www.rto31.org

Report Thirty-One

Winter 2015-6

Published by RTO/ERO District 31 Wellington



President's Message



Happy New Year! I hope everyone has a very happy and healthy 2016!

I hope that everyone will set aside May 5, 2016 for our **Spring Luncheon** at the Italian Canadian Club. We look forward to greeting and hearing RTO-ERO's new Executive Director, Jim Grieve. In the

spring newsletter, you will find more information and a registration form. Please submit this to Mike Curtis along with your payment as soon as possible after you receive the next newsletter so we can advise ICC of the correct number of attendees.

Please also note that we are having an **RPW** (**Retirement Planning Workshop**) on Saturday, April 16, 2016. Please mention this to your colleagues who are thinking about retirement in the next few years. It is always great to meet new members at these events. More details are in the Membership section of this newsletter.

Join me in welcoming David Kendall as our **liaison with the RTO-ERO Provincial Executive**. I know you will enjoy the other articles as well.

Thank you to all those members who have indicated that we can send our **newsletter by email**. If any of you would like to switch to receiving the newsletter by email, please let Anne Smith know at:

m.anne.smith@gmail.com.

You can keep up to date on RTO-ERO events and activities by checking out **our website** <u>www.rto31.org</u> which John Ritchie very capably keeps operating smoothly.

If you have questions or comments or suggestions for improvement in our service to you, please do not hesitate to contact me at:

- <u>rdgoodb@gmail.com</u> or
- 519-291-2015 or

• by mail at 8501 Concession 3, Listowel, Ontario N4W 3G8.

Stay healthy! Keep a positive outlook.

Richard Goodbrand President



Polítical Advocacy



Happy 2016!

This is the first year in quite a while when there will not be a municipal, provincial or federal election! Nevertheless, District 31 will continue its political advocacy work on behalf of its members and seniors.

One of the best ways that we have found that we can be political advocates is through our participation on the Guelph-Wellington Coalition for Social Justice.

The Guelph-Wellington Coalition for Social Justice is a community coalition of individuals and organizations dedicated to progressive change and the well-being of our community. By networking, sharing information and resources, co-operating in research, education, and advocacy work, the coalition hopes to create and maintain a unified voice for social justice. The coalition promotes and engages in a variety of local, provincial and national campaigns.

Membership includes Council of Canadians, Guelph Chapter, Development and Peace, Guelph, Fair Vote Guelph, Guelph Wellington Health Coalition, Guelph Labour Council, Ontario Public Interest Research Group, Central Students Association, University of Guelph, Registered Nurses Association of Ontario, Transition Guelph, Upper Grand Elementary Teachers Federation of Ontario, Upper Grand Ontario Secondary School Teachers Federation, Wellington Water Watchers, Wellington Ontario English Catholic Teachers Association, Yorklands Green Hub, interested and concerned individuals from all walks of life and, of course, us - Retired Teachers of

Ontario, District 31.

District 31 has been an active member of the Coalition for 10 years now.

The Coalition meets once a month on the second Tuesday night of the month at Orchard Park. Just during the last year, we have helped to organize and have participated in, to name but a few, activities as:

- a "Meet the Candidates Night" for Federal candidates,
- "Socks, Soup, Songs and Skating",
- Stone Soup, World Water Day,
- 18th Annual Grand River Watershed Heritage Day Workshop and Celebration,
- Community Town Hall on the Robocall Scandal which featured Michael Keefer,
- the Poverty Elimination Task Force,
- Development and Peace's "Sow Much Love" and "Create a Climate of Change",
- Resilience Festival,
- A Climate Change Consultation hosted by the provincial government,
- Michael Harris speaking on <u>A Party of One</u> and
- the exciting Yorklands Green Hub project.

At our **December meeting**, outgoing MP Frank Valeriote was our special guest and he thanked us for our frequent and open communication with him. He appreciated the fact that we expressed our concerns to him when he was our MP. In the past, we have had MP Michael Chong as a guest and we have had meetings at their offices with MPP Sandals and MPP Ted Arnott.

