

Thirty-One

President's Message – Anne Smith

Welcome to 2022! Although we had hoped that we would be in a better position by now, we find ourselves still entrenched in the midst of the pandemic. We hope that you have a support network upon whom you can rely to keep some semblance of normalcy. We know that Isolation continues to be a huge issue for our members and, really, most Canadians. When things began to open up, we did offer a local theatre experience to support Guelph Little Theatre and our District 31 Executive members, Joan Berry, Pam Niesiobedzki, and Stephen O'Connell. It was great to see everyone who came, albeit in masks. However, many members were understandably hesitant to venture out. We had hoped to be able to prepare for more in-person events in the future but that would be premature at this time, given the continuing rapid spread of the virus. Please know that, as soon as it is safe, we will make every effort to restart our luncheons and activities and have a grand celebration.

This newsletter is once again full of information, thanks to your amazing Executive Chairs. I would like to highlight two requests in the newsletter especially:

I draw your attention to our request for suggestions for this year RTOERO grant. You will find more information about this in "Community Grant".

I will also put a plug in for "Something to Shout About, a feature that many of our members seem to really enjoy reading. We'd love to hear about your special events, travels or hobbies, for example. If you have an item you could share for an upcoming newsletter, please contact Brenda McGinnis dmcginc602@rogers.com.

As always, we are here if you would like a check-in or have concerns. One venue for connecting with other members is *Chime In*, a regularly scheduled, weekly chat for RTOERO members to engage in

open discussion and social connection with one another. Chat sessions take place online, every Wednesday from 1 to 2 pm EST and are hosted by Foundation volunteers. Participants can join using Zoom or can call in by phone. To register, go to <https://rtoero.ca/rtoero-foundation/get-involved/chime-in/>.

New RTOERO webinar recordings are now available

RTOERO put out some very informative live webinars in 2021, presented by renowned and engaging experts. I watched all of them and can highly recommend them. If you missed them, the recordings are now available on the RTOERO website at rtoero.ca/resources/videos. Recent additions include:

- Ageism and intersectionality
- Building an eldercare system that actually cares
- Practical ways to address the growing epidemic of loneliness and isolation in older adults
- Self-care throughout the retirement journey
- Sustaining your finances throughout your retirement
- Why you need a benefits plan after age 65

Goodwill – Joyce Barnes

"The purpose of our lives is to be happy." ... Dalai Lama

May each and every one of you be blessed with a year full of happiness!

Thanks to the members of the RTOERO District 31 Goodwill Committee consisting of Brenda, Marina, Mary, Nancy, Jean, Marg and Joyce who sent over 350 Birthday and Christmas cards to our members who were 80 plus in 2021. Fifteen floral arrangements were sent to members who were 90

in 2021. Many get well, sympathy and congratulatory cards were also sent.

Jean Brodhaeker is retiring as a member of the District 31 Goodwill Committee. Thanks and appreciation are extended to Jean for her many years of service. Linda May Bell has volunteered to assume Jean's position.

In 2022 the Goodwill Committee members look forward to adding happiness and caring to improve the quality of our members' lives. Please help us to do this by contacting any of the members of the District 31 Goodwill Committee listed below. We may also be contacted through the District 31 website www.rto31.org.

North Wellington

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

Centre Wellington

Linda May Bell 519-843-3351
linda_may_bell@hotmail.com

Alma, Salem, Elora

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

Rockwood, Hillsburgh, Erin

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

Guelph

Brenda McGinnis 519-824-5263
dmcginc602@rogers.com

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

Mary Hermann

519-821-3892

maryhermann@rogers.com

Apologies are extended to any member's needs of which we have not been made aware. Monthly reports are received from the RTOERO Head Office to assist us with our work. Please contact RTOERO Head Office at 1-800-361-9888 if there are any changes in your personal information so our Goodwill records are up to date.

Be happy!

Members' Theatre Outing

On December 1, 2021, members of RTOERO District 31 had a very enjoyable evening at Guelph Little Theatre. They were entertained at the premiere of "An Inappropriate Claus".

Several District 31 Executive members were involved in the creation and cast of the play, and other retirees worked backstage and in the crew.

Guelph Little Theatre president, Cathy Goudie (director), was presented with a cheque for \$500 by RTOERO District 31 President Anne Smith. Cathy said that, with loss of revenue and a large building to be maintained, GLT appreciated the support given by RTOERO District 31.



