

Report Thirty-One

Spring 2017

Published by RTO/ERO District 31 Wellington



President's Message



Welcome to Spring 2017. I hope that, by the time you read this newsletter, we will be outside gardening and enjoying the warmth and sunshine of a Canadian spring.

We have our Spring Luncheon on May 4th at the Italian Canadian Club. I am looking forward to the coffee being served in the reception hallway by J. O. E. (Jobs, Opportunity, Employment). Please remember to bring a book (either adult or child) and we will donate it to Action Read or the Wellington County Literacy Centre. You will find more information about this and the registration details later in the newsletter. Our Provincial Executive Liaison, Lorna Wilson, will be joining us and bringing greetings from the Provincial Office.

It is with regret that I remind all of us that this will be the last newsletter put together and edited by Anne Smith. I know you agree with me that she has done a fabulous job over the last twelve (12) years. I am glad to report that Anne will continue to be a valuable member of our District Executive.

I am pleased to welcome Mary Gittins as our new Newsletter Editor. I am looking forward to working with Mary and seeing her work in our Newsletters.

A framework for RTO-ERO Governance has been created and will be presented to the Spring 2017 Senate on May 16-17, 2017. This framework has been developed over approximately 15 months of meetings by an Ad Hoc Committee of which the membership is six (6) Provincial Executive and seven (7) District Presidents (elected from, and by, the forty-eight in February 2016). The District 31 – Wellington – Senators and Observers are Anne Smith, Nancy Baker, Richard Goodbrand, and Stephen O'Connell. At the Spring Senate, the proposed framework will be discussed and voted upon. Once I have the printed

framework, I will ask our Webmaster, John Ritchie, to do an email blast, as well as publish it on our District Webpage. Once you have viewed/read it, you may wish to send comments to any of your four Senate Representatives via email.

Don't forget that you may make contributions (charitable tax receipt issued) to our District 31 Student Scholarships by sending a cheque to our treasurer, Mike Curtis.

Please also note the District Executive contact information, as well as upcoming dates, listed later in this newsletter.

I am looking forward to reading articles by Brenda McGinnis, Joyce Barnes, Pat Bruder, Carol Christie, Lynn Morrison, and others. I hope you enjoy this newsletter and look forward to seeing you on May 4th at the ICC.

Please do not hesitate to contact me with any questions, suggestions, or concerns.

Richard Goodbrand, President



Spring Luncheon

On May 4, 2017,

*come to our Spring Luncheon
and help us celebrate*

Canada's 150th Birthday!

*We're doing a red and white theme and
focussing on Canadian music and gifts for
our draws and Canadian books for our
Annual Book Drive donation.*

Hope to see you there!

RTO DISTRICT 31 NEWSLETTER BY EMAIL

Thank you to those who said that they would like to receive their RTO District 31 newsletter by email.

Over two hundred and seventy-five members have signed up, saving the environment, as well as printing and increased postage costs. You will also get your newsletter earlier than the printed copy.

If you would like to try this, email me at:
m.anne.smith@gmail.com.

Please remember to contact me if your email address changes.



Political Advocacy



Once again I would like to focus on some positive developments in the ever fascinating, ever changing, ever dramatic world of politics and political advocacy.

Our Provincial Political Advocacy Committee (PAC) and Provincial executive have developed a very attractive and informative pamphlet entitled "Standing Up for Seniors". This pamphlet, which is designed to be shared with politicians and other political and social justice and seniors groups, outlines clearly and concisely who we are, how we stand on issues, our governance, and our policy statements. My plan is to send a copy of this pamphlet to our District's MPs and MPPs (6 of them) and include a covering letter which will highlight some specific details about District 31. I have already shared this pamphlet with the Guelph Wellington Coalition for Social Justice and it was very well-received.

Among the issues RTO/ERO supports:

- promoting and engaging seniors in healthy, active living;
- developing age-friendly communities;
- providing universal health care in a timely manner;
- including training in geriatrics at all medical institutions;
- developing an improved long term health care plan;

- developing programs to end elder abuse;
- maintaining secure, reliable pension and retirement income programs;actively protecting our environment.

There is some positive news on another issue that we have been monitoring. Starting this summer, Ontario is lowering electricity bills by 25 per cent on average for all residential customers as part of a significant system restructuring that will address long-standing policy challenges and ensure greater fairness. People with low incomes and those living in eligible rural communities would receive even greater reductions to their electricity bills. As part of this plan, rate increases over the next four years would be held to the rate of inflation for everyone. In addition, the elimination of Ontario's use of coal has resulted in a cleaner and healthier environment for all of us.

