

September
2025 No. 91

RTOERO District 31 Wellington

www.rto31.org

Report Thirty-One



PRESIDENT'S REPORT

Richard Goodbrand

I hope when this newsletter arrives you are well and have enjoyed our warm summer weather. As we look forward to the Fall, please register for our Fall meeting and lunch at the Fergus Legion on Friday October 17, 2025. Please note the change of venue. Our RTOERO Board Liaison, Pearl Fong-West, will bring greetings and we will present a cheque to our Community Grant recipient, Brain Injury Association of Waterloo-Wellington. The representative from BIAWW will explain the programmes and events that will be put in place with our \$4000 grant. This is a great time to meet up with other RTOERO (soon to be Entente Education Canada) members and former colleagues, as well as hearing about the District's activities and plans from our National Organization.

I look forward to seeing you there.



POLITICAL ADVOCACY REPORT

Brenda McGinnis

Unfortunately, tariffs and the trade war continue to dominate the political scene. Canadians are continuing to advocate for our country primarily by buying Canadian and by not travelling to the United States. These actions help to exert pressure on elected officials in the United States.

RTOERO is also continuing to be a strong advocate on other issues. As the Government of Canada prepares to table Budget 2025 this fall,

RTOERO has submitted recommendations to both the House of Commons Standing Committee on Finance and the Department of Finance Canada.

Our submission outlines three overarching priorities: establishing a national seniors' strategy, improving access to health care tailored to older adults, and championing environmental stewardship. To support these priorities, RTOERO has put forward seven specific recommendations to reflect the voices and needs of our members.

Recommendations:

1. Develop and implement a comprehensive national seniors' strategy.
2. Support the creation of an independent national seniors' advocate.
3. Modernize the Canada Pension Plan to ensure individuals who choose to delay accessing their benefits remain eligible for a death benefit.

Save The Date

September 17, 2025 Shelldale Family Gateway Golf tournament

October 3, 2025 Registration DEADLINE for District 31 Luncheon

October 17, 2025 Fall District Luncheon (Fergus Legion), 10:30am

October 25, 2025 J.O.E. Fundraiser dinner

October 31, 2025 Registration DEADLINE for our December 3, 2025 Step Into Christmas trip



**DISTRICT 31
WELLINGTON**

4. Direct the Canadian Mission to the United Nations to actively support the development of the UN Convention on the Rights of Older Persons.

5. Protect and expand the national pharmacare program, ensuring broader coverage for all Canadians.

6. Develop targeted climate adaptation programs that protect older adults, especially during climate-related disasters.

7. Ensure Bill C-5's implementation includes transparent project criteria, robust public input, and upholds environmental protectionism and indigenous rights.

One of the priorities of RTOERO is environmental stewardship. No one is immune to the impacts of climate change and extreme weather events but certain groups, like seniors, are hit harder by heatwaves, wildfires and floods due to health vulnerabilities, mobility challenges and social isolation.

RTOERO has also launched a new district volunteer position of Environmental Coordinator. If you are interested in volunteering for this position, please inform our President, Richard Goodbrand.

On October 6, 2025, RTOERO board members and other representatives will visit Parliament Hill to meet with federal officials to discuss our key priorities.

On November 24, 2025, RTOERO board members and select staff will visit the Ontario legislature to meet with Ministers and MPPs to discuss our key priorities. Highlights from these meetings and outcomes will be shared through RTOERO's social media channels and regular communications.

Let us stay strong and focused and united as we advocate for seniors and for Canada.

Do something special on *October 1st – National Senior's Day*.



