

# Report Thirty-One



## PRESIDENT'S MESSAGE

M. Anne Smith

It is hard to believe that my two years as District 31 President are almost at an end and that, until this fall, I have not had an opportunity to meet with you, or even the Executive, in person. During this time, it has been my privilege to work on District 31's behalf with such an amazing, hard-working group of people. However, for a variety of personal reasons, we will have some changes for the upcoming 2022-2023 term – Tim Cunningham is stepping down as Newsletter Editor and taking on the role of Second Vice-President. Lynn Morrison, Travel; Stephen O'Connell, Past President; and Linda May Bell and Brian Serafini, Counsellors. We wish them well in their future endeavours.

Lynn and Stephen have been long-term leaders in District 31 and, as such, I asked them to address you here directly:

- Lynn  
*Hi folks, This is the last time I will be telling you about trips and tours. Due to some health issues, I felt I could not continue. The District 31 Executive has set up a committee to plan future trips when things open up better. I really enjoyed meeting and traveling with you and your families and friends. I appreciate the support I had for my endeavors. The work was worth it. We went to shows and tourist attractions and on day cruises and overnight tours in both Canada and the U.S. Thanks and keep travelling.*
- Stephen  
*I have served our district since 2004. I was president from 2008 until 2011 and again from 2018 until 2020. I also served on the Provincial (at that time) Member Services Committee. The pandemic has created*

*many challenges with few options for meetings, workshops, luncheons and travel opportunities. The National Office has used technology to conduct business. This has been something that made things difficult for me. I will miss my friends on the executive who have supported my work and left me with many happy memories. I wish them much success serving District 31.*

This means that we are looking for a volunteer to join the Executive:

- **Newsletter Editor** – The newsletter goes out three times a year. You may use whatever software with which you are comfortable. The committee chairs submit articles for inclusion and the editorial committee does the editing/proofing so you can rely on support and mentoring in the job.

See Nomination Committee Chair Richard Goodbrand's article, *District 31 Executive 2022 – 2024*, further on in the newsletter for details.

If this job interest you, please contact him. We'd love to have you join us.

### Fall Luncheon

The good news is that we have planned for our first in-person luncheon since the pandemic began and it should be a great one. It will be held on October 27<sup>th</sup> at the Italian Canadian Club in Guelph. We have booked one of our all-time favourite groups, Cruisin', as the entertainment. They always keep us tapping our feet and singing along. All the information you need to register is on the flyer in this newsletter. We're really looking forward to welcoming you back.

During a brief business meeting, we will be inducting the new 2022 - 2024 Executive, with elections if required.

## Travel

We are also looking forward to travelling again. In the Travel column, you'll see some of the ideas we're looking at arranging. Please let Pam, our new Chair, know if you have some particular interests. We'll keep you updated in an eBlast once plans are formalized.

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Here are some of the other articles you will find in this fall newsletter:

- Something to Shout About - Our District 31 members are amazing! It is always interesting to read about their achievements/adventures/interests. Please consider letting Brenda McGinnis know what's been going on in your lives for future newsletters. We'd love to hear from you.
- Political Advocacy – Municipal elections are coming up. You'll find some insights into voting in this article, as well as in the report on the Guelph Wellington Coalition for Social Justice.
- Pension Concerns – If you're interested in knowing more about our OTPP, this article provides some current statistics.
- Social Media – Here's how you can find District 31 on different platforms.
- Benefits – This is an informative article about Shingles.



## **DISTRICT 31 EXECUTIVE 2022 - 2024**

*Richard Goodbrand*

The Nomination Committee, chaired by Rick Goodbrand ([rdgoodb@gmail.com](mailto:rdgoodb@gmail.com)), is hoping to hear from our members about interest in serving on our Executive for the next 2 years. We are especially in need of someone interested in taking on the role of **Newsletter Editor**.

For information about the responsibilities of this and other positions check out [rto31.org/LocalInformation/Constitution](http://rto31.org/LocalInformation/Constitution).

On October 27th at our District 31 Annual Meeting and Luncheon at the Italian Canadian Club in Guelph, a new governance document will be presented for membership approval. This document's description of the District Executive positions is substantially the same as our current Constitution.