Speaking of the environment, it was very encouraging on World Water Day that the governments of Ontario and Quebec renewed their commitment to protect and preserve the Great Lakes. The Great Lakes represent close to 20 per cent of the world's surface fresh water and, together with the St. Lawrence River basin, support more than half of Canada's population. Ontario and Quebec will work with neighbouring U.S. states through the Conference of Great Lakes and St Lawrence Governors and Premiers and with other governments in Canada and the United States to increase water protection and environmental clean-up initiatives.

And finally, a positive event that we hope you will attend is our Spring Luncheon on May 4th at the Italian Canadian Club where we will celebrate Canada's 150th Anniversary. We are all so blessed to be living in Canada and I think we are all appreciating this blessing even more so now, given the current world events. In preparation for this event, I have been asking people what they love about Canada. Some of the unexpected and enjoyable responses I have received to this question are maple syrup, our colourful money, the Caesar, all dressed chips, regulated banks, and "Canadian words" like toque, two-four, pop, toboggan.

Please wear something red and/or white or "Canadian" that day and bring a Canadian book - either written by a Canadian author or about Canada - for our annual Literacy Council book collection. Our door prizes and entertainment will contain Canadian "content" and we will reflect a little on why we love Canada. This promises to be a happy and fun celebration and we look forward to seeing you. In truly Canadian fashion, we will be sorry if you can't make it, eh?

Brenda McGinnis



Community Involvement

Four Presentations

In our last newsletter, we invited members to make suggestions for future Project Service to Others Proposals, Community Outreach Projects for our 50th Anniversary, and Wellness Workshops. As a result, our executive heard four excellent presentations at our last executive meeting.

The first presentation was made by Sandy Parkinson from the Suicide Awareness Council of Wellington-Dufferin. We were very surprised to learn that older men have the highest percentage of suicide risk among our Canadian population. The Council has an initiative called ElderTALK designed to "create opportunities and supportive environments for older adults to discuss the challenges and changes associated with aging". One of the projects of the council is an original theatrical production called "AfterWhys". It is described as a "poignant and hopeful look at seniors' mental health and suicide. The play was 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."

Our second presentation was about J.O.E. - Jobs, Opportunity, and Enterprise. J.O.E. is a group of Guelph families who are developing opportunities for adults with intellectual or developmental disabilities. Karen Calzonetti, project manager, and Josephine Scott and Mike Hamp, parents and retired colleagues, presented to our executive. J.O.E. has partnered with Planet Bean and sells coffee and treats at the Guelph Public Library and Dawson Road Medical Centre. Part of their professional service is to tell their customers jokes. The group also distributes programs at Storm Games. J.O.E. is always looking for more opportunities to work in the community.

Our third presenter was fellow RTO member, Susan Ratcliffe. Susan is chair of the Eden Mills Writers' Festival. We learned that this is the Festival's 29th anniversary and it is the only Festival that is held entirely outdoors and features only Canadian authors. At our meeting, Susan described a new project for the group - the creation of an outdoor garden at Rivermead which is the home of the Eden Mills Writers Festival. We learned that Rivermead, a former church on the banks of the Eramosa River, was built in 1861. Our members might be interested in knowing that it is available to be rented for wedding

ceremonies, meetings, seminars, workshops, small corporate events, and art exhibits. For more information, visit www.rivermead.ca.

Elizabeth Debergh from the Wellington County Learning Centre was our final presenter. The Wellington County Learning Centre is a nonprofit community literacy agency that provides literacy programs to adults and youth living in Wellington County. The Centre has been receiving requests from Sponsorship Groups and Citizenship and Immigration for ESL tutors for refugees in the County. The Centre does not have funding to serve this population but it very much wants to help its communities. While St. George ESL School in Guelph provides ESL services for Guelph and Wellington County, all classes are at St. George in Guelph and it is very difficult to arrange transportation for refugees living in Mount Forest, Palmerston, Drayton, Fergus and Elora. The Centre is in need of funds to go towards purchasing student curriculum and teacher guides.

Our executive was very impressed by the enthusiastic and caring presenters and these exciting and very worthwhile projects. We are exploring ways that we can partner with these groups to support them and to provide opportunities for our members.

