

Report Thirty-One



PRESIDENT'S REPORT

Richard Goodbrand

Happy Spring! We had an excellent Annual Meeting and Lunch, organized by Brenda McGinnis and our Social Committee, on April 30, 2026 at the Italian Canadian Club with 100 of our members! Thank you for coming to this event. Thank you also to our members who generously donated books to Action Read. Nancy Baker delivered five overflowing and big, heavy cloth bags of new books to the group who were again very pleased and grateful for our continuing support. Thanks also to J.O.E. (Jobs, Opportunity and Employment) for serving coffee, tea and jokes to our members before the meeting. J.O.E. was one of our Community Grant Recipients who have since become an important part of our District 31 family.

The District Executive for 2026-2028 was selected. We welcome the following new members to the executive: Pamela Brown-Wass and Delaine Chiavatti. A full list of your executive can be found on the second last page of this newsletter. I look forward to working with our District Executive in providing services to our members. We have both a Facebook page — Entente District 31 — and a website — Entente31.org -- for information about upcoming events.

Reserve Friday October 23, 2026 for attending our Fall Social at the Fergus Legion. We have already booked a very talented musical group, "Innuendo", which we know you will enjoy. They

perform a wide variety of old and new songs and guarantee that they will have you singing along if not dancing. Also, we are again inviting our artistic members to showcase their arts and crafts and maybe sell some of their creations to those of us who are not artistic but appreciate creative work and are starting our Christmas shopping. We can also guarantee that the company will be great at this event.' Hope to see you there.

We are pleased that 76 of our members have received recognition of Membership Milestones ranging from 25 to 40 years of membership with Entente Education Canada (formerly RTOERO).

The transition from RTOERO to Entente Education Canada & Entente Plus (our Insurance) did not progress as smoothly as hoped. With the help of temporary staff reassignments and the hiring of additional temporary staff by both Entente Plus and Greenshield Insurance, most of the issues have been resolved and corrected. There are webinars offered to assist with the new procedures. Many

Save the Date

July 8, 2026

Sister Act Drayton Theatre

Tuesday September 8, 2026

Hell with the Bell brunch

Saturday September 19, 2026

J.O.E. Fundraiser dinner

September 29, 2026

Stratford Theatre

Friday October 23, 2026

Fall District Luncheon (Fergus Legion)

of you have talked to members of the District Executive and, with the information you provided, corrections were made. Thank you for bringing these issues forward to us, and to the Executive Members for letting me know of your concerns.

Distinguished Member Award

The Distinguished Member Award recognizes those who have made significant and long-term contributions at the district level. Recipients of the award receive:

- A gift from Entente Education Canada
- A donation of \$500 to a charitable organization of each recipient's choice, and
- An invitation to attend the next Entente Education Canada banquet for the recipient and a guest

This year, the Board of Directors has chosen to recognize four members as recipients of the award:

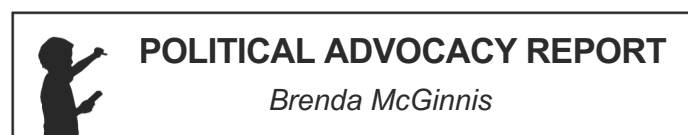
- Janet Beaton, District 28 Durham
- Doreen Hall, District 47 Vancouver Island
- Louise Guérin, District 44 Franco-Nipissing
- Mark Tinkess, District 35 Dryden

Eminent Contribution Award

The Entente Education Canada Award for Eminent Contribution to Seniors in Canada is for a non-member who has delivered outstanding service for seniors provincially and/or nationally. Award recipients are selected by the board, however: it is not necessarily granted on an annual basis.

The Board of Directors has chosen to recognize Dr. Roger Wong as the recipient for 2026. Dr. Roger Wong is the Vice President, Medicine and Academic Affairs at the Vancouver Coastal Health Authority and a Clinical Professor in the Division of Geriatric Medicine in the University of British Columbia (UBC) Department of Medicine.