## **GOODWILL REPORT**

*Joyce Barnes*

*"We take to the breeze, we go as we please."  
E.B. White*

I always enjoyed reading Charlotte's Web to my students at the start of the school year. When I reflect upon this quote, I think it is very fitting to describe retirement. I hope that each and every one of you are able to do as you please and are enjoying your retirement.

The RTOERO District 31 Goodwill Committee endeavours to promote caring, compassion and celebration of our members. Some of the activities that we undertake are sending Birthday and Christmas cards to our members who are aged 80 plus. We also send sympathy cards and cards of celebration to our members.

Please help us to do this by contacting any of the members of the District 31 Goodwill Committee listed below. We may also be contacted through the District 31 website [www.rto31.org](http://www.rto31.org).

### **North Wellington**

Joyce Barnes

519-848-2351

[joyce.barnes@sympatico.ca](mailto:joyce.barnes@sympatico.ca)

### **Alma, Salem, Elora**

Marg Hall

519-846-5235

[margcarl.hall@gmail.com](mailto:margcarl.hall@gmail.com)

### **Rockwood, Hillsburgh, Erin**

Marina Howlett

519-836-8585

[howlettmarina@gmail.com](mailto:howlettmarina@gmail.com)

## Guelph

Brenda McGinnis 519-824-5263  
[dmcginc602@rogers.com](mailto:dmcginc602@rogers.com)

Nancy Baker 519-822-6653  
[nancyida@sympatico.ca](mailto:nancyida@sympatico.ca)

Mary Hermann 519-821-3892  
[maryhermann@rogers.com](mailto:maryhermann@rogers.com)

The Goodwill Committee is **seeking a volunteer** to join us with the previously mentioned activities.

We need a volunteer who would send Birthday & Christmas cards to our members who are 80 plus. These cards would be sent two months of the year or by two volunteers who would do this for one month of the year. Cost of the cards and stamps will be reimbursed.

If you are interested in this rewarding, caring job, please contact:

Goodwill Committee Chair  
Joyce Barnes 519-848-2351  
[joyce.barnes@sympatico.ca](mailto:joyce.barnes@sympatico.ca)

Thanks and good wishes are extended to Linda May Bell who was previously a member of the Goodwill Committee.

Please contact RTOERO National Office at 1-800-361-9888 if there are any changes in your personal information to assist the Goodwill Committee in accurate record-keeping.

Keep smiling,  
Joyce Barnes



## HEALTH BENEFITS

*Shirley Goodbrand*

### Shingles

#### Information from The National Institute on Aging

Shingles is a serious disease primarily affecting older adults. Fortunately, it is largely preventable through vaccination. Before vaccines were

developed, one in three Canadians were at risk of developing it over the course of their lives. Canada's National Advisory Committee on Immunization recommends that all adults aged 50 and older be vaccinated; yet only 27% of Canadians aged 50+ report having received the shingles vaccine.

If you have a shingles infection, the painful rash can last sometimes for months or even years. Many of us as older adults had chicken pox as children and, as we age, our Immunization system weakens, resulting in the possibility of a shingles outbreak. The vaccine which is available now boosts your immunization system to give good protection against an outbreak.

The 2013 vaccine gave protection but it did not last. The newer 2017 vaccine offers better protection. Check with your doctor to see if it is right for you.

Ontario Public Health pays the cost of the vaccine for those 65 to 70 years of age. This has been extended to age 73 because of the Covid outbreak. Many health plans also cover the cost of this inoculation. The cost of not having this vaccine can result in a painful rash, time away from things you enjoy doing and a decrease in your quality of life.

I will be attending the yearly Benefits Workshop in October. If you have questions or concerns you would like me to take to the national committee, please forward them to me. My contact information can be found later in this newsletter.

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## PENSION AND RETIREMENT CONCERNS REPORT

*Marina Howlett*

### Highlights from the 2022 Mid-Year OTPP Report

- six-month and one-year total fund net return of 1.2% and 8.3%
- 242.5B Net Assets – June 30, 2022
- The Plan sponsors filed a fully funded valuation with its regulators (107% funded).

