

Superannuated Teachers of Ontario

District 16 City of Toronto

Newsletter

September 1983



TO ALL MEMBERS OF DISTRICT 16

Autumn colours our land.
What a beautiful season of the year!

Cottagers will appreciate a quote from Cecil F. Lloyd. "Blessed be the country that has many little lakes, for to it belongs no small share of the heaven of beauty."

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Greetings to all our members and a particular welcome to those who retired this last year. We hope you will join District 16, S.T.O. and enjoy the many activities with our members.

How do you join? Well it's very easy! First you become a member of S.T.O. (Ontario) paying \$1.00 per \$1,000.00 of pension you receive. This will be deducted from your January pension cheque. First year members may get a refund of this fee by applying to their provincial affiliate.

Your local district is S.T.O. (District 16 - Toronto). Membership fee is \$2.00 per year but gratis for the first year. You also get the added bonus of membership in Club 16, the Social Activities group of our District for free, too. No one can refuse such an offer! Start now by coming to

THE ANNUAL MEETING

Date -	Wednesday, October 26
Place -	Conference Room, Education Centre 155 College St.
Time -	1.00 p.m. coffee 1.30 p.m. meeting

Bring a friend and hear Clare Perry, Secretary-Treasurer of S.T.O. Ontario. Get up-to-date news on your Health Plans and Pension.

TO BRING YOU UP-TO-DATE

Once again our May breakfast meeting at the Royal York was a great success. From the moment our affable President, Sid Coles, welcomed the guests everything went well. The food was good, the speaker was excellent and the fellowship lasted and lasted.

The Rev. Charles Plaskett of Timothy Eaton Memorial Church captured his audience very quickly. Here are some of his thoughts:

- he began his Ministry by trying to convert the world
- soon realized that change takes time

- half the couples he sees have been married before
- used to be convinced of ecumenicalism
- now feels fellowship rather than actual union is the answer

NEW RETIREES

Our fall Newsletter is usually geared to new retirees. Here are some thoughts for you.

Enjoy your hard earned freedom. Sleep in. Take a two-hour lunch. Sit in on a Wednesday matinee. Watch a late, late show. Buy a Metro Pass and see Toronto. Take a trip in the fall around Toronto, around Ontario anywhere!

Above all don't say "yes" to every organizational request. Take your time. Try different things. It won't be long until you will be saying, "I don't know how I ever found time to work".

From the Ottawa Bureau of The Globe and Mail

The award for the quote of the week goes to Roy Romanow, former attorney-general of Saskatchewan, who was in town as a CBC commentator on the native peoples constitutional conference. After Prime Minister Pierre Trudeau had observed a little anxiously that he hoped matters could be settled peacefully, Mr. Romanow piped up to those around: "If it's a war between the armed services and the Indians, I'll take the Indians."

MEMBERSHIP IN S.T.O.

Your belonging to S.T.O. strengthens our group and safeguards the benefits teacher pensioners enjoy. Your membership provides a pleasant way of keeping in touch with teaching and former colleagues. It is a definite way of improving the quality of life in retirement.

S.T.O. SENATE

This is the governing body of S.T.O. (Ontario). Each District sends a Senator who holds voting rights for that District and may send Observers too. The Senate meets twice a year usually in May and November.

S.T.O. SERVICES

The Superannuation Committee acts in a "guardian" role in teachers' pensions.

The Health Services Committee with the Superannuation Commission negotiates the terms of your three Health Plans.

- (a) Semi-Private Hospital Plan
- (b) Extended Health Care Plan
- (c) The Dental Plan

Your morning smile

This will be the last generation to be buried six feet under. The next ones will go metric.

SENATE REPORT OF HEALTH SERVICES COMMITTEE

1. Very few districts and/or individuals indicated a desire to extend the Dental Plan coverage. Retention of the present coverage was recommended.
2. Each subscriber has received a copy of the revised Group Health Plans handbook.
3. We continue in a serious deficit financial position due to heavy claims, inflation and administrative costs.
4. The Loss ratio in the Hospital Plan is 101.9% as of March 31, 1983.
5. In the Extended Health Care Plan the cost of drug claims increased 20%.
6. In the Dental Plan subscribers receive benefits based on the 1981 O.D.A. fee schedule. It was moved and carried that our Plan be revised to the 1982 O.D.A. fee schedule. Subscribers will therefore not be more than one year behind the current O.D.A. schedule.

Revised Premium Structure

At the Senate it was moved and carried that the monthly premiums from July 1, 1983 to June 30, 1984 be as follows:

	<u>Single</u>	<u> Couple</u>	<u> Family</u>
Hospital Plan GH 17809	\$7.05	\$14.10	\$16.62
Extended Health Plan GH 17810	6.74	10.35	13.90
Dental Plan GH 17811	12.79	25.57	31.89

N.B. New retirees should note the "eligibility" and "effective dates of coverage" of the Group Health Plans.

HERMAN



It's part of our new policy
of preventive surgery.

A laugh a day
Keeps the doctor away!

Each of Nature's organisms
when frightened or confused,
react in a characteristic way.
Deer flee, blowfish swell up
and Boards of Education emit
reams of paper.

OVERALL REVIEW OF HEALTH PLANS

Within the next year, the Committee plans an overall review of your Health Services coverage using the Confederation Life Standard Plan as a guide instead of present adaptations of former CHSO.

There are two courses this fall, "What's Happening in Science", and, "The Middle East". Both courses are filled to capacity but there will be new courses in 1984. Apply early.

A 40-page working manual entitled, "The Many Ways of Being Canadian", is in final print stage. One of our representatives on the L.L.L. executive, Jean MacEachern, chaired the committee that produced it. We look forward to seeing it. Congratulations, Jean!