He is the Former Vice Dean, Education in the UBC Faculty of Medicine, whereby he led with impact and collaborated with government and provincial health partners to expand and geographically distribute undergraduate and postgraduate medical education, including across the health professions in physical therapy, occupational therapy, midwifery, speech-language pathology, and medical genetics. He is also a Consultant Physician of the Geriatric Consultation Program at the Vancouver General Hospital and a researcher at the Vancouver Coastal Health Research Institute.



June is recognized as Seniors' Month in Canada. One focus of the month is to honour the contributions of seniors to communities and society at large. Another focus is to promote wellness, social engagement, and education for older adults.

One of the political advocacy objectives of Entente Education Canada (formerly RTOERO) is to improve the lives of all seniors. Entente regularly lobbies the provincial and federal governments to establish national senior strategies and to improve access to health care.

In addition, Entente Education Canada has established the Entente Foundation which is a Canadian charitable organization dedicated to supporting healthy, active aging through research, programs, and social engagement initiatives. Its mission is to invest in programs, research, and training that improves seniors' health care, combats social isolation, and addresses ageism.

One of the most serious issues facing seniors today is social isolation which affects seniors' health, well-

being, and community engagement.

Our District 31 tries to combat social isolation in a number of ways. We encourage members to attend our Spring and Fall luncheons. These are excellent events for connecting with old friends and making new ones in a relaxed atmosphere where we can share delicious food and fun entertainment. We invite members to join us on trips to theatre and interesting tourist attractions. Lately, a number of us have had a great deal of fun participating with fellow members at trivia quizzes. In addition, we try to keep in touch with our members who are celebrating milestone birthdays or anniversaries, or who are ill or suffering a loss. We try to celebrate members who have achieved success or recognition in our "Something To Shout About" column. We are always open to new ideas from our members for ways to provide more social opportunities and to advocate for seniors.

Another objective of Entente Education Canada's Political Advocacy is promoting Environmental Stewardship. This year Canadian Environmental Week 2026 will be observed from May 31 to June 6, 2026 coinciding with World Environment Day on June 5, 2026. This week was established in 1971 by the Canadian House of Commons to encourage Canadians to take action toward preserving natural resources and promoting sustainability. The 2026 theme emphasizes ending global plastic pollution, reflecting a broader commitment to reducing waste and protecting ecosystems.

Canadian Environment Week 2026 is an opportunity for all of us to celebrate our natural environment, learn about conservation, and take meaningful steps toward sustainability. Whether through volunteering, attending events, or adopting eco-friendly habits, every action contributes to a greener future.



HEALTH REPORT

Shirley Goodbrand

The Board of Directors has made a change to the role of the District Benefit Coordinator position. The new role will become Health Coordinator. Members who need advice are now to contact Greenshield directly by phone or email. They can be contacted at 1-800-361-9888 and selecting option one or assistance@ententeplus.ca

I have not been given detailed information about my new position. I am sure more information about my role will be given at the National Meeting in May and the Health Workshop in June. Once the position has been clarified, I will pass on the information to you.

At our Annual Meeting and Lunch, I distributed File of Life fridge magnets. This magnet can be filled out with your medical information and placed on your refrigerator. If you have a medical emergency requiring paramedics, they will need your medical history to properly care for you. They routinely check your refrigerator for medical information. This magnet, once you fill it in, gives them that information. If you did not attend, or would like another one, go to Guelph-Wellington Paramedic Service, scroll to the bottom of the page and select File of Life Fridge Magnet. This magnet is available in five languages. You can also call their office at 519-822-1260 extension 3379.



GOODWILL REPORT

Joyce Barnes

"Summertime and the living is easy."

Entente Education Canada (formerly RTOERO) District 31 Goodwill Committee endeavours to help spread sunshine in our members' lives by caring,

celebrating and providing compassion. Please help us to do this by contacting any of the members of the Entente 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

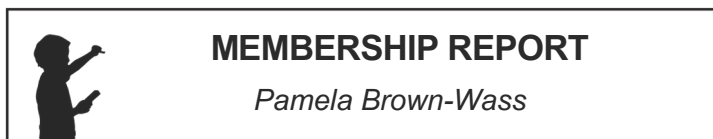
Nancy Baker
519-822-6653
nancyida@sympatico.ca

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

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

Irene Simmons
519-8368646
irene@isimmons.ca

Enjoy a sunny summer!
Joyce Barnes



Hello, I am Pamela Brown-Wass. I am excited to be selected to be your Membership Chair.