Jo Taylor, President and Chief Executive Officer, reported: "These results show that portfolio diversification, active management and an agile investment approach has helped the fund navigate through highly inflationary and challenging market conditions."

Although the total fund net return was only 1.2%, other large pension funds were reporting 0% growth and/or a negative return. The investment landscape will be challenging in the next few years. As one of the largest pension plans in the world, OTPP will continue to invest strategically across key markets to provide steady returns and deliver retirement income for 333 000 members (active and retired).

In 2021, the Partners agreed to file a 2021 funding valuation with the surplus directed to the Contingency Reserve Fund. This Reserve Fund will be used to maintain the current level of benefits and to protect against future increases of contribution rates for plan members and/or having to invoke conditional inflation protection. Having a Contingency Reserve Fund provides pension security for members during this period of high inflation and market insecurity. The next required filing (Pension Benefits Act requires a filing to be completed every three years) will be due in 2024.

Retired members will receive a cost-of-living increase to their pensions in January 2023. This is one of the many benefits of a Defined Pension Benefit Plan.



Recently a friend said something that expressed exactly how many of us have been feeling since the last Provincial election. He said, "Political advocacy is the biggest waste of your time and the most important thing that you can do."

When we saw the dismal, abysmal voter turnout in the Ontario provincial election, many of us felt we had wasted our time completely in trying to get voters engaged in the important issues facing us.

The voter turnout of 43.5% was historically low.

Mainstreet took a poll of citizens who didn't vote in the election and found that:

- 45.8% didn't think the candidates were "meaningful different".
- 15.6 % said the campaign lacked "any meaning".
- 20.4% didn't think their vote mattered.
- 8.8% "forgot to vote" and
- 9.3% "didn't have time".

In addition to the disappointingly low voter turnout, many of us felt that the media did not cover the important issues that needed attention, debate and discussion. Issues like climate change and health care were not given enough airtime. Some of us thought that Long Term Care would receive a great deal of discussion and concrete promises for reform. It didn't happen but the issue is back in the news again now and the situation is worse than ever.

It is not surprising that many people involved in political advocacy are discouraged and feel that they are wasting their time. However, the issues facing us are matters of life and death. We are in a climate crisis and a health care crisis. Ageism is a serious threat to our members. Now is the time to continue advocating because this is the most important thing that we can do for ourselves and future generations.

Keeping the importance of political advocacy in mind, the RTOERO website has a very comprehensive, up-to-date section on political advocacy. The work being done in this area by RTOERO is truly impressive. One article I found most helpful is "5 Ways to be an effective and active advocate for critical issues". Each of these steps is explained in detail in the article:

1. Engage in ongoing learning on the issue you are passionate about.
2. Get to know where your elected officials stand on the issue.
3. Join an organization that's already working on the issue.
4. Financially support organizations working on the issue.
5. Write letters and share your content.

The Ontario Municipal Elections are taking place on October 24th, 2022. Depending on where you live

in Wellington County, you have different options for voting. Some people will be able to vote by mail-in ballots or on-line ballots; whereas other areas will allow only in-person voting. In any case, members are encouraged to vote. Sadly, the voter turnout for municipal elections is even lower than that for Provincial elections. The issues governed by Municipal government also have significant impacts on our lives.

In some areas of the county, Mayors and council members have already been acclaimed. However, it would be helpful to find out where the candidates running for office stand on the issues that matter to you.

**Guelph Wellington Coalition for Social Justice - Richard Goodbrand**

- For the upcoming Municipal and School Board Elections — October 24 — the Coalition is running an education campaign on voting rights and responsibilities. The objective is to encourage the entire electorate in Guelph and Wellington to be informed and to vote.
- We will be posting information in publicly accessible places and on social media and at the Guelph Market. In addition, we will be distributing buttons that can be worn encouraging people to support democracy by voting. There will also be radio interviews on CFRU. GWCSJ continues to be active at the Guelph Market on Saturdays and with Mission Meals in Guelph.

While becoming involved in political advocacy might seem to be a big waste of your time, it really is one of the most important things that you can do to try to save our planet and save and improve our lives.