Brenda McGinnis



Health Matters



The Silent Disease – HEARING LOSS

Whether we like it or not, most of us will probably experience some hearing loss as we age. Approximately 45% of seniors over sixty and up to 80% of seniors over 80 years will experience some type of hearing loss.

Hearing loss is many times associated with depression and perhaps dementia. A solution to this widely-spread silent disease is to use a hearing device such as a hearing aid. As we age, we might think that age-related hearing loss is a part of getting older and not life-threatening. Helen Keller, who was deaf and blind, described the isolation of hearing loss when she said, "Blindness separates people from things. Deafness separates people from people." Whether we like it or not, most of us will experience some type of hearing impairment. It is up to the individual to judge whether they need a hearing aid or aids.

There are five levels of diagnosis: MILD – MODERATE –

MODERATE/SEVERE – SEVERE - PROFOUND. We will not talk about Severe or Profound, as you already are wearing hearing aids. In the hearing loss spectrum, MILD is when you have difficulty hearing soft speech or quiet conversations. MODERATE is when you have trouble hearing conversations and background noise; the inability to hear the hum of a refrigerator motor and MODERATE/SEVERE is when you have difficulty understanding group conversations when background noise is present.

Most of us have been accused of not listening, or having selective hearing. This is probably true if you are over 60 years of age. Relatively few people seek treatment. They view it as a normal part of aging. Hearing loss does have a negative impact on your health and quality of life. There may be a feeling that there is a stigma associated with wearing a hearing aid. The major reason for Americans not seeking help for their gradual hearing loss is that a pair of prescription hearing aids in the USA start at around \$3,000 and can double if you want all the bells and whistles such as CONVERSATION – CONCERT SOUND – TV SETTING – APP. MODE.

Living in Ontario, we are fortunate. You can have your hearing tested at no charge. Most dispensing agents have gotten rid of hearing fees as their goal is to sell you a hearing aid. The Ontario government stopped paying for hearing tests years ago. The Assistive Devices Program (ADP) as of January 1, 2016 has changed the hearing and eligibility period from three years to five years. It is a complicated formula. Your dispensing agent can explain it to you. Each case is different. Your RTO Extended Health Care Plan eligibility period is still every three years. The ADP and EXHCP don't match. What can you do if your hearing aid malfunctions after the warranty period is over? Purchasing a hearing aid with a longer warranty period may be the way to go. Most extended warranties do not cover everything.

Hearing Aids are sold as a single hearing aid or as a pair. How much money do we qualify for if we need them? The ADP will give you \$500 per year, every four years (48 months). You must apply for this money and be accepted before you purchase your hearing device. Your EHC will give you \$1,100 every three years. Your total adds up to \$2,100. This currently is not enough money to buy a pair of hearing aids in the USA; but it is enough money to buy a decent pair in Ontario. Some Americans cross-border shop for hearing aids.

Your choices to save money on hearing aids seem to be to:

- (a) shop around;
- (b) ask for a price break;

- (c) not buy more hearing aids than you need;
- (d) investigate your coverage.

If you are a Veteran, most costs are covered.

Where would I purchase them? Here is the result of my investigation. Audiologists at Costco are on a salary and don't benefit if you buy a basic or deluxe pair of aids. Currently, they have the best warranty that fits our Extended Health Plan (repair warranty is 36 months, Loss & Damage is 24 months, trial period is 90 days). A mid-range pair is around \$1,500 and the top-of-the-line is under \$3,000. The independent and chain-run hearing dispensing agents can't even come close to this pricing.

Hearing Tests: I find it interesting that hearing tests can differ from place to place. As they are free, I recommend getting a second opinion. Discuss the results with your doctor.

Here are websites to help you understand if you really need hearing aids. They are very informative:

www.nidcd.nih.gov/health/do-you-need-hearing-test

www.dizziness-and-balance.com/disorders/hearing/hearing-aids/hearing_aid.html

Interesting Facts

- 38.6 M Americans over age 60 wear hearing aids.
- 4.8 M Canadians over age 60 wear hearing aids.
- The oldest OTPP pensioner is 109.75 years of age.
- The average age of retirement is 59.
- The average current age of those receiving pension is 71.4 years.
- The number of RTO pensioners who carry benefit deductions is over 50,000.
- The number of RTIP pensioners is around 15,000.
- The vision care benefit applies every two calendar years and not every 24 consecutive months.

