

Report Thirty-One

Winter 2014

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No. 56



President's Message



Happy 2014! I hope everyone has a very happy and healthy new year!

I am one of those people who make New Year's Resolutions. Sometimes I am really successful at keeping them and, at other times, not so successful, but I do think it's important to always try to keep improving the way one leads one's life. One resolution that I made and have kept for many years is that of sending cards to family and friends on their birthdays and on special occasions throughout the year. I love sending and receiving cards and letters and I think most people feel the same way. A new resolution I made this year is to clean and organize every drawer and shelf and cupboard in our house. I started cleaning out some drawers in a desk and discovered an absolute treasure trove of old greeting cards and letters. I spent a thoroughly enjoyable afternoon reading and appreciating these old gems – some of which were from people who are no longer with us in this world. Needless to say, I did not throw out a single card, note or letter – I just jammed them back into the drawers to be enjoyed again at some future date.

Getting and receiving mail is very important and, excluding bills, is very precious to most of us. From the feedback that our executive receives, this view is shared by our members. Our over 80 years of age members really appreciate receiving birthday and Christmas cards from their friends and colleagues in District 31. All members appreciate the Sympathy and Get Well and Congratulation cards that we mail. We also know from the positive and constructively critical feedback that we receive from our members that they enjoy receiving their newsletters by mail. This is why so many of us are extremely annoyed with Canada Post and its attitude toward mail delivery and service.

Canada Post announced on December 11 that it would phase out home deliveries to five million homes as part of its new five-point plan. This move has greatly upset many seniors and people with physical disabilities. What

is really annoying is that Canada Post announced this change in home delivery as a done deal when the House of Commons was in recess so that the issue could not even be properly questioned or debated. Moreover, the CEO of Canada Post made some dismissive and patronizing statements about seniors and is not at all open to other suggestions for saving money without reducing level of service. To add insult to injury, Canada Post is also significantly increasing the cost of stamps. This increase will greatly impact our District 31 budget and we'll have to carefully prioritize our spending in order to maintain our present communication with members. On top of that, 8,000 jobs will be lost in our economy which desperately needs some job creation and stimulus. I have also read in several reports that the CEO of Canada Post received a 33 per cent bonus even though the company was losing lots of money. I am hoping this is not true. In any case, what can we do?

One thing we can do is sign a petition on change.org. We can phone, email and write our MP's. We can join CARP and other senior groups in protesting these changes and asking for further discussion about other possible suggestions for saving money without reducing service and increasing costs of stamps so outrageously. While it doesn't seem hopeful that things will change at this point, we must try to make our views known to Canada Post.

I am also very aware that many of our members enjoy their computers, email, and smart phones very much. I am among that group. As always, we encourage you to check out our website, www.rto31.org, which John Ritchie tries hard to keep up to date. Also, you might want to subscribe to *Liaison* which is a newsletter that is full of news and information from Provincial RTO/ERO. You can sign up by sending your name, District name and number (Wellington, 31) and membership number to liaison@rto/ero. The December 13th edition of *Liaison* features, among many other interesting items, information on a Travel Photo Contest, an invitation for submission of artwork for the next cover of the pocket calendar, and an invitation to submit ideas for *Renaissance*.

As always, we invite your comments and suggestions. Have a safe and happy winter! Avoid falls! Statistics show that one in three seniors over the age of 65 is likely

to fall at least once per year and seniors 85 and older are 3.4 times more likely to fall than the general population! All the more reason to speak up against Canada Post's proposal!

Stay safe,
Brenda McGinnis



So many issues...so little space!

As usual, there is a fraudulent email and rumour making the rounds. This e-mail states that the Ontario Ministry of Transportation will be administering a test called the Simard Test to all drivers 65 years of age and older to determine if they have dementia. The email says that this test will cost seniors \$250 and will be introduced in April of 2014. This is absolutely not true. **The Ministry of Transportation has no plans to introduce SIMARD testing and no plans to increase costs to seniors for driver testing.** Drivers over 80 will still be required to renew their licenses every two years because research has found that drivers aged 80 and over have collision rates that are much higher than those observed for drivers in middle age and are comparable to the collision rates observed for young drivers who are also subject to specific licensing requirements on the basis of their age. We have also been informed that some changes may occur to the over 80 driver licensing process in the near future but these changes are designed to streamline the process and will not involve a cost increase to seniors. I'll report on these possible changes in the next newsletter.