**SOCIAL MEDIA**  
*Richard Goodbrand*

A great way of keeping up to date about events and activities between newsletters is by watching our website and Facebook pages.

- Our website is [rto31.org](http://rto31.org) and our webmaster is John Ritchie.
- Our Facebook page is [@rtoerodistrict31wellington](https://www.facebook.com/@rtoerodistrict31wellington) and our coordinator is Rick Goodbrand.



**FINANCIAL REPORT**  
*Mike Curtis*

**RTOERO District 31**  
as of September 1, 2022

| <b>Income</b>                                      |                  |
|--|------------------|
| Annual RTOERO Rebate                               | 22 322.20        |
| RTOERO Political Action Grant                      | 800.00           |
| Travel Account Refund                              | 915.20           |
| <b>Total</b>                                       | <b>24 037.40</b> |
| <b>Expenses</b>                                    |                  |
| Goodwill   | 1 171.39         |
| District (deposit for I.C.C. Fall Luncheon)        | 500.00           |
| Newsletter   | 2 733.76         |
| Office Expenses                                    | 32.00            |
| Membership Fee G/W Com. for Social                 | 50.00            |
| Donations:   |                  |
| Samaritan's Purse (Ukraine Relief)                 | 1 000.00         |
| Guelph Humane Society (In Memoriam)                | 50.00            |
| Arthur United Church (In Memoriam)                 | 50.00            |
| RTO Foundation                                     | 100.00           |
| Scholarships:                                      |                  |
| Vivi Chau, Lourdes                                 | 200.00           |
| Cailynn Bude, CHSS                                 | 200.00           |
| Evan Claytor, Bishop Maconnell                     | 200.00           |
| Political Action - GW Committee for Social Justice | 800.00           |
| <b>Total</b>                                       | <b>7 087.15</b>  |
| <b>Surplus</b>                                     | <b>16 950.25</b> |
| <b>Bank Balance</b>                                | <b>45 415.40</b> |



**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** took part in the Elora Community Theatre Outdoor Productions of *The Secret Garden* and *Taming of the Shrew* during the summer. Nancy is currently preparing props for the production of *Little House on the Prairie, the Musical*. Also, along with other members of the West End Art Group, Nancy has artwork hanging for sale at The Boathouse till November, and at the East End Library in November and December.

**Susan Dickert** has been Guelph's Returning Officer for the last number of Federal and Provincial Elections. Her responsibilities have included renting, managing and staffing the returning office, identifying and leasing voting locations, conducting accessibility assessments of each voting location, hiring, training and assigning election officials to work at voting locations, ensuring voting processes comply with legislation in the returning office and voting locations during advance voting, and, on election day, returning the official results. As well, the job involves lots and lots of troubleshooting and problem-solving.

**Joanne Guidoccio's** short story "Between Heaven and Earth" was selected as one of the stories to be included in the recently released [Stories Through the Ages: Baby Boomers Plus 2022](#).

**Irene Hanuta** organized a fundraiser for humanitarian aid on August 27th at St Mary's Ukrainian Church. The event was featured in *Guelph Today*. The group sold around 300 Ukrainian meals for \$20 each, the money from which went to humanitarian aid in Ukraine. Their last fundraiser allowed them to purchase 25 medical machines for injured civilians and soldiers. Irene wants to keep raising awareness of this war and providing support for Ukrainians. "If they are not victorious, it's going to have a tremendous impact on all of us." She thanked all of us who continue to provide aid to Ukrainians, "you do not even imagine how big your help is".

**Pamela Niesiobedzki- Curtis** is proud to be producing and costuming for Guelph Little Theatre, the world-renowned Peter Colley Thriller *I'll Be Back Before Midnight*. It will start October 20th and run for two weekends. All are very busy, building-suspense mechanisms that are guaranteed to scare the best theatre goer, a truly inexpensive

night out or even a scary matinee! What a great way to get into the Halloween spirit! She is also producing the outlandish comedy *Murder at the Howard Johnson's* at Blackhorse Village Players on Highway 9 and Mount Wolfe side road. It opens Oct 26th and runs for three weekends. Seniors' tickets are \$15. Tickets can be purchased at <https://thelittleboxoffice.com/blackhorsetheatre/>.

