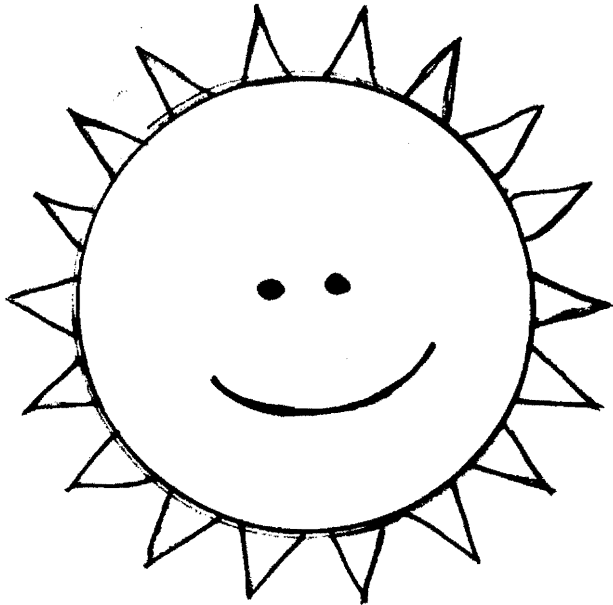


# Superannuated Teachers of Ontario

District 16 City of Toronto

## Newsletter

March 1983



### TO ALL MEMBERS OF DISTRICT 16

Greetings! The sun is returning! What a wonderful season of the year!

Time for seed catalogues and planning gardens. Even if you haven't a green thumb, anyone can grow beans!

### TO BRING YOU UP-TO-DATE

Our winter meeting was held on Wednesday, February 16th at the Education Centre. Our President, Sid Coles, chaired the meeting and extended a special welcome to all new retirees joining District 16. Mike Lennox was our speaker - a most entertaining and interesting raconteur for our first meeting of the year.

### "BON MOTS" FROM MIKE

- "Gerontology means how the aging process works." (Not selling  
"To geront is divine." Geritol)
- "The elderly - someone a few years older than I."
- "When you grow old, you lose your mind, but they didn't  
tell us we wouldn't miss it."
- "There is a book, entitled, 'Sex After 60', with all  
blank pages." (You could draw pictures)
- "Remain welderly, not elderly."
- "Carl Rogers - 'Growing Old or Older and Growing'."
- "First time in his life, Mike has had to buy paper and pencils."
- "Males live longer in Japan." (Don't go men, we need you on  
the Goodwill Committee)
- "Women live longer in Norway." (I'm leaving now)
- "In Copenhagen, 20% of the people are over 65."
- "Agers are now a minority group." (Just give us time)
- "Ontario institutionalizes twice the number of persons that  
Britain does."

"Geriatrics is the medical aspect of Gerontology."

F o r e c a s t

Year 1971	-	1.7 million	-	8.2%
Year 2000	-	3.3 million	-	11 - 12%
Year 2031	-	6.6 million	-	16 - 20%

"You now have time to march and protest."

"You could join, 'The Grey Panther' movement."

100 years of Kindergartens

Mike pointed out that

"Niagara St. School has had 100 continuous years of Kindergartens."

"The first kindergarten was in the Louisa St. School where the Eaton Centre is now."

Our 3rd Vice President, Cecelia Dineen, thanked Mike for sharing his expertise and humour.

April 7 - Casa Loma

Remember the gala public Anniversary party for Toronto's 100 years of Kindergartens. Call 598 4931 (Bd. of Ed.) for Information.

THE TAX MAN COMETH - Be prepared. This article might clarify.

# Budget contains RRSP 'victory'

I have been paying into an RRSP year by year and, because I retired early and have a company pension, have been claiming \$1,000 of it tax-free. Is it true that I can no longer claim the deduction?

V.G.

Glad you asked that question. Over beer and bangers, which more cultivated individuals would call lunch, we are listening to financial adviser Tom Delaney, who is a consultant to the Consumers Association of Canada, speak of a "major victory" for older people in the latest federal budget.

Tom poked through the fine print of the budget and found a significant concession with respect to the \$1,000 pension-income deduction, which the previous budget had restricted.

The earlier move eliminated the deduction for anyone who had made a contribution in the year to a registered retirement savings plan. It created considerable aggravation



**PATRICK FELLOWS**

**Your money**

among people receiving qualifying pension income while still wanting to make use of the RRSP tax shelter.

