

Thirty-One

President's Message – Anne Smith

It is hard to believe it is already fall, my favourite season although I wasn't enthusiastic about its very rainy start. It seems like a long time since we have actually seen you. We look forward to being able to do so again, once we feel it is safe; in the meantime, we hope you are keeping active, connected and safe. Although we are still in the fourth wave of COVID 19, there are some positive signs that we are moving forward: our grandkids are back to school, vaccination numbers are up, and indoor capacity numbers are rising; however, until children can be vaccinated and case/ICU numbers are down, we are not yet ready to resume our district in-person luncheons/activities. That doesn't mean we haven't been busy planning for the future. I am so honoured to be able to work with the wonderful, dedicated members of the District 31 Executive who have been meeting virtually every month, except during the summer.

Surveys

Now, to better serve you, we are asking for your input.

You will have recently received an on-line survey from your District 31 Executive. I know that some of you already filled in one from RTOERO Office and that was certainly appreciated. However, the one District 31 sent you in late September relates strictly to district activities. Please take a few minutes to let us know your preferences for future luncheons, travel, and workshops.

In this newsletter, you will also find an infographic detailing the information RTOERO Office received on their survey about our district numbers. It makes for interesting reading.

District Donations

One of the things we've done during the pandemic is to make donations to support many of our local

not-for-profit organizations with the work they do throughout the district:

- Action Read (in place of our annual book donation) \$200
- Alzheimer's Society \$500
- Canadian Red Cross \$500
- Children's Foundation of Guelph-Wellington \$500
- Hospice Wellington \$500
- RTOERO Foundation (in memoriam) \$100
- UGDSB Learning Foundation (honorarium) \$200
- Groves Hospital Foundation (in memoriam) \$ 50

RTOERO Insurance Plans

RTOERO is unique because we offer group health insurance plans to a retiree demographic, and we self-insure most of our plans. Rather than simply purchasing an off-the-shelf fully-insured product from an insurance company, RTOERO manages our members' premiums on a not-for-profit basis. We can provide group coverage because we're a membership organization.

Make the most of your RTOERO Insurance Plan

- **Set up direct deposit**
You can choose to have claim payments deposited into your bank account. To set up direct deposit, submit a VOID cheque to our insurance service administrator. Contact the service administrator at 1-877-406-9007 or pbclaimsontario@johnson.ca for more information.
- **Set up your account for online claims**
Online submission is easy and convenient. Your first step is to set up your online claims account. Choose 'Register' in the 'New to

this' section at insurance.johnson.ca/. Once registered, bookmark the online claims login page or find it anytime on the 'Claims' page in the 'Insurance' section of the RTOERO website.

- **Submit claims right away and file your receipts**

Develop a habit of submitting claims right away so you don't forget. Claims must be submitted no later than the end of the calendar year following the year in which the expenses were incurred. Set up a place to store your receipts after you've submitted the claims. Photocopies of receipts are acceptable. Like other financial documents, it's best to keep receipts for seven years.

- **Explore your retirement health coverage**

Health insurance can help you stay healthy. It provides peace of mind that your health needs will be taken care of and gives you access to services to help you maintain and optimize your health and well-being.

Familiarize yourself with what's covered so you can decide how to use your insurance to best support your health needs. Summaries of the extended health care plan, dental plan and hospital and convalescent care plan, are available on the RTOERO website at rtoero.ca/insurance/.

- **Call the claims team before major aids and appliances purchases**

Your plan covers a large variety of aids and appliances, including wigs, hearing aids, CPAP units, orthotics and more. We suggest contacting the claims team before your purchase to review the eligibility and maximums and help you get the best value. Reach the claims team at 416-920-7248 or 1-877-406-9007 or pbclaimsonario@johnson.ca.

- **Carry your RTOERO benefits card with you**

You'll need your benefits card at pharmacies and especially when travelling. It's a good idea to keep it in your wallet at all times, so you have our contact information close at hand.

- **Make sure you have proof of travel dates**

You don't need to let us know when you're travelling, but you do need to make sure you have proof of your departure and return dates. That could be plane tickets and boarding passes, passport stamp, transaction receipts like gas, hotel or purchase that show travel leaving and returning to your province of residence.

