

Report Thirty-One

Fall 2017-18

Published by RTO/ERO District 31 Wellington



President's Message

I hope that everyone had a great summer (thus far). I hope that we are all enjoying the vibrant greens and wonderful colourful flowers thanks to all the moisture we are having. It is interesting, too, to see the significant numbers of cones on our evergreen trees and to wonder whether that is a prediction of an amount of snow or extreme cold or a long winter?

The Ad Hoc Committee on Governance has worked with our lawyers to write bylaws and policies which are in accordance with the legislation for non-profit organizations and the motions in principle approved by the May Senate. The Provincial Executive has requested that District Presidents and Senators attend a special meeting on October 1-2 to address concerns and expedite revisions prior to the Committee seeking Senate's approval on October 24-25. I will be attending both meetings along with Stephen O'Connell – District 31 First Vice-President – Anne Smith – District 31 Second Vice-President – and Nancy Baker who is our Public Relations Coordinator and Counsellor. When approved, these changes will build on our strong grassroots foundation to make a stronger and even more effective organization.

You will soon be hearing more about the plans for celebrating RTO-ERO's 50th Anniversary both provincially and locally. One of the ways in which we will be celebrating our 50th Anniversary is with a special spring lunch at the Italian Canadian Club on May 3 2018. Please put this date in your appointment books now and watch for further information.

I am pleased to announce that the following students have been selected to receive our District 31 – Wellington – Scholarships (\$400 each): David Craig – College

Heights SS, Annina Precepa – John F. Ross CVI, and Ryan Young – Our Lady of Lourdes CSS.

Thank you to those who donate to our District 31 – Wellington – Scholarship Fund (by sending cheques and your contact information to Mike Curtis, RTO-ERO District 31 Treasurer). Income tax receipts are available through the Upper Grand Learning Foundation.

In July some of the District Executive attended the official opening celebration of the Guelph Seniors-Youth Farm on property donated by St. Joseph's Health Care. This project received funding from our RTO-ERO Foundation. Thank you also to those who continue to contribute to the RTO-ERO Foundation through regular monthly contributions or one time In Memory or In Honour contributions. For those who wish more information please contact Yolanda Bronstein, Executive Director 416-962-9463 ext. 245, 1-800-361-9888,

ybronstein@rto-ero.org. Her office hours are: Mon, Wed, Thurs 8:30 – 4:30 OR you can access the information online at rto-ero.org and then click on 'Support the Foundation' or entering the Members' Centre. The Foundation continues to do great work supporting programs and people who focus on improving the quality of life of all seniors.

I look forward to meeting with you at our Fall Annual Meeting on Thursday October 26 at the Centre Wellington Sportsplex in Fergus. Simon Leibovitz – CAO of RTO-ERO and a District 31 member – will be speaking. We will also be selecting the District 31 Executive for the next two years. If you are interested in serving on the District Executive, please contact Brenda McGinnis, Past President, or Marina Howlett, Pension Committee Chair.

You will find the information including registration later in the newsletter.

Enjoy reading about the many great things going on in our District as you read the articles in our newsletter.



Political Advocacy



The Provincial Political Advocacy Committee (PAC) sends regular reports to district reps on issues that the committee is monitoring and thinks would be of interest to our members. In spite of the fact that the world of politics has become quite a frightening, unpredictable place, there are still many

positive initiatives worth highlighting.

RTO/ERO and Elder Abuse Ontario have established a partnership to promote respectful, healthy aging. As Jim Grieve said : "Through this partnership, our two organizations will collaborate, to create greater awareness about healthy aging during the '*awesome years*' and to break down barriers and stereotypes."

Age Friendly Communities is a priority topic for The Provincial PAC. The committee discussed creating or finding a checklist for age-friendly communities that could be shared with members. After looking at many such lists, it was felt that the most useful checklist for our purposes would appear to be the Age-Friendly Checklist generated by Alberta Health. It incorporates the original Checklist of Essential Features of Age-Friendly Cities developed by the World Health Organization (WHO) and Age-Friendly Rural and Remote Communities : A Guide developed by the Federal/Provincial/Territorial Ministers Responsible for Seniors. This list recognizes the difficulties posed by the Canadian climate in addition to the factors identified by WHO.

