

# Report Thirty-One



## PRESIDENT'S REPORT

*Nancy Baker*

Well, here it is September already. The summer certainly seemed to go by fast. I don't know about you, but it seems that the older I get the faster time goes by. There is much to do this fall. I will be attending a President's Workshop in Toronto in September to learn how to serve you better. Then, in October, I will attend with three other members of our executive the Fall Forum and Meeting. For your enjoyment, we have our River Cruise coming up on September 20, 2023. The Fall Luncheon will be held at the Sportsplex in Fergus on October 19, 2023. Looking forward to seeing many of you there for the great meal and entertainment.

As a bonus, we are trying to bring back the Arts and Crafts Show and Sale at our Fall Luncheon. You will see more about this later in the newsletter. So, all you artists and crafty members, get ready to display your talents at this wonderful event, and the rest of you get ready to do some shopping. Your travel committee has been working diligently throughout the summer to arrange more trips for you. There are plans to attend the One of a Kind show in Toronto in November, a trip to Brantford in March to see the Peking Acrobats, and another theatre production in the late spring. We are also planning our first multi-day trip since covid to tour Newfoundland for next July. Please be aware that for all of these, space may be limited so the sooner you contact us the more likely you are to get a ticket. You will find information on these trips and who to contact to get your name on the list later in this newsletter.

Now, for the serious stuff. I want to thank all who attended the spring luncheon last May for their generosity with the donation of books that went to the Action Read Literacy Centre in Guelph. We received a very touching Thank You card from them that expressed their appreciation and explained how the books were used.

I hope everyone received their new Health Plan Booklet with their Summer Renaissance Magazine that you received last spring. The Plan has a new name. It is now called Entente. Please keep this booklet handy for reference.

Watch for an email inviting you to register for a Webinar about our Travel Insurance Plan that will be held on September 21, 2023.

That is all for now. I hope everyone has a great fall season and I look forward to seeing many of you at these upcoming events.

**SAVE THE DATE**

### September 21

*2023 Travel Insurance Webinar*

1:00 pm

### October 19

*RTO District 31 Annual Fall Luncheon Meeting*

10:30 am- Noon

Fergus Sportsplex

### November 9

*2023 Wellness Workshop - Maintaining Good Mental Health*

(Donna McFarlane - presenter)

10:30 am - 2:00 pm

Guelph Country Club



## RTO FOUNDATION REPORT

*Joan Berry*

Please check the RTO Foundation website. There have been some great informational webinars such as "Ways to Promote Brain Health" and there was a 50/50 draw this summer.

Also, if you download, the "Mc Master Aging Portal" you will find it has also informational topics on aging. It will be delivered to your email monthly. Happy Aging!



## COMMUNITY, GRANTS, SCHOLARSHIPS, AND SOCIAL JUSTICE

*Richard Goodbrand*

**Community Grants and Student Scholarships**  
Districts will soon hear about the successful RTOERO District Community Grant (up to \$4 000 each) applications. The announcement will likely be made in early October and will be posted on our Facebook page and our District webpage as well as being announced at our Fall Luncheon at the Centre Wellington Sportsplex on October 19, 2023.

### **RTOERO Student Scholarship**

(20 of \$3 000 each) criteria (including the preferred fields of specialization) and applications will be posted on the RTOERO website by September 20th. Each applicant (post secondary students) must be sponsored by an RTOERO member, not necessarily a family member. The deadline for applications will be mid January 2024 and decisions are announced early June.

We also award 3 scholarships of \$200 each to students graduating from our Secondary Schools. The scholarships were given, this year to:

Kaydence Jackson, St. James Catholic SS  
Jace Richmond, Guelph CVI  
Sophia Roncarelli, John F. Ross CVI.

## Guelph Wellington Coalition for Social Justice (GWCSJ)

GWCSJ, of which our District is a member, remains very active at the Big Umbrella table at the Guelph Market and at the Royal Mission meal once a month. These events are always looking for volunteers and donations. The primary contact is Mark Berardine (mberardine@hotmail.com).

### **RTOERO Webinars**

There is a Travel webinar on September 21, 2023 starting at 1 PM. This is just one of many resources that can be found on the RTOERO website (RTOERO.ca).



## POLITICAL ADVOCACY REPORT

*Brenda McGinnis*

*"Whether you have 30 seconds, 30 minutes, or 3 hours per month, there is an action you can take to protect Canada's freshwater bodies, our green space and our climate. When you join with thousands of other Canadians, you can make change happen."*

*- Environmental Defence*

Never before has there been such an urgency for citizens to join together to protect our environment. If the wildfires, floods, and hurricanes of this summer have taught us anything, it is that we need to act now and we need to act together.

