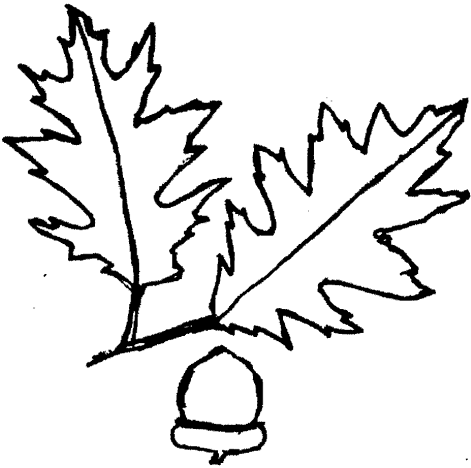


Superannuated Teachers of Ontario

District 16 City of Toronto

Newsletter

September 1984.



TO ALL MEMBERS OF DISTRICT 16

'Tis Autumn! What a lovely time of the year! The scarlet maples, the yellow birches and the brown oaks are a veritable riot of colour and, all for free. I hope you take your camera to record the beauty of Haliburton, Muskoka and Caledon.

"Now by the brook the maple leans,
With all its glory spread,
And all the sumachs on the hills
Have turned their green to red."

W. Campbell

Welcome back to all our current members. Hope you had a great summer and are looking forward to the fall activities. A warm welcome is extended to all new retirees. Do join with us in the fellowship of District 16 and its social branch, Club 16.

The best way for all to start is by coming to our first General Meeting. Invite a newly-retired teacher to come with you.

Annual Meeting and Election of Officers

- Date - Wednesday, October 17, 1984
- Time - 1.00 p.m.
- Place - Conference Room, Education Centre, 155 College St.
- Speaker - Mrs. Anna M. Young of F. H. Deacon, Hodgson Inc.
- Topic - "Financial Investment Strategy"

Come and hear about R.R.S.P.'s, Annuities, Investment and a lot more.

NEW S.T.O. SECRETARY-TREASURER

Mr. James R. Causley, former Director of the Teachers' Superannuation Commission has been appointed Provincial Secretary-Treasurer effective January 1, 1985.

The May breakfast at the Royal York was a great success as usual. Our president, Harold Dean, presided and extended a warm welcome. Good food, a excellent speaker and warm fellowship combined to keep all in great spirits

Our speaker was the Rev. Canon George Young, former Dean of Parkdale and Canon of St. James Cathedral. Canon Young spoke on the "Challenge of Change". Here are some excerpts from his talk -
"The future of mankind depends on Education"
"Teaching is the noblest of professions - all others follow"
"Retirees can have the greatest influence"
"Retirement is a great stage of reduced rates"

And two of his jokes -

A preacher came to a mechanic hoping for reduced repair costs. Said he, "I am a poor preacher". "Yes", said the mechanic, "I know, I heard you last Sunday".

A certain cat had been fixed, but continued to wander the back alleys. When asked why, replied. "Yes, I was fixed but now act as consultant".

Canon Young concluded his talk with the sage advice, "Lives may change on the road of life but any time is the challenge of change".

Canon Young has just completed an historical biography of the late Frederick Hugh Wilkinson - Warrior, Musician and 7th Bishop of Toronto. Look for it in your book stores. It is entitled, simply, "Wilkinson".

HOW TO JOIN S.T.O.

Easy! First you become a member of S.T.O. (Ontario) paying \$1.00 per \$1,000.00 of pension (deducted in January). Then reclaim that money by applying to your affiliate. Your local membership fee (\$2.00 to Toronto S.T.O., District 16) is gratis for the first year. To make sure this is an offer you cannot refuse, you get the added bonus of membership in Club 16, our Social Activities group, gratis, too.

THE SENATE

The Senate, our governing body, meets twice a year in May and November. Each of the 31 districts sends one senator to these day sessions and may send observers. The senate is dedicated to promoting the interests of those receiving pensions from the Ontario Superannuation Commission.

THE SENATE - RE EXTRA BILLING

The November 1983 Senate passed a resolution "that extra billing of senior citizens be not allowed".

S.T.O. pursued this resolution in letters to Monique Begin and Keith Norton, the respective Federal and Provincial ministers. From M. Begin - "The intent of her bill is to discourage provinces from extra-billing". From K. Norton, "reiterates the right of doctors to opt out" and "patients right of freedom to choose services of opt-in or opt-out doctors". Included also are a number of initiatives, namely, - "a province-wide telephone system to identify opted-in doctors", plus, "an agreement with O.M.A. to ensure patient access in public hospitals to doctors at the opted-in rate", plus, "a patient complaints review committee", plus "advance notification re extra fee".

