

# Report Thirty-One

Spring 2015

Published by RTO/ERO District 31 Wellington

No. 60



## President's Message



I am writing this article on the first day in almost 50 days when the temperature has finally crept above the freezing mark. The sun is out and everyone I've met today seems to be smiling and in a good mood and looking forward to spring and summer and sun and warmer temperatures. Recently there was a very funny article in *Maclean's* written by

Scott Feschuk who talked about "the nine stages of Canadian winter". I especially identified with the stage where it is so cold that you no longer care about how you look in public. You just want to be warm in "your puffiest coat with the dirt stain from rubbing up against your car" and the "Elmer Fudd cap with ear-flaps". At this time of year, it is so true that being warm trumps fashion sense.

At this time of year too, many a working person's fancy turns toward thoughts of retirement. We, on the executive, often get calls from former colleagues in the education system asking our opinion about which benefit plan they should choose upon retirement. We have no hesitation in encouraging our friends and former colleagues to join RTO/ERO. Not only does RTO/ERO offer a good – I think the best – insurance benefit package, it also offers retired people so much more than an insurance plan. As an RTO/ERO member, you become part of a very active, creative, caring community that celebrates retirement and life through its newsletters, travel opportunities, luncheons, community projects, volunteer opportunities, and goodwill activities. I personally especially appreciate how RTO/ERO is a strong political advocate for retirees and seniors and how RTO/ERO is the official voice for retirees on the Ontario Teachers' Pension Plan. RTO/ERO has a strong voice and presence in many different areas. When you become a member, you become a part of that strong presence. You stay connected with the retired members of the education community and you also form new connections and friendships and interests. I hope that, when friends ask you about what group to join upon retirement, you will recommend joining RTO/ERO. Congratulations to you for choosing wisely.

A great way to stay connected is to attend our annual Spring Luncheon on Thursday May 7<sup>th</sup> at the Italian Canadian Club. As I mentioned in the January newsletter, the meal will be delicious – garden salad, penne with tomato sauce, chicken parmigiana, pan roasted potatoes, hot vegetables and a dessert buffet of fruit, assorted cakes, pies, and squares. We can accommodate members with special dietary needs. Just let us know your dietary requirements on the form that you complete and mail to Mike Curtis.

Thank you very much to those members who suggested entertainment for our luncheons. The suggestions were great and much appreciated and we are following up – who knew there were so many wonderful entertainment possibilities in our area? For this luncheon, we have booked The Funboys – a very talented trio who just want to have fun by singing songs from the '80's. There was actually a lot of good music that came out of the '80's. They will also perform some songs from the '60's and '70's. My husband and I heard this group perform at an event last summer and we were very impressed with the quality of their performance.

At this luncheon, you can also sign up for some of the interesting trips that Lynn Morrison has arranged for us and describes in her column. Travel with us in a comfortable coach, free from the hassles of driving and parking, to some fascinating places with old and new friends. Again, our executive feels that we can guarantee that, at the Spring luncheon, the meeting part of the luncheon will be short, the food will be delicious, the entertainment will be fun, and the company will be exceptional.

I promise, too, that it will be warm enough for all of us to care what we look like in public! See you soon,

Brenda McGinnis, President

REPORT THIRTY-ONE

published by

Wellington District 31

R.T.O./E.R.O.

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The Federal Election is scheduled for Monday, October 19, 2015. With this in mind, the Provincial Executive and Provincial Political Advocacy Committee sent us the following information about preparing for this important event.

As an organization of 72,000 members, representing the interests of retired teachers, other retired educators, educational support staff, and college and university faculty, RTO/ERO has influence.

We recognize that RTO/ERO will have an impact, through our advocacy initiatives, during election periods. Realizing that the most successful advocacy takes place at the grass roots level within an organization, the Provincial Executive and Political Advocacy Committee encourage Districts to participate in local advocacy activities related to the federal election on October 19, 2015.