At this month's **January meeting**, we have invited MP Lloyd Longfield as our special guest. Group members will talk a little about the group they represent and express their group's main issues and hopes for this new Federal government to Lloyd. For example, I will describe the composition of RTO/ERO and District 31 and express that we are very concerned about the health system, climate change and the environment, the economy, and basically the future for our children and grandchildren. Lloyd will also talk about his priorities as MP and answer some of our questions.

At our January meeting, we are also discussing our priorities and initiatives for the new year. Again, we hope to provide our members with opportunities to participate in the political process. I will post upcoming events on our website. The coalition has its own website which you might want to check out: guelphcitizenaction.ca. There are also links to the other groups.

In spite of the fact that there is no election this year, I am

looking forward to a very active year of political advocacy and hope to see you at some of the events planned for our community.

Brenda McGinnis Political Advocacy



Health Matters



"Out with the old and in with the new" is a statement we have heard many times. It's interesting to look at numbers as they have impacted the past and set goals for our future.

In 2012 in Ontario, we saw the CPI increase 1.25%, in 2013 1.0%, in 2014 1.52%, and in 2015 1.31%. In Guelph, our tax increase in 2013 was 2.97%, in 2015 3%, and in 2016 it was reduced to 2.99% from 3.55%. Not quite the rate promised by our newly elected mayor. Don't forget the proposed 2% special levy on taxpayers for 10 years to pay for Guelph's infrastructure needs. If you own a dog, your license fee went up 25% and, if you have a feline, nothing as of yet.

Prof. Sylvain Charlebois, lead author of the sixth annual report from the Food Institute of Guelph in December 2015, said that "the sudden currency drop has already led to a 10 per cent increase in the price of fruits, vegetables and nuts. A family will spend \$345 more in 2016 for the same groceries and let's not forget the 4.5% increase for most meats". What is the total cost for a retired couple? Of course everyone is different.

What have these numbers from the past to do with present and future health benefit costs? Increased Costs: Generic drug costs have risen in Canada by over 10% in 2015, ODA rates by under 3% and our OMA rates just under 2%. These numbers all influence your monthly premiums.

In mid November 2015, our 90,000 members and dependents received their "Benefits Program Update 2016" which outlined your increased costs along with your increased benefit enhancements. Extended Health Care increased 4%, Dental 2.5% and Semi-Private and Convalescent Care 0% increase. The bottom line is that it will cost a couple around \$20 per month or \$240 plus tax per year. This is quite similar to your increased hydro bills (10% due to the elimination of the Ontario Clean Air Credit) that took effect in January 2016.

On p.4 of the Extended Benefits, we have the "Best

Doctors" enhancement – An Exciting New Benefit. The best part of this coverage, I believe, is that you can get an expert opinion, assistance finding a top specialist or treatment facility or, if you need assistance, navigating the health care system. This service may not be for everyone but for someone who is ill and needs help, this is a very important, non-cost benefit.

All of the benefit enhancements have increased - Prescription Drugs to \$3,200 per individual, Paramedical practioners to \$1,200, eyewear to \$400 in any two consecutive calendar years, eye exams to \$150 and hearing aids to \$1,100 every five years.

Travel/Trip Cancellations/Interruptions

There have not been major changes; however, I would read your Health Matters in the Fall issue of Renaissance and also your benefit booklet. <u>Ignorance is no excuse when it comes to your protection</u>. The stability clause always seems to cause confusion for members. If you do not follow the guidelines, you really do not have any insurance. Phone Johnson Inc. for clarification.

High Cost of Medication

The January issue of Consumer Reports details why a popular hypertension medication costs \$220.00 at chain drug stores vs. \$37.00 at Costco. Drug costs are rising in the U.S. and will eventually reach Canada.

On our website, <u>www.rto31.org</u>, you will find posted:

- 30 popular questions about your coverage raised at the June 2015 HSIC WORKSHOP in Toronto worth reading and a
- Comparison Benefit Plans Chart between RTO and competitors answers many questions for potential new members. OTIP and others have not posted their new rates as of December 2015.

Question of the Month

Why should I continue my Extended Benefit Benefits since I am over 65 and ODB provides for my needs? Answer: Everyone is different. If you are eligible, don't forget to claim that first \$100, most of which Johnson reimburses you. If you could see into the future, you might see that you will need more meds. This decision is then totally up to you.

