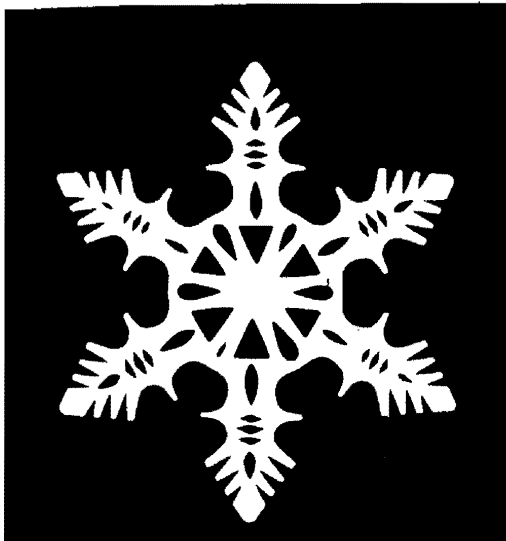


Superannuated Teachers of Ontario

District 16 City of Toronto

Newsletter

January 1984



Here we are in a brand new year with snow and wind, sleet and slush. What a change from last winter! But keep up your spirits. Brum has been saved! There's \$10,000,000.00 in the next lottery and who knows, you could win.

TO BRING YOU UP-TO-DATE

The Annual meeting was held at the Education Centre on October 26th. Our President, Sid Coles, extended a special welcome to new retirees. From Sid, -

- "Good works of Club 16 are appreciated."
- "Call Goodwill re illnesses."
- "Mike Lennox is our new Health Representative."
- "District 16 has 665 members."

SPEAKER

Our speaker was our good friend, Clare Perry, Secretary-Treasurer of S.T.O. (Ontario). Here are some of his comments, -

- "Our May breakfast meeting at the Royal York is unique." (We knew it)
- "Retirement has come of age. It's a triumph in our time!"
- "Life expectancy continues to rise, e.g. in 1981 -75 yr. is average
- "Teachers Superannuation: Is there a better investment?"
- "We have 100% pensions while the Private Sector has 39.1% pensions." (count your blessings)

Group Health Insurance - Clare Perry advised, -

- "Carry your certificate with your O.H.I.P."
- "Know your benefits."
- "The deductible year is the calendar year."
- "The policy year is July 1 to June 30."
- "Eligibility for newcomers may be on the date pension commences or the date Board coverage ceases."
- "S.T.O. health plans available only to pensioners of O.T.S.F."
- "Coverage for dependants may not increase after first pension cheque."
- "Claims for semi-private and Extended Health Care Benefits are made on the orange form." (No other colour will do)
- "Claims for Dental Benefits are entered on the Dental Claim forms."

Superannuation Negotiations - Clare brought us up-to-date on negotiations.

- "Negotiations have been in effect for 2 years."
- "One cannot speculate on matters under negotiation."
- "Possibilities are the best 5 years." (We were born too soon)
- "Active teachers will have to pay more."

YOUTH IS A GIFT OF NATURE. AGE IS A WORK OF ART

CLUB 16 - Sid Coles introduced Jean Watson, the very enthusiastic President of Club 16, our Social Activities group.

Here are some "bon mots", from Jean -

"Club 16 meets first Monday of every month at 1.30 p.m. at St. Margaret's Church on Avenue Road."

" Program Chairman is Ron McKay."

"Anne Fraser is in charge of refreshments."

Local History tours are organized by Jean McEachern."

Jean and Lindley Brown are responsible for bridge."

"The Travel showings are in the capable hands of Louise Griffith."

"Nancy Gaskel welcomes the quilters and knitters to her home."

"Grey Barrick and John Ball prepare announcements."

"Trips will be co-ordinated by Hank Condie."

Why not take advantage of these activities and join your friends?

ELECTION OF OFFICERS -

Our new President is Harold Dean, who is well known to you all as a former Superintendent of Secondary Schools. Harold will steer S.T.C. in the right direction and run a tight ship.

