

# Report Thirty-One



## PRESIDENT'S REPORT

*Richard Goodbrand*

Welcome to our Winter 2025 Newsletter. Did you know that you can receive communications from our District, as well as Head Office, through email? And that you receive these communications more quickly and help our District's finances so we can explore other activities for you, our members.

Make sure that you save May 1, 2025 for our District Annual Meeting and Lunch. More information is in this Newsletter.

At the National RTOERO Annual Meeting, May 13-14, 2025, a motion will be moved by our Board of Directors to change the name of our organization from RTOERO (The Retired Teachers of Ontario) to Entente Education Canada. Some of the reasons for this proposal are that:

- Our members are anyone who has worked in the education sector in Canada;
- We have members from across Canada;
- There is a need to clarify that we are not associated with RTIP/OTIP.

This motion requires a majority of 2/3 of the Corporate Members at the Annual Meeting. The Corporate Members are 2 members from each of 51 Districts across Canada + the 9 Directors + the Chairs of the 4 Advisory Committees. Tim Cunningham, our First Vice-President, and I are the Corporate Members for District 31 Wellington. If you have comments or questions about this proposal, please contact me at:

[President31@districts.rtoero.ca](mailto:President31@districts.rtoero.ca)

The Strategic Plan 2030 has also been approved by the Board of Directors for presentation to the Annual Meeting for approval. This will be shared with you soon.

The PGA (Professional Golfers' Association) of Canada is now offering our Health and Travel Insurance to its members. This is a 'white-label agreement' which means that they are not members of RTOERO. To date, there has been significant interest by the players.

## SAVE THE DATE

### April 17, 2025

Deadline to notify and pay to attend District Annual Meeting and Luncheon

### May 1, 2025

District 31 Annual Meeting and Luncheon  
Italian Canadian Club, Guelph 11:00am

### May 11-13, 2025

Ottawa Tulip Festival trip, Ottawa

### May 14, 2025

Upper Grand Special Olympics - Guelph

### May 20, 2025

Deadline for payment for Grease Musical

### May 21, 2025

Upper Grand Special Olympics - Orangeville

### July 10, 2025

Grease at Drayton Festival Theatre 2:00pm

We received a \$4000 Community Grant (in a joint application with RTOERO District 10 — Bruce, Grey, Dufferin) from RTOERO in support of the Upper Grand Special Olympics (\$8000 in total). As a result of this, UG Special Olympics will be hosting a second day (first day May 14, 2025 in Guelph) to be held May 21, 2025 (rain date May 22, 2025) in Orangeville. As always, UG Special Olympics appreciates volunteers, if you are able.

## **FIRST VICE PRESIDENT'S REPORT**

*Tim Cunningham*

As you may be aware, RTOERO offers community non-profit organizations an opportunity to apply for grants of up to \$4,000. The community organization must have the support of the District RTOERO in order to be considered to receive a grant. The community grants program is designed to encourage all districts to support and partner with local organizations that are making a meaningful difference in communities and whose work aligns with RTOERO's strategic goals.

This year, the RTOERO District 31 Executive has decided to partner with the Brain Injury Association Waterloo-Wellington (BIAWW) to apply for an RTOERO community grant. BIAWW is a charitable organization devoted to providing advocacy, education, connections, and empowerment for individuals living with brain injury and their families. It has served the Waterloo-Wellington Region since 1986 with programming such as support groups, art programs, and community events, in addition to other projects and initiatives. Fifty percent of related head injuries in seniors result in a

Traumatic Brain Injury (TBI) and the Seniors-Brain Link program provides information about the areas of impairment and the best practices to support survivors. Hopefully, the BIAWW will be successful in its application for an RTOERO community grant so it can continue to offer local seniors and the community support in the area of brain injuries.

## **POLITICAL ADVOCACY REPORT**

*Brenda McGinnis*

"I'm sure many of you are anxious, but I want you to know we are all in this together. The Canadian government, Canadian businesses, Canadian organized labour, Canadian civil society, Canada's premiers, and tens of millions of Canadians from coast to coast to coast are aligned and united.

This is Team Canada at its best...