If you have friends looking at insurance options for retirement, let them know that we have a comparison checklist on our site to help them with their research.

- You can find it at rtoero.ca/what-to-compare-when-looking-at-insurance-options-for-retirement-printable-checklist.
- Or share this article with them from the website – rtoero.ca/whats-the-difference-between-group-and-individual-insurance-for-retirees.

RTOERO Webinars

You will have read in the Chair's Newsletter that there are a number of free webinars being offered during the fall by RTOERO Office and listed at rtoero.ca/events/. To view videos of previous webinars, rtoero.ca/resources/ and scroll down to 'Watch our Latest Videos'. These informative hour-long webinars beginning at 1:00 pm are led by experts in their fields. I have watched all of them to date and highly recommend them. Upcoming ones are:

October 13, 2021 - Saving the Forest . . . Saving Us - Diana Beresford-Kroeger

November 1, 2021 – Diversity, Equity and Inclusion: Mental and Physical Well-being

November 3, 2021 - Paths to Wellness for Older Persons: Body, Mind, Spirit - Isobel Mackenzie, Keri-Leigh Cassidy

Venngo MemberPerks

Venngo MemberPerks is a discount program that's available to all RTOERO members. You can save on a vast range of products and services, including dining, travel, clothing and shoes, technology, health and fitness, financial and professional services and much more. RTOERO members

collectively saved over \$55,000 during the first three months of 2021. Members save about \$200 in an average year using MemberPerks discounts.

How to activate your account

Visit the Venngo MemberPerks page at rtoero.ca/services/venngo-memberperks/ to activate your account and start browsing the savings. You'll need your *RTOERO membership number* to set up your account. You can also download the mobile app. RTOERO members who use Venngo recommend checking the app for discounts before making purchases.

Goodwill – Joyce Barnes

“A good laugh is sunshine in the house.” William Makepeace Thackeray

May you be blessed with laughter and sunshine in your home.

Welcome to our new retirees and to all of our RTOERO District 31 members!

For our new members I wish to share the role of our Goodwill Committee.

Our committee endeavours to share kindness and caring by sending birthday cards and Christmas cards to our members who are 80 plus. Birthday cards for our members who are 80 plus will be sent at the beginning of the month due to the Privacy Act. Sympathy cards, get well wishes or celebrations of special life events are sent to all members. Flowers are sent to members who are celebrating milestone birthdays of 90 and 100 plus.

Please help us to make this world a better place by informing us of our members' needs. Contact any of the members of the District 31 Goodwill Committee listed below. We may also be contacted at the District 31 website, www.rto31.org.

Arthur, Mount Forest, Harriston

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

Drayton, Moorefield, Palmerston

Jean Brodhaecker 519-638-2291

Elora, Fergus, Salem, Alma

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

Rockwood, Hillsburgh, Erin

Marina Howlett 519-836-8585
howlettmarina@gmail.com

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

Please contact RTOERO Office at 1-800-361-9888 if you change your address so our records are up to date. If you have a rural route address, please use your fire number and road as your address.

Keep smiling, even under your mask.

RTOERO Benefits Report – Shirley Goodbrand

The McMaster Optimal Aging Portal presents weekly factual information and tips on health matters relevant to our age group. You can sign up to receive their weekly topics at mcmasteroptimalaging.org.

Examples of recent topics were promoting brain health, managing osteoarthritis, housing strategies and managing blood pressure. Information is presented in a variety of ways: blogs, articles, e-learning etc. It is an easy way to obtain resources to help you lead a healthy lifestyle.

Political Advocacy – Brenda McGinnis

While most of us did not want an election during a pandemic, this feeling did not stop RTOERO members from participating in this election. It was

very heartening to see many of our members working on campaign teams for the candidate of their choice, advocating for issues they believed in and were promoted by RTOERO, and, most important of all, voting. It was disappointing to see that voter turnout was quite low for this election but I am absolutely positive that our members were among those citizens who exercised their vote.