For the last two-part seasons (pre-post-Covid), Guelph Little Theatre audiences have been voting for their favourites on stage, as well as for volunteers creating the GLT productions. Their Awards Celebration will be on September 11th. Stay tuned for the results. Some retired teachers just may be surprised. GLT has actors, actresses, lighting people, directors, producers, set painters, props makers, costumers and many more retired teachers involved. Who will be honoured with an Arthur Wilkinson Volunteer Award?

By the way, GLT is always looking for donations of "larger" costumes like tuxes and suits for "prosperous" males.

**Stephen O'Connell** has just begun rehearsals for *A Christmas Carol* at the Guelph Little Theatre. He will perform the role of Mr. Tackleton, the undertaker. His stage partner, **Joan Berry**, will be Mrs. Oliver, a Char Woman. The show opens on December 1st and closes on December 11th.

**Lenore Ralph's** home was used as a movie set. Her experience was very interesting and so unique that we asked her to write a description of the experience which is printed at the end of this article.

**One by One: The Latin American Project** is led by members **Peter Ingram, Kathy Ingram and Ted Laxton** and was featured in an article in *Guelph Today* in June. Among other projects, the group most recently raised funds to get COVID vaccines administered in the Guatemalan villages. The local government provided the vaccines, the only caveat was that One by One had to set up clinics with doctors and nurses so they could be administered. The clinics were brought right into the villages so that people didn't have to travel far. District 31 is very proud to have sponsored this project as one of our Project Service to Others. One by One is now a registered charity if you are interested in helping the work of this group.

## Posthumous Awards

**Mary Gittins** was awarded the Guelph Wellington Retired Women Teachers' Cora Bailey Award for her outstanding contributions to her Branch. Mary was President during the early days of COVID and had a vision of creating different types of meetings for our members, culminating in establishing a GWRWT YouTube channel which is accessible to a large audience. Her positive legacy continues.

**Martha Rogers** was awarded the Community Builder Legacy Award which honours posthumously an individual who has created lasting change and measurable difference in our community. Martha devoted almost 50 years of her life to public education and public service. "She is fondly remembered as a trailblazer in education who led by example and cultivated meaningful and genuine relationships with those she worked with."

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### Quiet on the set! - *Lenore Ralph*

I often wondered what it'd be like to have my home used as a movie set. Well, now I know! It's surprising how much work goes into pre-production. Artwork has to be removed if it is not your own, brand names covered over, knickknacks and products (food packaging, tea boxes, honey jars, etc.) removed from camera sight lines. Who knew!

The actual filming day is frenetic as there are so many people involved. Camera crew, sound person, actors, director, producer, craft services, (food) to name a few. The family room became the green room (the place where actors wait until they are needed - lots of snacks there!). I had prepared home baking for the gang which they enjoyed. The kitchen, living and dining rooms were central filming areas so I kept my two dogs outside. The cat hid herself away on her own! When filming moved outside, I had to ask my neighbour if he'd be so kind as to stop cutting his grass for about an hour. He kindly obliged. Sirens, noisy vehicles all meant pauses and reshoots.

Lunch was interesting as many accommodations for diet were taken into account. The kitchen, once a shooting site, became a buffet. We managed to get everyone fed. After lunch, all remnants had to be removed from camera sight lines once again.

This led to finding random coffee cups and utensils in cupboards the next day, as they were stashed out of sight quickly before shooting.

"Quiet on the set", "Action", "Take 2" - all phrases I thought were just in movies are actually used! Coming into the house, or moving through it, had to be done carefully and quietly as one never knew where filming was occurring and you did NOT want to walk into a scene! After a full day of shooting, it was done! The length of this film would end up being...nine minutes!! No wonder it takes months to film a full-length feature movie!



The travel committee is currently making plans for trips for the upcoming season. We would like to hear from you as to your interests. Once formalized plans have been made, an eBlast will be sent to you if they occur prior to the winter newsletter.