The newest budget removes this restriction for anyone over 60. The relevant section is in the proposed new tax act (notice of ways and means motions to amend the act), but doesn't seem to have been given any additional publicity.

If you're 60 or over, therefore, you can take \$1,000 of qualifying pension income tax-free and still make a deductible contribution to an RRSP.

Qualified pension income is that received at any time from a private pension plan or from an RRSP annuity if the recipient is 65 or over.

For anyone who is under 60, the deduction is not claimable if the person has transferred superannuation or pension benefits tax-free to an RRSP.

It appears that if an individual under 60 has not exercised this "rollover" provision and takes qualifying pension receipts into income, he will be able to contribute 20 per cent to an RRSP and still claim the pension deduction.

Your morning smile

The teacher struggled for five minutes to help her Grade 1 charge put on his overshoes before the pupil said: "They're hard to get on because they're not mine."

In despair, the teacher struggled for another five minutes to get them off, at which point the boy said: "They're my brother's but I wear them because I don't have

CAN YOU IDENTIFY THESE?

Lee  
Howell  
Pyne

St. Albans  
Coolmine  
Allan

Glenholme

\* Answers - see Page 5

SCHOOL HOWLERS

"My son is under the doctor's care and should not take P.E. Please execute him."

"Please excuse Jimmy for being. It was his father's fault."

TRUE FACTS ABOUT AGING (From Mike Lennox)

Studies have shown conclusively that eating a balanced breakfast affects A.M. performance.  
One thing that causes fatigue is the accumulation of waste products in the muscles. (So get walking!)  
Lifelong consumption of fluorine may reduce the risk of osteoporosis. (Whatever that is, I don't want it!)  
In general, cooked cereal is easier to digest than dry cereal.

AND MORE TRUTHS

Aged drivers have fewer accidents per person than drivers under age 65.  
Older workers have fewer accidents than younger workers.  
The majority of old people are working or would like to have some kind of work to do - housework, volunteering - see page 6.  
About 80% of the aged are healthy enough to carry out their normal activities.

A LITTLE HISTORY

You will be interested to know that the first President of District 16, S.T.O. was our good friend, Al Sweetman. His foresight and concern for teachers' welfare made him a natural choice for first President. The present successful organization is a tribute to his fine effort. Many thanks, Al.

WANT TO JOIN S.T.O.?

Easy! First join the provincial S.T.O. (Fee - \$1.00 per thousand of pension deducted yearly in January.) First year fee is reclaimable from your Federation affiliate. Then join your local branch of S.T.O. District 16, (\$2.00 fee). Club 16, the Activities Branch of District 16 is yours for free.

DID YOU SEE THESE?

# Some antacids may be harmful, Quebec researchers say

By Marilyn Anderson  
Toronto Star

Some of the best selling over-the-counter antacids can be dangerous if used over a prolonged period, says a report in the December issue of the consumer magazine Protect Yourself.

The magazine, published by the Quebec government's Office of Consumer Protection, is being sold on Toronto newstands for the first time this month. The antacid report is aimed at helping consumers choose the best remedy for "holiday heartburn" without relying exclusively on advertising claims, says editor David Clerk.

Based on tests and other research by a government pharmacist and toxicologist, the report singled out Rolaids, Alka-Seltzer, Bromo Seltzer, Mucaine and Eno Fruit Salts as potentially harmful if used too often.

Four of the five have very high sodium content: Bromo Seltzer, 1.04 grams per capful; Eno Fruit Salts, 820 milligrams per dose; Alka-Seltzer, 546 milligrams per tablet (recommended dose is two tablets dissolved in water); and Rolaids, 53 milligrams per tablet. Nutritionists generally recommend that an adult's salt intake be limited to about 3 grams a day.

Mucaine liquid, the fifth product deemed potentially harmful, had a low sodium content (about 5-10 milligrams per dose), but contains oxethazine, described in the re-

port as "a local anesthetic of doubtful effectiveness which has side effects.

Based on tests of 26 antacids — in liquid, tablet granule and powdered form — the researchers recommended only 10, most of them liquids and all simple mixtures of magnesium hydroxide and aluminum hydroxide. This mixture is said to provide safe, effective and prolonged relief from acid indigestion.

The recommended products were: Amphojel, Gelusil, Kolantyl Gel, Maalox, Mylanta 2 (simple), Neutralca-S, Riopan, Univol, Gelusil, all liquids, and Univol tablets.

