

Report Thirty-One

Winter 2015

Published by RTO/ERO District 31 Wellington



President's Message



Happy 2015! I hope everyone has a happy and healthy year!

As usual during this past month, we have been bombarded by many articles on how to make positive New Year's resolutions that will improve our health and increase our longevity. One theme that consistently runs through all of these articles can best be summed up in this passage from an article by the Public Health Agency of Canada: "The health benefits of regular physical activity and positive social interaction for adults can help reduce the risk of over 25 chronic conditions... An analysis of results from 148 studies supports the link between plentiful social connections and longevity."

And here is where RTO/ERO comes in. District 31 can offer you some very positive social connections which in turn may improve your health and longevity.

Consider attending one of our luncheons. This is an excellent opportunity to connect with old friends and meet new ones and just interact with people and have a little fun. In addition, you can enjoy a delicious meal and some enjoyable entertainment. Right now, we are in the process of planning our Spring luncheon on Thursday, May 7th. For a change, we have booked a room at the Italian Canadian Club. Lunch will include garden salad, penne with tomato sauce, chicken parmigiana, pan roasted potatoes, hot vegetables and a dessert buffet of fruit, assorted cakes, pies, squares. It has been our experience that our members enjoy musical entertainments – as opposed to speakers. With that in mind, we are exploring several possibilities which we hope will appeal to our group which ranges in age from 54 to 100 plus (although many of our 100 plus tend to pass on the luncheons but enjoy keeping in touch in other ways). In the recent past we have thoroughly enjoyed such musical groups as Blazing Fiddles, Wizen, Cruisin', Two of a Kind, Peter Appleyard, Wendall Ferguson, and The Dunn Brothers. By the way, if you know of a musical group or an act that you think would

appeal to our members, please let me or someone on the executive know and we'll follow up. Please join us for the Spring Luncheon. We guarantee that the meeting part of the luncheon will be short, the food will be delicious, the entertainment will be fun, and the company will be enjoyable.

Another way you can make some great social connections is by joining us on one of our trips. You can join us on a day trip or on a longer excursion. Last year, we had a truly enjoyable day in Niagara-on-the-Lake where we saw an exceptional production of *Cabaret*. Lynn Morrison will be writing about the upcoming trips in her column and I encourage you to sign up for one of these this year. We are very lucky to have Lynn to plan these trips which are always well organized and a very pleasant way to spend a day and to interact with fellow members. This year you might even consider going on the longer trip to Quebec. Members who have taken past RTO trips to Boston/Salem, New York, and Chicago have really enjoyed the experience and have formed some lasting friendships.

Another very healthy option for District 31 members is to join the walking group which meets every Friday morning at 10 a.m. at the Royal Distributing Performance and Activity Centre in Marden. Members walk (and talk) around the indoor track for about an hour and then go for coffee. For members who live in Guelph-Eramosa Township, there is no charge to use the track. For everyone else, there is a \$2. fee. This is a great way to interact with people and get in a little physical activity at the same time.

Whatever you choose to do this year to improve your healthy lifestyle, please know that you are invited and very welcome to join us in our District 31 activities. You are also invited to send us any ideas that you think would appeal to our members and promote more interactions among our members.

As many of us experienced this year, "Life is a Cabaret, old chum, Come join the Cabaret".

Brenda McGinnis,
President, District 31



Political Advocacy

Once again, we are preparing for an election. It seems that we are perpetually in a state of elections especially since last year we had both a Provincial election and municipal elections. This year, it will be a Federal election presumably in October and already there are all sorts of activities taking place from riding nomination contests to political pundits predicting what the main issues will be.

RTO/ERO is non-partisan but it does encourage individual members to become involved in the process and it is also very committed to advocating for issues that concern its members. With this in mind, we have been apprised of the intention of the Provincial Executive to participate in advocacy initiatives related to the 2015 Federal Election. On behalf of the executive, the Provincial Political Advocacy Committee (PAC) will develop a plan for such initiatives and communicate further with Districts following its next meeting. We look forward to hearing these plans and implementing them.