The checklist is available at <http://www.seniors-housing.alberta.ca/documents/AgeFriendly-Checklist-2012.pdf>

Recently, Minister of Seniors Affairs Dipika Damerla made an announcement about the province's new Age-Friendly Community Recognition Program which will recognize communities and municipalities that are working to meet the needs of Ontario's growing seniors population by being inclusive, accessible and promoting the health and wellbeing of community members. There are now more seniors aged 65 and over than children under the age of 15 in both Ontario and across Canada. There are more than two million seniors in Ontario, and this number is expected to double in the next 25 years.

Another government announcement is of special interest to us. Ontario has appointed the Honourable Justice Eileen Gillese, an experienced judge of the Ontario Court of Appeal, to lead an independent public inquiry into the policies, procedures and oversight of

long-term care homes. As part of her broad mandate, Justice Gillese will provide recommendations to improve the safety and well-being of residents. We will follow the work of this committee with great interest.

Our members might consider participating in the following initiatives sponsored by the Ontario Ministry of Climate Change and the Environment.

To celebrate Ontario and Canada's 150th anniversary, 15,000 eastern white pine seed pods will be distributed at events and schools across the province. The eastern white pine is Ontario's official tree. As part of Ontario 150, Ontario is calling on the public to get involved in making the province a greener, cleaner place to live by planting trees. Each year the province plants 3 million trees and this year Ontario is challenging the public to match its target as part of the Green Leaf Challenge. Participants can register trees they plant on an interactive map at GreenLeafChallenge.ca.

The Ontario Public Interest Research Group (OPIRG) Guelph has received a grant from the Ontario Government to work to control and manage invasive species and enhance native plant diversity along the banks of the Eramosa and Speed Rivers. Volunteers of all ages will have the opportunity to learn to identify and remove garlic mustard, Japanese knotweed, and common buckthorn. Native plants will be planted in their place to attract native pollinators and increase available wildlife habitat within the watershed.

Another project worth noting is the new Electric School Bus Pilot Program designed to reduce greenhouse gas emissions. School bus operators providing student transportation services in Ontario may apply for funding to purchase an electric school bus and associated charging infrastructure.

So many issues, so little space! As we continue to celebrate Canada's 150th birthday, let us also continue to be grateful that we are Canadians

living in a wonderful country and keep advocating for ideas and programs that promote a positive, healthy, inclusive way of life for all of our citizens.

Brenda McGinnis



Health Matters



The Sunshine Vitamin.

Statistics show we do not get enough of the sunshine vitamin, better known as Vitamin D. With the shorter days of Fall fast approaching, we spend more time indoors; however, we need to spend some time outdoors or take supplements.

Unlike other vitamins, Vitamin D has many disease fighting properties protecting against everything from osteoporosis and depression to Alzheimer's disease, cancer, heart attacks and strokes. The good news is that even brief controlled times in the sun for even short periods can give you all the Vitamin D you need.

Ground Ambulances and Air Ambulances in Ontario

Many people are under the assumption that OHIP pays for these ambulances.

If you call a ground ambulance in Ontario and you need it to get safely to a hospital you will be billed \$45. If the attending physician decides that you didn't need it and used the ambulance just to get ahead of the que in the Emergency Department, you will be billed the full cost of \$240. (Ground ambulance costs vary by province - \$240 to over \$700). If you meet the criteria for air transport, OHIP will pay for Ornge the "Non Profit Company" located in Mississauga to get you to a hospital. The real cost in Ontario is between \$6,000 to \$8,000 depending on whether a helicopter or plane was used. (Air costs vary by province - \$6,000 - \$12,000) If a private ambulance is used to transfer a patient from one hospital to another; additional cost may be incurred. Remember, once you leave the province of Ontario, you pay or your private insurance pays the bill. Ontario has the lowest costs for ambulances.

Air Ambulances in the United States – Taking Patients for a Ride

We are all aware of the ridiculous rates that are charged for hospitalization in the United States. A one-day stay in the ER in Miami Florida is over \$22,000 U.S. Here are some costs to get you to the hospital. Ground ambulances are \$1,500 - \$2,000. For profit air ambulances in the United States have been buying up the nonprofit air-ambulance companies. The average bill in 2014 was approximately \$33,000 and rising.

If you were on Medicare or Medicaid, the United States government would pay up to \$6,000 of the cost. Guess who pays the rest?

