

# Report Thirty-One



## PRESIDENT'S REPORT

*Nancy Baker*

Well friends, this will be my last president's report as my term ends in June. I have enjoyed my time serving as your president and have a few thoughts to offer.

Here is some exciting news. I recently returned from the Annual Meeting and Spring Forum where the proposed new name for RTOERO was presented. The proposed name "Entente" unites our newly named health plan and member organization under one name.

We had many attendees at our latest Retirement Planning Workshop. We like to get the word out to others still working in Education about our organisation and our wonderful health plan. I know I enjoy all the benefits and I love to travel and never have to worry about travel or cancellation insurance. I encourage our younger more recently retired members who may still be doing some substitute teaching to reach out to the people in the schools that you may be in and talk to them about Entente and our great social organization and health and benefit plan.

When the books collected at our Spring Luncheon were delivered to the Action Read Literacy Centre, they mentioned that they are always in need of volunteers. It can be a very rewarding experience to assist someone along their learning to read journey. If you or someone you know are interested, you can contact the Centre at 519-836-2759.

I look forward to continuing to serve you on the executive and encourage others, especially newer retirees, to volunteer as a member of our District executive board.

It is a rewarding endeavour and I personally have made many new friends and enjoyed many learning experiences.

## SAVE THE DATE

### Now due

Payment for September 26th Niagara-on-the-Lake winery tour.

### June 5th, 2024

World Environmental Day.

### June 6th, 2024 - 2 p.m.

Beehive - The 60s Musical, Drayton Theatre, Drayton.

### September 18, 2024

Shelldale Golf Tournament Fundraiser.

### September 26, 2024

Niagara-on-the-Lake Winery tour.

### October 17, 2024

District 31 RTOERO Entente Fall Luncheon  
Fergus Community Centre.

### November 1, 2024

MY FAIR LADY at the Shaw Festival.



## ARTISTS AND CRAFTERS

*Nancy Baker*

Attention Artists and Crafters.

Here is your opportunity to showcase, and possibly sell, some of your amazing creations at our Fall Luncheon.

**Fergus Community Centre  
on October 17, 2024**

To reserve your tables, please contact:

Nancy Baker at 519-822-6653 or at  
nancyida@sympatico.ca



## POLITICAL ADVOCACY REPORT

*Brenda McGinnis*

RTOERO continues to be a strong advocate for its members and for all seniors.

The three topics on which RTOERO focuses its political advocacy are: Seniors Strategy, Geriatric Healthcare and Environmental Stewardship. Environmental Stewardship is again taking the spotlight as we realize that the environment is in crisis and there is an urgency on all our parts to act to try to improve the situation.

RTOERO recently offered its members a Webinar entitled "Everyday Climate Solutions". As is always the case with RTOERO webinars, this was an excellent presentation which provided participants with many good ideas. Other past and upcoming webinars deal with health care and seniors' issues.

The presenter for this most recent webinar was Nikki Sanchez, the former "Queen of Green", at the David Suzuki Foundation.

Nikki pointed out many inconvenient truths and gave practical everyday practices that we could follow to help improve the environment.

She spent a great deal of time talking about the harm that plastic does to the environment. Every day, the equivalent of 2,000 garbage trucks full of plastic are dumped into the world's oceans, rivers, and lakes.

It is also interesting to note that, up until the late 1960s and early 1970s, we did not have plastic. Plastics are actually a by-product of the fossil fuel industry.

Other topics that Nikki touched upon included:

- buying and eating of meat - Nikki enjoys eating meat but tries to buy locally and tries to limit eating it to three times a week.
- driving - by just reducing our driving by two days a week and by slowing down, we can have a real impact.
- consumption - recycling is over-rated; reuse, try not to consume so much stuff (how much stuff do we need?)
- water - check hygiene products (some contain harmful products); take short showers over baths; don't run water while brushing teeth; wash clothes in cold water on full loads; recycle paper because it takes a lot of water to make paper.

Nikki did emphasize that individuals are only part of the problem and we can't solve it on our own. It is a system problem and we must work together collectively to have the most impact. By joining like-minded individuals and groups, like the Guelph Wellington Coalition for Social Justice and the Community Carbon Conversations, we increase our chances of being heard by people who make laws and policies.