I look forward to volunteering for you and working with my Membership Committee members: Heike Schiller and Scott Montgomery.

Our most recent membership numbers include:

- 1486 members
- 50 actively-working Entente members.
- 63 members are over the age of 90

We welcome our newest members:

January 2026

Murray Abraham, Kelly Main, Luanne Ward

February

J Coop, Suzanne McQuain, Carrie Nethery, Elizabeth Plume

March

Lynne Berry, Lori Clarke, Katherine Ingram, Gina Lammel, Sophie McPherson, Lynda Spencer

April

Mariana Beaton, Sandra Berezuk, Linda Chandler, Lisa McLeod, James Pawlik, Derek Ramalho, Sharon Sawyer

In Memoriam

"We remember your life and cherish all the wonderful memories we have of you."

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

<i>Stephen Berry</i>	<i>Guelph</i>
<i>Roger Chandler</i>	<i>Fergus</i>
<i>Claire Doolittle</i>	<i>Mount Forest</i>
<i>Henri Gagne</i>	<i>Belwood</i>
<i>Mary Hansen</i>	<i>Port Colborne</i>
<i>Lorena Howlett</i>	<i>Guelph</i>
<i>Barbara Illingworth</i>	<i>Mount Forest</i>
<i>Peter Ingram</i>	<i>Guelph</i>
<i>Barbara Lynden</i>	<i>Fergus</i>
<i>Barbara Sockett</i>	<i>Guelph</i>

If you have family or friends who are still working in education, please remind them that they can join Entente Education Canada, before they retire, for free. They can join at www.Entente.ca

Remembering Two Executive Members

During its most recent term of office, our District 31 executive lost two very valued and loved members of our team. None of us can remember a time when a member, let alone two members, passed away while currently serving on the executive. These losses have had a deep impact on our executive.

Pam Niesiobedzki-Curtis passed away on October 25, 2024. We celebrated her life in May 2025 at a place she loved – Guelph Little Theatre. Pam also had a love for Entente Education Canada (formerly known as RTOERO). Pam joined our executive in 2008 and contributed greatly to our executive meetings, luncheons, trips, and initiatives. Pam spearheaded our Student Scholarship program and arranged special theatre outings which included allowing us to attend free dress rehearsal productions of some plays. Pam was a very creative, passionate person who made good suggestions and cared very much for the welfare of our members and District 31.

Stephen O’Connell passed away on January 15, 2026. We celebrated his life in April of this year. Stephen joined the executive in 2003 and was President of District 31 from 2008 to 2011 and again from 2018 to 2020. Stephen served on the Provincial Member Services Committee for several years and the local Wellness, Social, and Travel Committees. Like Pam, he too had a love of theatre and initiated two of our Community Service Projects - The Western Drama League Festival and RCMPI’s production of Tommy. Stephen was also a creative person with a wonderful sense of humour who cared very much about our members and District 31.

Pam and Stephen suffered from cruel illnesses. Both of them handled these illnesses with unwavering courage, dignity and grace. We were fortunate that we were able to be there with them on these difficult journeys. We were even more fortunate to have had these two people in District 31 and our lives. They have each left a meaningful legacy and will be greatly missed.

We will miss both Pam and Stephen very much. Over the years on this executive, we have shared many good times and some not so good times together and we have formed strong bonds. Both Pam and Stephen were very concerned about the future of District 31 and they would want us to keep encouraging our members to join the executive and continue on their work and their tradition of having fun, forming lasting friendships and providing service for our members.

We are trying to be as environmentally friendly as possible. We are aiming to get as close as possible to attain 100% of our members receiving the newsletter digitally.



SOMETHING TO SHOUT ABOUT

Brenda McGinnis

District 31 is blessed with many talented and creative members who are engaged in numerous 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.