One area of major concern for most of us is the Greenbelt. Parts of the Greenbelt, a vast 810 000 hectare area of farmland, forest and wetland from Niagara Falls to Peterborough, were opened to development in a bid to get more housing built late last year. Following a scathing report by Auditor General Bonnie Lysyk that found "the process was biased in favour of certain developers and landowners" and that this land was not really needed to build the required houses, Premier Doug Ford said that his

government would accept and implement 14 of 15 total recommendations BUT that his government would NOT revisit land swaps and possibly reverse those decisions.

In addition to the actions of politicians and the integrity commissioner and First Nation Leaders, the actions of individual citizens are extremely important. Our job is to let our elected officials know we do not accept this. Many advocates believe that pushback from the public could pressure the Ford government to reverse course. Thank you to those many members who have expressed their concerns to their elected officials by writing letters and making phone calls to their MPPs, signing petitions, and participating in rallies.

Thank you also to those members who are acting as advocates for our public health system. In June, many of us participated in a citizen-led referendum organized by the advocacy group Ontario Health Coalition. The ballots were hand-delivered to the provincial government on May 31, 2023.

The question on the ballot was: Do you want our public hospital services to be privatized?

Ninety-nine per cent or almost 380 thousand people voted no.

Bill 60 allows more private clinics to offer certain publicly-funded surgeries and procedures in an effort to cut long wait lists for care.

Cataract surgeries and diagnostic imaging and testing will be expanded while the government will create an entirely new system to perform hip and knee replacement surgeries.

Critics of the legislation say the bill will cost more for patients and taxpayers, saying it will allow the simplest surgeries to be done for the highest price while existing operating rooms inside public hospitals aren't being used at capacity.

This referendum was the beginning of a campaign to save our public health system.

If you want to learn more about what is happening to our public health system, check out the Ontario Health Coalition.

The Health Coalition is also sponsoring a Major Protest on the Opening Day of the Ontario Legislature on Monday, September 25, 2023 at 12 noon. For lots of information, check out the Ontario Health Coalition website [www.OntarioHealthCoalition.ca](http://www.OntarioHealthCoalition.ca).

Once again, we as citizens can do a lot to protect our public health care system.

Ending on a positive note, it is helpful that the LCBO is phasing out the use of paper bags at the liquor stores across Ontario in the coming months. The LCBO said that this new initiative will remove almost 135 million paper bags from its stores on an annual basis, diverting 2 665 tonnes of waste from landfill and saving the equivalent of more than 188 000 trees every year.



## HEALTH BENEFITS

*Shirley Goodbrand*

### Highlights from the June 2023 Benefits Workshop

Keynote speaker Dr Sinha on Enabling Aging

19% of our population are 65 or over. How prepared are we to meet their needs? 7 500 are stuck in hospitals waiting for their right care. To receive long term care, it often means leaving their home community. 91% of all Canadians report they plan to support themselves living safely in their own home.

To do this, four pillars need to be in place:

- Promote preventative health care and better chronic disease management
- Strengthen home and community-based care and support unpaid caregivers

- Develop more accessible and safer living environments
- Improve social connections to reduce loneliness and social isolation

Most of our Canadian money is spent on nursing homes whereas Norway and Denmark spend much more on helping people stay in their homes. Denmark has not built any new long-term homes for 20 years.

Research indicates the best practices would be:

- Age friendly communities
- Home sharing
- Home accessibility and modifications programs
- Enhanced home support programs

Germany has an interesting payroll deduction whereby individuals can choose how their allotment is used. Most choose to use their money to help them stay in their own home.

Highlights from the Benefits Committee Meeting June 5-6, 2023

- Review of Financial Reports up to April 30 2023 indicated a deficit in both Extended Health Care and Dental plans but a surplus in Semi-Private Hospital and Convalescent Health Care. The committee will continue to monitor the financial health of the plan.
- The Plan Changes Sub-Committee evaluated a total of 41 requests covering Administration, Hospital and Convalescent Care, Extended Health Care, Dental and Travel Plan.
  - Twelve of those were brought to the full committee where the list was further modified. In August, these requests will be costed by Johnson's for further deliberations.

Are you planning a trip outside of Ontario or Canada?

If you have had changes to your prescriptions or your health, these may alter your travel coverage.