BENEFIT REPORT

Shirley Goodbrand

The following was presented at the Health Representatives Workshop June 2025 by Karen Henderson from the Long-Term Care Planning Network

Too many Canadians think they won't need long term care. What they really mean is:

- I should probably look into this, but don't know enough to make a decision
- I just don't see myself in long-term care

There are four aspects to long-term care:

- Home/Community Care
- Retirement/Assisted Living/Memory Care
- Nursing/LTC Home/Memory Care
- Palliative/End of Life Care

The Governments subsidize:

- Physicians/hospitals/diagnostics
- A limited number of home care hours per week
- Long-term food/care (residents pay for accommodation-copayment)
- Some senior services eg physiotherapy
- Veterans long-term care (Federal)

The Governments do not subsidize/Partially Subsidize:

- Retirement/assistive living
- Caregiver compensation

- Prescription drugs
- Canadian Dental Care Plan
- Optometry
- Pharmacare Drugs for diabetes and contraception

The basic long-term care planning questions:

1. How long do I think I will live?
2. Where do I want to live?
3. What is my health status?
4. How am I caring for myself?
5. Have I done the legal work?
6. Am I managing my information?
7. How much money will I have?
8. How much money will I need?
9. What care do I want?

To be sure you make the right choices, start researching care options before you need that care.

Care: is your condition chronic, temporary, progressive or palliative?

Cost: consider all expenses: what is included and what's not included, plus your own living expenses?

Location: proximity to family, friends, physicians, tastes ie Is it pet friendly, food option?

In your 50's and 60's: manage your legal directives – power of attorney, your will

In your 70's and 80's: manage your home and possessions – consider down-sizing

In your 90's and 100's: stay connected – spend time with others and maintain your purpose and hope

Ontario Government Resources:

- Ontario Health at Home
- Home and Community Care Support/Find Your Branch
- Assistive Devices (ADP) Program
- A Guide to Programs and Services for Seniors in Ontario 2024



GOODWILL REPORT

Joyce Barnes

"Let's spread kindness like confetti this fall."

RTOERO District 31 Goodwill Committee works on your behalf to spread "confetti" in our members' lives in good times and sad times.

Some of the activities that we undertake are sending birthday and Christmas cards to our members who are aged 80 plus.

We also send sympathy and get well cards and cards of celebration to our members. Please help us to do this by contacting any of the members of the District 31 Goodwill Committee listed below.

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

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

Brenda McGinnis 519-824-5263
dmcginc602@rogers.com

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

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

Sherry Fleming 519-831-6639
sherry3@gmail.com

Irene Simmons 519-836-8646
irene@isimmons.ca



MEMBERSHIP REPORT

Graham Fiddes

"Colourful trees, clear blue skies, soothing morning mists."

Our most recent membership numbers include:

- 1419 retired educators
- 61 actively working RTOERO members.
- 65 members are over the age of 90, of which two are aged over 100
- 28 of our members are under the age of 54

If you have friends who are still working in schools please remind them that they can join RTOERO before they retire without an annual fee. Our Entente Group Insurance benefits plan is a not-for-profit group plan.

We welcome our newest members:

May

Alma Laidlaw, Alexandra MacDougal, Jennifer Soule

June

John Anderson, Stanley Cutts, Alexander Goody, Jennifer Hearn, Margaret Walker

July

Consuelo Gobbaro

We are encouraging as many members as possible to receive their newsletter via email.

If you are currently mailed the newsletter via CanadaPost and choose to switch email

our President at
president31@districtsrtoero.ca



In Memoriam

"In the memory of our colleagues and friends who touched students, colleagues, family and friends in many ways."

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

Kimberley Baker	Guelph
Pauline Brown	Mount Forest
Kathryn Collins	Guelph
Glenwood Cox	Guelph
Doug Davidson	Guelph
Margaret Eyre	Guelph
Mary Hunt	Walkerton
Gloria Jennett	Barrie
Gordon Mason	Guelph
Robert Norris	Fergus
Jane Palmer	Manitoulin Island
Jerrold Rogerson	Elora
Verdella Stere	Harriston



SOMETHING TO SHOUT ABOUT

Brenda McGinnis

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.

Richard and Shirley Goodbrand celebrated their 60th Wedding Anniversary on August 28, 2025.