Martha Foster, former Chair of the Board of RTOERO, asked Nikki to suggest what she considered to be the single most important thing for which RTOERO could lobby the governments to stop the impact of climate change. Nikki suggested that we lobby our politicians to keep our forests, especially our old growth forests, intact. The forests help to stabilize our climate and do the most to slow down climate change. She also suggested that we keep lobbying for the ban of single use plastics.

World Environment Day is June 5, 2024. This year's focus is on the plastic pollution crisis. The 2024 theme for Earth Day was "Planet vs. Plastics". It called us to advocate for widespread awareness on the health risks of plastics, rapidly phase out all single-use plastics, urgently push for a strong global agreement on plastic pollution and demand an end to fast fashion.

Once again to end on a positive, hopeful note, our federal government has taken some actions to address the growing global challenge of plastic pollution, including the launch of the Ocean Plastics Charter during Canada's 2018 G7 Presidency, the introduction of a domestic ban on harmful single-use plastics, the implementation of its comprehensive plan to reduce plastic waste and pollution, and its move towards a circular plastics economy. Canada is also an inaugural member of the High Ambition Coalition to End Plastic Pollution, a group of more than 60 countries representing every United Nations region, with the goal to end plastic pollution by 2024 and develop an ambitious and effective global agreement.

towards an aging population, the need for innovative solutions to improve later life is critical. RTOERO, the trusted voice on healthy, active aging, continued to address this need by bringing together global leaders to discuss, share and create strategies to improve later life. RTOERO's inaugural Future of Aging Summit was held on May 15 to 17. The aim was to address the critical and timely issues that a rapidly aging world population poses for healthcare, pension systems, and the labor force, focusing on the Canadian perspective within the global context.

The Summit looked at the trends and opportunities affecting the future of aging in Canada and mapped out cross-sectoral solutions to embrace longevity and prioritize life quality. Fourteen globally recognized aging experts from nine countries tackled the top five themes in aging, with an emphasis on solutions that will benefit Canada's aging population.

- Redesigning workplaces and rethinking retirement policies
- Reimagining healthcare for aging populations
- Reducing the impact of inequity on healthy aging
- Improving livable years with age-tech
- Remodelling communities for highly aged societies

Speaker highlights:

- Theo Kocken, director of Your 100-Year Life, presented the first non-academic screening in Canada, and facilitated a discussion about rethinking retirement policies.
- Ritu Sadana, head of Ageing and Health with the World Health Organization looked into the future of aging.
- Hiroko Akiyama, a leading figure in gerontology from the University of Tokyo, discussed community redesign for an aging society
- DY Suharya, founder of Alzheimer's Indonesia, highlighted the importance of grassroots advocacy in effecting systemic change.



### Focus on Aging International Summit

With nearly 25 per cent of Canadians becoming seniors by 2030, and a global demographic shift

- Tomson Highway delivered the closing keynote. Tomson is an award-winning author, playwright, pianist and composer, Cree elder and social worker.

RTOERO's Vibrant Voices Advocacy program underpins the summit's agenda, emphasizing the need for public policy that supports a high-quality life for older adults in Canada. This encompasses improved healthcare services, pension security, and inclusive, age-friendly community planning. Such advocacy not only benefits current seniors but also lays the groundwork for future generations, ensuring a societal infrastructure that adapts to the rapidly changing demographic landscape across Canada and the world.

The forum was well attended by a diverse group including politicians, health care, education, consultancy firms. It was interesting to discuss the issues and solutions with this diverse group at our tables.

A growing number of countries have a seniors/aging advocate. Three of Canada's provinces already have one. Solutions to the issues of aging are the responsibility of governments — Federal, Provincial, Municipal — businesses and unions/organisations representing labour/workers, communities, families, and individuals. Advocacy by and for Seniors must continue to ensure appropriate solutions.

Many communities/countries are finding ways of allowing people to stay in their homes, including use of robotics and AI, shared housing, home health care. Individuals that stay physically, mentally and socially active remain healthier. This includes the possibility of continued employment. The idea that there is a 'magic' age at which all persons must retire is incorrect. And retirement, whenever chosen,

certainly does not mean inactivity and withdrawal from employment or involvement with neighbours and community.

