

Report Thirty-One

Fall 2019

Published by RTO/ERO District 31 Wellington



President's Message *Stephen O'Connell*



At our Spring Luncheon in May, one member asked me to introduce myself. I assumed everyone knew me. My name is Stephen O'Connell and I was your district president from 2008 until 2011. I have served on our executive since 2004 and was re-elected as president in 2018. I was an elementary teacher in the Catholic system.

I want to welcome our new members and hope that they will participate in district activities.

As of June 1, 2019, RTO/ERO became a National Community. Three new districts joined RTO/ERO – District 49 - The Prairies with almost 400 members, District 50 - Atlantic with 400+ members, and District 51- Echo (Province of Quebec) with 500+ members.

We have been exploring our brand and have looked for a name that reflects our diverse membership. The Retirement label does not describe all current or future members. Our community is no longer just Teachers. Our strategy is to attract all people in the education community. Finally, our work is well beyond Ontario. A new name for RTO/ERO will be announced in the months ahead.

In May 2019, RTO/ERO revised its Code of Conduct which describes the expectations and obligations associated with membership in RTO/ERO and authorizes the process by which members may be sanctioned for violations of the Code. In most circumstances, no sanction under the Code will affect a member's enrolment in any RTO/ERO group insurance plan. For specifics, go to the RTO/ERO website.

Please consider joining us on October 24th for our Fall Luncheon. Come out and meet your executive and members interested in our district activities.



Past President's Message *Richard Goodbrand*



Our RTO/ERO Annual Membership Fee is changing. Effective January 1, 2020 (for retired members):

- if your membership Fee is less than \$70, it remains unchanged subject only to an increase by the annual Canadian Consumer Price Index;
- if your membership is more than \$70, it will decrease to \$70 subject only to an increase by the annual Canadian Consumer Price Index;
- if you are a new member, you will pay \$70, subject only to an increase by the annual Canadian Consumer Price Index.

Continue to check our District website (www.rto31.org) and Facebook page (RTO District 31, Wellington) for up-to-date information about RTO/ERO news and events.

Political Advocacy *Brenda McGinnis*



As you are aware, the Federal Election takes place on October 21, 2019. As always, members of RTO/ERO are encouraged to vote and to become involved in the political process.

Polls will be open from 9:30 am to 9:30 pm on October 21st. We can also vote at the Advance Polls which will take place Friday, October 11th to Monday, October 14th (Thanksgiving weekend) from 9 am to 9 pm

each day and any day prior to the Tuesday before election day at an Elections Canada Office.

Three weeks before election day, Elections Canada will send personalized voter information cards in the mail to all registered voters. They will include detailed information about where and when to vote. To check if you are registered on the electoral list, visit Election Canada's online voter registration service at ereg.elections.ca or contact the federal agency by phone at 1-800-463-6868. If you are not registered, you can add yourself to the electoral list via the same website or phone number. You can also register at any Elections Canada office or even at the polls on election day or during advance polls.

RTO/ERO is advocating for three key issues in this federal election:

- Retirement Income Security,
- National Seniors Strategy, and
- Pharmacare.



Members can learn more about each of these issues by visiting www.vibrantvoices.ca. At this website, members can also complete a form which sends a message about issues important to seniors to our local candidates. This is an easy, effective and efficient way to become an advocate for all seniors. Also, members are encouraged to make their thoughts and opinions known to the candidates by volunteering on campaigns, by in conversation with them as they campaign and by attending All Candidates Meetings.

District 31 encompasses three ridings - Guelph, Wellington-Halton Hills, and Perth - Wellington. We are working to co-sponsor and support All Candidates' Events in each of these ridings. If you have the opportunity, please attend one of these events. We will try to advertise these as they become available, on our website and facebook page.

On the Provincial level, RTO/ERO is advocating strongly for publicly funded education in Ontario. In August, our RTO/ERO Board sent letters of strong support to AEFO, CUPE Ontario, ETFO, OECTA, and OSSTF. The following are a few key paragraphs from these letters.