Anne Holman was quoted extensively in an article in *Guelph Today* about an event that her church, St Andrew's Presbyterian Church, sponsored to honour "Farmerettes". To ensure crops were harvested during the First and Second World War, women farmed while men were away fighting. These "Farmerettes" were between the ages of 15 and 18 and were taken out of high school to work six days a week in the fields picking strawberries, raspberries, peaches, onions, celery, carrots and more. As Anne said: "And if they hadn't been there, the crops would have been ruined because all the men were overseas fighting, and because of their work, they were able to provide canned food for all of our soldiers overseas. We wouldn't have survived and the soldiers wouldn't have survived without their contribution." Three Farmerettes, now in their 90's, were present at the celebration – Bettylou Clark, Gloria Carter, and Jean Collier.

Bernice Pew, a retired teacher, who taught at Erin Public School in the 1960s, was also a Farmerette. She attended the Blythe Festival Theatre's presentation about Farmerettes last year.

Josephine Scott is continuing her work with J.O.E (Jobs, Opportunity, Enterprise) and invites all RTOERO members to join them at their second annual Pasta Dinner Fundraiser on October 25th . This year's event will again feature a delicious meal, silent auction, raffles, and positive, upbeat reports. A substantial portion of the ticket price will be tax deductible. More details will follow but for now Save the Date. J.O.E. is very much a part of our District 31 family and recently served coffee and jokes at our Spring Luncheon.

Joe Tersigni wrote an informative and fascinating article for *Guelph Today* entitled "Back to the Ward: The renowned Sacred Heart Parish Bazaar".

Ellen and Ray Thomson celebrated their 60th Wedding Anniversary on July 17, 2025.

Mary Wall and Don Cherry celebrated their 50th Anniversary on June 14th, 2025.



COMMUNITY OUTREACH

Marina Howlett

Community groups within the boundaries of Wellington County – District 31 offer many programs for seniors. This community outreach is a valuable resource for retired educators in District 31.

Currently there is an excellent opportunity in the Drayton community. The Drayton Centre is offering Coffee Hours and ZOOM programs for seniors. For further information, contact:

gbelec@mapleton.ca
hedwards@mapleton.ca
519-638-1000 or 1-866-444-4546

Other Community Resources

Victoria Park Seniors Centre – Fergus
519-846-9691
[www.centrewellington.ca/seniors centre](http://www.centrewellington.ca/seniors%20centre)

Guelph-Wellington Seniors Association
Guelph
Evergreen Seniors Community Centre
519-265-7722
info@gwsa-guelph.ca

Rockwood Older Adults Centre

Arthur Community Seniors Club

Seniors Centre for Excellence – Town of Minto

Seniors Centre for Excellence – Mapleton

If you live in any of the above communities and have more comprehensive contact information, please email the details to howlettmarina@gmail.com. RTOERO District 31 will compile a more accurate contact list for all members.



COMMUNITY GRANT

Tim Cunningham

The executive of District 31 Wellington is proud to announce that the Brain Injury Association of Waterloo-Wellington (BIAWW) is the recipient of an RTOERO 2025 Community Grant of \$4,000. The BIAWW, in association with District 31, will implement a project for the benefit of Wellington County seniors, which will address the isolation experienced by brain injury survivors and will initiate the Brain Technology program for brain injury survivors.

The plan is to implement the Brain Connect Technology Program for members in Wellington, focusing on two deliverables. BIAWW will work with seniors with cognitive challenges to select and purchase individualized technology. Training and support will be offered to allow these people to connect with family, friends, and medical, legal and community services.

In addition, the BIAWW will provide general sessions to member retirees on fraud awareness and prevention. Also, it will provide information to keep individuals safe while using technology to avoid scams and abuse.

At the District 31 Fall General Meeting Luncheon, this project will be briefly introduced and the benefits of the partnership with RTOERO will be highlighted. At this time, a cheque will be presented to a representative of the BIAWW.

Specifically, this project provides another resource and support for retirees to live a healthy and active life. Seniors and individuals with disabilities are often “left behind” by new technology and this project aims to reduce or eliminate the gap in whatever stage they are at in their life.

Further communication of the project and the goals will be posted on social media platforms such as Facebook, X, YouTube and Instagram. As we proceed with this project, we look forward to working with the BIAWW and to supporting our

members in a new and innovative way.