Being fortunate enough to have an indexed pension, your OTPP increase of 1.3% was approximately \$700. Possibly you have broken even. Those who travel anywhere will find that, due to our deflated dollar, money does not go far.

Hindsight is always 20/20. Some people look at the past, live for the present and fail to plan for the future. As we

get older, every day is a bonus.

The only thing certain in life is death and taxes!

Be Safe! Be Healthy!

Patrick Bruder Health Chair

JOHNSON INC.

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



Travel News



Hi Folks.

I hope everyone had a memorable Christmas and New Years. Now it is time to look to making some memories in 2016. I have some trips to offer to help you.

Our 5 day tour this fall is to **Washington DC** September 26 to 30, 2016. It includes:

- a guided tour of the city,
- ## the Spy Museum,
- Smithsonian Institution Museums,
- Arlington National Cemetery and
- ## the Newseum.

The cost is great at \$855 twin, \$805 triple, \$775 quad and \$1255 single. This trip is booked directly with Great Canadian, which is looking after us again this year. Their number is 1-800-461-8687.

The other tour I have booked at this time is to Stratford to see **A Chorus Line**. The date is October 13, 2016. I don't have the final details as yet but it should cost about \$110. I will have more information on this and perhaps a sightseeing trip by next newsletter.

I can be reached by email at <u>lynnmorrison@wightman.ca</u> or at 813-780-8083 if you have any questions.

Lynn Morrison Travel

District 31 Financial Report



Treasurer

December 31, 2015

Income

Annual Rebate Spring dinners	17 478.39 2 500.00
Retirement Planning Workshop	1 995.40
Executive Lunch	130.00
Fall Luncheon and craft show	2 140.00
Political Action rebate	339.00
Total	24 582 79
Expenses	
Goodwill	1 112.54
Retirement Planning Workshop	2 017.85
Executive	448.17
District	8 174.81
Senate (observers)	1 444.99
Newsletter	4 800.37
Office Expenses	855.12
Travel	1 174.82
Website	400.00
Mercury advertisement	237.30
Scholarship (Hilary Welton)	400.00
Guelph/Wellington Community Living	
(Norm Jary golf tourn)	250.00
Scholarship (Maddy McDougall)	400.00
Political Action (I.C. Club rental)	339.00
RTO Travel	500.00
East Wellington Community Services	100.00
Salvation Army	200.00
Guelph Wellington Committee for	
Social Justice	50.00
Mount Forest Christmas Bureau	100.00
Centre Wellington Food Bank	100.00
Total	23 104.97
Surplus	1477.82
Bank Balance	3 683.85
Mike Curtis	



Goodwill



Happy New Year! Good health and goodwill to all members, families and friends!

RTO/ERO District 31 Goodwill Committee will work throughout the year to extend acts of kindness, caring and goodwill to our 1, 275 members.

We will continue to send Birthday and Christmas cards to members who are 80 plus and flowers to members celebrating their 90th and 100th + birthdays. 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.

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

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 510-836-

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 519-821-3892 maryhermann@rogers.com

Joyce Barnes Goodwill Chair



2016 Inflation Increase



<u>Canada Pension Plan</u> (effective January 1, 2016)

The new CPP rates will be in effect until December 31, 2016. CPP benefits are

revised once a year, in January, based on changes over the previous 12-month period (November to October) in the Consumer Price Index (CPI), which is the cost-of-living measure used by Statistics Canada.

Old Age Security (adjusted quarterly)

OAS benefits, which consist of the basic OAS pension, the Guaranteed Income Supplement (GIS) and the Allowances, will increase by 0.1 percent for the first quarter of 2016 (January to March). As of January 1, 2016, the basic OAS pension increased from \$560.05 to \$570.52 per month.

OAS benefits are also based on the CPI, but are reviewed quarterly (in January, April, July and October) and revised as required to reflect increases in the cost of living as measured by the CPI. Although OAS and CPP benefits are not indexed at the same time, they are both adjusted with the cost of living over a given year.

OAS benefits are reduced if your net income exceeds \$72 809 and are completely eliminated for high income earners over \$118,055. The threshold (\$72 809 - \$118 055) is adjusted each year based on the inflation rate.