Harold thanked Sid Coles the outgoing President for his fine leadership. Sincere thanks, Sid, for all your work!

The officers elected for 1983-4 are -

Executive

Past President-	Sid Coles	3rd Vice President-	Al Robb
President-	Harold Dean	Secretary-	Geraldine Boone
1st Vice President-	Mary Thomas	Treasurer-	Bill Whitehouse
2nd Vice President-	Cecilia Dineen	Assistant Treas.-	Margaret Smith

Executive Members

Membership - Molly Moore	Mailing - Nort Heard
Hospitality - Anne Fraser	Goodwill - Elizabeth Patterson
	Newsletter - Mary Thomas
Members at Large - Ken Strangway, Bun Reid	
Health Representative - Mike Lennox	

Club 16

President - Jean Watson

Treasurer - Israel Gang

In the January issue of Canadian Consumer (just hitting the newsstands), there's an excellent article on personal banking services available.

It's worth the \$2 cost of the magazine just to see the range of fees charged. For example, here's what you'll pay to have a cheque certified if you hold an account at one of these institutions: Canadian Imperial Bank of Commerce, \$1; Toronto-Dominion Bank, \$1.50; Bank of Montreal, Bank of Nova Scotia, \$2; Royal Bank, \$3; Canada Permanent Trust, \$4; Guaranty Trust, \$5. At Royal Trust and Montreal Trust, there is no charge.

N.B. - See separate sheet for complete list of all members of Executives of District 16 and Club 16.

SENATE NEWS

The Senate met Nov. 8, 1983. Our Senator was Harold Dean. Here are some gleanings from his notes of the all-day session.

"The excess of revenue over expenditures for S.T.O. (Ont.) was \$ 65,611.00 which makes an accumulated surplus of \$219,311.00."

"Forty applications were received for Project Overseas. Four will be selected. The Senate decided to support the project for another year."

"Through the Provincial Goodwill Committee \$7,345.00 was distributed to needy teachers mainly single women."

"Work will begin early in 1984 toward the possible re-writing of The Confederation Life contract for Health Services."

"There seems to be some uncertainty regarding the definition of (a) 'a hospital' as it pertains to our contract and (b) 'eligibility to participate'. These definitions will be clarified."

"That the Executive approach the Minister of Health so that extra billing by doctors for senior citizens' services be not allowed."

"That the annual provincial grants to districts be changed so that northern districts receive \$800.00 and all other districts \$600.00."

"Each district with a membership over 200 receive a supplemental grant of \$1.00 for each member (above 200)."

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Two resolutions, one recommending a dependant's allowance for spouses when marriage takes place after retirement and one recommending increase of surviving spouse's pension to 60% were passed by S.T.O.