A group of concerned citizens has a wonderful suggestion for the development of part of the old Guelph Correctional Centre. These citizens would like to secure designation of 36 acres for diverse small-scale agricultural initiatives, the superintendent's house and the gate house for demonstration and education/activity centres, and the administration building as an exposition of best practices for environmental innovators, related businesses, NGO's, and outdoor and historical educators. Our provincial government will soon decide on the development or adaptive re-use of the publicly owned GCC lands and buildings. Please visit the York Lands Green Hub website: www.yorklandsgreenhub.ca and learn more about this exciting idea and consider endorsing the initiative by signing the petition to the Ontario Legislature. Everyone who hears about this project is very positive and enthusiastic about it. Many groups and organizations are supporting it and I will be asking our executive to endorse this idea. If there is

enough support and interest, MPP Sandals will introduce the suggestion to the Legislature. I strongly encourage you to visit the website and sign the petition!

I would like to conclude my article with some more very positive political news :

The new Ontario Seniors Community Grant Program will give seniors more opportunities to participate in their communities by providing funding to not-for-profit community groups for projects that encourage greater social inclusion, volunteerism, and community engagement for seniors across the province. It's the first ever grant program in Ontario dedicated solely to helping seniors.

In 2014, Ontario will become the first jurisdiction in North America to eliminate coal-fired power, a huge environmental achievement for our province. Transitioning from dirty fuels is good for our planet, our economy and our health.

The Ontario Government made history by becoming the first province in Canada to pass a tax credit for farmers who donate agricultural product to local food banks. Beginning in January 2014, farmers will receive a 25% tax credit based on the fair market value of the product that they donate to food banks. Farmers and food banks play an important and necessary role in providing hunger relief to thousands of Ontarians each month.

The province's grape growers harvested a record 79,756 tonnes of grapes valued at nearly \$100 million. These grapes will produce enough wine to fill the equivalent of 1,134 Olympic-sized hockey rinks.

Finally, I hope that you have watched the CBC's production of the hilarious book *The Best Laid Plans* – a truly excellent satire of Canadian politics!

Brenda McGinnis, Political Advocacy, District 31



Once again it is nice to welcome new members to District 31. Sometimes one has just retired or has retired a few years ago and has finally decided to join. At other times, it is the sad occasion of losing a spouse and joining as an associate member. Or it may be a transfer from another RTO/ERO district. Whatever the reason, we welcome 17 new members to District 31.

Kimberley Ann Baker
Pamela Bresnahan
Linda George
Lynda Henry
Sheila Koop
Paul Lingen
Sheryl Streng
Bernadette Celi
Patricia Emery

Eleanor Harrison
John Jans
Jack Marentette
David Miller
Catherine Moorfield
Heather Nazar
Beverlee Spencer
William Gabourie

We say farewell to Donald Clement who has moved to another district.

Carol Christie, Membership Chair



Out with the old and in with the new is a statement we have heard many times. Behind us is 2013 and a new year has begun. In 2012, we saw the CPI increase 1.52% and just under 1% in 2013. If you live in Kitchener, your home tax increase in 2013 was 1.39% while, in Guelph, it was 2.97%. Your interest rates on term deposits are low; however, the stock market has reached an all-time high. So what do these numbers have to do with health benefit costs?

Benefits:

We have to put many of these numbers behind us as our OTPP increase was 0.9% in January 2014 so the average pension increased by \$340 per year and, as expected, your health benefit costs also increased/decreased – a 2.5% increase for Extended Health Care Plan, 0% increase for 2014 ODA fee schedule for Dental (ODA rates did increase 2% for 2014) and a 10% decrease for Semi-Private and Convalescent Care Plan.

With the small increased benefit cost also comes increased benefits. I will mention briefly some of these benefits:

- Prescription Drugs \$3,000;
- Paramedical Practitioners \$1,000;
- Prescription Eyewear \$325 every 2 years;
- Travel Benefit - by supplying up to \$1,500 airfare for a member of your family to accompany a spouse or companion home due to an interrupted or delayed trip due to hospitalization.

