ives (HSIC Administrative Assistant).

The phone number for Johnson Insurance (for Health Plans Service) are 416-920-7248 or 1-877-406-9007 and for Claims 905-764-4888 or 1-888-638-4573.

Proposed enhancements to our health plans will be finalized in the fall and sent out to all members in November. These upgrade sheets are then added to your Insurance Plan Booklet.

As usual, there is so much information being published about new medicines and treatments that it can be overwhelming. Sometime this year, we will be seeing which drugs are being discontinued from our Provincial ODB plan. Thank goodness we have a benefit plan that covers the meds needed by our retirees.

In the last 78 days of political campaigning, I haven't heard a great deal about Canada's Health Care System.

Possibly, it may be a focus before we exercise our right to vote in October.

Be Safe! Be Healthy!

Patrick W. 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>

Charitable Foundation and Scholarships



In 2014, your District Executive established a scholarship of \$400 to be given annually to a graduating secondary student from each school board who, the school believes, overcame potentially overwhelming obstacles in order to be successful. I am pleased to announce that the awards this year goes to CWDHS student, Maddy McDougall, and to St. James student, Hillary Whelton. Congratulations, Maddy and Hilary; we look forward to hearing of your continued successes!

The RTO-ERO Foundation continues with a renewed vision and plan. The foundation continues to appreciate our members' support. Please access the information about your charitable donation at RTO-ERO.org and then click on donate to the foundation in the menu on the left of the screen OR phone Yolanda Bronstein, Director of Advancement and Philanthropy at 416-962-9463.

The next Provincial Senate is on October 20-21, 2015. The new Provincial Executive will be selected at this meeting. Your delegates to this Senate are myself (rdgoodb@gmail.com), Anne Smith (m.anne.smith@gmail.com), Marina Howlett (marina.howlett@sympatico.ca), and Nancy Baker (nancyida@sympatico.ca).

The draft Code of Conduct will be presented at the Spring Senate in May 2016 by the Provincial Executive. The Draft has two parts -- the rules of conduct between members, as well as between members and the organization; and the consequences of such conduct after investigation.

If you have concerns about any RTO-ERO Provincial issues that you want raised at the Senate, please contact us.

Rick Goodbrand



Spring Luncheon 2015



Bring a Book Campaign books from our Spring Luncheon were donated to Action Read Literacy Center. Presenting them on behalf of RTO/ERO are

(from left) members, Mary Hermann and Nancy Baker. The books were gratefully accepted by Mira Clarke, Executive Director, (center) and Joanne Morant and Gabriel Smith. Your contributions were wonderful.

Photo by Snapd Guelph

Spring Luncheon Draw Winners:

Danielle Brisson
Bernice Buchanan
Maria Butler
Grant Drohan
Barbara Heagy
Sharon Hutton
Pat Jansen
Carol Ann Johnstone
Bernard Kiely
Jerome Raso
Jim Zaryski
Robert Zirk

LCBO Gift Card
Flowering Plant
Gift Basket
Flowering Plant
Flowering Plant
Flowering Plant
LCBO Gift Card
Flowering Plant
Flowering Plant
Flowering Plant
Flowering Plant
Flowering Plant



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 is here and we welcome a group of new retirees who have wisely decided to join RTO/ERO. Most of these new members are now enrolled in the comprehensive medical/travel insurance plan provided by Johnson Inc. Many of these members attended the Retirement Planning Workshop last April. Our

district will be holding another one this coming spring. If you know of anyone within their last few years of teaching who might enjoy and benefit from a Retirement Planning workshop, please let them and/or me know.

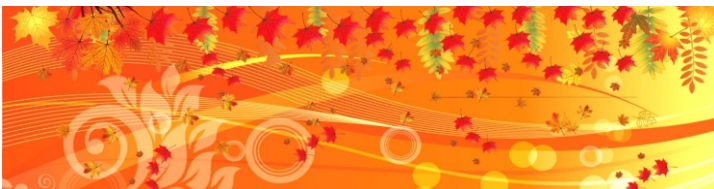
We also welcome new members who have joined due to the sad occasion of losing a spouse and those who have transferred from other RTO/ERO districts.