Thank you to Richard Goodbrand and the Guelph-Wellington Coalition for Social Justice (GWCSJ) for organizing a Zoom "Meet the Candidates" event for Guelph.

The GWCSJ, of which we are a member together with 20 other organizations in Guelph and Wellington County, co-sponsored with Democracy Guelph and Guelph-Wellington Climate Coalition, a Guelph Federal Candidates Virtual Town Hall. Hopefully some of you were able to watch it.

Richard reports that a survey was sent to each registrant:

- Approximately 77% indicated that it was a valuable event.
- 48% of respondents felt that more challenging questions should have been asked.
- Many felt that the candidates should not have had the sponsor questions in advance.
- Others felt that the balance between sponsor and registrant questions should have been more equal.
- Many registrants gave us helpful suggestions for the next time (probably spring 2022 for the Provincial election).

District 31 provided financial support for this Guelph event from a Provincial Political Advocacy Grant and would have provided similar funding for events in the other two Wellington ridings. The Coalition continues to reach out to groups in Wellington County for this type of activity. The group tried to organize a similar event for the other two ridings in our district - Wellington-Halton Hills and Perth-Wellington - but could not find any co-sponsors or interested parties.

Shift Action for Pension Wealth and Planet Health is a teacher-based action group proposing that teachers and students "call on the OTPP to improve its disclosure and management of climate risks, exclude fossil fuels from teachers' retirement portfolio, and dramatically increase investments in climate solutions like renewable energy and 9 clean technology".

While important questions have been raised regarding the pension plan, the RTOERO Board confirmed that these issues are not among the primary advocacy goals RTOERO is pursuing on behalf of its members and seniors across Canada. BUT also know that RTOERO supports RTOERO members who have taken or will take individual action to write letters to OTPP in support of this action and RTOERO will continue to monitor this issue. The OTPP has taken action by stating a clear climate change action mandate.

If you are interested in learning more about this issue, you may wish to contact one of our members, Susan Mason, scolleran@sympatico.ca, who would be more than happy to discuss this issue with you and share some websites and links with you.

In addition to environmental issues and climate change issues, RTOERO also advocates on behalf of seniors' health and quality of life. One issue that is becoming a serious problem is the dispute between the Ontario Association of Optometrists and the Ontario Government. As you are aware, since September 1st, all seniors' and children's and OHIP eye exams have been suspended. For some children and seniors, this is a very dangerous situation. To learn more about this issue and to send a message to your MPP that eye care is important to you and you want to see this issue resolved, visit SaveEyeCare.ca.

As always, RTOERO will continue to advocate for a healthier, safer and richer life for its members and all seniors.

In Memoriam

"We remember your life and celebrate all the wonderful memories we have."

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

| | |
|------------------|------------|
| Mearney Branston | Palmerston |
| Carol Bruce | Guelph |
| Martina Corrin | Guelph |
| Nita Daly | Guelph |
| Jack Frimeth | Palmerston |
| William Gabourie | Guelph |
| Isabelle Hayes | Guelph |
| Kathleen Hedican | Kitchener |
| Dorothy Mogk | Guelph |
| Rueben Ryan | Fergus |
| Jeanette Truex | Guelph |
| Joan Wolfe | Fergus |

Membership—Scott Montgomery

As autumn begins, our members look forward to cleaning up their gardens and having conversations with friends who may have been away this past summer.

Our most recent membership numbers include:

- 1381 retired educators, which includes 10 new recently retired educators.
- 45 actively working RTOERO members.
- 52 members are over the age of 90.
- 9 of our members are under the age of 54.

Please, if you have friends who are still working in schools, remind them that they can join RTOERO before they retire **without an annual fee**. When they retire, the membership fee and benefit fees are less than other educational organizations.

2020 OTPP Annual Report

Highlights—Marina Howlett

- The Ontario Teachers' Pension Plan is the largest single profession pension plan in Canada.