Our district will definitely be helping to organize and to promote local “Meet the Candidates” events and political advocacy activities leading up to the election. We will be posting these events in our Fall Newsletter and on our website. Please check our website, [www.rto31.org](http://www.rto31.org), periodically for updates on our activities – both political advocacy and other issues.

It is important to note that we do not support specific political parties and never endorse specific candidates. This position is enshrined in one of RTO/ERO's policies within its Constitution, which states:

“RTO/ERO is a non-partisan, issue-based organization. RTO/ERO does not support any particular political party, but will meet with members of all political parties to promote its issues and positions.”

As an individual, you may personally be active in a candidate's campaign or in a party and even run for office yourself but you can not ask RTO/ERO to endorse the party or the candidate that you, as a citizen, support.

As reflected in surveys of our membership, as well as input from District Executive representatives at provincial advocacy and health workshops over the past several years, members have told us repeatedly that the delivery and availability of quality health care is their number one priority.

As well, in RTO/ERO's Constitution, one of its several policies passed at Senate to outline the organization's

beliefs, states: “RTO/ERO supports a public health care system that provides comprehensive services for seniors.”

Issues related to this policy, germane to any election campaign, would include: Aging with dignity, with provision of resources within communities to allow this to happen, including protection and enhancement of pensions; incentives to encourage age-friendly communities; social housing/affordable housing; independent living/support to stay in own homes; expansion of community services such as meals-on-wheels; provision of and support for caregiving for seniors; tax rebates for seniors; and timely access to quality health care.

While the provision of these services is primarily a joint responsibility of provincial and municipal governments, the Federal government is responsible for funding many of these through Canada Health Transfer payments to provinces. These payments provide long-term predictable funding for health care and support the principles of the Canada Health Act; these principles are: universality, comprehensiveness, portability, accessibility, and public administration.

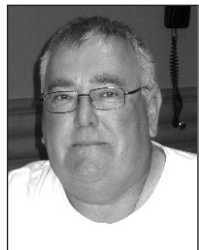
As well, the Federal Government is responsible for other programs and services affecting seniors, including regulations related to and administration of the Canada Pension Plan (CPP) and Old Age Security (OAS), regulations related to Registered Retirement Savings Plan (RRSP's) and other retirement savings income programs, drugs, health and consumer products, food labelling/Genetically Modified Organisms (GMOs), postal services, trade regulation, and regulations impacting environment.

RTO/ERO is aware of the need for whichever Party forms the Federal Government following the October 19 election to manage fiscally and responsibly, yet still provide adequate funding for federal responsibilities and transfer payments to provinces for their areas of jurisdiction. Members are encouraged to determine how well candidates' and Parties' views mesh with their own and those of RTO/ERO.

Members are encouraged to attend All-Candidates' Meetings and carefully review campaign literature.

Above all, RTO/ERO encourages members to exercise their democratic right and vote!





## Ownership

Today, many people who purchase a new vehicle prefer ownership over leasing. Ownership gives you more control. When you become a member of RTO/ERO, you have ownership of your benefit plan rather than buying a packaged benefit plan offered by others. You also have a say in changing or increasing benefit limits. As previously mentioned in our Winter Issue of "Report Thirty-One", many good changes happened because of member input. Some people forget that having control of our plan benefits all of us as we all pay the same premiums. For the long term, ownership is always better.

## Drug Ads

Over the 12-month period ending in July 2014, drug manufacturers spent \$1.9 billion on advertising. Eli Lilly spent \$263 million on Cialis ads and Pfizer spent \$332 million on Viagra advertising. Of course, these large companies spend a great deal of money getting their drugs approved for sale and along with that comes the 20-year patent. We all know that, when the patent expires, generic drugs will replace the name brands.

New drugs are often no safer or more effective than older ones. Older drugs tend to cost less because they are usually generic ones.