Our local RTO/ERO District 31 offers all members a luncheon in the fall and the spring. Be sure to attend both of these and reconnect with friends you haven't seen in a while or meet new people from other educational systems or areas.

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

Elizabeth Dewar	David Neil
Jane Spencer	Malcolm Pryor
Cory Abbott-Harrison	Harriette Robichaud
Martha Bahula	David Rose
Lorraine Dack	Janet Saunders
Bonnie McEachern	Rosemary Woods
Doreen Muller	Christine Bretherick
Paul Brisson	Robin Gow
Thomas Dagg	Barb Jewell
Margaret Detlor	Lucia Mitukiewicz
Elaine Doherty	Janice Stokman
Terry Donaghy	William Mulchinock
Kim Doney	Catherine Harris-Thuerig
Nathalie Miles	

Carol Christie
Membership



Something to Shout About...

District 31 is blessed with many talented and creative members who are engaged in many interesting and exciting activities. We continue 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.

Joanne Guidoccio published her second book, *A Killing Season for Blondes*. This mystery which features a retired teacher is receiving excellent reviews and may be purchased on Amazon in either paperback or Kindle. Her



third book *The Coming of Arabella* was released on September 3. This book is a sequel to her *Between Land and Sea*. All may be purchased on Amazon.

Richard Goodbrand has been appointed to the Provincial Membership Services Committee.

Stephen O'Connell performed in Guelph Little Theatre and RCMP Inc.'s co-production of HMS Pinafore at Guelph Little Theatre.



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.

Mary Harris
Jean Jull
Edward Mitchell
Fred Dack
Harold Muller
Bruce Lowe



Stanford Hall
Harry Jacobi
Rita Willis
Margaret Leeming
Eric Watts



Goodwill



September...no more preparing for a new school year; instead, a time to relax and enjoy autumn and all its glory. Isn't retirement grand? A huge welcome to our new members! 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; and 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.

Please contact RTO Provincial Office at 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 Brodhacker 519-638-2291
darje@bell.net

Elora, Fergus, Salem, Alma

Marg Hall 519-846-5235
margcarl.hall@gmail.com

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

Keep smiling,
Joyce Barnes



Travel News



Hi Folks,

Summer is almost over; fall will fly by and winter will be here before we want it! We will soon become snowbirds and head for the sunny south. We have one more trip on Oct. 7th to the Big Chute and Marine Railway Boat Cruise and Johnston's Cranberry Marsh at Bala. We can accept bookings till about the first of Oct. It is \$91, all inclusive except for coffee stops.

I am presently looking into possibilities for the 2016 season. We are considering a five-day tour to Washington DC in Sept and "A Chorus Line" at Stratford in October. Please let me know if these appeal to you or if you have other suggestions. I will be at the fall luncheon or you can email me at lynnmorrison@wightman.ca or call me at 519-323-2419 until Nov. 1st, then 813-780-8083.

Also, remember if you travel with Great Canadian to mention my name and RTO District 31 to give us credits. Happy travel!

Lynn Morrison

***Returning* at our Fall Luncheon ARTS AND CRAFTS Creative Corner Show and Sale**

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



District 31 Financial Report

Sept.10, 2015

Income

Annual Rebate	17 478.39
Spring dinners	2 500.00
Retirement Planning Workshop	1 195.40
Executive Lunch	130.00

Total 21 303.79

Expenses

Goodwill	535.83
Retirement Planning Workshop	2 017.85
Executive	426.21
District	4 174.23
Senate	842.81
Newsletter	3 145.79
Office Expenses	532.00
Travel	545.70
Mercury advertisement	237.30
Scholarship (Hilary Welton)	400.00
Guelph/Wellington Community Living (Norm Jary Golf Tournament)	250.00