Ontario Teachers' Pension Plan (effective January 1, 2016)

The OTPP inflation rate is 1.3%. OTPP determines the pension increase for each pensioner by using three factors:

- Statistics Canada's Consumer Price Index
- The funding status of the Plan

• The dates of employment.

The Big Picture

Every year we check the financial health of our plan to make sure we can pay pensions for the next 70 years and beyond.

Inflation protection is a lever that can be adjusted by our plan sponsors, the Ontario Teachers' Federation and the Ontario government, in the event of a funding surplus or shortfall.

Inflation protection on pension credit you earned after 2009 will depend on these financial checks. Protection on credit earned between 2010 and 2013 can range between 50 and 100% of the rate, and between 0 and 100% for credit earned in 2014 and beyond. In 2016, pension credit earned after 2009 will receive 70% of the rate (that's 0.91%).

Chances are, since you're already retired, the bulk of your credit was earned before 2010, so the impact on your monthly pension won't be very big.

But, adjusting the amount of inflation protection on post-2009 credit can have a big impact on the plan's viability. Take a look at how inflation protection has helped us keep the plan strong:

- In 2012, we projected a \$9.6 billion funding shortfall, so inflation protection levels were scaled back to 50% for pension credit earned between 2010 and 2013 and 45% for post-2013 credit. If we had provided full inflation protection on all credit, we would have faced a shortfall of \$14.8 billion.
- In 2014, we projected a \$5.1 billion funding surplus*, so inflations protection levels for pension credit earned after 2009 was increased to 60%. If we provided full inflation protection on all credit, we would have faced a \$13.6 billion shortfall.
- And in 2015, a portion of the **\$6.8** billion funding surplus* was used to increase inflation protection to 70% for pension credit earned after 2009. If we provided full inflation protection on all credit, we would have faced an **\$8.7** billion shortfall.

To verify your pension calculation, sign in to your Ontario Teachers' account and review the impact that the 2016 adjustment will have on your annual Teachers' pension.

Contact a pension consultant 1-800-668-0105 or sign in on the secure member website www.otpp.com or www.otpp.com/inflation - pa.

<u>Understanding Inflation Protection</u> (reprinted from Pension News Winter 2015)

OTPP and CPP show slightly different inflation rates (1.3% and 1.2%) because the twelve-month period for calculation is slightly different. The adjustment is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian household each month. Both plans use the same method of calculation but use slightly different time frames (OTPP: Oct. 2014 – Sept. 2015; CPP: Nov. 2014 – Oct. 2015).

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



Membership



Winter has finally arrived, the first winter for some newly retired members of RTO District 31. Hopefully they will be doing all the things they dreamed they'd do once they retired. They are in charge of their time for the first time in a long time. District 31 offers two luncheons a year and a monthly

walking club for its members. If any new retiree needs more information, s/he can contact me or visit our website at www.rto31.org.

Again this spring, in April, RTO District 31 is hosting a Retirement Planning Workshop. It will be held on April 16, a Saturday this year, to make it easier for all education workers to attend. Firm details will be posted on our website closer to the date. If you know a person currently working in education who is planning to retire within the next five years, please remind them to attend our RPW.

Since our last newsletter in the fall, we have had many people join RTO/ERO. Some are new retirees, some are the spouses of someone who has passed away, and some have moved to us from another District. On behalf of RTO District 31, I extend a warm welcome to the following new members:

Allan Asselin Siham Caudarella Rose DiRenzo Claire Farquhar Jeanne Forsythe Diana Franco Glenn Froom Carol Harvey Jeanine Holland Christa Howson Susan Hubner Mary Kawash Susan Kelly Elizabeth Leibovitz Audrey Lowe Maggie McFadzen Carl Meadows Melville Peters Sandra Roberts Sheila Vinden Cheryl Wallace

And we say farewell to Suzanne Basset and Linda Honsinger who have moved from our district.

Carol Christie Membership



In Memoriam

RTO 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.

Richard Farquhar Bill Forsythe Bruce Lowe James McColeman Suzanne Meadows Milton Sather Jackie Tooker Jane Tweeddale





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.

John and Ankie Verhart celebrated their 55th wedding anniversary last December.