Here are some examples:

### Condition:

#### High Cholesterol:

- Crestor (new) 10mg, \$200/month
- Simvastatin (older) 40mg, \$4/month

#### Diabetes, type 2:

- Januvia (new) 100 mg, \$275/month
- Metformin, (older) 500 mg, \$4/month

#### Depression:

- Cymbalta (new) 30 mg, \$181/month
- Fluoxetine (older), 20 mg, \$4/month

You can understand why your Drug Plan changed to all generic drugs. Benefit plans offered by other providers also use generic drugs. ODB medications are generic medications unless the physician authorizes the name brand due to a special condition. Many doctors have drawers full of samples from drug salespeople. Have you ever wondered why?

\*Source – Consumer Reports on Health Volume 27 2015.

## Questions and Answers for HSIC Workshop June 2014

Here are two of the 46 questions asked in June and the answers given. The complete document is posted on our website.

### **Clarify the survivor benefit for the RTO/ERO Group Benefits Program.**

A surviving spouse, who is covered under the RTO/ERO Group Benefits Program at the time of the member's passing, may continue to be eligible for coverage provided he/she becomes an Associate member with RTO/ERO.

Upon notification of the member's passing, Johnson Plan Benefits Service will send the Surviving Spouse a "Benefits Continuation Form" for completion. The Surviving Spouse is eligible to continue with the benefits the member held at the time of passing. The Surviving Spouse must:

- 1) complete the RTO/ERO membership portion;
- 2) indicate the benefits chosen; and
- 3) attach a VOID cheque for deductions. A cheque is requested to avoid a delay with enrolment as the Surviving Pension can take a while to be processed.

Upon receipt of the completed Benefit Continuation Form, RTO/ERO will assign a new membership number and Johnson will enroll the surviving spouse in the benefits with which he/she wishes to continue. There will not be a break in coverage. This criteria also applies should the only surviving dependent be a child.

### **Clarify a pre-existing condition that is stable for 90 days prior to travel.**

As every participant's pre-existing condition will differ, members are encouraged to call Johnson Plan Benefits Service Department for clarification.

You are encouraged to read and understand what our Stability Clause means or you may find yourself without medical insurance while travelling.

## **Eldercare Select**

What is Eldercare Select? On our website, visit the video/testimonial and learn about this new benefit.

Many of the issues written about are concerns or questions



that have been expressed by our members. I hope I have touched on issues that may be relevant to you. If you have any questions you would like to have presented at our June 2015 HSIC Workshop, I would be more than happy to try to get them answered.

Be Safe! Be Healthy!  
Patrick Bruder  
Health District 31

#### JOHNSON INC.

Service 1-800-461-4597 or 905-764-4884  
Claims 1-800-461-4597 or 905-764-4888  
Website <http://www.johnson.ca>

## Travel News



Hi Folks, it's time for another season of tripping with the RTO/ERO. We have a great lineup of fun for you.

Starting on June 16<sup>th</sup>, we have tickets for **Carousel at the Stratford Festival**. For the price of \$112, you will receive transportation, a great theatre seat and time to explore downtown Stratford and have lunch on your own. We have several bookings already so don't wait too long to get on board!

On September 9<sup>th</sup>, we will be going to the new **Ripley's Aquarium in Toronto**. We have also included a buffet lunch at Frankie Tomatto's and a stop at the Distillery Historic District. The cost for this one for seniors 65+ is \$73; for those under 65, it is \$92. Seats are going fast for this one too.

Our last day tour is the **Big Chute Boat Cruise and Johnston Cranberry Marsh**. For \$91, we have a 2 1/2 hr luncheon cruise with a hot buffet on the Serendipity Princess, a Bog to Bottle tour at the marsh, a tutored wine tasting and time to browse at the Cranberry Emporium. This is on October 7<sup>th</sup>, which should also be a great colour tour of our north country.