- Net assets as of December 31, 2020 - \$221.2 Billion
- Total Fund Net Return – 8.6%
- The Pension Plan is fully funded for the eighth year in a row (103%).
- Funding Sources for OTPP since 1996:
 - 79% Net Investment Income
 - 10% Member Contribution
 - 11% Government/Employee Contributions
- Offices located in Toronto, London, Hong Kong and Singapore
- The Plan is globally diversified with investment assets in more than 50 countries.
- The Plan has set a targeted goal of \$300 Billion Net Assets by 2030.
- The Ontario Teachers' Pension Plan is committed to achieving a Net Zero Greenhouse Gas Emission by 2050.

Facts about our Members

- Total number of members – 331,000
 - 183,000 active members
 - 148,000 pensioners
- Ratio of active teachers to retired teachers – 1.2 to 1
- Average retirement age (2020) – 59
- Average starting pension - \$47,500
- Average number of years retirees contribute to the Pension Plan – 26
- Average number of years retirees can expect to collect a pension - 32
- Number of pensioners aged 100 and older – 147
- 24 pensioners have collected a pension for more than 50 years.

"Despite the unprecedented challenges of the COVID-19 global pandemic, the Ontario Teachers' Pension Plan showed tremendous resiliency and delivered strong results in 2020." – Steve McGirr, Chair OTPP.

For a more detailed report, please visit the website www.otpp.com.

Financial Report – Mike Curtis

RTOERO District 31

July 21, 2021

Income

| | |
|---------------|------------------|
| Annual Rebate | 21 952.05 |
| Total | 21 952.05 |

Expenses

| | |
|------------------------------|-----------------|
| Goodwill | 750.87 |
| Newsletter | 2 259.81 |
| Office Expenses | 28.00 |
| Action Read | 500.00 |
| Alzheimer's | 500.00 |
| Canadian Red Cross | 500.00 |
| Children's Foundation of G/W | 500.00 |
| Hospice Wellington | 500.00 |
| RTO Foundation | 100.00 |
| WCDSB (scholarship) | 200.00 |
| UGDSB (Learning Foundation) | 200.00 |
| Groves Hospital Foundation | 50.00 |
| Total | 6 088.68 |

Surplus 15 863.37

Bank Balance 33 922.44

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 and celebrate and support the accomplishments and endeavours of our members.

Nancy Baker appeared in the Elora Community Theatre outdoor production of A Red Plaid Shirt in July and will now be appearing in their production of Jane Eyre at the Fergus Grand Theatre.

Carol Christie has ridden a lot of twisty, turning roads with her motorcycle riding club as they continue to raise money for charities. Over the summer, Carol helped raise \$2,000 for J.O.E. (Jobs, Opportunity, Enterprise – see below) and over \$2,000 for Childhood Eating Disorders at McMaster. Her motorcycle club supported her in raising over \$3300 for St. Margaret's Hospital Cancer Research. Carol describes the club as "tough as nails and hearts of gold!"

Tim Cunningham, our Newsletter Editor, was presented with The Elementary Teachers' Federation of Ontario 's 2021 Honorary Life Membership Award. Honorary Life Memberships, the Federation's highest form of recognition, are given to members who have retired from the education profession and have given outstanding service to the Federation at the provincial level or as a member of the provincial ETFO staff.

Denise Gismondi, Dennis Johnson, and Bev Matson are featured in Guelph Little Theatre's book, Sharing: Stories of Guelph Little Theatre :In Celebration of 85 Years of Community Theatre. This absolutely enjoyable and delightful book is a fund raiser for Guelph Little Theatre. If interested, you may email **Pamela Niesiobedzki-Curtis** at pm@quelphlittletheatre.com. The book costs \$20. Pam's committee has also worked with another Guelph Little Theatre Committee on its 85th anniversary to create a display of costumes, props and archives, at the Guelph Civic Museum. The show runs until early December.

Irene Hanuta, RTOERO member and local artist has created an exquisite colouring book featuring her drawings of the former Guelph Correctional Centre Grounds. All profits from the sale of this book titled simply "Colour Yorklands" will go to the Yorklands Green Hub Initiative, which aims to create an environmental education, demonstration and research hub at the former Guelph Correctional Centre. People can order copies of this book by visiting yorklandsgreenhub.ca.