Photo by Pam Niesiobedzki

Benefits Report - Shirley Goodbrand

This report is based on Benefits Meeting November 10, 2021.

PLAN CHANGES FOR 2022

Most benefit plans do not make frequent changes. Ours is examined every year. There will be no premium increase for 2022. The premiums collected are applied to the benefit plan.

Some highlights of plan improvements that started on January 1, 2022:

The dental plan has been revised, making it easier to understand and use. There is more basic and preventive coverage, and implant surgery will now be eligible

There's exciting news about prescription drug coverage. Using the Express Scripts Canada Pharmacy™, you can receive 100% reimbursement for generic prescriptions for maintenance drugs – with several convenience services; however, for snowbirds, there is no shipment of drugs to the United States

Occupational therapists have been added to the list of paramedical practitioners covered by the Extended Health Care Plan.

There was more use made of the health plans in 2021, compared to 2020. As well, there were increases to the cost of goods and services covered by the health plans. Despite these factors, we expect a small surplus at year-end for our plan.

It is expected that there will be more use made of the benefit plans next year as the COVID-19 recovery continues – and that has been addressed within the plan. A reserve was created especially for an expected increase in travel claims in 2022 and beyond.

Member Survey Results

The results of the member survey revealed an overall high levels of member satisfaction with our health plans.

The health plans continue to be the top reason members join RTOERO – and keep their membership throughout retirement.

90% of members are satisfied with the Extended Health Care Plan.

88% would recommend the Extended Health Care Plan to a friend or colleague.

88% agree there is a good balance between coverage and affordably.

The **Communiqué**, which outlined the changes for 2022, was emailed to all plan members. Please refer to that document. If you can't locate the emailed version, it is available on the RTOERO website.

Dental Plan

There were significant changes to the Dental Plan:

Dental Plan reimbursements will be updated to the 2022 fee guide for general practitioners.

Scaling will be covered under the Basic and Preventive benefit, with 85% reimbursement.

Minor Restorative coverage for work such as root canals or gum surgery will continue to be reimbursed at 80% to a maximum of \$800.

Dental implantation surgery will be eligible.

See the article on page 6 and 7 of the Communiqué for more details about the changes to the Dental Plan.

Eligibility Plan Changes

A spouse or dependent child can join a plan without the policyholder also being insured, within the same plan, if the RTOERO member is a policyholder with at least one other plan.

RTOERO members not participating in the Dental Plan can add this coverage with guaranteed acceptance. The 12-month limit of \$500 for late applicants has been removed. Instead, we simply require that late applicants to the Dental Plan remain enrolled for at least 24 months.

It was also stressed that members should not hold their claims to the end of the year. The staff is inundated with submissions at that time. They do

their best but they can't hire more staff for this crunch time.

A new Benefit Booklet will be printed in 2023. The website booklet will be updated for January 2022.

Political Advocacy – Brenda McGinnis

4th Annual Queen's Park Advocacy Day

RTOERO recognized the International Day of Older Persons on October 1st with our 4th Annual Vibrant Voices Queen's Park Advocacy Day in Ontario. For the second year, due to the pandemic, our advocacy event was fully virtual. Members of the Board of Directors, Political Advocacy Committee and senior staff worked in groups to connect with more than 25 elected officials and government staff to talk about our three advocacy issues and specific actions we are looking for government to take. Our three advocacy issues are: Seniors Strategy, Geriatric Health Care, and Environmental Stewardship.

Vibrant Voices 2021 Webinar Series

As part of its Vibrant Voices program in 2021, RTOERO hosted a series of six webinars for members and interested stakeholders about our advocacy issues. More than 2,000 people attended these excellent sessions and were given the opportunity to hear from Canadian experts on the topics of geriatric health care, seniors strategy and environmental stewardship. I was able to attend all of these and highly recommend that members accept this year's invitations to these webinars. You can also view them again by visiting the video resources section of our website or the Vibrant Voices playlist on our YouTube channel.

Ontario Provincial Election, June 2, 2022

An election resource package is being prepared by Simon Leibovitz for districts with information on meeting with candidates, organizing all-candidates' meetings, and how various parties' platforms mesh with RTOERO's advocacy issues.