"As current and retired teachers and other staff from the education community, we have collectively contributed more than 3 million years to the publicly-funded education system. We share with you a profound commitment to protecting our life's work, which was to build one of the best education systems in the world."

"RTO/ERO has vigorously protested to Premier Doug Ford and to Stephen Lecce, Minister of Education, about proposed and announced reductions in staffing and services. We want to assure you that we will continue our strong and direct advocacy for publicly funded education."

"We want you to know that large numbers of the active RTO/ERO members throughout our 46 Districts in Ontario, welcome opportunities to assist your local affiliates in developing strong advocacy initiatives to protect support service levels and funding in education."

Members have, and will have, lots of opportunities to become politically active now and in the near future on both the federal and provincial levels. I hope to see you on the campaign trail and at provincial events.

Health Matters

Patrick Bruder



There are so many issues that could be addressed for this newsletter. I have decided to list some facts and review some familiar information. For this, I rely on:

- Consumer Reports on Health,
- Highlights from our Provincial Benefits Committee,
- weekly articles from the McMaster Optimal Aging Portal (mcmasteroptimalaging.org) and
- a local pharmacist.

ODB

The Ontario Drug Benefit plan covers many, but not all, of the 4,400 prescription drug products contained in the ODB formulary. Specific doses are covered while lesser doses may not be. The ODB formulary is constantly under review. The drugs that are not covered under the formulary may be covered by RTO's Extended Health Benefits Plan which pays 85% of the costs. Talk to your pharmacist.

Limited Use

A drug may be listed as a Limited Use product in the Formulary and will be reimbursed only when specific clinical criteria/conditions have been met. In this case, the "Limited Use" code must be on your prescription for either the name brand drug or its generic counterpart. If you are over 65, your ODB plan will usually pay if your medication is on the ODB formulary. These costs are also

covered if you are under age 65 and participate in the Disability Support Program, Long-Term Care, Home Care, or Community Homes for Opportunity. If you are under 65, the cost may be covered by your Extended Health Benefits.

Highlights of the February Benefits Committee

1. RTO/ERO signed a two-year agreement with Johnson Inc. (in the past it was for 5 years) and made additions for an Assurance Standards Protocol and financial penalties for not meeting these requirements.
2. RTO/ERO's Extended Health Plan had a surplus. The top five prescribed drugs were Shingrix, Nexium, Cialis, Victoza and Crestor. In 2018, the cost for Shingrix coverage was \$1,855,427. Thirty-two of the thirty-five claims for Out-of-Province/Canada which exceeded \$100,000 were from the United States.
3. In 2018, 75% of the 67,754 OTPP participants registered for RTO benefit packages. We continue to attract a large number of the teacher retirees.
4. Medical Cannabis – Gayle Manley, Chair of the Health and Benefits Committee has stated: “We have concluded that for the time being we will not include medical cannabis within our health plans due to various issues ... however, the Committee will diligently monitor what is an evolving landscape from a medical, legal and regulatory environment.”
5. A new Group Benefit booklet will be updated to include 2020 benefits, improvements and costs.

Planning a Winter Trip

- Review the Medical Stability clause in your benefit booklet. Phone Johnson Inc. for clarification. Everyone is different. Your doctor cannot say you are safe to travel if your meds have changed. Check your plan's wording.
- Travel Insurance p. 23 – if you are leaving Ontario, or will be out of country over 93 days, buy additional Out-of-Province insurance which is available through Johnson Inc.
- Medications – If you need more than 100 days of meds, you can apply to Johnson Inc. to increase the prescription; however, it does take a few days.
- Vaccines – check with your travel agent. Some are free. If your doctor writes you a prescription, your Extended Health Benefits will cover 85% of the cost.

Drug Shortage Concerns

Members have expressed concerns about the availability of drugs at Canadian drug stores for Americans and the potential for drug shortages for Canadians.