The solutions to having an older population come about by people working together and should not be a 'one size fits all' solution. People must be allowed to choose. There was an opportunity to watch some of the keynote speeches by Zoom. There is a plan for RTOERO to plan and host another summit in 2026. District 31 VP Richard Goodbrand attended the forum.



*"And I say to myself, what a wonderful world."*

As I write this article, the sun is shining, the birds are chirping, and my garden is awakening. It is indeed a wonderful world!

RTOERO District 31 Goodwill Committee actively endeavours to share some joy and caring to improve the quality of our member's 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

sherryf3@gmail.com

Apologies are extended to members who needed support and didn't receive it from us because we were unaware of their situations. Monthly reports are received from the RTOERO National Office to assist us with our work.

Please contact RTOERO National Office at 800-361-9888 if there are any changes in your personal information so that our Goodwill records are up to date.

May you be blessed with wonder in your world,  
Joyce Barnes.



It has been a privilege to serve as the Membership Chair for the past four years. I have had many enjoyable conversations with our members when welcoming them to District 31, letting them know about upcoming luncheons in Guelph or Fergus, and providing general information about RTOERO.

Graham Fiddes has been elected the new Membership Chair. I will be moving into the role of Second Vice President and I will be continuing to be the newsletter editor. If you would like to volunteer to assist with the membership committee, please contact Graham via his email address [rto.gfiddes@gmail.com](mailto:rto.gfiddes@gmail.com).

Our most recent membership numbers include:

- 1391 retired educators
- 56 actively working RTOERO members.
- 64 members are over the age of 90
- 12 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 and there isn't a fee to join. When they retire, they will become part of a 'group' insurance plan, and not an individual plan.

We welcome the following members to our District:

**February:**

Peter Apswoulde, Deidre Rose, Marilyn Walker

**March:**

Susan Baddeley, Charles Cochrane, Kei Fanjoy, Cathy Kosior, Kaitha Prakash, Olive Renton, Judith Skinner

**In Memoriam**

*"The best memories cannot be captured by photographs but are captured in our hearts."*

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

Mary Cameron	Oakville
Stanley Kosior	Guelph
Irene Milne	Mississauga
Robert Renton	Guelph
Elizabeth Schmidt	Cambridge
David Walker	Guelph
Margaret Young	Burlington



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.

**Karen Allen** is a founding member of Today 4U Productions, a vibrant youth production company. Recently, the company staged a very



successful and delightful performance of Seussical Jr. at Guelph Little Theatre.

**Joan Berry** and **Lynn D'Alton** received the Guelph Wellington Retired Women Teachers' Cora Bailey Award for outstanding contributions to the organization.

Thanks to the **Members of RTOERO District 31** who brought books to the Spring Luncheon for our donation to The Action Read Literacy Centre. When these books were delivered to the centre they were received with great delight and thanks. As we unpacked the books, one of the workers indicated that it felt like Christmas and they were already finding books that they knew their students would cherish.

**Jan Muir**, Fundraising Committee Chair on the Board of Directors of Shelldale Family Gateway, is inviting members to save the date - September 18, 2024 - for the second annual Golf Tournament. Participants in the event help to raise funds that keep the Breakfast Club, After School Programs, Summer Camps and a youth centre available to kids who would otherwise have few opportunities. Updates about this event will be posted on our website and social media.

**Stephen O'Connell** enjoyed working with the children who performed in Seussical Jr at The Guelph Little Theatre.

**OECTA**, former federation of some of our members, is celebrating its 80th Anniversary this year. Wellington OECTA recently won a Provincial Award for its work with the Royal City Missions. They provide at least 3 meals a month during the school year and two during July and August.

**Karen Rathwell** is Chair of the Guelph Wellington Coalition for Social Justice, a group to which District 31 also belongs. This spring, GWCSJ is focused on climate change. It hosted a Community Climate Forum at the Italian Canadian Club and it is launching Carbon Conversations, an opportunity for people to get together to talk about system level change when it comes to climate. More information about this initiative is found in this newsletter. One of the main areas for political advocacy for RTOERO is Environmental Stewardship. As a result of this focus, District 31 sponsors, promotes, and supports these GWCSJ initiatives.