District Regional Political Advocacy Committee Meetings

One of the positive aspects of the pandemic is that we have been able to meet on Zoom with PAC reps

from other districts. I have really enjoyed meeting with Districts 9, 10, 11, 17, and 39 on a regular basis. We exchange ideas and discuss issues and someone from central office takes minutes and sends out a report on the discussions from all the regions. These meetings are very helpful and enjoyable. Two issues have been dominating our discussion: concern about the environment and the issues surrounding Long Term Care.

Long Term Care

In a recent member survey, 90% of RTOERO members rated the transformation of Long Term Care as a top issue of concern. This must be one of the issues for which we advocate strongly during the provincial election. In an article in The Toronto Star, on December 5, 2021, written by Ann Silversides, an independent health policy journalist who has written extensively on long term care. She notes that "When Ontario reached 10,000 deaths from COVID-19 last week, it wasn't widely noted that residents of long term care homes accounted for 40 per cent of that grim tally". She also noted that "By mid-2021, Canada had the highest proportion of long-term care deaths of any G20 country and it spent on average 30 per cent less on this care than its counterparts". Ann is also very worried that the proposed Ontario legislation - the Fixing Long Term Care Act, 2021 - is not what we have been promoting. "Far from introducing reform, Ontario is enshrining the status quo." We must work hard to advocate for meaningful reform in the delivery of Long Term Care and, equally important, home care for the vast majority of seniors who want to remain living in their homes for as long as possible.

On a Lighter Note

For Christmas, I received a truly great gift of Terry Fallis' new book, Operation Angus. It is the third book in his series and follows the antics of MP Angus McLintock and his chief of staff, Daniel Addison, whom we met in Best Laid Plans and The High Road. If you enjoy political stories with a strong twist of satire and humour, you will enjoy these books very much. They are a real treat.

Membership—Scott Montgomery

As the New Year of 2022 begins, we look forward to new beginnings; having safe, socially distanced conversations outside with friends; and safely connecting ourselves with our communities.

Our most recent membership numbers include:

- 1 377 retired educators, which include 11 new recently retired educators
- 48 actively working RTOERO members
- 53 members are over the age of 90
- 7 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

“The greatest treasures are those invisible to the eye but found by the heart.”

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

Gerald Barnhill	Fergus
Lillian Berry	Guelph
Carol Bruce	Guelph
Rosemary Daniel	Orangeville
Benjamin Fear	Guelph
Beryl Johnston	Guelph
Sharon Lasalle-Mayer	Cambridge
Mary Mcguire	Fergus
Joan Rolfe	Fergus
Dr. Martha Rogers	Elora
Patricia Rohrwild	Elora

Financial Report – Mike Curtis

December 31, 2021

Income

Annual Rebate	21 952.05
Community Grant	2 500.00
Total	24 452.05

Expenses

Goodwill	2 138.73
Newsletter	3 700.20
Office Expenses	283.92
Website	272.73
Action Read	500.00
Alzheimer's	500.00
Canadian Red Cross	500.00
Children's Foundation of G/W	500.00
Hospice Wellington	500.00
RTO Foundation – <i>In Memoriam</i>	100.00
Secondary School Scholarships	600.00
UGDSB Learning Foundation - <i>In Memoriam</i>	200.00
Groves Hospital Foundation - <i>In Memoriam</i>	50.00
G/W Committee for Social Justice	500.00
RTO Foundation – <i>In Memoriam</i>	50.00
Community Grant – Children's Foundation of G/W	2 500.00
Guelph Little Theatre – <i>Honorarium</i>	500.00
Christmas Donations - <i>(Arthur Lions Club, East Wellington Community Services, Guelph Wellington Women in Crisis, Hope House, Salvation Army and the Mount Forest Community Pantry)</i>	600.00
Sunnyside Foundation – <i>In Memoriam</i>	50.00
Total	14 045.58

Surplus

Bank Balance	10 406.47
	28 465.35

Pension and Retirement

Concerns—Marina Howlett

Inflation Increases Effective January 1, 2022

Ontario Teachers' Pension Plan (OTPP) – 2.4%
Ontario Municipal Employees Retirement System (OMERS) – 2.74%

Canada Pension Plan (CPP) – 2.7%

Old Age Security (OAS)

Quarterly Inflation Adjustment (January, April, July, October)

Effective January 1, 2022, the monthly payment will be \$642.25 and the clawback starts when the Net Income (from all sources) exceeds \$79 845.