As always,
Stay Safe! Stay Healthy!

JOHNSON INC.
1-800-461-4597 or 905-764-4888
www.johnson.ca

Pension and Retirement Concerns

Marina Howlett



Highlights of the OTPP Annual Meeting April 2019

- OTPP reported a net value of \$191.1 billion as of December 31, 2018 with a \$1.6 billion increase since December 31, 2017.
- The total fund Net Return increased by 2.5%.
- Of the 327 000 members, 185 000 are Active Teachers and 142 000 are Pensioners with 133 over 100.
- OTPP is funded by 10% Member Contributions, 12% Government/Employer Contributions and 78% Income Investments.
- OTPP invests heavily in the Global economy and operates offices in Toronto, London, England and Hong Kong.

OTPP was able to generate positive results as it navigated some of the most volatile markets in recent years. The Plan must take the appropriate amount of risk to generate sufficient returns to ensure pension income for pensioners and future retirees. Economical, environmental, social, political and governance factors must be closely evaluated to ensure the correct risk portfolio is managed effectively to meet the financial requirements of the membership.

OTPP has a long history and track record of responsible investing. Ontario Teachers' care deeply about human rights and the effects of climate change. OTPP is committed to investing responsibly on behalf of the members.

OTPP reported a \$10.3 billion surplus, as of December 31, 2018. The Partners must determine how to allocate the surplus. Surpluses can be used to improve benefits, lower contributions and/or allocate the surplus to a Contingency Reserve. The Contingency Reserve is a way of saving for a rainy day. It can help stabilize and maintain the contribution rates and support the current level of benefits over the long term. Currently, the Partners have decided to allocate the surplus funds to the Contingency Reserve.

OMERS Annual Report 2018

- Currently OMERS is funded at 96%, with a projected goal to be fully funded by 2025.
- OMERS reports \$97 billion Net Assets
- Despite a challenging volatile market, OMERS achieved a 2.3% Net Rate of Return.
- Retired members received \$4.3 billion in pension payments.
- The current contribution rate for both employees and employers (government/public employers) is 10.7%.

Travel News Lynn Morrison



Hi Folks,
We have had a great year with our tours to Brigadoon and Pelee Island, which will have happened at the end of September.

For 2020, I am suggesting:

- a day cruise for our fall colour trip:
 - Port Dover with a visit to Clorimel Castle,
 - Peterborough Lift Locks,
 - Collingwood, or
 - Lady Muskoka Cruise with the Muskoka Swing Orchestra.
- one of the many great shows coming to Toronto in the spring:
 - Hello Dolly,
 - Anastasia,
 - Phantom of the Opera, or
 - Cats.
- for overnight trips:
 - a 4-day Lake Placid, New York tour,
 - a 5-day Manitoulin Island and Sudbury tour, or
 - a relaxing 3-day stay at Severn Lodge.

Prices and dates are not yet available for any of the tours or shows.

I will be seeking your input on these suggestions so I have an idea which ones to look into booking for our group. See me at future luncheons or contact me by email at lynnmorrison@wightman.ca or call 519-323-2419 with your choices.

Hope to hear from YOU.

Bring a Book Campaign Nancy Baker

Where Do The Books Go?



Last spring, when I delivered the books to Action Read Literacy Centre in downtown Guelph, one of the directors told me a very heartwarming story about one of our books. It seems that they occasionally have some of their students do an oral presentation on a book they have been able to read. One

young lady was so pleased that she was able to read the book “Peter Pan”, a story that she has enjoyed since seeing the movie as a child. She was excited to finally be able to read the book for herself. Her mentor even gave her a gift of her own copy of the book. When the director looked on the shelf later, she noticed that the copy of “Peter Pan” they had was a book donated by RTO.