New Ways for Seniors to Save Money

- ✍ TSC Stores: 20% off all regular prices on the *last Tuesday of the month*
- ✍ RONA: 10% off all prices on the *first Tuesday of the month* – free coffee
- ✍ Shoppers: *Every Thursday* 20% discount off of regular price – need Optima Card – *last Thursday of the month* is Super Thursday
- ✍ Bulk Barn: 10% discount *every Wednesday* on regular priced items.
- ✍ McDonalds: free coffee refills *all the time*. Tim

Horton's currently does not.

- ✍️ Most Dentists: *if you ask*, will give you a 10% discount.
- ✍️ Mechanics/Plumbers: *if you ask*, most will give you a 10% discount.
- Car & House Insurance: 5% *if you ask*, just for being retired.

Be safe and stay healthy!

Patrick Bruder

JOHNSON INC.

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

Reminder – Shingles Vaccine

The provincial government now provides provincially-funded immunization programs to help seniors stay healthier. Ontario offers the shingles vaccine free to seniors 65 to 70 years of age.

Eligible seniors can receive the shingles vaccine from their primary caregiver. For more information, visit:

<https://www.ontario.ca/page/get-free-shingles-vaccine>.

Please help us to share some sunshine to our members by contacting the District 31 Goodwill Committee listed below. We may also be contacted through the District 31 website www.rto31.org.

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 519-82-6653
nancyida@sympatico.ca

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

Please note that birthday cards for our members who are 80 plus will be sent at the beginning of the birthday month due to Provincial RTO/ERO policy 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.

Keep smiling and spread some sunshine,
Joyce Barnes



“Kind hearts are the garden
Kind thoughts are the roots
Kind words are the blossoms
Kind deeds are the fruit”

19th century rhyme used in primary schools

What a fitting quote in springtime and in reflecting what our Goodwill Committee endeavors to do! In our garden of members, we share our seeds of kindness by sending birthday cards, sympathy cards, get well wishes and celebrations of special life events.



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.



Travel News



Hi Folks,

Well spring has almost sprung and we'll be back home by the time you read this.

I have two trips ready to go.

There is the possibility of a tour through the Iceculture facility where you'll learn about the fascinating business in Hensall ON in June or July.

"The Batman, Mask of Zorro and the Titanic movie premier parties all had Iceculture sculptures. So did all three of the Lord of the Rings premiers, and several of the Obama inauguration parties. Along with creating unique ice carvings for weddings and special events (ice vases, glasses, food displays, bowls embedded with real flowers) the company creates, ships and sets up everything from crystal clear ice bars for to complete ice lounges, to challenging locations around the world, such as Las Vegas, Thailand, Sydney and Dubai. Iceculture was even hired to create precise ice projectiles for NASA, so they could blast them at space shuttle skin to test it."

For more information, check out the website:
<http://www.canadacool.com/location/hensall-iceculture/>.

If you are interested, please contact me ASAP and, if there is a good response, I will book it.

The first trip is on Wednesday, September 13th to Niagara-on-the-Lake for a luncheon cruise on the Niagara Belle BELOW the falls. We also go to the Konzelmann Estate Winery for a tour and tasting. It's \$102 per person.

Our major tour is to Lancaster, Pennsylvania to the Sight and Sound Theatre to see Jonah. This is a marvelous experience of music and live action. The trip also includes visits to Hershey Chocolate World, dinner and a tour of an Amish farm, the Dutch Apple Theatre with the Buddy Holly Story and a guided tour of Amish country. The dates are October 2 to 5, 2017. The prices are good, starting at \$865 twin. Also, if you're a first time traveller with Great Canadian, there is a \$50 reward per couple or, if you refer a new couple, there's a \$50 reward for both of you. Be sure to contact me before you book to get these coupons.

Call me at 519-323-2419 or email me at lynnmorrison@wightman.ca or see me at the up-coming meetings.

To book this trip, call Great Canadian at 1-800-461-8687.

For the day tours, contact me as above.

Hope to hear from you soon!

Lynn Morrison

Pension/Retirement Concerns



Highlights of the OTPP Annual Meeting

The Annual Meeting was held on April 6, 2017 at the Carlu Hotel in Toronto.