Reminders:

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

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

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

For further information about the CPP offset, please contact Marina Howlett at 519-836-8585.

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.

Deb Dryden has focused on her art since she retired. In October 2021, Deb was part of the Guelph Open Doors Studio Tour.

Joanne Guidoccio has contributed a chapter, "Honouring My Inner Sloth", to the book 40 Life Changing Events edited by Robert Fear.

Mary and Ken Hermann celebrated their 50th Wedding Anniversary on December 27th, 2021.

Susan Ratcliffe was a storyteller at the Celebration for the 110th Anniversary of the Ontario Reformatory. It has been closed for 20 years!

Sara Smith was featured in an article in the most recent The St. Joe's Insider: A Newsletter for Donors and Friends of St. Joseph's Health Centre Foundation Guelph. Sara has recovered from two serious illnesses - fifty years apart - which threatened to change her life for the worse. The story of how she worked hard to recover from these life-threatening situations at two very different stages of her life is very inspirational.

Rick Westgarth was featured in an article in Guelph Today. Rick's hobby "has turned him into a county fair champion in multiple fairs across southwestern Ontario." Rick has been crowned the champion canner at the Schomberg, Beeton and Sutton Fairs. He has also been crowned a champion in Erin, Fergus, Aberfoyle, Grand Valley, Hanover and Caledonia. During the pandemic, Rick said he made about 1200 jars of jam. 'Currently, he has been busy giving it away to other people. Rick explains he would rather donate the jam because if he starts selling them, then it turns into work.'

Guelph Wellington Coalition for Social Justice – *Richard Goodbrand*

Some of the groups in our Coalition help out with the Royal City Mission Meals which currently serve 80-100 meals daily between 1 PM and 6 PM (currently drop-off only). If you are interested in volunteering or donating, do so through the Royal City Mission, royalcitymission.ca.

GWCSJ is planning a TownHall for the June 2, 2022 Provincial Election. More information will be posted on our Facebook and web pages. GWCSJ is hosting a series of virtual events on Social Justice topics with some guest speakers. The first one will be about Homelessness and Poverty. Please check our Facebook and web pages for further information starting in mid February.

Community Grant – Richard Goodbrand

Our District 31 Wellington Executive is looking for suggestions, from you our members, for our next Community Grant application. For criteria, please refer to <https://rtoero.ca/giving-back/grants/>. Please send suggestions to Anne Smith, District 31 President (m.anne.smith@gmail.com) or Richard Goodbrand, District 31 Community Grants Chair (rdgoodb@gmail.com) as soon as possible and no later April 1, 2022.

This year we applied for, and received from RTOERO, a grant of \$2 500 which we donated to the Children's' Foundation of Guelph Wellington (CFGW) which also serves Dufferin County for the Food & Friends Program - childrensfoundation.org. Please note that CFGW is looking for volunteers for Food & Friends food packers and drivers in Guelph, Wellington, and Dufferin Counties. Please contact Bobbi Turner (bobbi@childrensfoundation.org) if interested.

RTOERO Community Grants News Release 2021 – District 31 Wellington

Local RTOERO district supports food programs for students

Guelph, Dec. 3, 2021 – For children, food insecurity is a growing problem in Guelph and Wellington and affects their ability to perform at their best in school. A \$2 500 grant from District 31 Wellington of RTOERO will support the Food & Friends program to bring healthy food to hungry minds.

Food & Friends is offered through the Children's Foundation of Guelph and Wellington (childrensfoundation.org). The program includes breakfast, snack and lunch programs offered throughout Wellington County.

The District 31 funding is part of RTOERO's annual Community Grants program. Districts apply for individual projects (education-related or other community initiatives) that support local programs. Up to \$2 500 per project is available.

Since 1968, RTOERO has been a voice for those who work in, and retire from, the education sector. Our mission is to improve the lives of our members and seniors.

"No child should go through their day hungry. Supporting Food & Friends is about proving nutrition, improving learning abilities, and creating an atmosphere of social inclusion for students who may otherwise feel marginalized," says M. Anne Smith, President, District 31 Wellington.

Each year, a committee of RTOERO members assesses the merits of each Grant submission. For 2021, RTOERO funded 31 projects for a total of \$79 885. Since the inception of the Community Grants program 21 years ago, RTOERO has donated \$1.85 million to more than 525 programs and projects.