Imagine that you were vacationing in Miami and you needed to get to hospital. OHIP PAYS NOTHING. You are responsible for hospital and transportation costs. If you were stable when you left Canada and abided by the 90 day Stability Clause in our travel coverage, all these costs would be covered. Hopefully this makes sense to people who think that OHIP covers everything. It doesn't.

I received a quote from Angel MedFlight on August 30, 2017 to see what it would cost to transport me back from St. Augustine Florida to Toronto, assuming I was stable but needed medical attention in a hospital. The retainer amount was \$19,980 for the 2.7 hour flight plus other charges for ground transport, health care providers and

other charges. Imagine what the total cost would be in Canadian dollars.

At our DRU/UHR workshop in June, Johnson Inc. told us that the cost of bringing one of our members home from Indonesia was close to \$189,000 CDN.

Drug Price Increases

Have you read the slip that accompanies your medications? There is the cost, the amount that Johnson Inc. pays or ODB pays plus the dispensing fees. The costs from 2016 to 2017 for name brand drugs have increased across the board by an average of over 10%. Generics have risen slightly but now that there are less companies competing in the generics manufacturing expect to see changes. What will that do to your EHC premiums in 2018? Decisions are being made by your Provincial Committee in late September and will be implemented on your December monthly deductions from your OTTP or bank account.

ODB Formulary

www.formulary.health.gov.on.ca/formulary/

There was lots of discussion about the ODB Formulary at our June Conference. You are probably aware that the ODB pays for around 1,400 Rx drugs out of the 22,000 Rx drugs on the Canadian market. Hopefully, your medications are the ones the ODB pays for. If not, our (RTO-ERO Johnson) drug plan pays 85% of the others to your yearly maximum. The Formulary is basically a list of what the government will pay for. In the past it was adjusted yearly and now it is changed quarterly.

\$100 ODB Annual Deduction

Year runs August 1 to July 31st

EHC Prescription drug benefit will cover the drug if ODB eligibility is not met.

Covers generic cost only, unless adverse reaction.

As usual, there are many interesting changes in Health Care. Aren't you happy that you have an insurance plan to cover your medical and travel needs?

Be safe and stay healthy!

Patrick Bruder





Goodwill



"When autumn darkness falls, what we will remember are the small acts of kindness: a cake, a hug, an invitation to talk, and every single rose. These are all expressions of a nation coming together and caring about its people." – Jen Stoltenberg

This quote reflects the work of the RTO District 31 Goodwill Committee as we look forward to providing our members with caring and compassion, by sending birthday cards, sympathy cards, get well wishes or celebrations of special life events. Flowers are also sent for milestone birthdays of 90, 95 and 100 plus.

We welcome our new members who have recently retired and wish them joyous days of rest and relaxation.

Please help us by contacting any of the members of the District 31 Goodwill Committee listed below. We may also be contacted at the District 31 website

www.rto31.org

A reminder that Birthday cards for our members who are 80 plus will be sent at the beginning of the birthday month due to a Provincial RTO/ERO policy change associated with the Privacy Act.

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 Brodhaecker 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

Share a smile and an act of kindness each and every day,
Joyce Barnes



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 our executive 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.

Pauline Brown - After many years of faithful service, Pauline has retired from the Mount Forest United Church Resource Centre. At a recent service Rev Sheryl Spencer presented Pauline with a plaque signifying that the resource centre will now be known as the Pauline Brown Resource Centre.

Beverly Matson has been added to the Guelph Youth Music Centre's Wall of Fame which honours individuals who have contributed significantly to the Arts experiences of young people in the community. Beverly is a master storyteller.

Anne Smith and Marina Howlett were presented with the Guelph Wellington Retired Women Teachers' Cora Bailey Award which honours members for outstanding service to Retired Women Teachers of Ontario.



RTO/ERO 50th Anniversary in 2018

In 2018, RTO/ERO will celebrate its 50th Anniversary. During the year, we will celebrate our past, showcase our present, and look ahead to our future.

As part of our celebration in 2018, we are partnering with the Suicide Awareness Council of Wellington - Dufferin to present an original theatrical production called "After-Whys'. It is a poignant and hopeful look at seniors' mental health. The play is written, directed, produced, and performed by seniors for seniors and those who care about them. It reflects not only the losses and challenges seniors may face, but also their spirit of resilience, strength and most of all hope. More information and details about this event will be provided in our future newsletters and on our website.