One issue that RTO/ERO advocates for is food labelling. The Political Advocacy Committee is a strong supporter of RTO/ERO's current direction of keeping our membership healthy, by making informed choices. One of the many avenues to be healthy is to eat healthily. This requires knowing what is in the foods we consume and making informed choices. PAC supports the concept that all foods sold should be labelled appropriately. Mandatory labelling of foods should not only be clear and concise but list origin, whether foods are organic, contain added colouring or artificial ingredients, are from genetically modified foods, as well as nutritional value. People can make informed decisions based on their goals, interests and beliefs. A letter has been sent to Galen Weston, Executive Chairman of Loblaws, applauding his actions in banishing artificial colours and flavours from the President's Choice line of products.

Another issue that our executive is promoting locally and that might, at first glance, seem odd to some is a Child Care Forum. The Canadian Federation of University Women (CFUW) is spearheading a Child Care Forum on Thursday, February 19th from 7 to 9 p.m. at the YMCA-YWCA, 130 Woodland Glen Drive Guelph. We are partnering with the CFUW to advertise this event. The forum which will consist of a panel discussion of people knowledgeable in this field is intended to raise awareness to the importance of early childhood education and the serious lack of quality licensed child care spaces in

Canada. It is intended to encourage participants to engage candidates for the upcoming federal election in the discussion about child care. As teachers and people who worked in the field in education, we can appreciate the importance of early childhood care and education. As grandparents, great aunts and great uncles, we know how difficult it is for parents to find safe, quality daycare for our children. If you are interested in attending, please RSVP to childcare.cfuwguelph@gmail.com by Monday, February 16, 2015.

There will be many issues raised during the course of this very long election period. Certainly the economy will be a major issue. I personally hope that a number of issues like a federal health care plan, Canada Post, veterans, and the environment and climate change will be major discussion points. I strongly suggest that you read Naomi Klein's *This Changes Everything*. It is not light or recreational reading by any means but it does make readers think and it does motivate us to do whatever we can to preserve our environment for future generations. I also appreciated how the book connected a whole host of seemingly unrelated topics.

As always, this will be an interesting year in politics. I hope that we will all become engaged in the discussions and the process. It is important to note that Ontario is currently home to a little over 2 million people over the age of 65. Politicians know all too well that our demographic tends to vote more than any other group of citizens. We have the very real opportunity of making our voices heard on issues that matter to us and future generations.

Brenda McGinnis,
Political Advocacy, District 31



Health Matters



Numbers

When we look at numbers from the past, they help us realize just how lucky we are. The Food Price Report released in December 2014 by Dr. Charlebois at the University of Guelph had some interesting facts. In 2014 Canadians saw price spikes of 12% in meat prices and 6% increases for vegetables. In 2015 it is predicted that meat prices will increase between 3-5% and only 3% for vegetables. Vegetable prices fluctuate as they are based on the depreciating Canadian dollar. Over 50% of our vegetables are imported. Unemployment in Canada reached 7%, while in Ontario it was a high of 5.9%. There was a

fantastic drop in fuel prices; however, many consumer products not manufactured in Canada increased in cost.

The Good News!

Your defined pension plan (OTPP) gave you a cost-of-living increase of 1.7%, which was almost double the 2013 increase of 0.9%. If you have a pension of \$50,000, your yearly increase is approximately \$850 or \$71 per pension payment. As you have read in your November Benefit Update from RTO/ERO, there is a 2.9% increase in Extended Health Benefits and a 2% increase in Dental. What does that really mean to you? In 2014, per couple, the amount paid was \$324.56 per month if they received all three benefits. In 2015 you will now pay \$332.03 per month. This \$7.47 per month increase works out to be \$0.25 per day. It is really good value.

Let's take a look at some other benefits. As of January 1, 2015, your travel insurance has been extended almost 33% from 62 days to 93 days. There is no need for those travelling down south for two months to purchase additional insurance, which costs hundreds of dollars. Prescription drugs coverage increased to \$3,100 per insured member. Paramedical Practitioners increased to \$1,100.00, which is a huge increase. Please review your other benefit increases and see how fortunate we are.