Nancy Baker will be appearing as the nurse in the Elora Community Theatre Shakespeare in the Park production of *Romeo and Juliet* on July 17 - 19 and July 24 - 26, 2026.

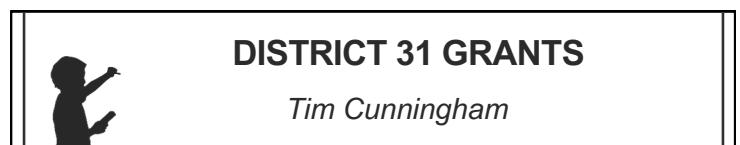
Wanda and Rick Bates were featured in an interesting article in *The Wellington Advertiser* about their sentimental collection of hand-crafted equine history made by Rick's father, Jim. All of Jim's creations are built to 1/10 scale and each creation features all of the moving parts. These creations include hay wagons, snow plows, wood sleighs, road rollers, water tankers, road icers, and many more.

Susan Ratcliffe received The Eric Arthur Lifetime Achievement Award from the Architectural Conservancy of Ontario in a ceremony that recognized her work in preserving heritage.

Josephine Scott is once again inviting us to participate in the annual J.O.E. (Jobs, Opportunity, Employment) fundraising pasta dinner at Holy Rosary Hall in Guelph on September 19, 2026. More details will follow closer to the date.

Judy Steer and Sandra O'Connor, members of both Guelph Wellington Retired Women Teachers and Entente District 31, were featured in an article in *Guelph Today* about the province-wide Day of Action for education funding.

Judy is quoted as saying, "I just want them (education workers) to know that we see them, we hear them, we feel for them. (We were there once back in the 90s and we didn't feel the support of the community)". The article went on to say that Judy "feels it's the responsibility of her group (GWRWT) to let educators know it stands in solidarity with them". Sandra said that she "sympathizes with the stress that educators go through." Other GWRWT/Entente District 31 members supported education workers at a site in Fergus.



Every year District 31 proposes a recipient for an Entente Education Canada Community Grant. This year District 31 is very pleased and honoured to support Hospice Wellington's project. This proposal is designed to ensure that more residents in Guelph and Wellington County can find a path to healing grief through artistic expression. Hospice Wellington's proposed project involves art therapy that combines traditional psychotherapy and creative expression, providing those who are unable to articulate their feelings with an alternative to traditional talk therapy. Gentle Art Therapy Invitations (GATI) is a program at Hospice Wellington for those who are experiencing grief. This program uses art materials to explore aspects of self-care, self-expression, and the processing of challenging emotions and experiences. It is offered by registration, and is intentionally intimate, creating safe spaces for sharing, vulnerability, and adaptive forms of risk-taking, while building connections within the group that promote healing and personal growth.

This project aligns with the Entente Education Canada vision of supporting a healthy and active retirement by improving the lives of members and supporting their health and well-being. Everyone experiences grief through the course of their lives, and retired people have a higher rate of loss as they age. Hospice Wellington's program helps people navigate the challenges associated with the loss of a loved one, or the compounded loss of multiple loved ones.

Should Hospice Wellington, with the support of Wellington District 31, be successful in its goal of being awarded an Entente Community Grant, members will be informed of the programme and registration by way of the District's newsletter, website, meeting and social media. We have our fingers crossed for you, Hospice Wellington!



SISTER ACT

Drayton Theatre July 8, 2026 2:00 pm

Our Bus pick-up points: Guelph (Canadian Tire on Woodlawn, 10:25am) and Fergus (Giant Tiger on Tower St., 10:55 am). Please be at your pickup point 10 minutes early as we CANNOT wait for you. If you know you can't make it, due to unforeseen circumstances, please text (Lenore 519-831-8807) so we aren't worrying about you. Lunch is at 11:15 am Gorge Country Kitchen (we will pre-order). We will arrive at the Drayton Festival Theatre at 1:20 pm. The total price is \$90 all inclusive. The cost of the bus has been covered by Entente District 31 (formerly RTOERO) as we use up our surplus from COVID times. There are only 7 tickets left. If you wish to go, you must order your ticket by May 29th. After this date, ticket sales will be closed.