There are more benefits that I would encourage you to read in your **RTO/ERO GROUP BENEFITS Update 2014**. The enhancements I feel are worth the slight increase in premiums.

Travel:

Everyone knows the rules about “Proof of Departure” and Medical Stability clauses in your benefit package. I would encourage you to review them before travelling. Carry your new Benefit Card with you. Notify your credit card companies of the dates of your departure and possible charges. Some countries now require a 5 digit PIN number vs. our North American 4 digit PIN number.

Trip Cancellation/Interruption:

We have great insurance. It covers you up to \$6,000 per trip per person. Here is something you may not have thought about. In the Fall of 2013, I experienced a trip cancellation due to a medical issue. As I am under 65, I charged my flight on a premium charge card which carries this insurance (\$2,500 per person). My claim was settled in 2 weeks. So, if you have charge card insurance and Johnson Insurance, you may be able to have a combined claim up to \$8,500. Hopefully, you will never have to use it.

Dispensing Fees/Drug Costs: Shoppers Drug Mart

In June 2013 at our annual RTO/ERO benefits seminar, a representative from Shoppers Drug Mart told us that Costco was able to purchase medications cheaper than SDM and that is why their drugs are slightly more expensive. SDM, with which we have a partnership, was unwilling to lower their dispensing fees or price match meds with Costco for RTO/ERO members.

Costco:

1. You do not need to be a member to purchase medications.
2. The prescription costs for generics are slightly lower.
3. Dispensing fees are \$3.89 per prescription.
4. Prescriptions can be ordered over the phone or by email and mailed to you free in 4-7 days.

Future Issues:

Why should I continue my Extended Health Benefits since I am over 65 and ODB provides for my needs?

The answer is just too long for this column. I will address this issue in the next newsletter.

Hindsight is always 20/20 and some people look at the past, live for the present and fail to look to the future. As we get older, every day is a bonus.

Be Safe! Be 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>



Goodwill



In 2013, over 250 cards were sent to our members over 80 to celebrate birthdays and Christmas. We sent floral bouquets to two of our members, Gladys Ernest & Sarah Burns who celebrated their 101st Birthday and to Jean Marshall who celebrated her 100th birthday, all in 2013.

Six of our members received a rose to celebrate their 90th birthday. Cards, phone calls and visits were shared with members who were ill, had lost a loved one or were celebrating a special event in their lives.

I wish to extend my sincere thanks to the members of the Goodwill Committee, listed below, who carry out the work of RTO District 31 Goodwill Committee on your behalf. Special thanks to Rosita Lugosi who has retired from this committee after many years of service.

Please help us to share acts of kindness and caring by contacting any of the members of RTO District 31 Goodwill Committee listed below. We may also be contacted through the RTO District 31 website, www.rto.31.org.

Please contact the RTO Provincial Office at 800-361-9888 if you change your address so our Goodwill records are up to date.

Arthur, Mount Forest, Harriston:

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

Drayton, Moorefield, Palmerston:

- Jean Brodhacker 519-638-2291
darje@bell.net

Elora, Fergus, Salem, Alma:

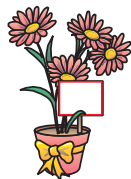
- Marg Hall 519-846-5235
margcarl.hall@gmail.com

Rockwood, Hillsburgh, Erin:

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

Guelph:

- Brenda McGinnis 519-824-5263
dmcginc602@rogers.com
- Nancy Baker 519-822-6653
nancyida@sympatico.ca
- Mary Hermann 519-821-38-92
maryhermann@rogers.com
- Marie-Claire Recurt
mcrt@sympatico.ca



Joyce Barnes, Goodwill Chair



Travel News



Hello folks,

Greetings from the sunny south! We have a great lineup of trips for you in 2014.

Our first outing is to Hamilton on Wednesday, June 18th and includes a tour at the Royal Botanical Gardens, a Hamilton Harbour Luncheon Cruise and a visit to Dundurn Castle. The cost will be about \$95, to be finalized later. It will be a fun and interesting day.