Canada is home to beautiful resources, breathtaking beauty, and a proud people who've come from every corner of the globe to forge a nation with a unique identity worth embracing and celebrating. We don't pretend to be perfect, but Canada is the best country on earth.

There is nowhere else that I, in our 41 million strong family, would rather be.

And we will get through this challenge just as we've done countless times before - together.

Thank you. Merci. Vive le Canada."

- Prime Minister Justin Trudeau - February 1 - in his address to the nation, responding to the US Trade War against Canada

At this writing, the President of the United States has put the trade war on pause for one month but all of us are still very anxious about what could happen in a month's time and our government is expecting and preparing for the worst-case scenario.

We must now all become advocates for Canada.

One of the best ways that we can become advocates is to buy Canadian. There are many websites springing up that are helping Canadians find information about Canadian-made products. One very comprehensive site is [MadeinCanadaDirectory.ca](http://MadeinCanadaDirectory.ca). There will probably be many more of these sites popping up in the near future and we are encouraged to use them.

We are also encouraged to be careful to not boycott companies who are owned by US companies but employ Canadian workers and use Canadian products. Our goal is to protect Canadian jobs.

Another very helpful site is Taste Real Local Food. This site provides a "connection and guide to local food and farm businesses, events, special programming and experiences highlighting local food in Wellington County and Guelph". Buying food from farmers in our community not only helps our local economy but it also helps the environment.

Another way to advocate for Canada is to avoid travelling to the United States.

The U.S. Travel Association is a national, non-profit organization that represents all components of the U.S. travel industry. According to the organization, with 20.4 million visits in 2024, Canadians make up the majority of international visits to the U.S. , generating US\$20.5 billion and supporting 140,000 jobs. The top five popular states Canadians visit are Florida, California, Nevada, New York, and Texas.

As Prime Minister Trudeau said, "Now is the time to choose Canada. There are many ways for you to do your part. It might mean changing your summer vacation plans to stay here in Canada and explore the many national and provincial parks, historical sites, and tourist destinations our great country has to offer."

RTOERO also was an advocate for seniors in the recent Ontario election. Unfortunately, this newsletter came out just after the election but, during the election, we tried to distribute the one-page poster produced by our central office, which outlined our three specific areas of concern - seniors strategy, geriatric healthcare, environmental stewardship. We tried to share this poster with as many groups and candidates as we could in such a short time. Unfortunately too, so many important issues that are crucial to the well-being of Ontarians, like health care and education, were overshadowed by the issue of the trade war.

Together, we will continue to be advocates for Canada who will never be a 51st State of the United States, as long as we stay strong and united.



## WELLNESS REPORT

*Shirley Goodbrand*

*The following information was presented by Katie MacDonald at the Benefits Workshop in June 2024.*

### DO YOU CARE?

The Ontario Caregivers Organization exists to improve the lives of Ontario caregivers; ordinary people who provide physical and emotional support to a family member, partner, friend or neighbour. They do this by:

1. Direct-To-Caregiver Support: Free programs, services and resources co-designed with caregivers;

2. Collaboration and Partnerships: Amplify and leverage the expertise of others to support caregivers locally and provincially;
3. Health Care Partners: Support and resources to engage, include and support caregivers as essential-care partners;
4. Research and Advocacy: Share research opportunities and support partner advocacy efforts.

There are 4 million self-identified caregivers across Ontario. 51% of caregivers are part of the sandwich generation. 49% of caregiver recipients live with the caregiver and 37% live in their own home. 67% are employed and trying to balance work with caregiving. The caregiver is a key player in managing the health and well-being of a family member, spouse, partner, friend or neighbour. In addition to the health issues, the caregiver is often responsible for financial and legal concerns. A caregiver needs to be the designated Power of Attorney or be in close contact with the designated Power of Attorney. Daily responsibilities include scheduling appointments, managing medical procedures, mobility issues, and medications. The caregiver also provides emotional support and advocates for the loved one when needed.

- 35% of caregivers provide 10 or more hours a week of care each week.
- 76% of caregivers have taken on tasks that would have been done by a nurse or personal support worker.
- Caregivers contribute \$ 97.1 billion annually to the Canadian care economy.
- 67% of caregivers work.
  - 40% of working caregivers say they have considered quitting their jobs to provide the care.
  - 45% of caregivers say the financial aspect of caregiving is stressful.
  - 67% of caregivers say they hit their breaking point but they have no choice but to keep on going.