While we do have quite a number of plans for celebrating our 50th anniversary, we very much still welcome any suggestions that you might have for making our luncheons and activities special in 2018. Do you have suggestions, for example, for entertainment or door prizes or wellness workshops or community outreach projects? Please share your ideas with us. You can send them to anyone on the executive or to me at 32 Gazer Cres Guelph ON N1E 5Z7 or to

dmcginc602@rogers.com.

519-824-5236

Brenda McGinnis



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.



District 31 Financial Report

RTO District 31

Financial Report

August 31, 2017

Income

| | |
|---------------------|------------------|
| Annual Rebate | 18 692.05 |
| RPW | 1 502.99 |
| Office (NSF cheque) | 7.00 |
| Spring Luncheons | 1 275.00 |
| Bank Error | .08 |
| Total | 21 477.12 |

Expenses

| | |
|------------------------------------|----------|
| Goodwill | 794.23 |
| RPW | 1 505.83 |
| Executive | 83.87 |
| District | 3 356.02 |
| Senate | 927.53 |
| Newsletter | 4 203.38 |
| Office Expenses | 73.37 |
| Transportation | 539.56 |
| RTO Foundation | 100.00 |
| Scholarship (Ryan Young) | 400.00 |
| Community Living Guelph Wellington | 300.00 |

Total 12 283.79

Surplus 9 193.33

Bank Balance 11 549.42





Entertainment Group

Fall- Winter Theatre Opportunities for Our New Entertainment Group

Most Theatre Groups have their full play subscriptions available until the beginning of October. This is an excellent opportunity to obtain quality entertainment at bargain basement prices. Also Matinees* can be a wonderful way to enjoy those brisk cool days. Here are some listings of shows being presented inexpensively by your local community theatre groups.

Guelph Little Theatre at 176 Morris Street Guelph 519-821-0270 www.guelphlittletheatre.com

The Gondoliers- well known Gilbert & Sullivan Operetta with wonderful music, great comedy, bizarre plot twists. It runs Oct. 13, 14, 15*, 19, 29, 21*, 21, 22*, 26, 27 2017.

Saving Sleeping Beauty- A fun new family musical just in time for the holidays. Nov. 24, 25*, 26*, Dec 1, 2*, 3*, 8, 9*, 10*, 2017.

Gloria's Guy- Romantic comedy WODL entry- Jan. 26, 27, 28*, Feb. 1, 2, 3, 4*, 8, 9, 10

RCMPI at the River Run Centre. (519) 763-3000.

Shrek the Musical- Shrek, a magical show for the whole family which celebrates love, diversity, and celebrating individuality. Nov. 22, 23, 24, 24, 25*, 26*, 2017

Northern residents:

Elora Community Theatre -244 St Andrew St W, Fergus 519-787-1981 fergusgrandtheatre.ca

A Christmas Carol. A Victorian Christmas classic for the whole family. Dec. 1, 2*, 2, 3*, 8, 9*, 9, 10*, 2017

In-laws, Outlaws and Other People (that should be shot)-Comedy about some quirky family misadventures. Feb. 2, 3*, 3, 9, 10*, 10, 11*, 2018

Elmira Theatre Company 76 Howard Ave. Elmira www.elmiratheatre.com 1-800-265-8977

Dial M for Murder- Thriller- Nov 3, 4, 5*, 9, 10, 11, 12*, 16, 17, 18 2017

Eastern areas:

Georgetown Little Theatre's John Elliot Theatre, 6 Church Street Georgetown, Tickets may be purchased through the JET box office (905) 877-3700 or on-line at haltonhills.ca/theatre.