Contact Johnson Insurance (toll free 1-877-406-9007) to determine if your RTOERO coverage will be affected.

JOHNSON Inc.  
 rto-ero.johnson.ca  
 1-877-406-9007 or 416-920-7278 Claims:  
 pbclaimsonario@johnson.ca Service:  
 healthbenefits@johnson.ca



## GOODWILL REPORT

*Joyce Barnes*

*“Never jump in a pile of leaves with a wet sucker.”*  
 Quote by Linus from  
 “It’s the Great Pumpkin Charlie Brown”.

RTOERO District 31 Goodwill Committee endeavours to share kindness to our members by sending birthday and Christmas cards to our members who are 80 years of age and older. Flowers are sent to our members who are celebrating 90th, 95th and 100th birthdays. We also send sympathy, get well and special occasion cards.

Please help the Goodwill Committee to continue to care for our members by keeping us informed of their needs. Please contact any Goodwill Committee member listed below:

- Joyce Barnes** 519-848-2351  
 joyce.barnes@sympatico.ca  
**Brenda McGinnis** 519-824-5263  
 dmcginc602@rogers.com  
**Marina Howlett** 519-836-8585  
 howlettmarina@gmail.com  
**Nancy Baker** 519-822-6653  
 nancyida@sympatico.ca  
**Mary Hermann** 519-821-3892  
 maryhermann@rogers.com  
**Irene Simmons** 519-836-8646  
 irene@isimmons.ca  
**Sherry Fleming** 519-831-6639  
 sherryf3@gmail.com

Enjoy this autumn season.





## MEMBERSHIP REPORT

*Scott Montgomery*

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.

We welcome new members to join the membership committee. If you are interested, please contact [scottmontgomeryrto@gmail.com](mailto:scottmontgomeryrto@gmail.com).

Our most recent membership numbers include:

- 1394 retired educators
- 51 actively working RTOERO members
- 60 members over the age of 90
- 13 of our members are under the age of 54

We welcome our newest members into RTOERO who have joined our District:

Dianne Chadder, Christine Clarke, Anne Goetz, Moya Hamilton, Linda de Kleine, Barb Di Ilio, Sherry Dube, Carolyn Farrell, Mike MacPherson, Peter Martin, Terry McDonald, Janie Munroe, Julie Murray, Stephanie Pennesi, Anna Pye-Clifford, Tammy Reiner, Nick Chiarelli, Marina Harrison, Carla Wamholtz.

### In Memoriam

“Those who touch our lives, stay in our hearts forever.”

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

Dorothy Brown	Mount Forest
Elinor Lindst	Orangeville
Robert Logan	Palmerston
Donna Scott	Guelph
R.J. Sloan	Guelph



## 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.

**Carol Brazil** was presented with the Action Read Betty Bean Kennedy Volunteer Award. Carol began tutoring at Action Read in 2012 and, over the years, she has worked with several learners who struggled with basic reading, writing and computer use. Carol is known for creating a warm and safe learning environment that results in the success of those she works with each week. The Action Read Community truly appreciates her time and commitment to the organization and the learners she serves.

**Graham Fiddes and Scott Montgomery** were each awarded the Upper Grand ETFO Lifetime Honorary Life Membership Award at its recent retirement celebration held in June 2023. They received this recognition for their outstanding contributions to the organization over the past three decades.

**Beve Matson** was featured in a very interesting article in Guelph Today. Beverley “Beve” Matson told her last tale for “Tea ‘n’ Tales” on August 18th. She started storytelling at Riverside Park before “Tea ‘n’ Tales” was a regular event and she remembered there were only three people in the audience. On Canada Day this year, there were 750 people in attendance. Due to her allergies to the trees at the Guelph Enabling Garden, she can’t continue storytelling outside.

Beve will be found telling stories at the Guelph Civic Museum for Tales on the Hill in the winter. You can read the full article on the *Guelph Today* website and find out more fascinating details about Beve's life and why she spells her name "Beve".

**Jan Muir** is on the Board of the Shelldale/Willow Road Community, which is usually referred to as Onward Willow, and which is one of high-risk, low socio-economic backgrounds and many complex issues. Ministry funding recently came to an end and there is now a significant shortfall in funding. The Board welcomes any ideas that our members might have to keep their great programs going - like after school programs, summer camps and breakfast club. They would also be open to lump sum donations. Jan thanks our members who are participating in their first Fund raising Golf Tournament on September 20th.