For more information and to subscribe to a monthly e-newsletter go to [ontariocaregiver.ca](http://ontariocaregiver.ca)

Here you will find information on supportive services for caregivers (counselling, peer support and other programs to help with your mental health and well-being), as well as tools for caregivers (practical resources and tools for your caregiving journey).

## **SOME OF THE CHANGES TO OUR BENEFIT PLAN FOR 2025**

- premiums have had an increase of 5% to align with the rising health care costs.
- prior authorization is now required for diabetes management and weight loss medications.
- there are improvements to coverage for continuous positive airway pressure machines.

For more detailed information, refer to the Communique 2025 (Entente Insurance Program) sent last fall or the RTOERO website ([RTOERO.ca](http://RTOERO.ca)).

Benefit claims for reimbursement must be submitted within six months of the billing.



## **GOODWILL REPORT**

*Joyce Barnes*

*“The best things in life are the people we love, the places we’ve been and the memories we’ve made along the way.”*

Thanks to the members of the RTOERO District 31 Goodwill Committee consisting of Brenda, Marina, Mary, Nancy, Sherry, Irene and Joyce who sent over 400 birthday and Christmas cards to our members who were 80 plus in 2024. Twenty floral arrangements were sent to members who were 90, 95 and 100+ in 2024. Many get well, sympathy and congratulatory cards were also sent.

In 2025, the Goodwill Committee members look forward to adding happiness and caring to improve the quality of our members’ lives. Please help us to do this by contacting any of the members of the District 31 Goodwill Committee listed below.

**Joyce Barnes** 519-848-2351  
 joyce.barnes@sympatico  
**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  
**Irene Simmons** 519-836-8646  
 irene@simmons.ca  
**Sherry Fleming** 519-831-6639

Apologies are extended to any member of whose needs we have not been made aware. Monthly reports are received from the RTOERO Head Office to assist us with our work. Please contact RTOERO Head Office at 800-361-9888 if there are any changes in your personal information so our Goodwill records are up-to-date.

Make a memory every day,  
 Joyce Barnes



## MEMBERSHIP REPORT

*Graham Fiddes*

These first few months of the year bring new prospects and many opportunities.

- Our most recent membership numbers include:
- 1400 retired educators
  - 56 actively working RTOERO members
  - 78 members are over the age of 90
  - 16 of our members are under the age of 54

If you have friends who are still working in education, please remind them that they can join RTOERO before they retire without an annual fee. There isn't any charge to retired members who purchase benefits.

We welcome our newest members:

**September**  
 Gary Barton, Ross Kirkconnell and  
 Eric Kristensen

**October**  
 George Cousins, Todd Graves

**November**  
 Shari Braund Elliott, Terrance McGrath and  
 Benjamin Sheridan

**December**  
 William Curtis, Catherine Moon,  
 Laurence Smith and Edward Smydo

**January**  
 Melanie Denoon

**In Memoriam**  
*"In the memory of our friends who touched so  
 many lives and brought such happiness."*

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

Marilyn Curtis	Guelph
Donna Doupe	Guelph
Elizabeth Ecclestone	Guelph
Marg Hall	Arthur
Peter Hyndman	Waterloo
Harley Knighton	Guelph
Anne Lamb	Toronto
John Little	Fergus
Frank Mayer	Waterloo
Kathleen McGillivray	Guelph
Pam (Georgia) Niesiobedzki	Erin
Ann Rivard	Elora
Margaret Settle	Guelph
Theresa Smydo	Fergus
Noreen Sparrow	Guelph
Patricia Spedaler	Guelph
Joyce Stevenson	North Bay
Silvio Valeriote	Guelph
Jean Whyte	Hamilton



## SOMETHING TO SHOUT ABOUT



*Brenda McGinnis*

District 31 is blessed with many talented and creative members who are engaged in many interesting and exciting activities. We continue to feature some of these achievements in our newsletters. Please let our Executive know about any of our members who are involved in interesting adventures or who have received awards or special recognition for their work. We would like to acknowledge, celebrate and support the accomplishments and endeavours of our members.