Changes in pension

By ROBERT MATAS

Older teachers in Ontario will be encouraged to try job-sharing or retire early under pension changes to be unveiled this fall by the Ontario Government.

The pension changes, estimated to cost \$32-million, will benefit teachers, the Government and school boards trying to cut the size of their aging teaching staff, Frank Kidd, an Education Ministry official involved in the pension negotiations, said yesterday in an interview.

Teachers will receive about \$2,000 more as a result of changes in the basis for calculating a pension. The wide-ranging package of about 30 improvements also includes a reduction in penalties for early retirement and a limited job-sharing plan.

The job-sharing plan should help young teachers find part-time jobs, Mr. Kidd said. The scheme will enable teachers to share a position with another teacher for up to three years while still contributing to the pension plan as if they were full-time employees.

To pay for the improvements, Ontario teachers will increase their contribution to the Government-run pension plan to 6.9 per cent of their monthly salary from the current level of 6 per cent. The Ontario Government matches teachers' contributions to the plan.

The benefit to the Government comes from teachers contributing more, Mr. Kidd said. About half the increase in pension contributions is going toward improving the fund's financial position.

The Ontario Government now subsidizes the teachers' superannuation fund by about \$39-million annually in addition to its matching contribution of about \$154-million. Increased contributions from the teachers will ensure that the subsidy will not increase and that the fund can pay pensions to all those who contribute, he said.

The teachers' pension plan has not been changed since 1975. Formal negotiations with Premier William Davis, the Treasury and the Education Ministry began in 1980.

MAILING

One of our most willing workers is Molly Moore. A former President, she is now in charge of membership.

When the Mailing Crew (about 35 strong) meet at Bedford Park School to send out our notices and Newsletter Molly runs the show. It's well-organized and takes about an hour. Thanks, Molly!

If you want to help, see Molly or Nort.

CHANGES IN DISTRICT 16

Club 16, The Activities Group, begins its new program with a new President, Jean Watson. Jean has been active in Club 16 as 1st Vice-President. We are delighted she has accepted the Presidency. It's heavy work, Jean, but very rewarding.

Sincere thanks to Jean MacEachern who has been Club 16 President from 1981 to 1983. It's been a wonderful two years for Club 16 and for Jean. Many, many thanks!

HEALTH REPRESENTATIVE

It was suggested at the last Senate that each District should try to get a Health Representative to become knowledgeable about the benefits and the operation of our three Health Plans.

At the last executive it was unanimously agreed that we needed such a liaison person. We are indeed pleased to report that our representative will be Mike Lennox. You can't beat that!

GOODWILL COMMITTEE

5.

Elizabeth Patterson heads this very important committee. Phone calls, cards and visits have brought pleasure and comfort to many of our members. Do notify Elizabeth - 231-7490 - or any member of her committee re sickness or bereavement.

This committee needs male volunteers. Do offer to help.



VOLUNTEERS URGENTLY NEEDED

The C.N.I.B. National Library urgently requires 50 additional volunteers for its tape recording program.

Volunteers work in teams, narrating, monitoring and reviewing, helping to produce textbooks from Grade 1 to post graduate level.

If you have three hours a week to give, call Mrs. Pat Fraser, 486 2572.

DID YOU KNOW?

Twenty-five of our members have been retired 25 years or more.

District 16 membership is over 700 (September 1983).

Spouses of former members of S.T.O. may join the Provincial S.T.O. for a fee of \$2.00 and receive benefits. Then for a further \$2.00 may join District 16 and Club 16 - and enjoy our meetings.

Help! Help!

Elizabeth Patterson of the Goodwill Committee sent in this clipping.

This may be of help to someone caught in a situation where outside help is necessary.

Pass on the information to your friends.

Seniors can lodge consumer complaints with the following four resources:

The Better Business Bureau, 961-0088; The Business Practices Division of the Ministry of Consumer and Commercial Relations (Ontario), 963-0356; Consumer Services, part of Consumer and Corporate Affairs (Canada), 966-8124; The Consumers Association of Canada (Ontario), 481-6864.

If seniors have any problems and don't know where to get help, they can phone The Community Information Centre of Metropolitan Toronto, 863-0505.

SCHOOL MEMENTO

Excuse Jonah from skool. His father wouldn't get up. Jonah wouldn't get up. So I didn't get up.

Lord, Thou knowest better than I know myself that I am growing older and will some day be old.

Keep me from getting talkative - and particularly from the fatal habit of thinking I must say something on every occasion.

Release me from craving to try to straighten out everybody's affairs. Keep my mind free from the recital of endless details - give me wings to get to the point.

I ask for grace enough to listen to the tales of others' pains. Help me to endure them with patience but seal my lips on my own aches and pains. They are increasing and my love of rehearsing them is getting sweeter as the years go by.

Teach me the glorious lesson that occasionally it is possible that I may be mistaken.

Keep me reasonably sweet. I don't want to be a saint, some of them are so hard to live with, but a sour old individual is one of the crowning works of the devil.

Make me thoughtful, but not moody, helpful but not bossy. With my vast store of wisdom, it seems a pity not to use it all but Thou, knowest, Lord, that I want a few friends in the end. Amen.

President
Sid Coles

Newsletter
Mary Thomas

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I N M E M O R I A M

Gladys Armstrong
Dorothy Archer
Bob Dundas
Ralph Haist
Naomi Holmes
Bill Jackson
Jessie Kelsey
Mamie McEwen
Dorothy Metcalfe

Ross Paterson
Evelyn Pratt
Jim Rickaby
Doris Russell
Leon Short
Robert Shuttleworth
Bob Story
Etta Tolchard
Royal Welsh

Wilbert Weston