A Huge Change in Drugs

Generic Drugs are a mandatory substitution as of January 01, 2015. If you choose to purchase the name brand medication, you pay the difference. For example, if you use Accupril, a three-month supply costs \$300 while the generic is \$37 for 3 months, of which RTO/ERO pays 80%. You will find yourself at the pharmacy with a huge bill. However, there are provisions made for you. If your physician insists that you use the name brand medication, call Johnson Inc. for forms which must be filled out first by your Physician and then approved by Johnson Inc. before any purchase can be made.

Interesting Facts

In 2015 RTO/ERO celebrates 47 years of service to those retired in the education sector.

2014 marked the 30th anniversary of our partnership with Johnson Inc., our Benefit Plan Administrator.

In 2014

- OTTP had 307,000 working and retired teachers.
- RTO/ERO has 88,000 Benefit Plan members and dependents.

- 83% of new retirees join RTO/ERO Benefit Plans.
- Name Brand Drugs increased in cost by over 10% - Generics were under 5%.
- Ontario Drug Benefits (ODB) covers only 20% of the drugs available for seniors.

2015 Ontario Dental Association (ODA) rates increased, on average, slightly over 2%.

In 2015, RTO/ERO will be publishing current delisted medications for ODB plans. That means, if your medication is no longer covered and you do not have a drug plan, you pay.

Additional Information

On the our website, www.rto31.org:

- Q & A from the HSIC June 2014 (7 pages)
- Eldercare Select - visit the video/testimonial
- Highlights of the December 2014 HSIC Meeting

To find information on the Assistive Devices Program (ADP), visit www.health.gov.on.ca/en/public/programs/adp/about.aspx - Coverage can be as high as 75% of the cost of a wheel chair/brace etc.

I hope that I have touched on some of the issues that are relevant to you.

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>

Have a Friend who is Not a Member of RTO/ERO?

If you know of a retired educator or someone who was employed in the education field, who is not a member of RTO/ERO, this information may be of interest to that person. Membership in RTO/ERO is **not automatic** when one retires. It is necessary to complete the appropriate membership form.

To apply for membership, contact RTO/ERO membership services at 1-800-361-9888 for an application or go to the website, www.rto-ero.org and complete the application form on-line.



Goodwill



A New Year is upon us and the opportunity to celebrate and support our members through the efforts of the Goodwill Committee.

This year we look forward to recognizing 6 members who will be celebrating their 90th birthdays and to members who will be celebrating their 100th, 102nd and 103rd birthdays.

We will continue to send over 240 Birthday and Christmas cards to members who are 80 plus. Please note that birthday cards will be sent at the beginning of each month due to a change in RTO/ERO Provincial policy that does not allow the Provincial Office to provide birthdate information due to privacy legislation.

We will also endeavour to send cards, make phone calls or visits to any member who needs cheering up, is ill, has suffered the loss of a loved one or, on a positive note, is celebrating a special event. Please help us to share acts of kindness 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.

Please contact RTO 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

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
dmcgin602@rogers.com
Nancy Baker 519-822-6653
nancyida@sympatico.ca



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

Joyce Barnes
Goodwill Chair



Travel News



Greetings to all and a happy new year. Tis now the time to plan for all the great trips for 2015.

Starting on June the 16th we have excellent seats for Carousel at Stratford. This is a Rogers and Hammerstein musical with such favourites as "You'll Never Walk Alone", "If I Loved You", and "June is Bustin' Out All Over". The cost is \$112 with lunch on your own. There are limited seats available, so book early to avoid disappointment.

In early September, we have plans in the works for a visit to the new Ripley's Aquarium and the Distillery District. A possible date is Sept 9th.