Pamela Niesiobedzki-Curtis has written a play (under the name Roxanne Thornton) and is stage managing its World Premier Production of An Inappropriate Claus, which is about a disgruntled citizen who contacts all sorts of agencies to try to get Christmas cancelled. After all, Santa has not moved with the times. He violates

codes and regulations all over the place. Privacy Laws prevent him from watching children and putting them on his list; by-laws are broken by striking up his pipe in the workplace and other people's homes not to mention using endangered species to pull his sleigh and prejudicial practices in choosing them over other animals that are not endangered. **Joan Berry** plays a disgruntled elf and **Steve O'Connell** plays the Mayor and also an elf. The play is suitable for the whole family and runs the first two weekends in December with several matinees.

Check out guelphlittletheatre.com.

Josephine Scott reports that **J.O.E.** (Jobs, Opportunity, Enterprise), a District 31 Project Service to Others recipient, has partnered with the Community Company to make postcards for people to send out to their friends in order to reconnect after not seeing them during the pandemic. Four J.O.E. collaborators including Josephine's daughter, Susie, participated in the Postcard Project whereby they designed and produced a postcard which was manufactured for sale. The

participants reap a small percentage of the profit in the sale of these very attractive and positive postcards which are designed to make recipients smile and brighten their day. If you would like to learn more about the Community Company and their projects and their connections with our friends in J.O.E., go to communitycompany.org.

District Website

Visit our District website at rto31.org for up-to-date information about RTOERO events in Guelph and Wellington County and for photos of past events.

Each edition of Report Thirty-One is posted on the website. We encourage you to try opting for a digital version. If you would prefer to get your newsletter online, email John at mistercanoehead@yahoo.com.

Keep the date!

Event: [An Inappropriate Claus](#), a free dress rehearsal live performance for RTOERO District 31 members only - See Something to Shout About in this newsletter for more details about the play

Where: Guelph Little Theatre

When: December 2, 2021

Covid Protocols:

- Max of 100 members (instead of the usual 250) in the theatre with side spacing and alternating empty rows
- must show proof of full vaccination
- must wear masks until seated
- stand and stretch at intermission with washroom use if needed
- dismissed at the end one row at a time
- snack bar will not be open

Registering:

- further details and registration information will be provided in an eBlast closer to the date

2021 Membership Survey

Wellington Region

District 31 Report



District level summary of 2021 Membership Feedback
(n = number of respondents)

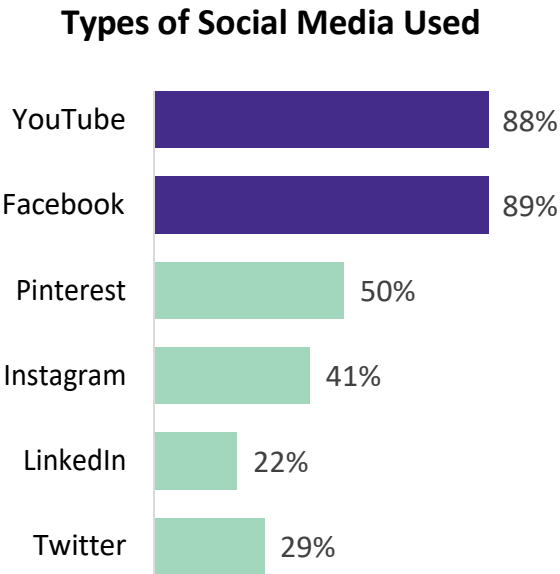
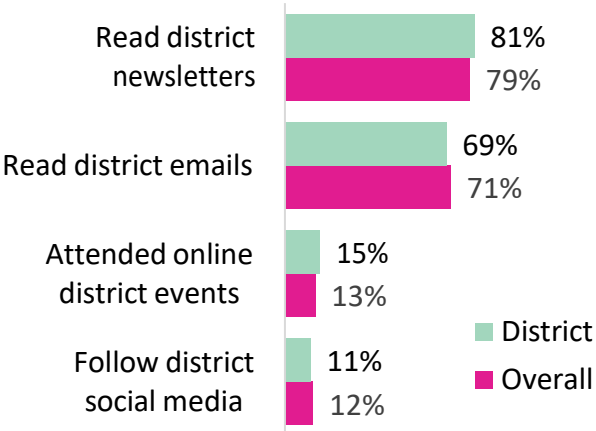
Number of Survey Respondents