Total 13 107.72

Surplus 8 196.07

Bank Balance 9 364.53

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

Wed Oct 7	Bala Cranberry Marsh, Severn River Cruise
Mon Oct 19 - Wed Oct 21	Fall Senate, Toronto
Thurs Oct 29	Fall Luncheon, Sportsplex, Fergus

FriendsGuelphLibrary.ca

GIANT USED BOOK SALE



9TH ANNUAL

CASH ONLY

NEW Location

More INFO

Anticipating 100,000 items
Biggest Selection Best Prices

October 23, 24, 25 2015

EARLY BIRD Friday 1-4 PM \$10
(Children under 14 are free if accompanied by adult)

CLOSED Friday 4-6 PM

FREE Admission*

- * Friday 6-9 PM
- * Saturday 10 AM-4 PM
- * Loonie Sunday 10 AM-4 PM
(Most items \$1 or less)

389 Speedvale Ave West
Formerly JL's Home Hardware, West of the Hanlon

Donations welcomed ...

WE GRATEFULLY ACCEPT hardcover books, paperbacks, children's books, CDs, DVDs, LPs, puzzles and games.

PLEASE BRING to the book sale site 2-5 PM daily from August 4 to October 14, or any Guelph library when open.

FOR FURTHER INFORMATION, please contact

FriendsGuelphLibrary.ca
FGPLBookSale@gmail.com
Facebook.com/FriendsGuelphPublicLibrary
Twitter@FriendsGPL
Instagram/FriendsGPL

Illustration courtesy
of Brian Fray

All proceeds benefit the Guelph Public Library.

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

District 31 2015-2016 RTO/ERO Executive

Past President/
Political Advocacy
President

1st Vice President

2nd Vice President/
Newsletter Editor
Membership

Secretary
Treasurer
Goodwill
Health
Pension Concerns
Travel
Website
District Counsellors




Brenda McGinnis
(519-824-5263)
Richard Goodbrand
(519-291-2015)
Stephen O'Connell
(519-265-2125)
Anne Smith
(519-833-9577)
Carol Christie
(519-822-6307)

Joan Miller
Mike Curtis
Joyce Barnes
Patrick Bruder
Marina Howlett
Lynn Morrison
John Ritchie
Nancy Baker
Joan Berry
Mary Hermann
Pam Niesiobedzki
Joe Tersigni



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 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.***



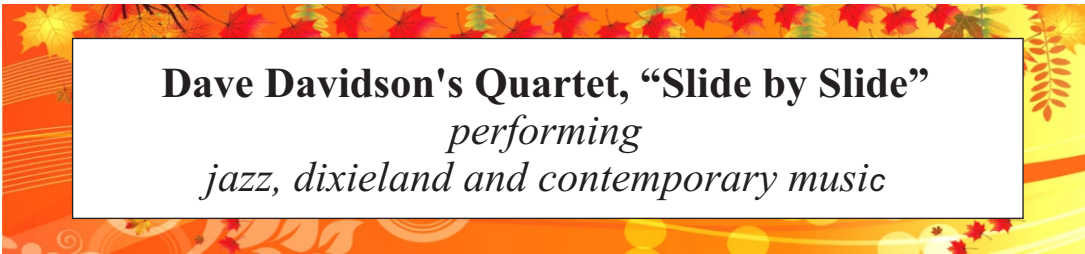
You and your spouse/guest are cordially invited to attend the
RTO/ERO DISTRICT 31

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 29, 2015

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 - Slide by Slide



Dave Davidson's Quartet, "Slide by Slide"
performing
jazz, dixieland and contemporary music

Detach and send before October 16, 2015 to:


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

Cost: \$25.00 per person
Subsidized by District 31

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

Thursday, October 29, 2015

PLEASE RSVP before October 16, 2015



Please make reservations for: _____ and _____
Name

Name of Guest

Special Dietary Requirements:

☐ Vegetarian

☐ Gluten Free

☐ Lactose Intolerant

☐ Other: _____

Enclosed is a cheque payable to RTO/ERO District 31 in the amount of \$_____ (\$25 per person).
This meal is subsidized by RTO District 31.