- Are you interested in a week-long trip - maybe Quebec City or the Maritimes?
- Are you interested in day trips such as 'Cruise the Niagara' or wine tasting?
- Are you interested in attending Community Theatre shows with maybe a lunch or dinner? These are much more affordable than professional theatre.
- Are you interested in a day trip including lunch to a professional theatre, such as Stratford, Shaw, Drayton, Lighthouse or a Mirvish Theatre?
- Are you interested in evening shows, such as Medieval Times in Toronto?

Please contact me at:

[pniesiobedzki@hotmail.com](mailto:pniesiobedzki@hotmail.com)

to help us make PLANS THAT  
YOU WILL ENJOY.



## Dream vacation to nightmare - Lenore Ralph

A trip to the Galapagos Islands was on my bucket list and it was about to come true. The problem? I discovered literally hours before leaving for the airport that the Canadian Government had posted an essential travel only advisory. PANIC!

It was impossible to reach the tour company quickly - on hold for 2.5 hours! Reached out to our RTOERO insurance company and found that I would not be covered if I went on the trip. The tour company requires travel insurance to go to the Islands. I discovered that there would be no refund of any kind from the tour company and RTOERO insurance only covers \$6000 of expenses. I chose to cancel.

If you are travelling, check travel advisories in the weeks before you go as, according to TICO and the tour company, they will not advise you if it is just an "essential travel only". TICO told me that, as long as the airport is open and the hotel is taking guests, you are expected to go. No one seemed to want to address the lack of insurance if you went. The reply I got from the tour company was that travelers should have cancellation and trip interruption, medical and emergency evacuation coverage.

So, a word to the wise, make sure you fully understand what is and isn't covered by our policy and check for government advisories leading up to your trip. If you have a credit card with travel insurance, make sure you understand their policies and maybe consider putting your flight costs on there.

Safe travels!



As Autumn begins, we look forward to harvesting and preparing gardens for the Winter, meeting with friends, and safely connecting ourselves with our communities.

Our most recent membership numbers include:

- 1394 retired educators, which include 19 new recently retired educators;

- 46 actively working RTOERO members;
- 65 of our members are over the age of 90;
- 14 of our members are under the age of 54.

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



## 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:

|                    |          |
|--------------------|----------|
| Carman Cantelon    | Oakville |
| John Farrar        | Elora    |
| Doris French       | Arthur   |
| Reinhardt Kusserow | Elora    |
| Mary Muysson       | Rockwood |
| Atmadji Satmaka    | Guelph   |
| Ann Vossen         | Wheatly  |

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## Social Isolation Awareness Month

RTOERO Foundation kicks off Social Isolation Awareness Month on Oct. 1<sup>st</sup>.

Social isolation affects one in five Canadian seniors, and another 30% are at risk. Social isolation can contribute to anxiety and depression, poor physical health, higher rates of disease and dementia, and even suicide.

Over the past four years, RTOERO Foundation's Social Isolation Awareness Month campaign has raised \$315 000. This year, the Foundation is once again asking members to help raise funds for research, education and community action programs to help socially isolated seniors.

RTOERO has the power to make a difference. Through voluntary support from more than 82,000 members, we can help Canadian seniors struggling with isolation and loneliness.

Here's how you can participate in Social Isolation



## Awareness Month:

- *Attend a free webinar* on Oct. 4th at 2 pm ET, featuring a panel of experts in the field of social isolation including Dr. Samir Sinha from the National Institute on Ageing, Dr. Raza Mirza from the National Initiative for the Care of the Elderly and Dr. Rachel Savage from Women's College Hospital. To register, go to [rtoero.ca/events](http://rtoero.ca/events).
- *Support the Foundation by donating:*
  - Go to [rtoero.ca/donate](http://rtoero.ca/donate) to give online .
  - Call 1-800-361-9888 ext.271.
  - Mail a cheque to RTOERO Foundation, 18 Spadina Rd., Toronto ON M5R 2S7
- *Chime In* - If you'd like to connect with your

fellow RTOERO members for weekly, online chats or know someone who wants more social connection, please visit the [rtoero.ca/rtoero-foundation/get-involved/chime-in](http://rtoero.ca/rtoero-foundation/get-involved/chime-in) to learn more and to register.