**Nancy Baker** will be appearing in the Elora Community Theatre's production of *Sense and Sensibility* at the Fergus Grand Theatre in May.

**Sebastian Dal Bo** was elected vice-chair of the Wellington Catholic District School Board. RTOERO members **Andy Finoro** and **Joe Tersigni** also serve as trustees on the Board.

**Susan Dickert** is the Returning Officer for Elections Ontario and Elections Canada in Guelph.

**Barbara Heagy** published her new book, *For the Love of Food: Family Edition* in early December 2024. It is a collection of stories and recipes praising food as a language of love through five generations of her family. This memoir/cookbook is a testament to the life-giving power of food as it moves from field to table with gratitude, bonding, and celebration. It's a book for readers who love to cook, and cooks who love to read. Reminisce about your own mealtime memories and be inspired. Barbara encourages us to "Get into the kitchen and start cooking!". Copies of the book are

available directly from Barbara Heagy, [barb\\_mcquarrie@hotmail.com](mailto:barb_mcquarrie@hotmail.com) for \$30. Also available at local bookstores or Amazon.ca.

**Anne Holman** received congratulations for completing **800** volunteer shifts at the River Run Centre last June 2024, at their end of year banquet.

**Stephen O'Connell** performed in the recent Guelph Little Theatre production of *Rehearsal for Murder*.

**Susan Ratcliffe**, in addition to being an RTOERO member, is a local heritage advocate who has been providing historical walking tours for the Guelph Arts Council since 1987. In November 2024, Susan spoke to a packed crowd at the main branch of the Guelph Public Library about Guelph's notorious underground tunnels.

**Karen Rathwell**, chair of Guelph Wellington Coalition for Social Justice, worked quickly and efficiently to organize an All Candidates Meeting of Provincial candidates in the Guelph Riding.

**Gail Root** and **Anne Smith**, as members of the Octarine Women Artists' Collective, have an art show and sale, *Escape: Transcending Bounds*, at the Elora Centre for the Arts in April 2025. The opening is on March 30, 2025.

**Joe Tersigni** spoke on November 5, 2024 at the Guelph Museum for the Guelph Historical Society on "War Heroes from Guelph... Why Remember Them?"



## TRAVEL REPORT

*Lenore Ralph & Anne Smith*

The Travel Committee is offering two options for our members this spring and summer:

### **Ottawa Tulip Festival Great Canadian Tour**

- Date: May 11-13, 2025
- Cost: \$ 880 per person
- Payment: contact Great Canadian at 519-896-8687, and tell them you're with RTOERO District 31
- Included: Round Trip Coach, 2-night stay at the Lord Elgin Hotel, Guided Tour of Ottawa; choice of Canadian Museum of History or Canadian War Museum

### **Grease, the Broadway Musical Phenomenon**

- Date: July 10, 2025 at 2:00pm
- Location: Drayton Festival Theatre, Drayton
- \$ 55 per person by cheque at the time of booking
- Self-drive – meet us at the theatre
- Contact Lenore Ralph at 519-822-1596 by May 20, 2025. Leave a voicemail with your name, phone number and email.

Cheques should be made payable to:

***RTOERO District 31***

Payment by mail:

**Lenore Ralph,  
3 Cheltonwood Avenue,  
Guelph N1E 4E1**

or drop it off in her mailbox.

Tickets will be held for 10 days.

As we move forward, your ideas and suggestions for future events are welcomed. Please reach out to either of the following travel committee members:

Anne Smith [m.anne.smith@gmail.com](mailto:m.anne.smith@gmail.com)

Nancy Baker [nancyida@symptico.ca](mailto:nancyida@symptico.ca)

Stephen O'Connell [soconnellguelph@gmail.com](mailto:soconnellguelph@gmail.com)

Lenore Ralph [lrsidebyside@hotmail.com](mailto:lrsidebyside@hotmail.com)

Thank you in advance for your help and support with ideas.



## TRAVEL REVIEW

*Marina Howlett*

### **Come From Away**

On Saturday, February 8, 2025, RTOERO members from Wellington District 31 participated in a trip to the Royal Alexandra Theatre in Toronto to see 'Come From Away'. The show was excellent and everyone truly enjoyed the event; some saw the show for the first time and many were seeing the performance for the second or third time.