Our five-day tour for this year is The Best of Quebec from September 14 to 18. This includes time in Quebec City, a stop at Ste. Anne de Beaupre, Baie St. Paul and La Malbaie where we spend the next two nights. From here we have an optional casino visit, a whale watching cruise on the St. Lawrence and an elegant dinner. Day four we visit the Ile-aux-Coudres before returning to Quebec City. On our way home, we make a stop in Montreal at the historic Place Jacques Cartier. It sounds like an enjoyable time so come along and join the fun.

Last is a visit to the Bala Cranberry Marsh and a cruise up the Severn River to Big Chute Marine Railway and back. There will be a meal on the cruise. This will be the first week of October, either the 6th or 7th.

Final dates and rates will be available on this and the Aquarium trip by the next newsletter.

To book the day tours, call me at [813-780-8083](tel:813-780-8083) till April 14 or email me at lynnmorrison@wightman.ca anytime. For the Quebec trip, deal directly with Great Canadian at [519-896-8687](tel:519-896-8687) or [1-800-461-8687](tel:1-800-461-8687).

See you in the spring and happy travelling.
Lynn Morrison
Travel

District 31 Financial Report



RTO District 31 Financial Report

December 31, 2014

Income

Annual Rebate	17 098.25
Spring Luncheons	1 360.00
RPW	1 343.00
Fall Luncheons	1 770.00
Eldercare Workshop	110.00
Misc. Food	28.00
Loan	500.00

Total **22 209.25**

Expenses

Goodwill	962.21
Retirement Planning Workshop	2 227.03
Executive	644.17
District	9 117.31
Senate	3 276.91
Newsletter	4 190.66
Office Expenses	577.19
Travel	1 091.70
Website	400.00
Social Justice	100.00
Mercury ad	237.30
Special Olympics	250.00
Norm Jary Gold Tournament (Guelph/Well. Com Living)	250.00
Bursary	400.00
Senior Olympics	300.00
RTO Travel	500.00
Wellness Workshop	138.03
In Memoria	100.00
Christmas Donations to worthy causes	600.00

Total **25 362.51**
Deficit **3 153.26**

Bank Balance **368.46**

Pension and Retirement Concerns



RTO/ERO publishes a number of Fact Sheets related to retirement and seniors' issues, including healthy living, health services and financial concerns. The following Fact Sheets have been updated and posted on the RTO/ERO website, www.rto-ero.org. Look for a complete list on the website.

- F1 Free Chartered Accountants Tax Clinics
- F2 Tax Information
- F7 Using Credit Cards
- B1 Canada Pension Plan
- B2 Guaranteed Income Supplement
- B4 Spouse's Allowance and Allowance for Survivor
- C8 The Trillium Drug Plan
- C9 Community Access Care Centres
- C11 LHINs
- C12 Alzheimer's Disease
- E2 Social Insurance Number

Canada Pension Plan Investment Board (CPPIB)

The CPPIB is the professional investment management organization that invests the assets of the Canada Pension Plan (CPP). Teachers and Educational Workers receive pension income from CPP and OTPPB or OMERS. CPP is another example of a Defined Benefit Plan. Its investment strategies and portfolio management deliver high performance levels needed to keep CPP sustainable over many years. The net assets of the CPP fund was \$234.4 billion (September 30, 2014) with a 7.5% ten-year annualized rate of return.

Many of the provincial governments in Canada have supported changes to CPP to enhance benefits for plan members as Canadian citizens face a looming retirement crisis. The federal government rejected this proposal and the Ontario government is now proceeding with an Ontario Retirement Pension Plan. Members of Defined Benefits Plans (OTPP and OMERS) occupy an enviable position and it is important that we support initiatives to provide an adequate retirement income for all Canadians. More information will be provided as provincial and federal programs are announced.

Important Information – Members Approaching Age 65

Periodically, I will report on other Pension Plans that pertain to RTO/ERO members. The Canada Pension Plan (CPP) applies to all members when they reach age 65 (age 60 for some members). Teachers belong to OTPP and educational workers (non-teacher members) to OMERS; both plans are Defined Benefit Plans. RTO/ERO members are reminded to apply for CPP and OAS (Old Age Security) six months prior to your 65th birthday. Members will not receive CPP or OAS unless an application is processed.