- In 2016, the Plan successfully navigated challenging markets and limited opportunities to increase net assets from \$171.4 billion in 2015 to \$175.6 billion in 2016.
- Preliminary surplus in January 2017 was \$11.5 billion, the fourth consecutive year to report a surplus.
- The overall rate of return was 4.2%.
- The funding benchmark was 3.5% and the Plan earned \$1.3 billion above the benchmark.
- There were 318,000 working and retired members enrolled in the Plan.
- The ratio of working teachers to retired teachers was 1.3/1.
- The average age of an Ontario teacher is 43.
- The average retirement age is 59.
- The average number of years of contribution to the pension vs the expected number of years to receive pension income is 26 vs 31.
- OTPP paid \$5.7 billion in pension and survivor benefit payments to pensioners ranging in age from 7 to 109 in 2016.
- Delivery of services to members was rated 9.1/10. OTPP is rated as one of the top two plans for member services internationally.

Marina Howlett,
Pension Chair

marina.howlett@sympatico.ca
519-836-8585



RTO District 31 Financial Report

March 31, 2017

Income

Annual Rebate	9 346.03
Bank Error	.08
Retirement Planning Workshop	960.00
Total	10 306.11

Expenses

Goodwill	131.65
Retirement Planning Workshop (deposit)	1 462.05
Executive District	10.09
Senate	545.50
Newsletter	667.00
Office Expenses	1 960.91
Travel	36.63
	103.00
Total	4 916.83

Surplus 5 389.28

Bank Balance 7 749.37

RTO/ERO offers many services to retired educators. First, and most important, is the Health Insurance Benefit Plan provided by Johnson Insurance.

RTO/ERO continues to add to its list of valuable benefits for its members - Best Doctors, Eldercare Select, The RTO/ERO Foundation which supports healthy aging research and resources, 1200+ MemberPerks via Venngo (Winter Renaissance, Update newsletter (mailed with your group insurance renewal information; membersupport@venngo.com or 1-866-383-6646) ...all yours with your membership.

Other important services include advocacy with OTF and the government in pension-related issues and lobbying with other pensioner organizations to promote and safeguard social issues that affect seniors. As retired educators, we understand the complexities of educational issues and can provide insightful dialogue to support public education in this province.

At the District level, RTO/ERO provides opportunities to stay in touch with former colleagues and friends through social, recreational and travel opportunities.

We extend a warm welcome to those who made the best decision and joined RTO/ERO and District 31. Since September of 2016, the following people have become members of our local District 31 RTO/ERO:

- | | |
|------------------------|------------------|
| Anne Atkinson | Lucille April |
| Nancy Blake | Michael Hubbard |
| Linda Love | Nancy Kroetsch |
| Wendy Mudd | Cameron Schinkel |
| Joan Reimer | Carlo Adamo |
| Richard Renfrew | Bruce Matheson |
| Linda Tessier McCarthy | Joanie McCormick |
| Anne Johnston-Lehoux | Joan Mitchell |
| Lori Grein | Andrea Seale |
| Joanne Bingham | Kenneth Dick |
| Linda Sutherland | Denise Gofton |
| Loretta Wilke | Silvio Valeriote |
| Larry Lacey | Susan Crandall |

Membership



District 31 RTO/ERO continues to grow. We currently have 1310 members. Just for your interest, we have four members younger than 54, nine members between the ages of 95 and 99 and three members who are 100 or older.

Our spring Retirement Planning Workshop at Victoria Park East Golf Course was well-attended. 97 participants learned valuable information about pension, health insurance needs and retired life. Some of these people will be retiring this June while others are being proactive and finding out all the facts well before they retire.

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:

John Ritchie, who received a 2017 Ontario Service Award for being a dedicated volunteer for 10 years to the Waterloo-Wellington Science and Engineering Fair.

Joanne Guidoccio whose next mystery novel Too Many Women in the Room is coming soon this April

Simon Leibovitz who co-directed “The Sting” at the Grand Theatre in Fergus and who will be appearing in Elora Community Theatre’s production of “Alice in Wonderland” in May

Nancy Baker who acted in “The Sting” at the Grand Theatre in Fergus who won a director’s award from Elora Community Theatre for her work on the “Little Women” production last year

Stephen O’Connell who will be appearing in RCMPI’s production of “9 to 5” at the River Run Centre in April

Julia Burns, Robin Gow, Barb Smith, Nancy Scott, Nancy Wells who, as members of the Centre Wellington Singers, a non- auditioned mixed voice community choir. will be performing at their Spring concert April 29, 2017 at 3:00 at Elora UC (Tickets: \$15.00)



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.