Hilda's Yard -A Quirky Norm Foster about a dysfunctional family who returns to the nest. Nov. 3, 4, 5*, 9, 10, 11, 12*, 2017

Casting for Murder-mystery thriller. Feb. 9, 10, 11*, 15, 16, 17, 18*, 2018

Globe Productions Musical at the John Elliott Theatre 9 Church St. Georgetown

Fiddler on the Roof. Play runs Nov. 24, 25, 26*, 30, Dec. 1, 2*, 2, 3*, 2017 Tickets-contact info@globeproductions.ca 905.877.8707

Century Church 72 Trafalgar Road in Hillsburgh, (519) 855-4586

Aladdin-Christmas Panto-family fun. Nov, 19*, 24, 25*, 25, 26*, Dec. 1, 2*, 2, 3*, 2017

Erin Theatre- now performing at the Paul Morin Gallery 19741 Main St. Alton, 905-873-6868

erintheatre@outlook.com

Unveiling the Great Canadian Caper-live to air radio performance with the added antics of the backstage included. Oct. 13, 14, 20, 21, 2017

Caledon Townhall Players, at the corner of Charleston Side road and Hurontario, 519-927-5460 or on-line at www.caledontownhallplayers.com.

Drinking Habits 2- Caught in the Act- those hilarious nuns are back for another quirky adventure. Nov. 2, 3, 4, 10, 11*, 11, 2017

The Accidental Hit-Man Blues – hilarious comedy Feb. 15, 16, 17, 23, 24*, 24, 2018

Community theatre provides an opportunity for individuals from all walks of life to develop confidence, skills and artistic sensibilities. If you think you may want to get involved in a production please contact me. pniesiobedzki@hotmail.com.

Pam Niesiobedzki





Travel News



Hi Folks,

As I write this, things are winding down for the 2017 trip season. We have a full coach for the Niagara Belle Cruise but there is still space available for the Lancaster Penn. Jonah tour Oct 2-5. Looking to the 2018 trips, we are waiting to hear about a date for the

Come From Away show in Toronto next spring. Hopefully we will know fairly soon so we can get booking it as there is much interest in this show.

The New York tour is set for Oct. 15 -19, 2018. Final details will be available by the Fall Luncheon. Keep these dates open! I am also looking into ideas for a fall day tour. This should be decided by the next newsletter or the fall luncheon. We have a great time on our trips with fellow teachers and their spouses or friends. Great Canadian's tours are well organized with excellent accommodation, coaches and tour guides. So why not join us for a great getaway. For more information you can contact me at 519-2419 or lynnmorrison@wightman.ca. Please remember if you book a tour with Great Canadian from their book to mention the RTO District 31 or my name so we can get more credits. Happy travelling,

Lynn Morrison



District 31 2016-2017 RTO/ERO Executive

| | |
|----------------------|--------------------------------------------------------------|
| Past President/ | Brenda McGinnis |
| Political Advocacy | (519-824-5263) |
| President | Richard Goodbrand (519-291-2015) |
| 1st Vice President | Stephen O'Connell (519-265-2125) |
| 2nd Vice President | Anne Smith (519-820-6471) |
| Newsletter Editor | Mary Gittins (519-846-5855) |
| Membership | Carol Christie (519-822-6307) |
| Secretary | Joan Miller |
| Treasurer | Mike Curtis |
| Goodwill | Joyce Barnes |
| Health | Patrick Bruder |
| Pension Concerns | Marina Howlett |
| Travel | Lynn Morrison |
| Website | John Ritchie |
| District Counsellors | Nancy Baker Joan Berry Mary Hermann Pam Niesobedzki |

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

\$5.00 for a table

Set up at 9:00 a.m.

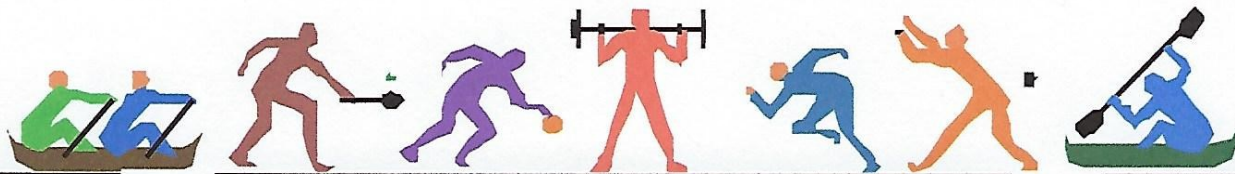
To register or for more information call

Nancy Baker 519 822 6653

Mary Hermann 519 821 3892

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





*The RTO District 31 Wellness Committee
presents*

Be Healthy, Be Safe, Be Happy

Centre Wellington Sportsplex
550 Belsyde Ave, Fergus
(In the same place as the October luncheon)

Good Health

Cost: \$10.00 in advance

Light refreshments will be available.
Please bring a water bottle.