Then, while the books were being taken out of the bags and arranged on a table for a picture opportunity, another worker noticed a copy of a Harry Potter book and picked it up. She explained that there was a teenage boy at the back of the room currently working with his mentor who had been asking for the book. She called the boy and his mentor to the front of the room and asked them to be in the photo. When she showed the Harry Potter book to the teen, his face and smile lit up the whole room. He held on to it during the picture taking and walked away happy and ready to start reading.

It is nice to know that your generosity in donating the books and the effort to collect and deliver them is worthwhile and appreciated.



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, celebrate and support the accomplishments and endeavours of our members.

Joan Berry and Stephen O'Connell will be performing in *Twos* this fall at the Guelph Little Theatre.

Frank Cecchetto has been a basketball official for more than five decades and is a member of Guelph Sports Hall of Fame in the officials category. He is currently rules interpreter for the Guelph Board of Approved Basketball Officials, a group that has been around for about 65 years. Frank became an official at the age of 19!

Pam Niesiobedzki-Curtis is co-directing *Twos* this fall at Guelph Little Theatre.

Peter Durksen participated in a hockey game in Gatineau, Quebec last October and was inducted into the 80+ Hockey Hall of Fame 2018 edition. Peter said the skill level was not that demanding when you are used to playing with skaters 20 years younger than yourself. For more information, go to www.youtube.com and click on *80+ Hockey Hall of Fame 2018*. This little video is delightful and really fun to watch!

Jim Grieve, our RTO/ERO executive director, received the Ontario Municipal Social Services Association's Champion of Human Services Award for 2019. He was selected by the Board of Directors as someone "who has a proven and respected track record of achievement in human services". Jim was also recognized as "a thought leader and [his] work over the years has been significant in progressing human services in Ontario".

Fred Howlett applied for, and received, an RTO Scholarship for his granddaughter, Naomi Wedel, who is studying medicine at Queen's University. Every year the Project Service to Others Committee awards up to 25 scholarships each in the amount of \$1500. The candidate must be a relative of an RTO/ERO member and must be enrolled in the last year or semester of a program that is recognized at a Canadian publicly-funded or Not-for-profit College or University. The scholarship application

is on the RTO/ERO website and is due January 31, 2020 for next year.

Dennis Johnson was recently honoured by the Guelph Youth Music Centre for his contributions to young people and theatre in Guelph. Dennis taught drama at Guelph CVI for many years and, in addition, has been a major figure with little theatre in the area as producer, director, adjudicator and mentor for over 50 years.

Carl Leybourne, the founding principal of Willow Road Public School, helped the school celebrate its fiftieth anniversary on May 8th of this year. Carl said that it was the first school designed as a senior school in the city of Guelph, County of Wellington. He was pleased that he was able to work with the architect to help design the school.

Simon Leibovitz, along with Denise Gismondi and Jennifer Milne, has formed a new community theatre group in Centre Wellington. The Centre Wellington Theatre Productions has cast its inaugural show, *Charlotte's Web*, which will be performed this fall at Melville United Church in Fergus.

Linda Lotz's photo is the one chosen for this year's 2020 RTO/ERO pocket planner. Linda's photograph is of the Antelope Canyon, a slot canyon on Navajo land east of Page, Arizona.

Beverley Matson and her daughter, Elizabeth, experienced storytellers, shared the microphone at *Tea N Tales* in August at the Enabling Garden in Riverside Park.

Susan Ratcliffe is President of the Architectural Conservancy of Ontario Guelph and Wellington Branch, chair of the Board of Directors for the Eden Mills Writers' Festival, a columnist, an environmental activist, a tour guide for the Arts Council for the historical walking tours and site coordinator for Doors Open Guelph.

Gail Root and Anne Smith are part of the Octarine Women Artists' Collective who have had stunning works of art displayed at the Wellington County Museum and Archives from June 21st to October 6th. Octarine is the colour of magic and pigment of the imagination.





Membership



Another fall is here and we welcome a new group of members to RTO/ERO. Most are retired educators and support staff but some are still actively employed. Most of these members are now enrolled in the medical/travel insurance plan owned and managed by RTO/ERO members, administered by Johnson Inc.