Susan Ratcliffe is the host of *Pages of Our City* on Rogers TV. Susan also does book reviews about local authors' books for the library on *Inside*

Guelph on Rogers TV.

Stephen O'Connell performed in RCMPi's production of *Fiddler on the Roof* at River Run Centre.



NEW RTO Local Entertainment Group

As the weather storms outside and we are all looking for something to do, why not consider seeing a live local show, or getting involved with a local community theatre group. Many of them have been sharing their passion, their talent and their devotion to providing quality, inexpensive entertainment to their communities for fifty years or more. This is no small accomplishment. Despite dwindling funds, and decreased resources, every continuing year, new challenges are being met by a group of dedicated amateurs who provide us with an afternoon or evening of laughs and frivolity using their pooled talents and limited community resources. These shows cost us pennies (usually range \$15 - \$30) compared to what we pay at the big professional venues.



I would like to start an RTO entertainment group that has the opportunity to take in quality performances (amateur and professional) close to home at a very reasonable rate.

The first show which has been offered to us at a reduced valentine date rate is at John Elliott Theatre, 9 Church Street, Georgetown Ontario on Saturday, February 13th, at 8 pm. "Murder Inn" is a comedic mystery thriller - an unexpected tour stopover at an inn that may be haunted by a knife throwing poltergeist.

If you are interested in joining or just being sent performance locations and dates for theatre close to home, please contact me by email pniesiobedzki@hotmail.com or by phone 905-877-4134.

Pamela Niesiobedzki-Curtis





Communication

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 fifty-two 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: <u>m.anne.smith@gmail.com</u>.

Please remember to contact me if your email address changes so that you do not miss an issue of the newsletter.

For more information or to receive the OTPP report, contact these sources:

- www.fundingyourpension.com
- communication@OTPP.com
- 1-877-812-7989



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



Dates to Remember

Mon., March 21 District 31 Executive Meeting, **UGDSB** Office Retirement Planning Workshop Sat., April 16 Italian Canadian Club Thurs., May 5 Spring Luncheon Italian Canadian Club Spring Senate, Toronto Mon., May 16-Wed., May 18 Mon., June 6 District 31 Executive Meeting, **UGDSB** Office Mon., Sept. 26-Washington Trip Fri., Sept. 30 Thurs., Oct 13 A Chorus Line at Festival Theatre, Stratford

6th 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 2015

Garden Ornament - Diana Franco Ripley's tickets - Sandra O'Connor Blazing Fiddles CD - Shelley Bidgood - Barbara Jones

- David Pocock

Cruisin' CD - Karen Rathwell

Basket - Carol Brazil/Harry Halliburton

Golf Basket - Marg Forbes

Betty Wise CD - Dorothy Wilkie

RTO Backpack - Cathy Helps/Lynn Anderson Calligraphy Art by Nancy Baker - Grant Drohan Christmas Ornament by Anne Smith - Christa

Howson

RTO Luncheon Certificate - Eleanor Okihiro

- June Wagg

Plant - Jane Palmer

- Pauline Brown
- Joan Richardson

Spring Luncheon 2016

Thursday, May 5, 2016 11:00 a.m.

Italian Canadian Club

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

by **April 15, 2016**.



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

District 31 2015-2016 RTO/ERO Executive

Past President/ Political Advocacy President

1st Vice President

2nd Vice President/ Newsletter Editor Membership

Secretary
Treasurer
Goodwill
Health
Pension Concerns
Travel
Website

District Counsellors

Brenda McGinnis (519-824-5263) Richard Goodbrand (519-291-2015) Stephen O'Connell (519-265-2125) Anne Smith (519-833-9577) Carol Christie (519-822-6307)

Joan Miller
Mike Curtis
Joyce Barnes
Patrick Bruder
Marina Howlett
Lynn Morrison
John Ritchie
Nancy Baker
Joan Berry
Mary Gittins
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 <u>dvezeau@rto-ero.org</u>)

District 31 for emailed newsletters (Anne Smith at m.anne.smith@gmail.com)

To create the label database for the printer to send out the newsletters, the provincial office sends me 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-todate and correct.

Please let me know if there are any errors or omissions.