- *Support the Foundation 50/50 raffle* to raise funds that will be invested in programs, research and training to support healthy active aging for all Canadians. The Foundation's activities aim to improve seniors' health care, end social isolation and combat ageism.
  - Tickets go on sale Oct. 1st. The early bird draw is Oct. 14th, and the grand prize draw will be held on Oct. 31st.
  - This is your chance to support and win. Tickets available only online at [rafflebox.ca/raffle/rtoerofoundation](http://rafflebox.ca/raffle/rtoerofoundation).



**50/50**  
**ONLINE RAFFLE!**  
Your chance to support the RTOERO Foundation & WIN!  
**TIRAGE EN LIGNE!**  
L'occasion d'appuyer la Fondation RTOERO et de GAGNER!  
Lottery Licence / Licence de loterie  
RAF1256385

**Tickets available online starting October 1st!**  
**Billets disponibles en ligne à compter de 1<sup>er</sup> octobre!**  
[rafflebox.ca/raffle/rtoerofoundation](http://rafflebox.ca/raffle/rtoerofoundation)

**RTOERO** Foundation  
Fondation

## How to tell you could use more self-care

Self-care is taking ownership of your wellness and doing what you can to maintain and optimize your health and well-being. Your self-care activities have a cumulative impact. As you develop and sustain a self-care practice, you will be more resilient and better able to cope with life's inevitable ups and downs.

Watch for these red flags to help you decide whether you'd benefit from more self-care in your life:

- Loss of pleasure and enjoyment

- Depression and anxiety
- Concentration problems
- Increased errors
- Loss of objectivity
- Isolation
- Emotional reactivity
- Relationship issues
- Insomnia
- Fatigue

For more on this topic, including tips about how to design a self-care practice, read the blog post on the RTOERO website:

[rtoero.ca/self-care-for-retiring-education-workers](http://rtoero.ca/self-care-for-retiring-education-workers).

## Have you heard of the term, Intersectionality?

Chances are you have heard about it on the news recently, even if you weren't actually aware of the term.

Intersectionality describes the interconnected nature of various categorizations, including race, age, class, and gender, and how they overlap and impact discrimination or privilege for individuals or groups. The term was originally coined in a 1989 paper by Kimberlé Crenshaw to help explain the oppression of Black women (the intersection of race and gender). Since then, the use of the term has expanded.

RTOERO often talks about intersectionality in relation to ageism. For example, gendered ageism, where older women are more likely to be discriminated against, is an example of intersectionality—the intersection of age and sex. Age and race, disability or sexuality are other intersections. When ageism intersects with other biases, disadvantages increase, worsening the impact on health and well-being.

Learn more about intersectionality in relation to age in RTOERO's white paper *The nuances of ageism: How intersectionality can impact the experience of aging*: [rtoero.ca/nuances-of-ageism](http://rtoero.ca/nuances-of-ageism).