It is of interest to note that RTO/ERO has 46 Districts in Ontario, 2 in B.C. and now 1 in the Maritimes (Atlantic), 1 in the Prairies and 1 in Quebec (Echo) but its over 80 000 members live in every province and territory in Canada except Nunavut. Some also reside in the USA and I'm sure there are some living overseas as well.

As of September 1, 2019, District 31 has 1 373 members. The majority of our members are between the ages of 70 and 74, but we have 66 members under 60 and 44 members over 90.

Many of our new members attended the Retirement Planning Workshop at Victoria Park Golf Course in March. Look for another workshop coming this spring.

A warm welcome to the 64 new members who have made the best decision to join RTO/ERO and District 31 and welcome everyone to another year of luncheons and events.

Goodwill

Joyce Barnes



"Everyone must take time to sit and watch the leaves turn."
Elizabeth Lawrence

Welcome to our new members who have recently retired. May you enjoy days of rest, relaxation and time to pursue your interests. To all our members, take time to watch the leaves turn and take time to enjoy each and every day.

RTO/ERO District 31 Goodwill Committee endeavours to care for our members who are 80 plus years of age by

sending birthday cards and Christmas cards.

Birthday cards for our members who are 80 plus will be sent at the beginning of the month, because of restrictions in the Privacy Act.

Sympathy cards, get well wishes and celebrations of special life events are sent to members of all ages. Flowers are sent to members who are celebrating milestone birthdays of 90, 95 and 100 plus.

Please help us to carry out these acts of kindness by informing us of our members' needs. Contact any of the members of the District 31 Goodwill Committee listed below. We may also be contacted at the District 31 website, rto31.org.

Arthur, Mount Forest, Harriston

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

Drayton, Moorefield, Palmerston

Jean Brodhaecker 519-638-2291

Elora, Fergus, Salem, Alma

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

Rockwood, Hillsburgh, Erin

Marina Howlett 519-836-8585
howlettmarina@gmail.com

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

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

If you have a rural route address, please use the fire number and road as your address.

May you enjoy a beautiful fall season with all of its splendour.



In Memoriam

RTO District 31 extends sympathy to all the families and friends of our departed loved ones.

“It’s hard to forget those who gave us much to remember.”

Walter Bany	Brenda Kelly
Jim Barrett	Margaret Kingdon
Trena Bernon	Lizabeth Layton
Wilfred Branston	William Lindsay
Donald Bray	Jean Mansfield
John Bruce	Carl Meadows
Dorothy Campbell	Hiole Peloso
Audrey Cass	Paul Rogers
Brian Darnell	Doug Sanderson
Therese Diebolt	Rene Seaborn
G Elliott	Irene Smith
Carole Ellis	Barb Stewart-Schiek
Gladys Ernst	Mario Zamin
Margaret Ewen	



Refreshing our brand to support our mission and strategic goals

Martha Foster, RTO/ERO Chair

As we move forward to refresh our brand, members have told us that we must:

- Honour our history and reflect our values
- Engage existing and future members, employees and stakeholders
- Provide a clear and distinctive story about who we are
- Convey a sense of a modern, energetic organization
- Give us the flexibility to adapt to where our members take us in the future

With your help, we have defined our key brand idea – what’s important, relevant and unique about our organization. You will see this idea expressed in a variety of ways in the year ahead:

The power of our community to secure a better future.

We are also working on refreshing how we present our organization visually – our logo and organizational materials. It’s been 21 years since our logo was reviewed,

so it’s time for a visual make-over.

I want to thank the thousands of members who have participated in our brand refresh process over the past three years. Your voice and views are essential to the success of this project – and everything we do!