It was heartwarming and reassuring to be reminded how the people of Gander, Newfoundland opened their hearts and homes to welcome and take care of the airline passengers who had been re-directed to Gander airport immediately following the 9/11 attack. The citizens of Gander demonstrated what it means to be a strong ally and neighbour of the United States.

A special thanks to the Hot House Restaurant for hosting a delicious lunch and Sherry, our bus driver, from Denny Bus Lines. Our members had very positive comments about the event.



## SURVIVOR BENEFITS

### Survivor Benefits

Here is some information about the procedure for obtaining survivor benefits if, sadly, the primary member of the RTOERO Entente Group Insurance Plan dies. Surviving spouses or dependent(s) can become members and enjoy the same benefits.

What to expect:

- Johnson Insurance needs to receive the death certificate. The spouse doesn't need to call or email themselves — a call or an email can come from a friend, family member, district goodwill coordinator or funeral home director. Johnson can be reached at:
  - 416-920-7248 or 1-877-406-9007
  - [healthbenefits@johnson.ca](mailto:healthbenefits@johnson.ca)
- Johnson Insurance sends the surviving spouse or dependent a continuation of benefits form and postage-paid envelope. The form needs to be completed and sent back.
- The surviving spouse or dependent will then become an RTOERO member if they aren't already. They will be enrolled in the Entente benefits.
- All historical file notes and claims history will transfer to the surviving spouse's record. They'll receive a new benefits package, card, and a welcome package from RTOERO.



## RTOERO Foundation News

The RTOERO Foundation is thrilled to announce that we have awarded four new grants, for a total funding amount of \$ 175,950.

These projects, which were scored by our Peer Review Panel and our Community Review Panel, cover a range of priority issues including geriatrics research, social engagement and seniors' health and wellbeing. We are also thrilled to say that this is the first time in the Foundation's history, a single round of granting spans the country from coast to coast, with one in British Columbia, two in Ontario and one in Nova Scotia.

Funding of these projects is made possible through your generosity. Thank you for your continued support.

### Sharing Knowledge on Geroscience for Healthy Aging

Organization: The University of British Columbia  
Funding amount: \$ 50,000

Summary: The burgeoning field of geroscience emphasizes that the biological aging process is the greatest risk factor for age-associated diseases and geriatric syndromes (such as frailty). To date, there is little public awareness of the field of geroscience. This project aims to address this gap by bringing knowledge and awareness of this field to older adults to emphasize how lifestyle, environmental, and behavioural factors can help us keep our bodies healthy and prevent disease.

### Skin-Mounted Biosensor for Osteoporosis

Organization: The University of Western Ontario  
Funding amount: \$ 40,000



Summary: This proposal presents the development of a point-of-care biosensor patch as a minimally invasive, cost-effective, and rapid diagnostic tool for the early detection of osteoporosis and osteopenia. The anticipated outcome is a single-use, painless, user-friendly diagnostic tool that can be deployed directly in a home setting, significantly improving early diagnosis rates and enabling timely interventions.

### **Documenting Social Engagement through Singing**

Organization: Wilfrid Laurier University  
Funding amount: \$ 35,950

Summary: The Circle of Music is a program that places people living with dementia, their care partner and high school student volunteers together in a choir. This initiative proposes to create a documentary film so that other communities, Canada-wide, using this model, can create an intergenerational choir for the benefit of their community. An accompanying website with resources and files to create lyric binders will provide the tools to build successful intergenerational choirs where members are socially engaged.

### **Engaging Seniors: Intergenerational Strategies**

Organization: East Cumberland Lodge  
Funding amount: \$ 50,000

Summary: Located in Pugwash, Nova Scotia, this project aims to extend East Cumberland Lodge's seniors' programming to the local community and to hospital patients awaiting transfer to Long-Term Care. This initiative will also leverage intergenerational education by developing a collaborative back/granting program.

curriculum with the local high school's Opportunities and Options program, directly engaging youth in meaningful activities with seniors.