Contact Lenore Ralph at 519-831-8807 or Insidebyside@hotmail.com.

Lunch options will be emailed to ticket holders in June.

SOMETHING ROTTEN

Stratford Trip

Tuesday, September 29, 2026 performance

Trip Includes:

- Bus (paid by District 31) with pickups in Fergus at 9:40 am and Guelph at 10:10 am
- Lunch at Demetre's Family Restaurant
- Ticket to the Theatre

Please choose between 3 main courses for lunch: Beef Au Jus/ Char Broiled Chicken Breast with Cranberry Sauce/ Grilled Fillet of Sole

Total cost is \$115. **Only 11 tickets left!**

For tickets contact Nancy Baker 519-822-6653 by July 1, 2026.

Pay by cheque made out to Entente District 31 and mail to Nancy Baker at 102-57 Suffolk St. W. Guelph, N1H 2J1 or e-transfer to nancyida@sympatico.ca.

In the Works

To Hell with the Bell

We are celebrating NOT going back to school this September. Happy Retirement to us! We are planning to meet across Wellington County, on Tuesday, September 8, 2026, at 11:00 am (not too early!), to gather with colleagues in education to have a brunch and celebrate our freedom from school and work. We are looking to meeting in Guelph, Elora, and Arthur.

We will notify members shortly so that you can join friends, new and old, to celebrate being retired!

Your ideas and suggestions for future events are welcomed. Please reach out to any of the following travel committee members:

Lenore Ralph Insidebyside@hotmail.com
Anne Smith m.anne.smith@gmail.com
Nancy Baker nancyida@sympatico.ca

Artists and Crafters

There is an opportunity for Entente members to showcase, and possibly sell, some of your amazing handmade creations at our

District 31 Fall Luncheon on October 23, 2026.

To reserve your table, please contact:

Nancy Baker

519 822 6653

nancyida@sympatico.ca

Facts about OTPP Members

Total number of members – 346 000

New members in 2025 – 7 900

New retirees in 2025 – 4 867

Ratio of working members to retirees – 1.2 to 1

Average retirement age – 58.8

Typical years of credited service at retirement – 25.9

Average starting pension - \$53 300

Average age of working members – 43.9

Average age of pensioners – 74.1

Pensioners over age 100 – 184

Ontario Teachers' Pension Plan – Celebrating Thirty-Five Years 1990-2025

“We are proud of our legacy as a pioneer of a public pension model that has been emulated a round the world. Since 1990, our milestone moments show a tradition of challenging the status quo and expanding our global footprint.”

”As one of the largest pension plans in the world, our mission is to deliver outstanding service and retirement security to the teachers of Ontario. Our investment program is designed to generate stable, risk-adjusted returns, while also having a positive impact on the people, places and communities around the world.” – Ontario Teachers' Leadership Team

A History of Trailblazing – Ontario Teacher's Pension Plan 1990 – 2025

1990 Ontario Teachers Pension Plan Board is established on January 2 with net assets of \$20B primarily of non-marketable bonds, marking the beginning of a newly independent pension plan for Ontario educators. Initiate use of derivatives to diversify the portfolio into equities.

PENSION & RETIREMENT CONCERNS

Marina Howlett



Highlights – 2025 Ontario Teachers' Pension Plan Annual Report

\$279.48B Net Assets

\$ 31.2B Surplus December 31, 2025

6.7 % Total Fund Net Return

6.8% 10-year Total Fund Net Return (annualized)

9.2 % Total Fund Net Return since inception in 1990 (annualized)

\$18.5B Net Investment Income

5.0 % Return below Benchmark

In 2025, Ontario Teachers' Investment Portfolio earned a 6.7% total fund net return compared to the fund's benchmark of 11.7%. This resulted in a return below the benchmark of 5% (\$12.0B in negative value not added). In 1990, the net assets were \$20.1B and, as of December 31, 2025, the net asset reached \$279.4B. Since its inception in 1990, the pension plan has realized a \$259.3B increase in net assets.