We continue to research our history and have discovered that, from January 1973 to October 1981, Wellington County RTO members were members of Waterloo District 11. On November 5, 1981, Waterloo District 11 Retired teachers voted to divide District 11 into two Districts - a reorganized Waterloo District 11 and a newly formed Wellington District, now known as District 31.

We will be sharing more about our history and we will be inviting former presidents, executive members, and members to share their past experiences in District 31 with

us. We also will be inviting current members to offer their suggestions and ideas for making District 31 even more helpful and engaging for members. In addition, we want to showcase RTO/ERO District 31 and reach out to our wider communities.

While we have some ideas, we very much 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 me at 32 Gazer Cres., Guelph ON N1E 5Z7 or to dmcginc602@rogers.com, or to anyone on the executive.

Brenda McGinnis



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.

- Alan Wilke
- Jill Jessop
- Lila Pearce
- Derrick April
- Joan Brown
- Walter Dukes
- Mary Somerville
- Hazel Wilson
- Carol Dick
- Iain Forbes
- Melville Peters



“The RTO/ERO Charitable Foundation continues to support research into ways to improve the lives of seniors. Last year it awarded \$100,000 to fund four grants in Aging Research and Training at medical schools across Ontario; as well as an inaugural grant of \$50,000 to create a community-based model for identifying and engaging vulnerable isolated seniors.

If you wish to support this important work, you can do so online by visiting www.rto-ero.org/support-the-foundation; calling 416-962-9463, ext. 271; or mailing your donation to the RTO/ERO Foundation at 18 Spadina Road, Suite 300, Toronto, ON M5R 2S7.

Many members are choosing our charity when paying tribute to friends, colleagues or family members who have passed away. Cards are available at many funeral homes but, if not, they are available to be picked up from the Foundation office, or download the Memorial Donor Form from the website."

How Your Donation Helps

Your tax-deductible gift will support projects like these:

- Help identify vulnerable, isolated seniors and remove the barriers that prevent them from actively engaging in their community;
- Train future orthopedic surgeons on how to interact more effectively with their senior patients;
- Create an evidence-based tool to be used by volunteers and family members to improve the cognitive abilities of dementia sufferers;
- Mentor medical students to encourage them to specialize in geriatrics;

And so much more... RTO.ERO's refreshed and updated website at www.rto-ero.org/support-the-foundation became active in March!

Carol Christie

Dates to Remember

Thurs., April 14	Deadline for registering for Spring Luncheon
Thurs., May 4	Spring Luncheon Italian Canadian Club
Mon., May 15- Wed., May 17	Spring Senate, Toronto
Mon., June 5	District 31 Executive Meeting, UGDSB Office
June or July	possible trip to Hensall ON for Iceculture tour
Wed., Sept.13	Niagara-on-the-Lake - Luncheon cruise on the Niagara Belle and the Konzelmann Estate Winery
Mon., Oct 2 - Thurs., Oct 5	Lancaster, Pennsylvania - Sight & Sound Theatre, Hershey Choc World, Dutch Apple Theatre, guided tour of Amish country



7th Annual BRING A BOOK Campaign



Bring a new book to our **Spring Luncheon**. The books will be donated to Action Read Community Literacy Centre and are greatly appreciated.

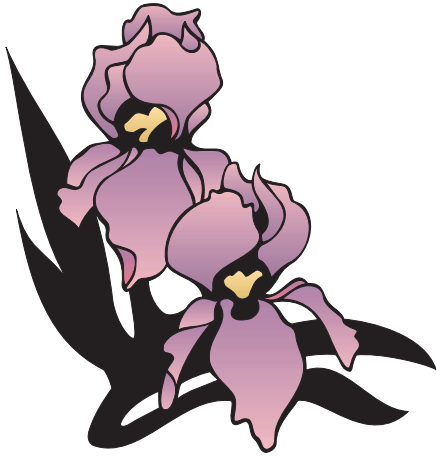


For our book donations this year we are suggesting books by **Canadian authors or with Canadian content**, in honour of Canada's 150th birthday. Below is a list of some Canadian authors that are only suggestions.