To learn more about our donor-funded grants, please visit [RTOERO.ca/giving](https://RTOERO.ca/giving)



### **Inflation Adjustments Effective January 1, 2025**

- Ontario Teachers' Pension Plan (OTPP) 2.7%
- Ontario Municipal Employees Retirement System (OMERS) 2.61%
- 'Canada Pension Plan (CPP) 2.7%
- Ontario Pension Plan (OPB) 2.7%

### **Old Age Security (OAS) Quarterly Inflation Adjustment (January, April, July, October)**

Effective January 2, 2025, the monthly payment will be:

- \$ 800.44 if you are 75 years or older; and
- \$ 727.67 if you are 60 to 74

The OAS will be clawed back when the net income from all sources exceeds \$90,977.

If your net income exceeds \$148,605 (ages 65 - 74) and \$ 147,418 (ages 75 and older), there will be no monthly OAS payment.

The clawback is determined each year after the Notice of Assessment has been completed for the previous year.

The clawback will start July 2, 2025 and end June 30, 2026.

Each person has to apply for the OAS prior to reaching the age of 65.

Your OTPP will be reduced when you reach age 65 to reflect the deduction for the CPP offset.

The deduction for the CPP offset starts in the month you reach age 65.

For further information about the CPP offset, please contact Marina Howlett at 519-836-8585 or by email at [howlettmarina@gmail.com](mailto:howlettmarina@gmail.com).

The end of year surplus/deficit of each plan will be released in the OTPP and OMERS annual reports. These reports will be available later this year.

### **Conditional Inflation Protection**

In **2009 and 2010**, OTPP reported a funding shortfall (2009 - \$ 17.1 billion, 2010 - \$ 17.2 billion). The pension payout was \$1.8 billion more than the amount members and their employer contributed in 2009 and 2010. The Partners were required to submit a funding valuation to the Financial Services Commission of Ontario (FSCO) by January 1, 2012. The Partners agreed to invoke conditional inflation protection for pension credit earned after 2009 and to increase the contribution rate by 1.1% for all working members.

Effective **January 1, 2010**, teachers who retired in 2010 and beyond had their pensions calculated at 60% of the COLA rate. Teachers who retired in 2009 or earlier were not affected by Conditional Inflation Protection (CIP). Actively employed teachers would be subject to CIP provisions that would be determined and applied at the date of retirement if necessary.

In **March 2014**, the Partners filed a \$ 5.1 billion funding surplus and the surplus was used to partially restore cost-of-living increases for members who retired after 2009 (effective January 1, 2015).

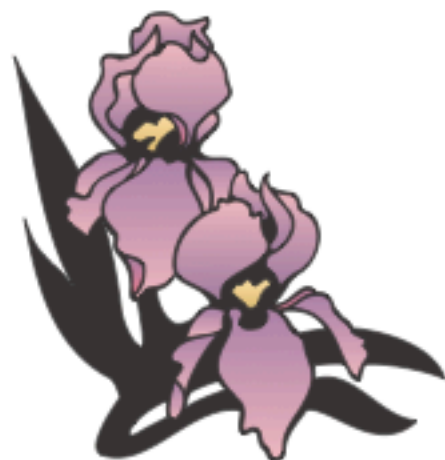
In **March 2015**, the Partners again filed a \$6.1 billion funding surplus. A portion of this \$6.1 billion was used to further restore cost-of-living increases (effective January 1, 2016).

In **January 2017**, the Partners reported a \$ 11.5 billion surplus in the Plan. A portion of this surplus was used to complete the restoration of the inflation protection for teachers who retired after 2009. As well, the contribution rate for the Plan's active members was reduced by 1.1%.

Effective **January 1, 2018**, all retired teachers were restored to full indexing for their pensions based on the yearly COLA indexing.

CIP has proven to be an effective tool for managing Plan deficits and it will be implemented if the Partners file a report with a funding shortfall (deficit) now and into the future.

Conditional Inflation Protection for retired members and increased contribution rates for active members are two mechanisms that can be used to reduce the deficit at any time that the Plan does not report a surplus. The Partners (OTF and the Government of Ontario) must file a funding valuation every three years.