**Joe Tersigni** has written another extremely interesting and entertaining article for Guelph Today. The article is entitled "If these steps could talk: Guelph's Iconic 100 Steps". The article is described as a "nostalgic journey on the history of the 100 steps that connect The Ward neighbourhood to the Grange Hill areas".

### Posthumous Tribute

**Denise Gismondi** was featured in a very moving, beautiful tribute in Guelph Today entitled: "A tough act to follow: theatre community remembers Denise Gismondi".

Denise was an active member of the theatre community, acting in and directing countless shows in her lifetime, in Guelph and surrounding areas.



Members have asked why we need to pay for trips so far in advance? Unfortunately companies have sharply cut back on their group offerings and, due to high demand, are booked up to a year in advance. The signing of a contract requires us to either pay the entire amount or a percentage of our tickets. This money is

non-refundable. Thus, if we want to have trips with RTOERO, we must be prepared to make commitments early.

This fall we have the unique opportunity of having RTOERO District 31 cover the cost of bussing for both of the fall Niagara-On-the-Lake trips. For any groups, restaurants in Niagara-on-the-Lake are reserved six months in advance.

Join us on our first trip to STRATUS WINERY on THURSDAY, SEPTEMBER 26, 2024. They are going to present a science-based educational experience on wine pairing, as well as giving us the opportunity to sample their products and do a tour of their establishment. The cost is amazingly low at \$50 per person. The bus will pick us up at the Canadian Tire on Woodlawn in Guelph at 9:15 am and have us back no later than 6 pm. You will also be driven to the Irish Harp Pub where you may purchase your lunch. Their menu is on-line and they can accommodate most diet restrictions. If you want to be part of this wonderful experience on Thursday, September 26, 2024, please contact Pam at pniesiobedzki@hotmail.com or by phone at 905-877-4134. The Deadline is NOW!

Join us for MY FAIR LADY at the Shaw Festival FRIDAY, NOVEMBER 1, 2024 at 2:00 pm! We do need to let the theatre know our final number of tickets earlier than you may think so PLEASE book early. The cost of the bus is being covered by RTOERO District 31 so the trip cost is only \$85 per person! This is a one-time deal folks. Lunch will be on your own. The coach will pick us up and drop us off at Canadian Tire on Woodlawn. Please email Lenore at: LRSIDEBYSIDE@hotmail.com



Message from the Chair, Steve McGirr  
Ontario Teachers' 2023 Annual Report

I am honoured to chair the board of the Ontario Teachers' Pension Plan and serve the hardworking

and dedicated teachers of Ontario, whether they are currently teaching or retired. As the stewards of the plan, we are committed to our members and to delivering on the promise of providing a pension, even during times of uncertainty and change.

Last year was challenging for global investors. There were global conflicts, increasing geopolitical tensions, higher interest rates, economic disruption, supply chain issues and persistent inflation. Despite these various obstacles, our portfolio showed resilience, securing a 1.9% total-fund net return and ending the year with \$247.5 billion in net assets.

I am pleased to report that the plan remains fully funded for the 11th consecutive year with a robust preliminary surplus to ensure stability in contributions and benefits for members.

### **A strategy designed for the long term**

Our goal is to provide excellent service and ensure retirement security for our members. To achieve this, we constantly adapt to changing market conditions while keeping a long-term perspective. We also focus on partnering with businesses and management to create value and ensure success across our global portfolio.

Diversifying our portfolio across different asset classes, geographies and industries helps us manage risk and lower volatility. A significant part of our portfolio is invested in private companies and infrastructure, which have generated strong and steady returns over time. We believe this diversified approach with an emphasis on private assets supports more consistent returns that will fund teachers' pensions well into the future.

We currently pay out more in pensions than we receive in contributions, but our aim is to steadily build our net assets towards the goal of \$300 billion by 2030 to best position us to remain

fully funded.

## Looking ahead

As we look to 2024 and beyond, we plan to remain disciplined in the choices that we make. Our primary focus will be to deliver our long-term target of a 4% real return. That said, we will not take undue risks in the pursuit of better returns.

While we expect that we will continue to face a dynamic market environment in the near term, I am confident that we are taking the right approach to proactively assess opportunities that will deliver value to the Plan, our employees and our members.