Thursday, November 9, 2017
9:00 a.m. to 12:00 noon

Speakers:

- **OPP:** telephone and email scams that target seniors
- **Margaret Iutzi BA, CPTN-CPT:** Balance and Stability Fitness
- **RTO:** Elder Abuse

Please detach and send by **October 16, 2017** to:
Mary Hermann, 109 Parkinson Drive, Rockwood, ON, N0B 2K0
Phone: 519-821-3892
(There must be at least 15 – 30 to hold this workshop)

Please note that there
will be a lane swim after
the workshop. \$4:15

RTO/ERO DISTRICT 31 SAFETY AND WELLNESS WORKSHOP

Thursday, November 9, 2017
PLEASE RSVP by October 16, 2017

Please make reservations for: _____.

Enclosed is a cheque payable to RTO/ERO District 31 in the amount of \$ _____ (\$10 per person).





In Memoriam

With sadness, we inform you of the passing of the following members. We extend our condolences to their families, friends and colleagues and share fond memories of their contribution to the teaching profession.

Sarah Burns
Marguerite Martin
Dirk Van Leeuwen
Murray Mathieson
Ross Beattie
Jim Maguire
Anna Pond
David Stack



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

We warmly welcome these new members who have joined since our last newsletter was published:

Laura Hazlett
Audrey Johnson
Katrina Plazek
Marilyn Parr
Sharon Penty
Francis Tersigni
Sheila Todd
Vikki Forbes
Eva Kehrer
John Lockyer
Elaine Tuorila
Maryke Whinfield
Karen Allen
Christine Conversano
Rejeanne Cool
Yvonne Cummings
Gordon Dunbar
Margaret Hauwert
Edison Laxton
Dawn McLure
Linda Neff
Mary Randall
Craig Campbell
Catherine Fox
Darlene Pasmore
Alison Rainford
Ralph Rainford
Helen Craigie
Mary Maguire
Lawrie McEwan
Mary Nettleton
Mark Weidmark



Membership



Another fall is here, and we welcome a group of new retirees who have decided to join RTO/ERO. Most of these members are now enrolled in the medical/travel insurance plan provided by Johnson Inc.

These members or a spouse were involved in education. They are from separate, secondary, elementary, private, and public education. Most are now happily retired while others continue to be employed.

As of September 1, 2017, District 31 had 1334 members. 60 under the age of 60; 10 over the age of 95 while 2 of those are over 100. The bulk of our membership is between 65 and 69 years of age.

Many of these members attended the Retirement Planning Workshop last March. 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.



Fall Annual Luncheon Meeting And Craft Sale

OF RTO-ERO DISTRICT 31

Thursday October 26, 2017

*Centre Wellington
Sportsplex*

*550 Belsyde Avenue,
Fergus*

- | | |
|--------------|-----------------------------------------------------------------------|
| 10.00 | Social and Art and Craft Sale |
| 11.30 | Fall General Meeting and Elections Speaker: Simon Leibovitz |
| 12.00 | Lunch Door prizes during dessert. |
| 1.00 | Musical Entertainment Group- "Innuendo" |

Detach and send before Friday October 13, 2017 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

Thursday October 26, 2017.

PLEASE RESVP before October 13, 2017

Please make reservations for _____

Special Dietary Requirements..... Name of Guest _____

Vegetarian Gluten Free Lactose Intolerant Other

Enclosed is a cheque payable to RTO-ERO District 31 in the amount of \$_____ (\$25 per person)

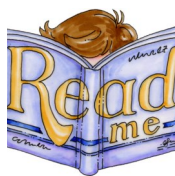
This meal is subsidized by RTO-ERO District 31



Bring a Book Campaign

The books that were graciously donated by attendees at the spring luncheon, were enthusiastically received by volunteers at Action Read Literacy centre. The Thank You note stated: "Thank you for your recent donation, which speaks to the Retired Teachers Association's dedication to improving the lives of individuals in the community." and "Generosity like yours directly impacts the lives of numerous individuals". They were also thrilled with the Canadian content as the note stated, "What a better way to learn about Canada and celebrate our 150th, than by reading books by Canadian authors?"