Please look for future updates and promotions of our partnership project between RTOERO District 31 and the BIAWW.



TRAVEL NEWS

Lenore Ralph & Anne Smith

Please take a look at our Christmas Spirit flyer in this issue. Your ideas and suggestions for future events are welcomed. Please reach out to any of the following travel committee members: Anne Smith, Nancy Baker, Stephen O'Connell, or Lenore Ralph.

Thank you in advance for your help and support with ideas.



PENSION CONCERNS

Marina Howlett

An Overview of the Ontario Teachers' Pension Plan (Ontario Teachers')

This summary will provide a greater understanding of how OTPP functions to serve the 343,000 active and retired members of the plan. The three components, Sponsorship, Governance, and Administrative Team, have defined roles and responsibilities. Collectively, they share a common purpose – to make decisions in the best interest of all beneficiaries of the plan.

Sponsorship

The pension plan is jointly sponsored by the Ontario government through the Minister of Education and the executive of the Ontario Teachers' Federation (OTF). The OTF represents teachers, while the government represents employers. Together, OTF and the government ensure the plan remains appropriately funded to pay pension benefits and decide:

- The contribution rate paid by working teachers (and matched by the government and designated employers).
- The benefits that members will receive, including inflation protection.
- How to address any funding shortfall or apply any surplus.

Governance

Ontario Teachers' Pension Plan Board plays an active role in overseeing our governance process and ensuring management makes decisions in the best interests of our members.

The Board is independent and oversees management of the pension fund and administration of the pension plan.

The plan sponsors, the Ontario government and the OTF, each appoint five Board members and they jointly select the chair. Board members are subject to maximum term limits.

Effective January 1, 2026, Gene Lewis, an OTF-appointee, will complete his term appointment and Chris Goodsir will join the Board. Gene and Chris provide a strong voice for teachers to the Board. Gene is a former General Secretary of ETFO, and Chris is the current General Secretary of OSSTF. The other Board members bring a strong business, financial, and investment voice to the Board. This governance structure plays a crucial role in the plan's success.

The Board members oversee the management of the Ontario Teachers' Pension Plan.

Board members are required to:

- Act independently of both the plan sponsors and management.
- Make decisions in the best interests of all plan beneficiaries

Administrative Management Team

Day-to-day investment management and plan

administration is delegated to the President and CEO and the staff.

Management has two main responsibilities:

- Invest plan assets to help pay pensions.
- Administer the plan and pay pension benefits to members and their survivors.

Management sets long-term investment and service strategies that take member demographics and economic investment and market risks into account.

No employee sits on the Board or its committees.

OTPP believes good governance is good business because it helps companies deliver long-term shareholder values.

The Administrative Management Team implements best practices for governance, internal controls, risk management and stewardship to ensure the Plan delivers long-term value to all members. Collectively, the Plan invests to deliver the pension promised and makes prudent investments to shape a better future.

Governing Legislation and Policies

Ontario Teachers' Pension Plan is a corporation (without share capital) governed by the Teachers' Pension Act. It must comply with:

- Ontario's Pension Benefits Act
- The federal Income Tax Act
- Other legislation that applies to registered pension plans in Ontario
- Legislation in jurisdictions where it does business

The Pension Benefits Act requires pension plan administrators to invest assets with the same prudence expected of a person dealing with another's property. The standards of conduct for a fiduciary are also found in common law.



TREASURER'S REPORT

Mike Curtis

RTO District 31

Financial Report

Sept. 5 2025

INCOME

Annual Rebate	26 025.63
Member Engagement (Come from Away)	9 690.00
Ont. Election exp. Rebate	1 497.50
Spring Luncheons	1 670.00
Ice rink rental refund	161.00
RTO political action rebate	502.50
Total	41 361.63

EXPENSES

Goodwill	1 101.96
Executive	598.43
District	4 391.64
Forum	268.65
Newsletter	4 821.04
Office	60.02
Member Engagement (Come from Away, Drayton)	5 945.06
Transportation	970.92
G/WC4SJ (election)	500.00
Ont. Election expenses (reimbursed)	1 634.90
Scholarships	800.00
Total	21 092.62