The following motion was passed, -

"That the Senate direct the Budget Committee to include in the 1984-5 budget an amount of \$15,000.00 to assist in funding this C.T.F. program".

This amount will be used by C.T.F. to pay for Project Overseas in Gambia

THE SENATE - RE GOODWILL

Instituted in 1977 to assist needy members of S.T.O. (Ont.). There have been 137 requests and 88 received aid. Grants for 1983 (calendar year) ranged from 1 member to receive \$100.00 through 2 members who received \$500.00 to 3 members who received \$1000.00. Grants totalled \$8,750.00 to 15 members.

Elizabeth Patterson is chairman of our local district Goodwill committee. If anyone of our members is in need, do apply to the Provincial Goodwill Committee.



DID YOU KNOW?

That the Canada Pension Plan will pay a lump sum benefit to help defray funeral expenses.

A copy of Bill 148 is good reading. It may be obtained from Publication Services, 880 Bay St., 5th floor, Toronto.

There are 18,017 members of S.T.O. (Ontario).

(Contributed by Frank Lillie, Ennismore, Ontario)

THE SENATE - RE HEALTH SERVICES

The monthly premiums for the 1984-5 policy year will be:

<u>Plan</u>	<u>Number</u>	<u>Single</u>	<u>Couple</u>	<u>Family</u>
Semi-Private	GH 17809	\$ 8.00	\$15.99	\$18.85
Extended Care	GH 17810	7.20	11.05	14.84
Dental	GH 17811	13.53	26.68	32.28

* The Dental Plan is based on the 1983 O.A.D. fee schedule

N.B. premium adjustments are necessary to cover normal increased costs and coverage. The deficit will be eliminated by July 1, 1985 if the coming policy year operates as well financially as the current year.

Semi-Private -

Now to include chronic care, rehabilitation and convalescent hospitals.

Extended Health Care

- Now to include orthopaedic shoes, support stockings etc.
- Plus use of psychologist, speech therapist, chiropractors, osteopaths, naturopaths, masseurs.
- Vision care to include contact lenses and eye examinations.
- Benefits extended to include care outside Canada.
- Professional services of a physician in Canada and outside.
- Ambulance services increased.

Dental Care

Add several new codes under diagnostic, X-rays, preventative, maintainers, periodontal services, etc.

*For complete details read your Health Services booklet.

N.B. Claims must include contract number and Social Insurance Number.

THE SENATE - RETIREMENT COUNSELLING

Planning committees for 1984-5 met in May. S.T.O. is represented on each committee. It is recommended that consideration be given by the Planning Committees to the inclusion of a session specifically for those teachers about to retire and that S.T.O. personnel be responsible for the supplementation of such sessions.

O.T.F. Personal Planing Workshops begin September 29th in St. Catharines Metro Toronto Workshop will be held on January 26th. The S.T.O. Representative to the Toronto Workshop is our 3rd Vice-President, Al Robb. S.T.O. members are asked to encourage friends about to retire to attend these workshops.

THE SENATE - SUPERANNUATION COMMITTEE

Facts About Pensions

<u>Numbers</u>	<u>Average Pensions</u>
A Pensions - 11,222	A Pensions - \$17,173.00
B Pensions - 1,540	B Pensions - 9,609.00
CB Pensions - 801	CB Pensions - 6,968.00
C Pensions - 793	C Pensions - 8,323.00
D Pensions - 2,988	D Pensions - 6,203.00
E Pensions - 33	
F Pensions - 7,432	F Pensions - 5,538.00

218 persons draw a double pension

1,686 persons draw pensions of less than \$10,000.00. These are people who have (a) divided service (b) taught in 2 provinces (c) are Roman Catholic sisters or (d) retired a long time ago.

THE SENATE - RESOLUTIONS

(a) The resolution passed in November 1983 re surviving spouses receiving 60% of the teacher's pension was finally referred for costing by the O.T.F. executive. Estimated cost is \$211,800.00 based on 1981 triennial valuation. The O.T.F. recommended the resolution to the Board of Governors.

(b) The Superannuation Committee passed the following:

"That S.T.O. request the Ontario Teachers' Federation to pursue the matter of obtaining improvement in low superannuation allowances for Ontario teacher pensioners".