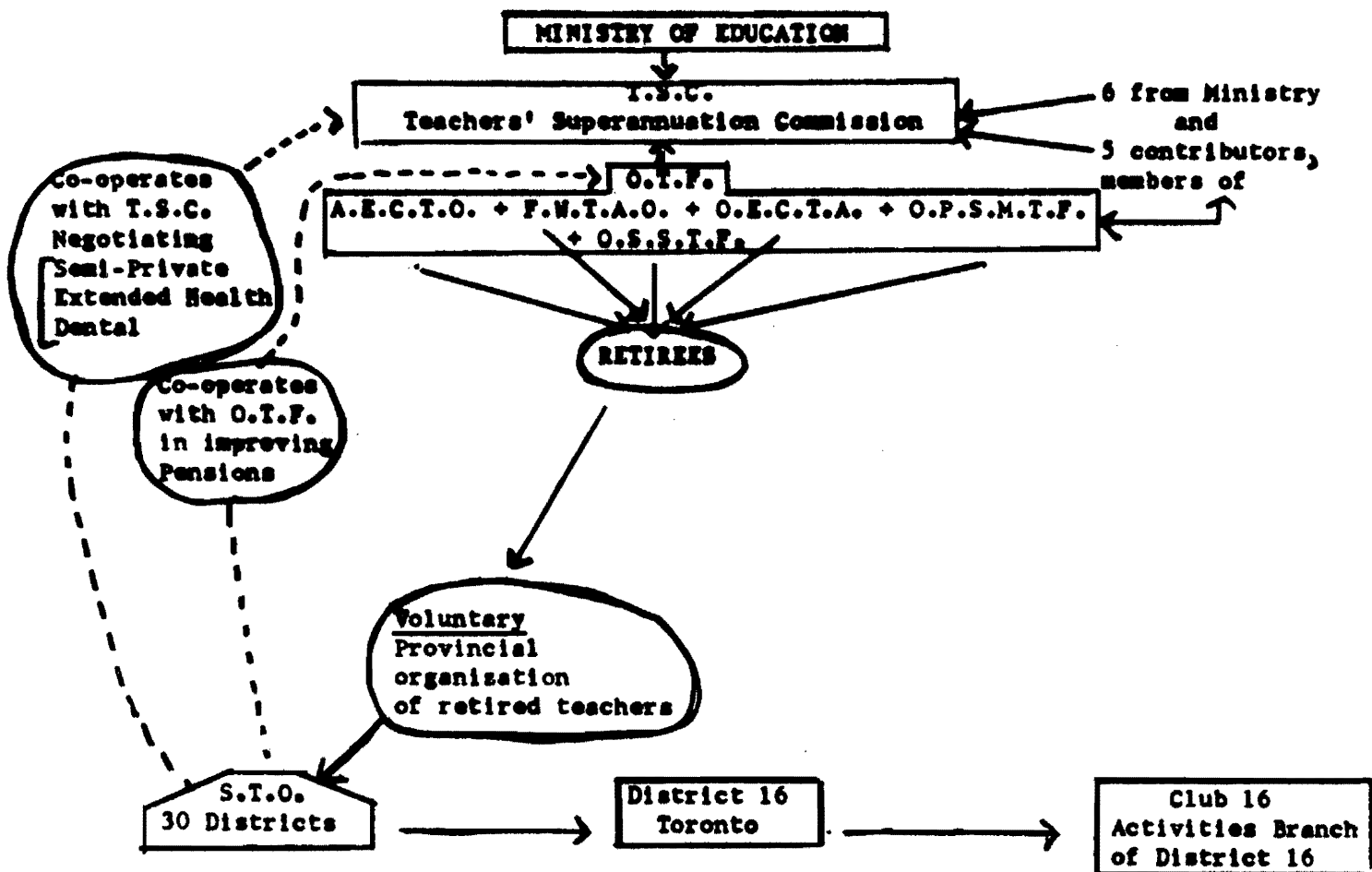
UP-DATE JANUARY 14, 1984

Changes to the Superannuation Act have passed 3rd reading in the Legislature and have received Royal Assent.

If you want to find out WHAT HAPPENED come to the February meeting.

The new President of S.T.O. (Ontario), our parent body, is Mr. Mal Steele. Past President is Mrs. Hazel Farr.

Here's the whole picture on one page.



	Ontario	Toronto	Toronto
WHERE	Ontario	Toronto	Toronto
FEE (Yearly)	\$1.00 per \$1000.00 of Pension	\$2.00 after joining S.T.O.	None
PAYMENT	Every January from Pension by T.S.C.	To Treasurer of District 16 in September/October	None
WHO	Retired teachers or widow/er of Teacher	Member of S.T.O.	Member of S.T.O.
HOW	Application to S.T.O.	Application to District 16	Attend
WHAT WHY	Presents our problems and needs to T.S.C. Travel Group Financial Aid Two Senate meetings	Three general meetings Sends Senator to S.T.O. Senate	Many interest and activity groups Meets frequent

So you're travelling - Why not?
Here's some tips.