Adult's Authors: Margaret Atwood, Pierre Berton, Emily Carr, Leonard Cohen, W.P. Kinsella, Margaret Laurence, Stephen Leacock, Malcolm Lowry, Rohinton Mistry, W.O. Mitchell, Brian Moore, Farley Mowat, Alice Monroe, Michael Ondaatje, David Adams Richards, Mordecai Richler, Robert Service, Carol Shields

Children's Authors: Paulette Bourgeois, Roch Carrier, Deborah Ellis, Julie Flett, Marie-Louise Gay, Phoebe Gilman, Dennis Lee, Kyo Maclear, Lucy Maud Montgomery, Robert Munsch, Kit Pearson, Eric Walters, Linda Granfield, Jean Little

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



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 4, 2017

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: Lindsay Cox and Gregson Lodge

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 April 14, 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

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

Thursday, May 4, 2017

PLEASE RSVP before April 14, 2017.

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.

Teaching after Retirement – 50 Day Rule

All re-employed pensioners are allowed to work in education for 50 days each year. The rules related to re-employment after retirement now provide more clarity and eliminate the uncertainties that existed in previous years.

If you provide any services (in the educational sector) for compensation after retirement for an employer who participates in the pension plan, you will be considered a re-employed pensioner and subject to re-employment rules.

Re-employment days are counted on a school-year basis. If you are required to work in July or August, determine the school year where the days will apply. You cannot circumvent re-employment rules by forgoing payment.

Prior to September 2012, re-employment rules typically only applied to the type of work arrangements where pensioners were teaching. School Boards were required to report Occasional Teaching work done by retired teachers but it was not always clearly identified for tracking purposes. Administrative clerical, support services and custodial work was not always reported to OTPP. Likewise, the Ministry did not provide the same kind of data for teachers, principals, or superintendents who were hired to work for the Ministry on a term or personal contract.

Now all work performed in the educational sector must be reported to the OTPP.

What Kind of Work Counts?

You don't have to be standing at a blackboard, chalk in hand, for re-employment to count toward your limits.

Working in education includes, but is not limited to, positions such as teachers, tutors, vice-principals, principals, counselors and supervisory officer positions. Specific tasks could include marking papers, or helping to set up for the next school year.

Here's a summary of what you should count when tracking your re-employment:

- ✍ Work in any capacity for a school board, designated private school or designated organization in Ontario.
- ✍ Work for an Ontario school board through a third-

party agent or self-employed arrangement.

- ✍ All supply and occasional work days, including those under a long-term contract.
- ✍ Paid non-working days, such as professional development days and sick days.
- ✍ Statutory holidays if you are re-employed as a 12-month employee.
- ✍ Work in an ETFO, OECTA, OSSTF or AEFO office on an hourly basis or a personal contract.
- ✍ Volunteer work if the nature of the work requires payment or is deemed to be paid work (e.g. reading tutor which is a paid position).
- ✍ Work for the Ministry of Education or any agency of the Ministry of Education (e.g. EQAO, QECO).
- ✍ Marking EQAO tests is subject to the re-employment rules.

Reporting Responsibilities for the Retired Teacher (Pensioner)

If you provide services for an employer who participates in the Teachers' Pension Plan, your responsibilities are as follows:

- ✍ Let your employer know you are collecting a pension when you accept a job.
- ✍ Track the number of days you work. It is your responsibility, not the employer's.
- ✍ If you work after the month in which you exceed the limit, notify OTPP. Your pension will be suspended for as long as you work, even if you work for only part of a day.

The same rule that applied to the 95/20 day rule will apply to the 50 day re-employment rule. If you complete your 50th day of re-employment on the first day of any given month, you may continue to work for the remaining days in that month without affecting your pension income. Technically, the 50 day rule translates into approximately 70 days of re-employment. If you work an addition half-day into the next month, you will forfeit the full amount of pension that you were entitled to receive for that month.

You must be very careful in tracking the number of days; it is not worth sacrificing a few thousand dollars for a re-employment income that might be a total of a few hundred dollars. OTPP has a tracking app that will help you manage the days worked and alert you when you are close to the 50 day maximum.

For further information, please contact Marina Howlett at 519-836-8585 or at marina.howlett@sympatico.ca.

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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 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)
-  Anne Smith at m.anne.smith@gmail.com
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.

REPORT THIRTY-ONE is published three times a year
by Wellington District 31 R.T.O./E.R.O.
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