Thank You



Guelph Seniors-Youth Farm
RTO/ERO Foundation co-funder
Farm launch event July 7, 2017



Pension and Retirement Concerns



Included with this newsletter is the OTF Communique, June 12, 2017, which outlines the recent changes to the Ontario Teachers' Pension Plan. Pensioners who retired after 2009 should consult a Client Services Representative (Pension Consultant) at OTPP. (1-800-668-0105) for specific information related to the calculation of an individual pension.

The Ontario Teachers' Pension Plan (Ontario Teachers') is Canada's largest single-profession pension plan, with \$175.6 billion in net assets at December 31, 2016. It holds a diverse global portfolio of assets, approximately 80% of which is managed in-house, and has earned an average annualized rate of return of 10.1% since the plan's founding in 1990. Ontario Teachers' is an independent organization headquartered in Toronto. Its Asia-Pacific region office is located in Hong Kong and its Europe, Middle East & Africa region office is in London, England. The defined-benefit plan, which is fully funded, invests and administers the pensions of the province of Ontario's active and retired teachers.

In July some of the District Executive, including Mary Herman, Nancy Baker, Rick Goodbrand, Steven O'Connell, and Joan Berry attended the official opening celebration of the Guelph Seniors-Youth Farm on property donated by St. Joseph's Health Care. This project received funding from our RTO-ERO Foundation. You can find more information about this initiative in the President's Message.



TO BE COPIED AND SHARED WITH ALL MEMBERS

COMMUNIQUE



June 12, 2017
Volume 20 No. 2

Ontario Teachers' Federation • 1300 Yonge Street • Toronto • Ontario • M4T 1X3 • 416.966.3424 • FAX : 416.966.5450

OTF released the following to the media earlier today.

Full inflation protection for retired teachers and a contribution rate reduction for active teachers

TORONTO, June 12, 2017 — The Ontario Teachers' Federation (OTF) and the Ontario Government, joint sponsors of the \$175.6 billion Ontario Teachers' Pension Plan (Plan), will use a portion of the \$11.5 billion surplus in the Plan (as of January 1, 2017) to complete the restoration of inflation protection for teachers who retired after 2009. As well, the contribution rate for the Plan's active members will be reduced by 1.1%. Both changes are effective January 1, 2018.

"Conditional inflation protection has proven to be an effective tool for managing Plan deficits and now, for the fourth year in a row, the sponsors will use some of the surplus to finish the restoration of indexing that pensioners lost in recent years," said OTF President Mike Foulds. "In addition, the Plan's active members will enjoy a 1.1% reduction in the contribution rate. The remainder of the surplus will be kept in reserve to provide benefit and contribution rate stability against future funding challenges such as low interest rates and increasing longevity, both of which increase the Plan's liabilities."

Pensioners who retired after 2009 will receive a one-time increase in January 2018 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 pension credit will equal 100% of the annual increase in the Consumer Price Index (CPI), up from the current level of 90%. Pension credits earned before 2010 remain fully inflation-protected.

Active Plan members will enjoy a 1.1% reduction in the contribution rate they pay to the Plan.

Last March, Teachers' reported its fourth surplus in a decade. A preliminary funding valuation showed that the Plan was 105% funded at the beginning of 2017, based on current benefits and contribution rates.

For more information on these changes,
please go to www.otpp.com.

RTO District 31

c/o Mike Curtis, Treasurer

9450 Copeland Path, RR # 2

Erin ON

N0B 1T0

Dates to Remember

| | |
|------------------------------|-------------------|
| Thursday, October 26 , 2017. | Fall Luncheon |
| Thursday, November, 2017. | Wellness Workshop |
| Thursday, May 3, 2018 | Spring Luncheon |
| Monday, May 28-30, 2018. | Spring Senate |
| October 15-19, 2018 | New York Tour |



CHANGE OF ADDRESS OR STATUS

It is imperative that, if you have changed:

- **Your address (postal or email)**
- **Phone number or**
- **Your status**

You contact:

- **OTPPB (5650 Yonge Street, Toronto M2M 4H5 or 1-800-668-0105) and**
- **RTO/ERO at membership@rtp-ero.org or 1-800-361-9888**
- **Mary Gittins at marygittins@sympatico.ca**
District 31 for emailed newsletters.

To create the label database for the printer to send out the newsletters, the provincial office sends a monthly change list of member addresses. These changes must be made to that database manually. Every attempt is made to ensure that this information is up to date and correct. Please let me know if there are any errors or omissions.