Four other products were recommended for occasional use only, "because of their long-term toxicity." They were: Camalox and Titralac liquids, Bisodol and Tums tablets. While the researchers said these products provide effective, prolonged relief from acid indigestion, "they must not be taken over long periods because of their calcium content."

The other seven products, although they "effectively neutralize acid indigestion," were not recommended because they "contain, in addition to the antacid, a substance which has not been clearly demonstrated, or which must remain under medical control."

They were: Amphojel Plus, Di-Gel, Diovol, Maalox-Plus, Mylanta, Rioplus, all liquids, and Gaviscon tablets.

**T**HIS NOTE, author unknown, was sent to Eric Exton, president of Seel Mortgage Investment Corp. I requested it from him for you, my dear reader.

Dear Sir:

It is impossible for me to send you a cheque.

My present financial condition is due to the effects of federal law, county law, corporation laws, by-laws, brother-in-laws and outlaws.

These compel me to pay a merchant's tax, capital tax, income tax, real estate tax, property tax, auto tax, gas tax, water tax, light tax, cigar tax, sales tax, street tax, telephone tax, telegram tax, food tax and carpet tax.

The Government has so governed my business that I do not know who owns it.

I am suspected, inspected, disrespected, examined, re-examined, until all I know is that I am supplicated for money for every known need, desire, or hope of the human race.

Because I refuse to fall down and go out and beg, borrow and steal money to give away, I am cussed, discussed, boycotted, talked to, talked about, lied to and lied about, held up and held down, and robbed, until I am nearly ruined — so the only reason I'm clinging to life is to see what in hell is coming next.

## A WARM SPRING THOUGHT

Invite a new member to our spring breakfast, May 3rd. I am sure they will enjoy it very much.

S.T.O. (Ontario)

Our parent body, the provincial group has over 17,000 members and is divided into 31 Districts. It includes retired teachers from all five teaching Affiliates.

Each year a large percentage of new retirees join our organization. You can help increase our numbers by encouraging your newly-retired teaching friends to join. Tell them about our Health Plan benefits and let them read our Provincial and District 16 Newsletter.

Each January every superannuated teacher receives a statement from the Teachers' Superannuation Commission. It shows the revised amount of your pension for the new year and includes the escalation payment. Check your deductions for the plans you have chosen (choice of Semi-Private, Extended Health and Dental). Keep your statement for future reference.

\* ANSWERS (from Page 3)

These are all the names of former Toronto schools.

DID YOU KNOW?

There are over 1,000,000 words in the English language and 1,000 new words are added each year, e.g. "Sputnik" was coined when the Russian satellite was launched BUT "Satellite" is a word dating back to Roman times. Wealthy Romans paid retainers to follow them for status purposes. The word assumed its present meaning when the planets and moons were discovered.

THE MAILERS

Several times a year a happy group of about 35 District 16 mailers meet in a Bedford Park School basement room and address and stamp envelopes for mailing. It's a nice get together, takes only an hour's time and saves our organization approximately \$240.00 in postage. A most worthwhile endeavour.

Our sincere thanks to organizer, Nort Heard and Secretary, Geraldine Boone. If you want to help out, call Nort. (what's new?)

Those who think they know it all  
Upset those of us who do.

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To err is human,  
It just takes a better excuse  
The second time.

CLUB 16

The winter activities for February and March are now about complete. Hope you took advantage of some of them. You couldn't do better!

Thanks to all the leaders in Club 16 and especially to Jean McEachern and Israel Gang. They serve not only Club 16 but are very active in Later Life Learning Courses on your behalf.

LATER LIFE LEARNING

Plans are in progress for fall courses in "Science" and "The Middle East". Brochures are not ready yet, but a phone call to the Community Relations Office, University of Toronto, 978-6564 will give you the latest information.

GOODWILL COMMITTEE

One of the most active groups of S.T.O. is the Goodwill Committee. Please report any cases of sickness to the chairperson, Elizabeth Patterson, 231-7460, or to any member of her committee. They are doing a great service for District 16.

VOLUNTEERS NEEDED

Volunteers urgently required for meal delivery to elderly and disabled for a couple of hours a week or every other week.

St. Luke's Community Services  
Sherbourne at Carlton Sts.  
10.45 a.m. - 12.30 p.m.

Please call Sally Wallace at St. Luke's, 924-9619

Sid Coles  
President

Mary Thomas  
Communications

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IN MEMORIAM

Camilla McBrady

Ruth Miller

Eddie Westover