**Judy Steer** and **Mary Hermann**, President and Treasurer respectively of Guelph Wellington Women Retired Teachers (GWRWT), were featured last month in an article in *Guelph Today*. They talked about recent changes to the membership of the group. Members can be retired women teachers from either the public or Catholic school boards in either elementary or secondary schools. In June membership opened to retired early childhood educators, educational assistants, child and youth workers and counsellors. GWRWT is actually an older organization than RTOERO. It was started because retired women teachers weren't offered the same pension as men retired teachers. Women in RTOERO District 31 are invited to join GWRWT and participate in the yearly four luncheons and many interest groups, and support worthwhile causes like Sleeping Children Around the World and Women in Crisis.

**Joe Tersigni** wrote a fascinating article for *Guelph Today* about working class heroes who lived in Guelph "Ward" and worked at companies like Northern Rubber, Biltmore Hats, Imico, Matthew-Wells Pickle Company, Gilson Manufacturing, Guelph Stove Company, WC Wood, Guelph Carpet Factory, Taylor-Forbes, Beaver Lumber, Fiberglass, Guelph Paper Box, and Page Hersey Company.

*"All those in Guelph who laboured in these foundries and factories in the "Old Ward" are heroes. They had no medical coverage, no workman's compensation, no disability benefits, no sick days, no health care, no stress leave, or even air conditioning during the hot summer days and nights."* This well-researched, well-written article is well worth reading.

**Ellen Thomson** was featured in the Guelph General Hospital's Spring Newsletter. Ellen underwent her first hip replacement surgery in the spring and was so impressed and happy with her care and treatment that she wrote a positive letter to the Guelph General Hospital Administration and gave them a "gold star" for their work. The editors of the newsletter then featured her in their Spring edition. Because of her experience and learning that most equipment used in the hospital is community-based, Ellen is now a donor to The Foundation of Guelph General Hospital. As Ellen says: "Things wear out (like hips) and must be replaced. Beds, blood pressure cuffs, IVs, all have a shelf life. The facility has maintenance needs too. We should all support our hospital. It's an excellent service." Recently, Ellen had her second hip replacement and is recovering well.



RTO District 31 Fall Trip

## **GRAND RIVER CRUISE AND BLAZING FIDDLES SHOW**

Join us on September 20, 2023 for a fabulous day out. To keep costs down, we have only two pick-up locations – Fergus and Guelph. A Great Canadian Coach will pick us up and transport us to beautiful Caledonia. There we will start our trip off at 11:30 a.m. with the fabulous Blazing Fiddles Show in their auditorium. Upon arrival we will be treated to a complimentary snack and refreshments.

We will then embark on a 2 ½ hour cruise beginning at 12:30 p.m. with a delicious home-style meal served to our private window tables. Lunch consists of home-baked bread, garden salad with choice of dressing, choice of slow-cooked roast beef and gravy, oven-baked chicken breast, or vegetarian chilli, served with potatoes and vegetables, followed by home-baked dessert—choice of Apple Crisp Pie or Strawberry Shortcake. Tea, coffee or soft drinks are included. A cash bar is available and substitutes for food allergies/intolerance (Gluten, Nut, Lactose, etc.) can be accommodated if we have advance notice prior to arrival.

Hope to see you there!  
Your Activities Committee

## PENSION & RETIREMENT CONCERNS



*Marina Howlett*

### **Pension and Retirement Concerns**

#### Highlights from the 2022 OTPP Report – March 2023

- The plan is fully funded (106%) for the tenth consecutive year with a surplus of \$17.5B
- \$247.2B Net Assets (up from \$242.5B reported March 2022)
- \$300B – target for Net Assets by 2030
- \$50B target for green assets
- One-year total fund net return of 4.0%
- Ten-year annualized total fund return of 8.5%
- Reduced portfolio carbon emissions intensity by 32% compared to the 2019 baseline
- Offices located in Toronto, London, Hong Kong, Singapore and new offices opening in Mumbai and San Francisco

### **Plan Valuation**

The Plan co-sponsors (OTF and the provincial government) have agreed to classify and assign the \$17.5B surplus to the Contingency Reserve Fund. The Reserve Fund is intended to reduce volatility in the Plan funding and to provide stability in contribution rates and maintain benefits, including indexing for Plan members.

“OTF is very pleased that our pension plan continues to earn positive results despite the challenging economic conditions of recent years. The Contingency Reserve Fund provides stability and security for Plan members, in the event that future valuations show a decline in Plan assets and/or an increase in Plan liabilities,” stated Nathan Core, OTF President.