From North York - District 23

1. "That the Senate be requested to ask O.T.F. to accept one S.T.O. former teacher superannuate to be a member of the O.T.F. team which negotiate face to face with government officials on matters affecting retired teachers
PASSED.

* There are 103,852 O.T.F. active teachers. There are 24,000 pensioners with no specific spokesperson for face-to-face negotiation."

2. "That the S.T.O. Executive investigate the feasibility of having the Annual S.T.O. fee waived for members 85 years and over."
PASSED.

From East York Scarborough - District 24

3. "In View of the fact that all School Boards assist in the cost of the Health Programme, we, the Health Committee on behalf of the approximately 20,000 retired teachers in Ontario request a study by the Superannuated Teachers of Ontario Executive Committee or a committee appointed by the Superannuated Teachers of Ontario for the purpose of determining the feasibility of assisting in the cost of Health Benefits."
PASSED..

From Ottawa Carleton, Prescott and Russell District 27

4. "That S.T.O. through O.T.F. urgently request from the Minister of Education that amendments to the Teachers' Superannuation Act (or rewriting thereof) include improvement in pensions that might accrue from a recalculation of the pensions of all superannuated teachers based on the average of the best five years. Such recalculation to be effective from the effective date of the Act/Amendments and the final account to include the addition of escalation(s) to which each pensioner is entitled."
PASSED.

Note - Teachers contribution rates were changed by Bill 148 for September 1983 from 6% to 6.9% - for retirees after May 31, 1982.

A Globe and Mail Advertising Special Report

Beware of mixing drugs, seniors citizens warned

Most drugs prescribed for the elderly are beneficial in themselves. But sometimes seniors take drugs unnecessarily, or they take two or more drugs that can form a dangerous combination.

What often happens is that prescription drugs may interact with each other, with an over-the-counter preparation or with alcohol. One type of drug interaction results in mental confusion, loss of judgment about abilities,

drowsiness or dizziness, or impaired coordination. Many other drugs interact to cause unexpected and undesirable side effects and in some cases the desired effect of one drug is counteracted by another.

Here are a few common mixes that may be dangerous:

● alcohol and tranquilizers or sleeping pills;

● alcohol and cold remedies or allergy medicines;

● alcohol and pain relievers which contain codeine;

● certain blood pressure pills and anti-depressants combined with cough and cold remedies;

● oral anti-coagulants and certain anti-arthritis drugs combined with pain relievers containing ASA;

● antacids with certain antibiotics such as tetracycline;

● digitalis or digoxin heart medicines and diuretics (used to prevent water buildup in the body).

Some drugs should not be combined with some foods. For example, certain antibiotics such as tetracycline lose their effectiveness when taken with dairy products. Iron pills, taken with dairy products, won't do their job. Some antidepressant drugs combined with old cheese, herring, chicken livers or red wine may lead to severe high blood pressure.

FROM ELIZABETH PATTERSON, GOODWILL CONVENER

She recommends -

" A Guide for Senior Citizens" and
" A Guide to Programs for Disabled Persons".

Obtainable from the Secretariat-Government Services.

LEGAL CLINIC FOR SENIORS

The Advocacy Centre for the Elderly (ACE) was opened this year by the Provincial Government at 20 Holly St., (Suite 405), Toronto. It provides free legal service to low income people over age 60 in Metropolitan Toronto.

VOLUNTEERS NEEDED

For Baycrest Centre for Geriatrics to instruct programs in the area of arts and crafts, music appreciation, book reviews, multilingual programs, English as a Second Language.

This could be a challenging and rewarding experience.

If you have any time during the week days, please contact - -

Sandra Paquette,
Volunteer Services,
789 5131, Ext. 288

DATES TO REMEMBER

Wednesday, October 17, 1984 - Annual and General Meeting
Thursday, May 9, 1985 - May Breakfast

Harold Dean
President

Mary Thomas
Communications

IN MEMORIAM

Herbert Bremner

Albert Slack

Helen Bryans

N. Rae Speirs

Jack Dow

Agnes Stephens

Rufus Ellison

Helen Waugh

Ed Gibson

Bernice Webb

Joanne Kennedy

Mary E. Wilkins

Al Mackenzie

Dorothea F. Williamson

Muriel McDermid

Nellie MacDonald
(first teacher of the
Deaf in Toronto)