We strive to live up to our members' high expectations of service. The plan has made prudent investments in people and technology to ensure that we can provide our members convenient, seamless and personalized service, and this increasingly means through digital channels. Our primary performance measure shows that our members remain overwhelmingly satisfied with the service they receive from the plan.

### Highlights from the 2023 OTPP Annual Report – April 2023

#### Net Assets

- 2023 \$247.5B (increase 1.9%)
- 2022 \$247.2B
- 2021 \$242.5B

#### Facts about our Members

- Total number of members – 340 000 (4 000 increase)
- Ratio of working members to pensioners – 1.2 to 1
- Average retirement age – 59 (unchanged)
- Average starting pension - \$50 000
- Average age of pensioners – 74
- Average age of working members – 44
- Average number of years pensioners contribute to OTPP – 26
- Average number of years pensioners expected to collect a pension – 32
- Pensioners over age 100 – 148
- 42 Pensioners receiving a pension for 50 years or more



## **Guelph Climate Action Network Launches “Carbon Conversations” Series**

As Canada continues to experience the profound impacts of climate change, from devastating wildfires and severe heat waves in the summer to noticeably reduced snowfall in the winter, the urgency for action has never been clearer. According to the Mental Health Commission of Canada, 75% of Canadians expressed a significant level of concern about climate change, believing it to be a global emergency.

The Guelph Climate Action Network (GCAN) is providing a much-needed platform for the Guelph community to come together to address these alarming issues with the launch of “Carbon Conversations: Responding to the Climate Emergency.”

### **Event Details:**

In three 90-minute sessions, this series will provide a safe space where individuals can learn about the science of climate change, discuss carbon footprints, navigate complex climate emotions including climate anxiety, and engage in meaningful dialogue about our collective response. The series will be led by qualified facilitators in small group settings, ensuring that every voice is heard and valued.

This initiative not only educates but empowers participants by connecting them with others who share their concerns and commitment. Together, attendees will explore actionable strategies to mitigate the impact of climate change and contribute towards Guelph's goal of reducing emissions by 63% by 2030.



As we witness the changing landscape of our environment, from altered seasons to extreme weather events, the need for informed and concerted action becomes more evident. “Carbon Conversations” invites you to be part of a community solution to a global crisis.

Registration is now open. We encourage all interested individuals to register and join us in this crucial conversation.

To find out more about the event dates and locations, please visit the GCAN website.

<https://guelphclimateactionnetwork.carrd.co/>

Join us. Let’s shape the future together—one conversation at a time!

For more information, contact Kriti Murthy:

289-828-5639 or [kritismurthy@gmail.com](mailto:kritismurthy@gmail.com).

***RTOERO District 31 is one of the sponsors for this event.***



### 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 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, or by email at [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.



***2nd Annual SFG Golf Tournament***  
*Wednesday, September 18th at*  
*the Ariss Valley Golf & Country Club*



# TREASURER'S REPORT

*Mike Curtis*

## RTO District 31 Financial Report May 13, 2024

### Income

Annual Rebate	12 639.50
Spring Luncheons	1 525.00
<b>Total</b>	<b>14 164 50</b>

### Expenses

Goodwill	6 179.32
Recruitment	146.88
Executive	217.49
District	5 750.06
Newsletter	1 611.38
Office	41.21
Transportation	257.08
RTO Foundation	200.00
Guelph/Wellington Committee for Social Justice	350.00
Special Olympics	500.00
Palmerston Com. Food Bank (lost cheque reissued)	200.00
<b>Total</b>	<b>15 453.42</b>
<b>Surplus / (Deficit)</b>	<b>( 1 288.92)</b>

Reduction goal 18 000.00

Bank Balance 40 227.40



**RTO DISTRICT 31  
EXECUTIVE  
2024-2026**

<b>Executive Position</b>	<b>Name</b>	<b>Email Address</b>	<b>Phone Number</b>
Past President	Nancy Baker	nancyida@sympatico.ca	519-823-4616
President	Richard Goodbrand	president31@districts.rtoero.ca	519-291-2015
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Treasurer	Mike Curtis	mikecurtiserin@yahoo.ca	905-877-4134
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	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,

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.

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