“2022 was a challenging year for global investors. The year was punctuated by geopolitical conflicts, trade tensions, supply chain disruptions, rising inflation (the highest inflation in almost 40 years), and energy supply issues. The Plan was resilient against this backdrop, delivering a solid 4.0% total-fund net return in 2022. While our portfolio was not immune to the headwinds, we were able to deliver a positive return,” stated Steve McGirr, Chair, Ontario Teachers.

On March 1, 2023, the Partners agreed to extend the 50-day re-employment rule until June 30, 2023 for retired teachers, principals and vice-principals. The Minister of Education has committed to a consultation process with other education stakeholders to identify solutions to resolve the staffing challenges that our education system continues to face.

### **Facts about our Members**

- Total number of members – 336 000 (5 000 increase)
- Ratio of working members to pensioners 1.2:1
- Average retirement age – 59 (unchanged)
- Average starting pension - \$50 000 (up \$2 500)
- Average number of years pensioners contribute to Pension Plan – 26 (unchanged)
- Average number of years retired member expected to collect a pension – 34 (up two years)
- Age range of pensioners, including Survivor Benefits – 5 to 110
- 34 pensions in pay for more than 50 years
- 93% of the members were quite satisfied with the services provide by OTPP

For a more detailed report, please visit the website [www.otpp.com](http://www.otpp.com). This is a brief summary of the highlights from a 153 page report.



# TREASURER'S REPORT

Mike Curtis

**RTO District 31**  
Financial Report  
August 26, 2023

## Income

Annual Rebate	24 997.61
Spring Luncheons	1 290.00
Drayton outing	1 271.25
Grand River outing	5 690.00
<b>Total</b>	<b>26 625.76</b>

## Expenses

Goodwill	1 326.51
Recruitment	261.12
Executive	123.47
District	5 071.89
Senate	798.76
Newsletter	2 583.90
Office	311.65
Transportation	477.84
RTO Foundation	150.00
Council of Canadians	150.00
Scholarships	600.00
Drayton outing	1 120.40
Grand River outing	4 746.00
<b>Total</b>	<b>17 721.54</b>
<b>Surplus</b>	<b>8 904.22</b>
<b>Bank Balance</b>	<b>50 630.37</b>



## ARTS & CRAFTS SHOW AND SALE

At our Fall Luncheon on October 19, 2023  
All Homemade Products

Artists and Crafters book your table(s) (1 or 2).

Contact Nancy Baker

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

Everyone else, come early to view the wonderful talents of our RTOERO members.

Bring cash or cheques  
to do your  
Christmas Shopping.







**RTO DISTRICT 31  
EXECUTIVE  
2022-2024**

<b>Executive Position</b>	<b>Name</b>	<b>Email Address</b>	<b>Phone Number</b>
Past President	M. Anne Smith	m.anne.smith@gmail.com	519-820-6471
President	Nancy Baker	president31@districts.rtoero.ca	519-822-6653
1st Vice Pres	Richard Goodbrand	rdgoodb@gmail.com	519-291-2015
2nd Vice Pres	Tim Cunningham	timcunningham@rogers.com	416-574-6110
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
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Counsellors	Patrick Bruder,	patrickbruder@gmail.com	519-823-2399
	Mary Hermann	maryhermann@rogers.com	519-821-3892
	Amanda Leathem	aleathem4@gmail.com	519-787-1286



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

# Fall Annual Luncheon Meeting

OF RTOERO DISTRICT 31

at the  
**Centre Wellington Community Sportsplex**  
(Gord Brown Hall)  
550 Belsyde Ave., Fergus ON

Thursday, October 19, 2023

10:30 - 11:30 Social and Arts and Craft Sale  
11:30 - 12:00 Business Meeting  
12:00 - 1:00 Luncheon Buffet  
**Door Prizes during dessert**  
1:00 - 1:45 Entertainment: **The Doubtfires**

**Detach and send before October 5, 2023 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*



RTOERO District 31 Fall Annual Luncheon  
Thursday, October 19, 2023  
PLEASE RSVP before October 5, 2023.



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

Special Dietary Requirements for: \_\_\_\_\_  
Name of Guest  
 Vegetarian       Gluten Free       Lactose Intolerant  
 Other: \_\_\_\_\_  
Name

Enclosed is a cheque payable to RTOERO District 31 in the amount of \$\_\_\_\_\_ (\$20 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:

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