Overall = 8723 District = 180

Length of Membership in Years

| | Overall | District |
|--------------------|---------|----------|
| Less than 1 | 4% | 7% |
| 1-2 years | 7% | 7% |
| 3- 5 years | 12% | 13% |
| 6-10 years | 15% | 14% |
| 11-15 years | 17% | 18% |
| 16-24 years | 29% | 26% |
| 25 or more | 15% | 16% |

Which district activities did you engage in?



Current Volunteers

Overall n = 540
District n = 18

Volunteers enjoy the social aspect of volunteering

District voices

For 26 years I have fully enjoyed the benefits of RTOERO. I feel that I am blessed to have been a member. I couldn't have made it through an enjoyable retirement without you.

...I feel very connected at District level.

Keep up the good work.

RTO District 31 Executive 2020-2022

| Executive Position | Name | Email Address | Phone # |
|--------------------------------|--------------------------------------|--|------------------------------|
| Past President | Stephen O'Connell | soconnellquelp@gmail.com | 519-265-2125 |
| President | M. Anne Smith | m.anne.smith@gmail.com | 519-820-6471 |
| 1 st Vice Pres | Nancy Baker | nancyida@sympatico.ca | 519-822-6653 |
| 2 nd Vice Pres | Richard Goodbrand | rdgoodb@gmail.com | 519-291-2015 |
| Secretary | Mary Hermann | maryhermann@rogers.com | 519-821-3892 |
| 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 | Patrick Bruder/ Shirley Goodbrand | patrickbruder@gmail.com shirleygoodbrand661@gmail.com | 519-823-2399 519-291-2015 |
| Membership/Recruitment | Scott Montgomery | scottmontgomeryrto@gmail.com | 519-993-1286 |
| Newsletter Editor | Tim Cunningham | timcunningham@rogers.com | 416-574-6110 |
| 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 | Lynn Morrison | lynnmorrison@wightman.ca | 519-323-2419 |
| Webmaster/Email Mgr | John Ritchie | mistercanoehead@yahoo.com | 519-821-5894 |
| Counsellors | Linda May Bell | linda_may_bell@hotmail.com | 519-843-3351 |
| | Amanda Leathem | aleathem4@gmail.com | 519-787-1286 |
| | Joan Miller | joan.miller5@gmail.com | 519-746-4218 |
| | Pam Niesiobedzki | pniesiobedzki@hotmail.com | 905-877-4134 |
| | Lenore Ralph | lrsidebyside@hotmail.com | 519-822-1596 |
| | Brian Serafini | bserafini@rogers.com | 519-763-0069 |

Upcoming Virtual Meeting Dates

(Check roero.ca/events/ to register for webinars)

| | | | |
|------------------------------|--|------------------------|--|
| Oct. 13, 2021 | Webinar: Saving the Forest...Saving Us | Nov. 4, 16, or 20 2021 | Virtual Retirement Planning Webinar |
| Oct. 16, 19, 27, or 30, 2021 | Virtual Retirement Planning Webinars | Nov. 16, 2021 | Webinar: The Women's Age Lab and Gendered Ageism with a focus on older women |
| Oct. 23, 2021 | RTOERO Special Meeting and Fall Forum | Nov. 23, 2021 | District 31 Executive Meeting |
| Nov. 3, 2021 | Webinar: Paths to Wellness for Older Persons: Body, Mind, Spirit | Dec. 2, 2021 | Potential District 31 Member Presentation at GLT – details to follow |

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,

you contact:

- OTPPB (5650 Yonge St., Toronto M2M 4H5 or 1-800-361-0105)
- RTOERO (rtoero.ca or 1-800-361-9888) - Ask for Membership, or email membership@rtoero.ca.

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.

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timcunningham@rogers.com**