SURPLUS	20 269.01
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BANK BALANCE	34 900.84
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A CHANCE TO GET INTO THE CHRISTMAS SPIRIT

One Day Trip on Wednesday, December 3, 2025

Trip includes:

1. Bus transportation with pickups in
Fergus (in front of Giant Tiger) at 11:00 am
Guelph (at Canadian Tire, Woodlawn) at 11:45 am
2. Entrance and Visit to Castle Kilbride in Baden to see the Christmas displays
3. Two-hour shopping stop in downtown St. Jacobs
4. Buffet Dinner at Boston Pizza at Bingemans:
Appetizer: green salad with fresh veg and citrus vinaigrette
Main: Chicken Parmesan, garlic mashed potatoes, Penne Marinara, seasonal veg
Dessert: 3 choices plus non-alcoholic beverage
5. Drive through the Christmas Light Show at Bingemans
6. Return to Guelph 9 pm and Fergus 9:30 pm

All for \$120 if 25 participants (the price will be less if more participate)

Register by Oct. 31 with \$60 cheque deposit

To Stephen O'Connell, 412-308 Watson Pkwy, Guelph ON N1E 0G7
519-265-2125

Because the final cost of the trip is based on numbers, the cost you see is the maximum cost. Once we have our final numbers, you will be emailed/ phoned the amount of your final payment. PLEASE include your email and/ phone number so we can get in touch with you.

Thanks in advance and we are excited to do this tour with you!



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

Fall Annual Luncheon Meeting

OF RTOERO DISTRICT 31

Friday, October 17, 2025

at the

Fergus Legion

500 Blair Rd, Fergus ON

Please note there will not be an Arts and Craft Show at the Luncheon this year.

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: music with Kara Shaw

Detach and send before October 3, 2025 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



RTOERO District 31 Fall Annual Luncheon

Friday, October 17, 2025

PLEASE RSVP before October 3 2025



Please make reservations for: _____ and _____
Name

Name of Guest

Special Dietary Requirements for:

☐ Vegetarian

☐ Gluten Free

☐ Lactose Intolerant

☐ Other: _____

Name

Enclosed is a cheque payable to RTOERO District 31 in the amount of \$_____ (\$20 per person).

This meal is subsidized by RTOERO District 31.



EXECUTIVE POSITION	NAME	EMAIL ADDRESS	PHONE NUMBER
Past President	Nancy Baker	nancyida@sympatico.ca	519-823-4616
President	Richard Goodbrand	president31@districts.rtoero.ca	519-291-2015
First Vice President	Tim Cunningham	timcunningham@rogers.com	416-574-6110
Second Vice President	Scott Montgomery	scottmontgomeryrto@gmail.com	519-993-1286
Secretary	Joan Miller	joan.miller5@gmail.com	519-746-4218
Treasurer	Mike Curtis	mikecurtiserin@yahoo.ca	905-877-4134
Foundation	Joan Berry	joanmarieberry50@gmail.com	519-843-6754
Goodwill	Joyce Barnes	joyce.barnes@sympatico.ca	519-848-2351
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	Mary Hermann	maryhermann@rogers.com	519-821-3892
	Stephen O'Connell	soconnellguelph@gmail.com	519 -265-2125
	Anne Smith	m.anne.smith@gmail.com	519-820-6471

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

CHANGE OF ADDRESS OR STATUS

It is imperative that, if you have changed:

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

Please contact:

OTPP (5650 Yonge St., Toronto M2M 4H5
or 1-800-361-0105)
RTOERO (rtoero.ca or 1-800-361-9888) –
Ask for Membership, or email
membership@rtoero.ca.

REPORT THIRTY-ONE National Office sends out monthly membership lists which we use to create a database for sending out newsletters. Every attempt is made to ensure that this information is correct and up-to-date. **If you are receiving this newsletter by post, we encourage you to consider changing to the emailed version to save paper and Canada Post charges.**

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