## RTO District 31 Executive 2020-2022

| Executive Position          | Name  | Email Address  | Phone #  |
|-----------------------------|---|--|--|
| Past President on leave     | Stephen O'Connell   | <a href="mailto:soconnellguelph@gmail.com">soconnellguelph@gmail.com</a>   | 519-265-2125   |
| President                   | M. Anne Smith   | <a href="mailto:m.anne.smith@gmail.com">m.anne.smith@gmail.com</a>   | 519-820-6471   |
| 1 <sup>st</sup> Vice Pres   | Nancy Baker   | <a href="mailto:nancyida@sympatico.ca">nancyida@sympatico.ca</a>   | 519-822-6653   |
| 2 <sup>nd</sup> Vice Pres   | Richard Goodbrand   | <a href="mailto:rdgoodb@gmail.com">rdgoodb@gmail.com</a>   | 519-291-2015   |
| Secretary on leave          | Joan Miller<br>Mary Hermann   | <a href="mailto:joan.miller5@gmail.com">joan.miller5@gmail.com</a><br><a href="mailto:maryhermann@rogers.com">maryhermann@rogers.com</a>   | 519-746-4218<br>519-821-3892   |
| Treasurer                   | Mike Curtis   | <a href="mailto:mikecurtiserin@yahoo.ca">mikecurtiserin@yahoo.ca</a>   | 905-877-4134   |
| Foundation                  | Joan Berry  | <a href="mailto:joanmarieberry50@gmail.com">joanmarieberry50@gmail.com</a>   | 519-843-6754   |
| Goodwill                    | Joyce Barnes  | <a href="mailto:joyce.barnes@sympatico.ca">joyce.barnes@sympatico.ca</a>   | 519-848-2351   |
| Governance                  | Marina Howlett  | <a href="mailto:howlettmarina@gmail.com">howlettmarina@gmail.com</a>   | 519-836-8585   |
| Health/Benefits on leave    | Shirley Goodbrand<br>Patrick Bruder   | <a href="mailto:shirleygoodbrand661@gmail.com">shirleygoodbrand661@gmail.com</a><br><a href="mailto:patrickbruder@gmail.com">patrickbruder@gmail.com</a>   | 519-291-2015<br>519-823-2399   |
| Membership/Recruitment      | Scott Montgomery  | <a href="mailto:scottmontgomeryrto@gmail.com">scottmontgomeryrto@gmail.com</a>   | 519-993-1286   |
| Newsletter Editor on leave  | Tim Cunningham  | <a href="mailto:timcunningham@rogers.com">timcunningham@rogers.com</a>   | 416-574-6110   |
| Pension/Retirement Concerns | Marina Howlett  | <a href="mailto:howlettmarina@gmail.com">howlettmarina@gmail.com</a>   | 519-836-8585   |
| Political Advocacy          | Brenda McGinnis   | <a href="mailto:dmcginc602@rogers.com">dmcginc602@rogers.com</a>   | 519-824-5263   |
| Social Media                | Richard Goodbrand   | <a href="mailto:rdgoodb@gmail.com">rdgoodb@gmail.com</a>   | 519-291-2015   |
| Travel                      | Lynn Morrison   | <a href="mailto:lynnmorrison@wightman.ca">lynnmorrison@wightman.ca</a>   | 519-323-2419   |
| Webmaster/Email Manager     | John Ritchie  | <a href="mailto:mistercanoehed@yahoo.com">mistercanoehed@yahoo.com</a>   | 519-821-5894   |
| Counsellors on leave        | Linda May Bell<br>Amanda Leathem<br>Joan Miller<br>Pam Niesiobedzki<br>Lenore Ralph<br>Brian Serafini | <a href="mailto:linda_may_bell@hotmail.com">linda_may_bell@hotmail.com</a><br><a href="mailto:aleathem4@gmail.com">aleathem4@gmail.com</a><br><a href="mailto:joan.miller5@gmail.com">joan.miller5@gmail.com</a><br><a href="mailto:pniesiobedzki@hotmail.com">pniesiobedzki@hotmail.com</a><br><a href="mailto:lrsidebyside@hotmail.com">lrsidebyside@hotmail.com</a><br><a href="mailto:bserafini@rogers.com">bserafini@rogers.com</a> | 519-843-3351<br>519-787-1286<br>519-746-4218<br>905-877-4134<br>519-822-1596<br>519-763-0069 |



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

# Fall Annual Luncheon Meeting

OF RTOERO DISTRICT 31

at the  
**Italian Canadian Club**  
135 Ferguson St  
Guelph ON

Thursday, October 27, 2022

10:30 - 11:30 Social  
11:30 - 12:00 Business Meeting  
12:00 - 1:00 Luncheon Buffet  
**Door Prizes during dessert**  
1:00 - 1:45 Entertainment: **Cruisin'**

**Detach and send before October 12, 2022 to:**

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

**Cost: \$15.00 per person**  
*Subsidized by District 31*



RTOERO District 31 Fall Annual Luncheon  
Thursday, October 27, 2022  
PLEASE RSVP before October 12, 2022.



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

Name of Guest

Special Dietary Requirements for:

- Vegetarian       Gluten Free       Lactose Intolerant  
 Other: \_\_\_\_\_

Name

Enclosed is a cheque payable to RTOERO District 31 in the amount of \$\_\_\_\_\_ (\$15 per person).  
*This meal is subsidized by RTOERO District 31.*



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](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.

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