1991 Begin investing directly in private equity and real estate, early moves that set the stage for Teachers' as an innovative investor in private markets.

1994 Acquire 49% of Maple Leaf Gardens Ltd., the parent company of the Toronto Maple Leafs hockey team.

1997 Net assets surpass \$50B, reflecting the build-out of a broader portfolio.

1999 Add commodity exposure to the portfolio for the first time, providing a hedge against inflation.

2000 Acquire the Cadillac Fairview Corp. Ltd., one of North America's premier commercial real estate companies.

2002 Make our first infrastructure investments, acquiring stakes in Sydney Airport and an electricity transmission network in Alberta. Co-found the Canadian Coalition for Good Governance to help strengthen governance practices in Canadian public companies and promote investor stewardship.

2003 Expand digital services by launching an online pension calculator, introducing email communications for plan updates, and introducing members online access to benefit statements and educational presentations.

2006 Net assets surpass \$100B.

2007 Open our first international office in London, expanding our global reach.

2008 Introduce Conditional Inflation Protection to support intergenerational equity and long-term plan sustainability.

2011 Exchange our stake in our first airport investment for interests in airports in Brussels and Copenhagen.

2012 Sell our ownership in Maple Leaf Sports Entertainment, concluding a long-standing, successful investment.

2014 Net assets surpass \$150B.

2013 Establish an internal Natural Resources team, to centralize oversight of our timberland and other resource investments.

2018 Establish our Total Fund Management investment department, to coordinate top-down investing activities by bringing together portfolio construction, treasury and funding.

2019 Launch Teachers' Innovation Platform (later renamed Teachers' Venture Growth) to invest in late-stage, innovative companies.

2020 Net assets surpass \$200B.

2023 Announced establishment of an in-house real estate asset class group, integrating global investment teams from Cadillac Fairview effective in 2024.

2024 Net assets surpass \$250B.

2025 Establish the Portfolio Solutions Group, to enhance value creation capabilities. Sell our airport portfolio, concluding more than 20 years of successful ownership. Launch our first indigenous Action Plan to guide long-term commitments to indigenous inclusion and reconciliation at Ontario Teachers'.



**RTO District 31
Financial Report
Dec. 31 2025**

Income

Annual Rebate 13 274.00

Total 13 274.00

Expenses

Goodwill 725.43
District 400.00
Forum 109.31
Newsletter 1 643.98
Member Engagement (trips) 6 743.31
Transportation 182.00
Bank fees 12.00 12.00

Total 9 816.03
Surplus (Deficit) 3 457.97

Bank Balance 25 895.94



**ENTENTE DISTRICT 31
EXECUTIVE
2026-2028**

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
Governance	Marina Howlett	howlettmarina@gmail.com	519-836-8585
Health	Shirley Goodbrand	shirleygoodbrand661@gmail.com	519-291-2015
Membership	Pamela Brown-Wass	brownwass@gmail.com	519-993-4141
Newsletter Editor	Scott Montgomery	scottmontgomeryrto@gmail.com	519-993-1286
Pension/Retirement Concerns	Marina Howlett	howlettmarina@gmail.com	519-836-8585
Political Advocacy/Social	Brenda McGinnis	dmcginc602@rogers.com	519-824-5263
Recruitment	Scott Montgomery	scottmontgomeryrto@gmail.com	519-993-1286
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	Anne Smith	m.anne.smith@gmail.com	519-820-6471
	Nancy Baker	nancyida@sympatico.ca	519-823-4616
Webmaster/Email Manager	John Ritchie	mistercanoehead@yahoo.com	519-821-5894
Counsellors	Delaine Chiavatti	dchiavatti@icloud.com	519-829-2187
	Mary Hermann	maryhermann@rogers.com	519-821-3892
	Anne Smith	m.anne.smith@gmail.com	519-820-6471

Entente Education Canada 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)

Entente (entente.ca or 1-800-361-9888) –

Ask for Membership.

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.***

REPORT THIRTY-ONE is
published three times a year
by Entente District 31.

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