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.

Nancy Baker had one of the winning entries in the Guelph Mercury Christmas Holiday Short Story Contest. Her short story "An Unexpected Christmas Tree Haul" was printed in the Mercury shortly before Christmas. She was also awarded a Director's Award from the Elora Community Theatre for her work with the previous year's production of "Old Love".

Marina Howlett completed her term as the RTO/ERO representative on the Ontario Teachers' Pension Plan Benefits Adjudication Committee. We thank Marina for her hard work on this committee and are very grateful that she is still the Pension Chair for District 31. Fellow committee members were very sorry that Marina's term was up and expressed how much they will miss her expertise and ability to work through complicated issues.

James Lafferty launched the video of his most recent poetic work "As Long as the Sun Dances" at the eBar on Quebec Street on November 30th. The large gathering enjoyed the screening of the video, the readings, the delicious finger foods, and the good company.

Stephen O'Connell completed his term on the Provincial Membership Services Committee. We thank Steve for his work on that committee and for his continued enthusiasm in promoting RTO/ERO to members and potential members.

Joe Tersigni was elected as trustee on Wellington County District School Board. Congratulations on your election and for topping the polls.



Membership



RTO/ERO District 31 will be hosting a Retirement Planning Workshop on April 15, 2015 at Victoria Park East Golf Club in Guelph. All employees of the Upper Grand District School Board, Wellington Catholic Board, University of Guelph, and Conestoga College, including Educators, Educational Assistants, Administrators, Bus Drivers, Caretakers, and Office and Clerical Staff, 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. They can contact me for registration details.

Carol Christie, Membership Chair



In Memoriam

With great sadness, we inform you of the passing of the following members. We extend our condolences to their family, friends and colleagues.



Ronald Goodall
Elizabeth Mitchell
Gerald Potts
Lorraine Stepien
Edward Sweet

Margaret Tartt
Marion Tubman
Frances Washer
Joyce Wilson

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. Two hundred thirty-nine 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



Dates to Remember

Mon., March 2	District 31 Executive Meeting, UGDSB Office
Wed., April 15	Retirement Planning Workshop Victoria Park East Golf Club
Thurs., May 7	Spring Luncheon Italian Canadian Club
Mon., May 11- Wed., May 13	Spring Senate, Toronto 
Tues., June 16	Carousel, Stratford Theatre
early Sept. (TBA)	Ripley's Aquarium, Distillery District
Mon., Sept. 14- Fri., Sept. 18	The Best of Quebec Trip
1st week of Oct. (TBA)	Bala Cranberry Marsh, Severn River Cruise

5th 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.



District 31 Luncheons

Fall Luncheon Winners 2014

Basket – Barbara Heagy
Basket – Rosemary Kennedy
Cheeseboard – Mary Cunningham
Hat/Bag – Catherine Collins
Sweatshirt – Brad DiCarlo
Water Bottle/RTO Bag – Ken Kay
Theatre Tickets – Georgetown – Bev Dawson
- GLT – Sylvie Jefford

Spring Luncheon 2015

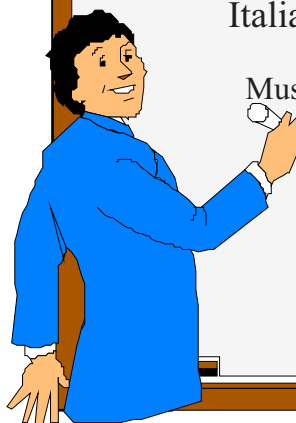
Thursday, May 7, 2015

11:00 a.m.

Italian Canadian Club

Cost: \$25

Musical Entertainment



Register with
Mike Curtis, Treasurer
9450 Copeland Path,
RR#2 Erin, ON N0B 1T0
905-877-4134
by **April 17, 2015**



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.

REPORT THIRTY-ONE
published three times a year by
Wellington District 31
R.T.O./E.R.O.
Editor - Anne Smith
519-833-9577
m.anne.smith@gmail.com

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






2014-2015 *District 31 Executive*



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