Last but not least is our 5-day tour, **The Best of Quebec**. This includes Quebec City, the Charlevoix Region, whale watching on the St. Lawrence, Ile-aux-Coudres, an optional Casino visit, and a stop at historic Place Jacques-Cartier in Montreal. It sounds like an interesting time to see Quebec in its fall colour. Prices vary according to numbers in the room. It is from September 14 - 18, 2015.

For further info on any of these trips or to book, call me at [519-323-2419](tel:519-323-2419) after April 14th or contact me at [lynnmorrison@wightman.ca](mailto:lynnmorrison@wightman.ca).

To book the Quebec trip, contact Great Canadian directly at [519-896-8687](tel:519-896-8687) x280 or [1-800-461-8687](tel:1-800-461-8687).

Lynn Morrison



## Membership



RTO/ERO District 31  
will be hosting  
a  
**Retirement Planning Workshop**  
on April 15, 2015  
at  
**Victoria East Golf Club in Guelph.**

All employees of the:

- Upper Grand District School Board,
  - Catholic School Board,
  - University of Guelph, and
  - Conestoga College,
- including
- Teachers,
  - Educational Assistants,
  - Administrators,
  - Bus Drivers,
  - Caretakers, and
  - Office and Clerical Staff and all other educational partners in the educational system
- are welcome.

If you know of anyone who will be retiring in the next few years, please encourage them to attend. The presenters will deal with many aspects of retirement and answer any questions those attending might have.

People can register online before April 6 at <http://rto-ero.hs-sites.com/rpw-31> or by sending a cheque for \$10 payable to District 31 RTO/ERO to me at:

Carol Christie  
34-255 Summerfield Dr.  
Guelph ON  
N1L 0E1.

A light supper will be served and there will be a draw for an iPad Mini.

If you have any questions, you can contact me (519-822-6307 or [carolchristie2@hotmail.com](mailto:carolchristie2@hotmail.com)) or Pat Bruder (519-823-2399 or [patrickbruder@gmail.com](mailto:patrickbruder@gmail.com)).

We are happy to welcome the following members to District 31:

Sebastian Dal Bo  
Constance Loreen Haldenby  
Milton R. Sather  
Holly Conway  
Janice Poole  
Stephen Redmond  
Dan Wigle  
Art Sheppard  
Frank Stillo  
E. Lynne Corpes  
Bonnie Tkac-Feetham

We are sorry to say goodbye to the following members who have left District 31:

Ken McDougall  
Phillip E. Mills  
Kathryn Haynes

## GOING GREEN

**238 members have signed up to receive their RTO/ERO District 31 newsletter by email, saving the environment, as well as printing and postage costs.**

**If you would like to try this, email me at: [m.anne.smith@gmail.com](mailto:m.anne.smith@gmail.com) and request this.**

**Please remember to let me know if your email address changes so that you don't miss your copy of the newsletter.**



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.

|                      |                    |
|----------------------|--------------------|
| Donald B. Dewar      | Milan Nevola       |
| B. Joan Baber        | Mary Pecjak        |
| E. Lorene Birtwistle | Helen Purdy        |
| Vera M. Godwin       | Joan G. Sather     |
| Ralph N. Haldenby    | Florence I. Thomas |
| Jean W. Marshall     | Larry Morrow       |



## CODE OF ETHICS

This Code of Ethics expresses the ethical principles of The Retired Teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario (RTO/ETO) and serves as a guide to the conduct of staff and those who act on behalf of RTO/ETFO.

### INTEGRITY/ACCOUNTABILITY

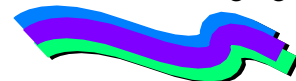
- ✍ Demonstrate integrity when acting on behalf of the organization.
- ✍ Model the principles of equity, trust, fairness, and respect.
- ✍ Recognize the importance and value of RTO/ERO members and employees.
- ✍ Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

### GOVERNANCE

- ✍ Uphold the Constitution, Policies and Procedures established by the organization.
- ✍ Support the governance structures (Senate, Provincial Executive, Provincial Committees, Districts and Units) to ensure the organization's democratic strength.
- ✍ Manage time, expectations, costs and resources responsibly and effectively.