How to avoid many pitfalls of travelling

Learn the techniques of travel so you can minimize trouble and cope when things go wrong. These precautions will help you avoid common problems:

- Leave your itinerary with your family or a good friend. If an emergency comes up, they'll be able to reach you.
- Get a new passport six months before your current one expires; some countries won't issue visas if a passport will be valid for less than six months. (Not relevant to Britain or Western Europe, where visas aren't required.)
- Certain countries will not issue visas until you have one for the next country on your route. Apply in the reverse order that you'll use them.
- On a long trip you may have to obtain visas enroute; with some countries they're valid only three months from date of issue.
- Do not overstay time specified in your visa. Most countries will give an extension (sometimes available only in the capital city; in certain countries visas issued at the border are non-renewable).
- Carry extra passport pictures — useful for visas; rail, bus and air passes; and replacement of lost passport.
- Passport, travellers cheques, credit cards, cash and travel vouchers never should be packed in luggage; keep them in your pocket or purse.
- Record serial numbers of your airline ticket, camera, lenses, binoculars, tape recorder, credit cards (with addresses for reporting loss) and travellers cheques in case they disappear. Put the lists in your luggage; mark off travellers cheques as they're spent.
- Immediately report to local police all losses — including passport, travellers cheques and money. If loss is covered by insurance, get a copy of the police report on the spot and have it translated into English. You'll need this when you file a claim with your insurance company.
- Memorize your passport number, place of issue and date of expiration. This information usually is required every time you fill out immigration forms, register at a hotel or cash a travellers cheque. It's also essential for reporting a lost passport.
- After using a credit card, make certain it's returned to you.
- Most airlines abroad still require reconfirmation of reservation at least 72 hours before flight. In person, have the agent initial your ticket; by telephone, record date, time and name of reconfirming agent.

LATER LIFE LEARNING (U. of T.)

Two programs, one on Toronto and one on Russia (what a combination) are in progress but new courses are always in the planning stages.

CONTACT

Mrs. M. Ricker
Community Relations Office
Simcoe Hall
978-6564

GOODWILL

Elizabeth Patterson heads this very active committee. She needs more volunteers particularly those willing to visit Nursing Homes, Hospitals and homes. Give her a call at 231-7460.

HEALTH REPRESENTATIVE

Mike Lennox is our Health Representative. You can call him at 621-6797. He will be your contact re problems arising from the Health Plans.

WATERGATE

Did you hear about the Kid's Watergate Report? At first, he said there wasn't any report. Then, he said he didn't get one. Finally, he gave his parents the report, but three grades were erased.

TRIPS AND TOURS

Almost all of the S.T.O. districts organize short travel programs for their members. Questions have arisen re the legality of such excursions.

The Provincial office obtained a legal opinion re the Travel Industry Act and S.T.O. trips.

The answer was, -

"S.T.O. one-day trips do not violate the spirit of the Act."

"The spirit and wording of the Act would seem, however, to be violated in the case of overnight trips."

"For trips of two or more days, the S.T.O. district may either register under the Act or arrange through a registered travel agency."

FEBRUARY MEETING

Date -	Wednesday, February 8, 1984
Time -	1.00 p.m. Coffee, 1.30 p.m. Meeting
Speaker -	Mr. D. McArthur - Director, Ontario Teachers Superannuation Commission
Topic -	Recent or Proposed Changes in Superannuation N.B. Bring a new member to the meeting

MAY BREAKFAST MEETING

Our speaker will be the Rev. Canon George Young, former minister of St. Anne's Church. Do join us. It's always a very special occasion.

Tuesday, May 8, 1984 Royal York Hotel 9.00 a.m.

VOLUNTEERS

Why not try volunteering? It's good for variety, friends, and new interests.

For Senior V.I.P. Service - Call 923-4477
For C.N.I.B. - Call 486-2572 (Mrs. Fraser)
For Board of Education - Call 598-4931 (Don Nethery)

HAROLD DEAN
President

MARY THOMAS
Newsletter

IN MEMORIAM

Marion Barnet
Clarence Cryderman
Roy Foley

Cameron Varcoe

Sue Hemingway
Cecil Longmuir
Marjorie Quin