You and your spouse/guest are cordially invited to attend the

# Spring Annual Luncheon Meeting

OF RTOERO DISTRICT 31

Italian Canadian Club, Guelph

**Thursday, May 1, 2025**

11:00 -11:30 Social; J.O.E. will serve coffee and jokes; /collection of new books (suitable for children, teens, or adults) for Action Read

11:30 - 12:00 Business Meeting

12:00 - 1:00 Luncheon Buffet; Door Prizes during dessert

1:00 - 1:45 Entertainment: Two of a Kind - 50's and 60's music

**Buffet Menu:**

Garden salad

Penne with tomato sauce

Chicken Parmigiana

Pan-roasted potatoes

Hot vegetables

Dessert buffet of fruit, assorted cakes, pies, squares

*Accommodation for members with special dietary needs*



Detach and send before April 17, 2025 to:

Mike Curtis, Treasurer

9450 Copeland Path, RR#2 Erin, ON N0B 1T0 905-877-4134

**Cost: \$20.00 per person**

***Subsidized by District 31***

**Spring Annual Luncheon Meeting OF RTOERO DISTRICT 31**

Thursday, May 1, 2025

**PLEASE RSVP before April 17, 2025.**

Please make reservations for: \_\_\_\_\_ and  
Name

Name of Guest

**Special Dietary Requirements:**

☐ Vegetarian

☐ Gluten Free

☐ Lactose Intolerant

☐ Other: \_\_\_\_\_

Enclosed is a cheque payable to RTOERO District 31 in the amount of \$\_\_\_\_\_ (\$20 per person).

*This meal is subsidized by RTOERO District 31.*



## TREASURER'S REPORT

Mike Curtis

### RTO District 31 Financial Report December 31, 2024

#### INCOME

Annual Rebate	\$ 25,278.50
Spring Luncheons	1,525.00
Drayton ( <i>Beehive</i> )	1,026.00
Community Grant	4,000.00
Fall Luncheons	1,840.00
<i>My Fair Lady</i>	2,550.00
<b>TOTAL</b>	<b>\$ 36,219.50</b>

#### EXPENSES

Goodwill	\$ 11,381.55
Community Grant	4,000.00
Recruitment	146.88
Executive	1,500.37
District	16,106.52
Forum	2,043.59
Newsletter	5,268.79
Bank Fees	48.00
Office Expenses	143.64
Transportation	2,316.24
Website	769.69
RTO Foundation	200.00
<i>Guelph/Well Com 4 Social Justice</i>	400.00
Special Olympics	500.00
Scholarships	600.00
Trips ( <i>My Fair Lady</i> and <i>Come From Away</i> )	13,018.70
Member Engagement	553.85
<b>TOTAL</b>	<b>\$ 58,997.82</b>

<b>DEFICIT</b>	<b>\$ 22,778.32</b>
<b>BANK BALANCE (as of Dec. 31, 2024)</b>	<b>\$ 14,713.23</b>



# RTO DISTRICT 31 EXECUTIVE 2024-2026

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/Benefits	Shirley Goodbrand	shirleygoodbrand661@gmail.com	519-291-2015
Membership/Recruitment	Graham Fiddes	rto.gfiddes@gmail.com	226-500-2364
Newsletter Editor	Scott Montgomery	scottmontgomeryrto@gmail.com	519-993-1286
Pension/Retirement Concerns	Marina Howlett	howlettmarina@gmail.com	519-836-8585
Political Advocacy	Brenda McGinnis	dmcginc602@rogers.com	519-824-5263
Social Media	Richard Goodbrand	rdgoodb@gmail.com	519-291-2015
Travel	Lenore Ralph	lrsidebyside@hotmail.com	519-822-1596
	Anne Smith	m.anne.smith@gmail.com	519-820-6471
Webmaster/Email Manager	John Ritchie	mistercanoehead@yahoo.com	519-821-5894
Counsellors	Patrick Bruder	patrickbruder@gmail.com	519-823-2399
	Mary Hermann	maryhermann@rogers.com	519-821-3892
	Stephen O'Connell	soconnellguelph@gmail.com	519 -265-2125
	Anne Smith	m.anne.smith@gmail.com	519-820-6471



RTOERO 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)

RTOERO ([rtoero.ca](http://rtoero.ca) or 1-800-361-9888) –

Ask for Membership, or email  
[membership@rtoero.ca](mailto:membership@rtoero.ca).

### **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 RTOERO District 31.

Publisher: Scott Montgomery