

Superannuated Teachers of Ontario

District 16 City of Toronto

Newsletter

March 1981

I am writing this Newsletter on St. Patrick's Day (that's my 25% Irish coming out). Outside in the ravine the wind is bending and twisting the great oaks. It is cold (-10°C) but the sun is shining brilliantly, there is one optimistic bird squalling and it is only four days till Spring.

So ----- hearty greetings from your S.T.O. organization.

TO BRING YOU UP-TO-DATE

The February 17th meeting was a rouser -- a packed house -- a good speaker with a welcome message.

Mr. Causley was the right speaker at the right time for as most of you know unless you have been in Outer Mongolia our Health Plan CHSO had run aground and everyone wanted answers.

Our 1st Vice President, Molly Moore, introduced Mr. Causley as a man with Great Expectations and so he was.

Here are excerpts from his message re CHSO:

"Collapse of CHSO was unexpected - no prior knowledge."

"The Superannuation Commission have dealt with CHSO for ten years and our present three-year contract was to expire June '81."

"This event caused a lot of worry and work for the Commission." (We appreciate!)

"Ten organizations were approached re new Health programs and seven made presentations to the Commission."

"The offer of Confederation Life was accepted."

"Fortunately the Commission held back the January contributions so coverage began February 1, 1981." (Our luck holds!)

"Confederation Life will take over the existing contract and the new contract that had been negotiated with CHSO to begin in June. That contract was to run to June 1982 but will be renegotiated this December." (Keep your fingers crossed!)

"CHSO is in the hands of liquidators."

"In time there will be a settlement undoubtedly less than 100%. (Lots of luck!)

"There is a problem re deductions since there is no way to determine the present stage of deductibility per person."

"With the new contract beginning February 1st and continuing until December, 1981, the deductions will be - Single \$45.00, Couples \$70.00, Family \$90.00."

"Confederation Life is noted for fast service."

"Claims dated before February 1st go to CHSO. Claims after

February 1st go to Confederation Life." (Send them in. Do not hold them.)

RE PENSION FUND

"The Government is looking at possible changes in the Pension Fund."

" A joint Committee has been set up to study the benefit structure."

RE O.T.F.

O.T.F. have 43 different requests for changes.

Some of these requests are:

"Occasional teachers not required to contribute but may choose to ----- so teachers on pension could then teach without pension deduction?"

"Dependent receives pension till death or remarriage -- eliminate remarriage clause."

"Spouses - automatic D pension ceases if divorced - but will not pay if will so states." (Ann Landers needed here!)

"Recognition of common-law marriages." (Well! Well!)

"Dependents pension is 50% - is automatic - propose taking a reduced pension and then higher pension applies to survivor."

" D pension if married after retirement." (What next!)

" A pension after 30 years but with deductions higher."

"Apply the 90 factor retroactively."

"If no dependents, may elect to have a joint pension."

RE ESCALATION

"Escalation is a separate fund set up in 1975. 1% is contributed by working teachers and 1% by the Government. There was to be no change until 1981. No change in 1981 because if inflation continues the 2% will not cover costs."

Mr. Causley was thanked by Sid Coles for bringing oil to troubled waters.

SEQUEL 1

Every good story has a sequel. Here it is!

Alderman Clarke remanded

North York Ald. Peter Clarke, charged in two land-fraud scams worth \$645,000, appeared in provincial court today and was remanded until March 24 when a trial date will be set.

Police allege Clarke, 37, general manager of Co-operative Health Services from 1978 until its collapse in June, 1980, used CHS funds to finance personal land deals.

(Hah!)

SEQUEL II

Springs from a question asked at the February 17th meeting.

Question

Married dependents receive a pension. Why cannot dependents of single pensioners receive a pension, too?

Mr. Causley

"They cannot but there is provision for a teacher to apply two years before retirement to have the pension converted to a reduced annuity and allocate one half to a dependent after death." (Who knows what they are doing two years before retirement!)

"It is a fact that the single person subsidizes the married couples."

The Communications Editor received the following in a letter from our member who posed the question

"Essentially the problem boils down to these points.

I believe single retired teachers should be able to leave some proportion of their pension to surviving dependents just as married persons do.

I also believe that single, retired persons who have no dependents should be able to leave some proportion of their pension to a relative.

Consider the number of unmarried, widowed, or divorced persons who care for ill, aged or indigent dependents or relatives.

If a married couple (both teachers) retire, they receive two pensions (O.K.). If one dies, the survivor receives one pension and a half. If one partner in a teaching couple dies and the other still teaches, the survivor is in receipt of a salary plus a pension.

In all fairness, these facts should be presented to the Committee studying the pensions and considered before any changes are made.

Sincerely,
D. Sharp."

GOODWILL COMMITTEE

Laura Schissler reported for the Goodwill Committee. The Provincial S.T.O. provides dollars for this work and encourages requests for funds. This very active group sends cards, visits homes and hospitals and telephones many of our members.

Our thanks to them!

CLUB 16

Bea Machin chairing this group, outlined the many activities they sponsor.

"Retired teachers and friends are welcome."

"Groups change according to interests. Let us hear from you."

MAY BREAKFAST - MAY 5TH

See separate sheet. Do write this date on your calendar.