"RTOERO members care about their communities and serve them every day," says Rich Prophet, the chair of the board at RTOERO. "The Community Grants program encourages all of our districts to support and partner with outside organizations, and to give back."



Presentation (L to R): Mike Curtis, District 31 Treasurer; Nancy Baker, District 31 First Vice-President; Anita MacFarlane, CFGW Program Director, Food & Friends and Scholarships; Bobbi Turner, Student Nutrition Program Manager, Food & Friends; Rick Goodbrand, District 31 Second Vice-President; M. Anne Smith, District 31 President

District 31 Wellington plays a key role in helping members stay active and connected, with each other and the community.

RTOERO is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 82,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees.

RTOERO media contact:

M. Anne Smith, President, District 31 Wellington, RTOERO, president31@districts.rtoero.ca

RTOERO Foundation – Keeping you informed

You have heard regularly from the RTOERO Foundation but you may not know much about what it does.

The Foundation is a registered Canadian charity that invests in initiatives promoting healthy, active aging. Its volunteer [board of directors](#) works together to govern the Foundation and is accountable to you through compliance with the [Donor Bill of Rights](#) and the [Association of Fundraising Professionals Code of Ethics](#). They:

- Advise on and approve our strategic plan
- Support financial and legal accountability and policy development
- Connect the foundation with key external stakeholders and other partners who will help advance our mission

If you are wondering how you can find more information about the RTOERO Foundation, or just want to know what we're currently up to, here is a rundown of all the various places you'll find interesting and valuable content from the RTOERO Foundation:

- **Embrace Aging:** Our very own quarterly Foundation newsletter, Embrace Aging, is a great source of Foundation information. If you're looking to catch up on previous newsletters, they are archived on our website: rtoero.ca/rtoero-foundation/get-involved/newsletter.
- **The Loop:** Coming in 2022. The Foundation's new e-newsletter which will offer insights into the unique value and impact of the Foundation's programs,

research, and training to support healthy active aging for all RTOERO members.

- **Renaissance:** RTOERO's award-winning magazine Renaissance regularly highlights the work of the Foundation.
- **Liaison:** We contribute one article to every issue of Liaison, RTOERO's bimonthly e-newsletter. It's usually the 4th article in the newsletter and you can look for our Foundation logo.
- **District newsletters:** We contribute an article each month to the districts to include in their newsletters.
- **Webinar series:** This year the Foundation offered six webinars and we are excited to continue our webinar program into 2022. You can watch previous webinar recordings on our website: rtoero.ca/rtoero-foundation/get-involved/webinar-series.
- **Blogs:** If you're browsing the RTOERO website, be sure to look for the burgundy "Foundation blog" label to read in-depth articles about our work. Catch up on all our blogs: rtoero.ca/rtoero-foundation/about/foundation-news/
- **Social media:** You can also find us on Facebook (our group is called "End Isolation") and on Twitter (@RTO_Foundation). We regularly post information about Foundation activities and impact, highlight the work of our partners, and share general interest articles.



RTO District 31 Executive 2020-2022

Executive Position	Name	Email Address	Phone #
Past President	Stephen O'Connell	soconnellquelph@gmail.com	519-265-2125
President	M. Anne Smith	m.anne.smith@gmail.com	519-820-6471
1 st Vice Pres	Nancy Baker	nancyida@sympatico.ca	519-822-6653
2 nd Vice Pres	Richard Goodbrand	rdgoodb@gmail.com	519-291-2015
Secretary on leave	Joan Miller Mary Hermann	joan.miller5@gmail.com maryhermann@rogers.com	519-746-4218 519-821-3892
Treasurer	Mike Curtis	mikecurtiserin@yahoo.ca	905-877-4134
Foundation	Joan Berry	joanmarieberry50@gmail.com	519-843-6754
Goodwill	Joyce Barnes	joyce.barnes@sympatico.ca	519-848-2351
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on leave	Brian Serafini	bserafini@rogers.com	519-763-0069

RTOERO District 31

c/o Mike Curtis, Treasurer

9450 Copeland Path, RR #2

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Change of Address or Status

It is imperative that, if you have changed:

- your postal address
- your email address
- your phone number or
- your status,

you contact:

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

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.

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