2019-2020 Executive

Past President	Richard Goodbrand 519-291-2015 rdgoodb@gmail.com
President:	Stephen O’Connell 519-265-2125 soconnellguelph@gmail.com
1st Vice-President	Anne Smith 519-820-6471 m.anne.smith@gmail.com
2nd Vice-President	Nancy Baker 519-822-6653 nancyida@sympatico.ca
Secretary	Mary Hermann 519-821-3892 maryhermann@rogers.com
Treasurer	Mike Curtis 905-877-4134 mikecurtiserin@yahoo.ca
Goodwill	Joyce Barnes 519-848-2351 joyce.barnes@sympatico.ca
Health	Patrick Bruder 519-823-2399 patrickbruder@gmail.com
Membership	Carol Christie 519-822-6307 carolchristie2@hotmail.com
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Pension	Marina Howlett 519-836-8585 howlettmarina@gmail.com
Political Advocacy	Brenda McGinnis 519-824-5263 dmcginc602@rogers.com
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	Shirley Goodbrand 519-291-2015 shirleygoodbrand661@gmail.com
	Joan Miller 519-746-4218 joan.miller5@gmail.com
	Pam Niesiobedzki-Curtis 905-877-4134 pniesiobedzki@hotmail.com

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



Dates to Remember

Oct. 21, 2019	Federal Election
Oct. 24, 2019	RTO Fall Luncheon Fergus Sportsplex
Oct. 27 - 29, 2019	RTO/ERO Forum (Senate)
Nov. 18, 2019	RTO District 31 Exec Mtg
Jan. 31., 2020	RTO Scholarship application for 2020 (found at rto-ero.com) due .



Visit our District website at 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 website.

If you would prefer to get your newsletter online, email John at mistercanoehead@yahoo.com. He will add you to our 'email the newsletter list'.

CHANGE OF ADDRESS OR STATUS

It is imperative that , if you have changed:


- your postal address,
- your email address
- phone number or
- your status,

you contact:

- OTPPB (5650 Yonge St., Toronto M2M 4H5 or 1-800-668-0105);
- RTO/ERO rto-ero.org or 1-800-361-9888. Ask for Membership Dept. or email membership@rto-ero.org.

Provincial Office sends out a monthly membership list and change report which we use to create a label database. This is used to send out the newsletters. Every attempt is made to ensure that this information is up-to-date and correct.

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Publisher - Anne Smith
519-820-6471 - m.anne.smith@gmail.com



You and your spouse/guest are cordially invited to attend the

Fall Annual Luncheon Meeting

OF RTO/ERO DISTRICT 31

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

Thursday, October 24, 2019


10:30 - 11:30 Social
11:30 - 12:00 Business Meeting
12:00 - 1:00 Luncheon Buffet
Door Prizes during dessert
1:00 - 1:45 Entertainment: Shout Sisters



PLEASE NOTE:
There will **NOT** be
an Arts and Craft Show at the Luncheon this year.

Detach and send before October 10, 2019 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



RTO/ERO District 31 Fall Annual Luncheon
Thursday, October 24, 2019
PLEASE RSVP before October 10, 2019.

Please make reservations for: _____ and _____

Name

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.



District 31 Financial Report



RTO District 31

Financial Report

Sept. 6, 2019

	Income	
	Budget	Actual
Annual Rebate	20 000.	20 211.33
RPW	2 000.	0.00
Luncheons	3 000.	1 725.00
Bank Error		0.01
Wellness Workshop		260.00
Total	25 000.	22 196.34

	Expenses	
Goodwill	2 000.	938.83
RPW	2 000	186.28
Executive	400.	276.52
District (meals 6 k ent. 1k)	7 000.	4 718.43
Senate	1 000.	757.47
Newsletter	3 000.	2 749.99
Office Expenses	600.	354.83
Transportation	1 200.	488.15
Website	300.	0
Scholarships	600.	200.00
RTO Fund	100.	100.00
Com. Liv G/W	300.	350.00
Christmas donations	500.	0
G/W Com Soc.Jus.	0	513.24
Election cpm (R.G.)	0	222.87
Wellness	400.	469.90
Total	9 400.	12 326.51
Surplus	5 600.	9 869.83