### COMMUNICATION

- ✍ Demonstrate open, honest communication with staff, members, other professional groups and the community.
- ✍ Share information in a timely manner, using a variety of methods to enhance our philosophy of 'Service to Others'.
- ✍ Value the use of both official languages.





## Crafters' Show/Sale

### Returning ARTS AND CRAFTS Show and Sale

Register now and start creating for our  
**Creative Corner**  
at our **Fall Luncheon**  
on October 29, 2015.

\$5.00 for a table  
Set up at 9:00 a.m.

To register or for more information call  
Nancy Baker at 519-822-6653 or  
Mary Hermann at 519-821-3892.

For all others, this will be an opportunity to  
start or complete your Christmas shopping  
for next year.



## Our Members

### Something to Shout About.....

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

Three of our members were honoured at the recent Annual Volunteer Service Awards Ceremony. **Irene Berry** was honoured for volunteering for 15 years at the Wye Marsh Wildlife Centre; **Scott William** for 5 years at the Guelph Museums; and **Carol Brazil** for 25 years with the Girl Guides of Canada – Ontario Council.

**Susan Ratcliffe** was an MC and presenter at the very successful and enjoyable 18<sup>th</sup> Annual Grand River Watershed Heritage Day Workshop and Celebration held on February 13<sup>th</sup>. Susan is a strong advocate for our cultural heritage and environment.

**Pam Niesiobedzki** directed the very funny and entertaining play *The Black Bonspiel of Wully MacCrimmon* at Guelph Little Theatre.

**Nancy Baker** and other members of the West End Art Group (including some other retired teachers) will have paintings hanging for sale at the Boathouse in Guelph during the month of April.



## Spring Luncheon Donation

### SPRING LUNCHEON BRING A BOOK

Bring a new book (child or adult)  
to our Spring Luncheon.

Last spring, the books were donated to  
Action Read Community Literacy Centre  
and were greatly appreciated.

For further information, call  
Nancy Baker at 519-822-6653 or  
Mary Hermann at 519-821-3892.





## Goodwill



Sunshine and spring are finally upon us! RTO/ERO District 31 Goodwill Committee endeavours to spread sunshine and support to our members by sending cards, making phone calls and visits, recognizing special events and offering our caring during illnesses and losses.

Please help us to share some sunshine 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](http://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 /ERO Provincial Office at 800-361-9888 if you change your address so our Goodwill records are up to date.**

### Goodwill Contacts by Area:

#### **Arthur, Mount Forest, Harriston**

Joyce Barnes 519-848-2351  
[joyce.barnes@sympatico.ca](mailto:joyce.barnes@sympatico.ca)

#### **Drayton, Moorefield, Palmerston**

Jean Brodhaecker 519-638-2291  
[darje@bell.net](mailto:darje@bell.net)

#### **Elora, Fergus, Salem, Alma**

Marg Hall 519-846-5235  
[margcarl.hall@gmail.com](mailto:margcarl.hall@gmail.com)

#### **Rockwood, Hillsburgh, Erin**

Marina Howlett 519-836-8585  
[marina.howlett@sympatico.ca](mailto:marina.howlett@sympatico.ca)

#### **Guelph**

Brenda McGinnis 519-824-5263  
[dmcginc602@rogers.com](mailto:dmcginc602@rogers.com)  
Nancy Baker 519-822-6653  
[nancyida@sympatico.ca](mailto:nancyida@sympatico.ca)  
Mary Hermann 519-821-3892  
[maryhermann@rogers.com](mailto:maryhermann@rogers.com)