Also, plans are in the making for a luncheon cruise on the yacht Pioneer Queen on Toronto Harbour on Wednesday, September 10th. We will be riding in style.

Our Boston and Salem tour Sept. 22 to 26 is about half full already so those interested should be contacting Great Canadian at 1-800-461-8687 to book or me for more info on the trip.

Last of all is "Cabaret" at the Shaw Festival in Niagara-on-the-Lake. It is booked for Friday, October 24th.

More details and prices will be available for the fall tours in the next newsletter. I will take advance bookings for any of these tours by email at lynnmorrison@wightman.ca or by phone at 813-780-8083 (till April 15th). These all have limited number of seats so book early if you are really interested!!!

Looks like a tour-ific year !
Lynn Morrison, Travel Chair



Website

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.

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Wellington District 31
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Editor - Anne Smith
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District 31 Financial Report



RTO District 31 Financial Report

December 31, 2013

Income

Annual Rebate	17 141.68
Wellness Works	270.00
Spring dinners	1 460.00
Retirement Planning Workshop	1 008.32
Project STO	3 000.00
Fall luncheons	1 646.00

Total 24 526.00

Expenses

Goodwill	913.57
Project STO	3 000.00
Retirement Planning Workshop	1 592.07
Executive	1 073.99
District	8 397.11
Senate	2 809.43
Newsletter	4 460.25
Office Expenses	819.30
Travel	1 094.94
Website	400.00
Survey	1 300.00
Social Justice	50.00
Wellness Workshop	864.34
RTO travel	1 000.00
Guelph Well. Community Living golf tournament	250.00
Political Action	345.60
Salvation Army, E.W.A.G., Ctr Well Fd Bk, Arthur Lions (Fd.Bk)	500.00

Total 28 870.60

Deficit 4 344.60

Bank Balance 3 521.72

Mike Curtis, Treasurer

RTO-ERO Charitable Foundation



As you are probably aware, there is enough money in our Charitable Foundation for us to fulfill our commitment in establishing a Chair of Geriatrics at University of Toronto.

However, there are many other needs – education, poverty, family/children, veterans, seniors, climate disasters, etc. – in our own country, in addition to internationally, that we can support through continued giving.

Many of us continue, in our retirement, to give of our time, energy, and money through volunteering and giving to other charities. I request that, as you review your budgets including annual giving, you continue to support (or start to support) our charitable foundation. Information and forms are available on the RTO-ERO website (rto-ero.org, Support the Foundation/Appuyez la Foundation).

Richard Goodbrand, 1st Vice-President

Ontario Senior Games



**ONTARIO SENIOR GAMES ARE COMING
TO GUELPH
JUNE 2 TO JUNE 13, 2014**

There are over 20 events, so **participate** yourself or **volunteer**.

Anyone interested in **convening** an event or volunteering please contact Joan Berry,
berryjoanm@sympatico.ca.

More info can be found at
www.ontarioseniorgames.ca





Something to Shout About...



District 31 is blessed with many talented and creative members who are engaged in a variety of 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 intriguing 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.

Joanne Guidoccio has written a fantasy novel about a mermaid and a banker, entitled *Between Land and Sea*, released by Soul Mate Publishing as an e-book, available online at Amazon.

Frank Cecchetto was inducted into the Guelph Sports Hall of Fame for being a basketball referee for more than 45 years.

Frederick Howlett successfully sponsored Laura Nero for a 2013 RTO/ERO \$1,000 Scholarship.

Stephen O'Connell, Terry Wilson, and Robert Brown performed in the extremely successful RCMPI production of *Joseph and the Amazing Technicolour Dreamcoat*.

Joan Berry had a leading role in the very funny Not So Grand Players production of *We Wanna Go Home*.

Nancy Baker is performing in *Old Love*, a romantic comedy dealing with courtship in your 60's, at the Fergus Grand Theatre. The play opens on Valentine's Day.



Pamela Niesiobedzki-Curtis is directing *Going Postal*, a comic satire on the Royal Mail, at the John Elliott Theatre in Georgetown. The play opens on February 7th.



RTO Scholarships

The application is posted on the RTO/ERO website from January 15, 2014 until the close of business on February

14, 2014. The link to the application is <http://www.rto-ero.org/2014-scholarship-program>.

The application is completed by the student, not the RTO/ERO member. The student accesses the application by using the sponsoring RTO/ERO's membership number.

Applicants must contact their RTO/ERO sponsor for this information – Federal privacy legislation prevents Provincial staff from releasing this information to second or third parties.

RTO/ERO Members – if you cannot locate your membership number, please call 1-800-361-9888 and ask for extension 248. Please leave a detailed voice message and a member of the Membership Department will get back to you within one to two business days.

The application criteria and eligibility for RTO/ERO scholarships was amended to read:

- Applicant is a resident, Canadian citizen or landed immigrant.
- Applicant is a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step-child of an RTO/ERO member.
- In the case of teaching programs, applicant is enrolled in the last year of a program that will directly lead to a career in teaching in Canada and the completion of the program provides the applicant with teaching credentials that are recognized by the appropriate provincial teacher regulatory body.
- In the case of all other programs, applicant is enrolled in the last year of a program that is recognized at Canadian publicly-funded colleges or universities.



Retirement Planning Workshop

RTO-ERO District 31 is hosting a Retirement Planning Workshop on April 10, 2014 at Victoria Park East Golf Course in Guelph. RTO-ERO membership is open to anyone working in education: teachers, school and Board administrators, educational support staff, university and college faculty, etc.

If you know of anyone approaching retirement within the next few years, please draw their attention to this event. The presenters will deal with many aspects of retirement and answer any questions they might have. They can contact me, carolchristie2@hotmail.com, for registration details.



Dates to Remember

March 24, 2014	Executive Meeting – 9 a.m. Upper Grand District School Board Office
April 10, 2014	Retirement Planning Workshop
May 8, 2014 11:30 a.m.	Spring Luncheon at Victoria East Golf Club - PLEASE NOTE CHANGE OF TIME
May 12-14, 2014	Spring Senate
June 18, 2014	RTO Hamilton trip - Royal Botanical Gardens, Harbour Luncheon Cruise, Dundurn Castle.
Sept. 10, 2014	RTO Toronto Bus Trip - Toronto Harbour Luncheon Cruise
Sept. 22-26, 2014	RTO Boston/Salemt Bus Trip
October 24, 2014	RTO Niagara-on-the-Lake Bus Trip - Cabaret at the Shaw Festival

4th Annual BRING A BOOK Campaign

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 519 822 6653 or
Mary Hermann 519 821 3892.



Pension and Retirement Concerns



I have included some recent information that has been sent to District 31 from the Provincial Pension & Retirement Concerns Committee. The provincial Committee meets three times each year and provides regular reports to each District.

Pension Tidbits:

A CARP survey (www.carp.ca/wp-content/uploads/2013/11/CARP-CPP-Poll-Report1.pdf) indicated that 53% of its members wanted Canada Pension Plan Contributions increased so benefits can be expanded. The federal government will not consider this option.

Jim Leech retired as CEO of OTPP at the end of December 2013. He co-authored a new book entitled "The Third Rail" about retirement savings, the state of Canadian pension plans, some of the challenges that other jurisdictions have faced and what they did to repair the programs. It sounds like a good read.

Jim Leech's comment, December 12, 2013 on CBC's Ontario Today - Pensions: The Third Rail - www.cbc.ca/ontariotoday/2013/12/

"For every \$1.00 that a retired teacher receives, \$0.11 of that dollar came from the taxpayer, \$0.11 came from the teacher and \$0.78 came from the investment returns that the Ontario Teachers' Pension Plan has been able to earn on that \$0.22."



Going Green

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. One hundred eighty-three members have signed up, saving the environment, as well as printing and increased postage costs.

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



2013-2014 District 31 Executive

President/Political Advocacy	Brenda McGinnis (519-824-5263)
Past President	Stephen O'Connell (519-265-2125)
1st Vice President	Richard Goodbrand (519-291-2015)
Membership	Carol Christie (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 Joan Berry Mary Hermann Pam Niesiobedzki
Mike Essex 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).

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.**

Mike Curtis
9450 Copeland Path, RR#2
Erin, ON
N0B 1T0