Joyce Barnes  
Goodwill Chair



## Dates to Remember

|                            |  |
|----------------------------|--|
| Wed April 15               | Retirement Planning Workshop<br>Victoria Park East Golf Club |
| Thurs May 7                | Spring Luncheon<br>Italian Canadian Club                     |
| Mon May 11 -<br>Wed May 13 | Spring Senate, Toronto                                       |
| Mon May 25                 | District 31 Executive Meeting<br>UGDSB Office                |
| Tues June 16               | Carousel, Stratford Theatre                                  |
| Wed Sept 9                 | Ripley's Aquarium, Distillery<br>District                    |
| Sept 14 - 18               | Best of Quebec Trip  |
| Wed Oct 7                  | Bala Cranberry Marsh, Severn<br>River Cruise                 |
| Mon Oct 19 -<br>Wed Oct 21 | Fall Senate, Toronto   |
| Thurs Oct 29               | Fall Luncheon,<br>Sportsplex, Fergus                         |



## Website

Members are urged to visit our District website, [www.rto31.org](http://www.rto31.org), for:

- ✓ copies of archived newsletters
- ✓ the current copy of our district newsletter
- ✓ volunteer opportunities
- ✓ photo galleries
- ✓ goodwill contacts
- ✓ Travels with Carol
- ✓ forms and surveys and
- ✓ other up-to-date information about RTO/ERO events in Wellington County.





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






## 2014-2015 *District 31 Executive*



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

## CHANGE OF ADDRESS OR STATUS

**It is imperative that you let the Ontario Teachers' Pension Plan Board and RTO/ERO know if you have changed:**

-  your address (postal or email),
-  phone number or
-  your status.

Please contact:

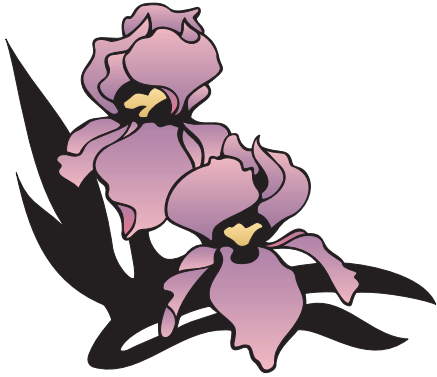
-  OTPPB (5650 Yonge St., Toronto M2M 4H5 or 1-800-668-0105) and
-  RTO/ERO (Diane Vezeau at 1-800-361-9888 ext.223 or [dvezeau@rto-ero.org](mailto:dvezeau@rto-ero.org)).

The mailing labels for our newsletter are made up in Toronto at RTO/ERO head office. Locally, your executive meets to pack the newsletters and put on the labels, stamps and return address. We endeavour to avoid duplication by putting two labels with the same address on one envelope.

For emailed newsletters, **please remember to let us know if your email address has changed.**



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



# Spring Annual Luncheon Meeting

OF RTO/ERO DISTRICT 31

Italian Canadian Club, Guelph

**Thursday, May 7, 2015**

11:00 - 11:30 Social and Collection of Books

11:30 - 12:00 Business Meeting

12:00 - 1:00 Luncheon

Door Prizes during dessert

1:00 - 1:45 Entertainment- ***The Funboys***, a trio of  
musicians playing music from the 80's  
(and some from the 60's and 70's)

## Buffet Menu:

Garden salad

Penne with tomato sauce

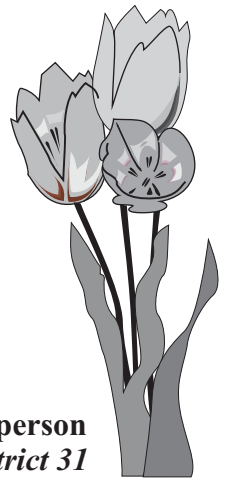
Chicken Parmigiana

Pan-roasted potatoes

Hot vegetables

Dessert buffet of fruit, assorted cakes, pies, squares

*Accommodation for members with special dietary needs*



**Detach and send before May 1, 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***

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**Spring Annual Luncheon Meeting and Elections OF RTO/ERO DISTRICT 31**

Thursday, May 7, 2015

PLEASE RSVP before May 1, 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/ERO District 31.*