

Superannuated Teachers of Ontario

District 16 City of Toronto

Margaret Smith
President

Newsletter

Phil Hornick
Editor

April, 1987

Dear Friends;

Greetings and welcome once again. We hope that you have been well, and that you are now looking forward to the best things that the Spring and Summer have to offer.

Generally, one would have expected the Winter months to be quiet. But this has not been the case, as far as STO is concerned, with many members pre-occupied with recalculation, "miscalculation", low pensions, and the Report on "Future Trends".

Our "write-in" campaign certainly brought the whole matter of pensions to the attention of the Premier, the Treasurer, and the MPP's. From a reading of HANSARD for November and December, the issues received a good "airing". However, nothing was resolved.

Some idea of the impact of our campaign may be gathered from two sources: In a letter to our members, the Premier had this to say: "...Due to the number of letters received...the Treasurer and I have sent a similar response to everyone who has written..." The Treasurer also made this comment, as recorded in HANSARD: "...the letter is a form letter...we are sending out 500 a week..."

What was said in the letter? "...the retroactive extension... has broad implications for public sector pension policy...and involves substantial costs. The total cost of recalculating the pensions...is estimated to be \$165 million including indexation... a proposal for an additional special improvement for long-service teachers with low pensions will be considered by Cabine soon..."

On the matter of "miscalculation" the Treasurer stated (HANSARD): "...The changes in pension will take place. No recovery of payment is being sought...but the pension is being adjusted to what it should have been...We are not asking for repayment..."

(Note: "Miscalculation" refers to the error made in applying the reduction factors for some 2000 teachers who retired without the '90' factor.)

Reference was also made in HANSARD to the Treasurer's statement re the "Window": "...When all the payments are made, the Fund will have paid out something like \$600 million extra..."

(Note: The "Window" provides an opportunity for teachers 55 years of age or older, with at least 10 years of credit in the Fund, to retire without penalty. It closes on August 31, 1989.)

OUR FEBRUARY MEETING:

Our FEBRUARY MEETING had, perhaps, the best attendance in years, reflecting the interest of our members, and the attraction of our Guest Speaker.

Margaret Smith, President, chaired the meeting, and following a number of introductory remarks, called upon three members of the Executive to present reports.

Molly Smith (Membership) noted that we now have 675 paid-up members, and that renewals were still coming in.

Elizabeth Patterson (Good Will) reported that her Committee has maintained contact with 47 members who are "shut-ins", through visits and telephone calls. She added that cards are also sent to members who are bereaved or ill.

Jean Watson (Club 16) provided an up-date on this branch of District 16, and stressed that members should refer to the Bulletins for up-coming events.

Mike Lennox introduced our Guest Speaker, noting Mr. Causley's work as the former Director of the Superannuation Commission, and his current activities as Executive Director of STO.

Mr. Causley brought greetings from STO, and then commented upon one question which had been asked prior to the meeting, saying, "Members under 65 have important decisions to make re taking their C.P.P...But questions must be considered, e.g. How much will it be now? What will it be at age 65? How is it going to affect my Superannuation when it is integrated at age 65?"

Commenting upon the "write-in" campaign, Mr. Causley noted, in part, "...The campaign is going on well, but we must also talk to our MPP's...They don't seem to understand the matter, and have picked up some wrong ideas...The matter has been given to the Public Sector Pensions Advisory Board to look into all public service pensions...But we must keep up the pressure... There has been one Private Members' Bill in favour of recalculation.

Mr. Causley then moved into a review of "STO and the Future", listing a number of Recommendations and commenting upon each. He urged everyone to read the report, and make suggestions to their Senator in advance of the May Senate.

In his concluding remarks, Mr. Causley noted, "We have matured as an Association, and can work on our own. But we must work to strengthen our position with OTF by blending, and not always asking for help."

Following a brief Question and Answer Period, Bernice McGinn thanked Mr. Causley on behalf of District 16.

DISTRICT NOTES

- * Our District Executive was concerned that no information re the changes in Health Insurance had been received by the members as of the date of our meeting on January 8, 1987, even though the changes were adopted at the November Senate. This concern was expressed, in writing, to the Executive of STO.

When the information had still not been received by the time of our next meeting, on February 26, 1987, a second letter was sent, this time to the President of STO.

It has been suggested that individual members also write to the President of STO, expressing their concern. We seem to be paying for coverage without knowing what the coverage includes.

- * When it was pointed out at an Executive meeting that retirees often become members of an STO District, without joining STO Provincial, the following motion was passed:

"As of June 30, 1987, all new Regular and Associate members of District 16 must also be members of STO Provincial."

- * Molly Moore (Membership) has sent along this item:

"It is always a pleasure to receive notes on your Membership Forms. We have members who have moved out of town, and want to keep in touch. It is a joy to hear from them. If you want to know where your confreres are, and wish to hear from them, call me at 488-5491 for the information.

If you still haven't sent in your \$2.00 Membership Fee for the current year, don't despair. Your cheque is still welcome. Just send it to me at 4000 Yonge St., Apt. 233, Tor. M4N 2N9. You are reminded that the new \$5.00 Annual Fee is not due until the Fall, as our year runs from September to September.

If you have moved, or are getting ready to move, make sure that I have your new address."

- * Did you know that our Good Will Committee is one of the most active and important groups within our District, working to let members know that we care, and are interested in them? But this Committee cannot work in a vacuum, and must depend upon all of us for information about members who are ill, bereaved, shut-in, or in need of assistance. Just contact Elizabeth Patterson, or any member of her hard-working Committee.
- * Club 16, the "Social and Recreational Arm of District 16", has some interesting activities in store for us during the Spring. Read their Bulletin, and sign up early for Hank Condie's Field Trip to the Mennonite Community.

If you are interested in International Ballroom Dancing, get in touch with George Tauchman at 683-4148. Should the response warrant, this activity could be added to Club 16's programmes for the Fall.

(Continued on next page)

DISTRICT NOTES (Continued)

* Our District will be presenting a trophy, in memory of the late Nort Heard, to the pupil at Brock Avenue Public School, who makes the best academic achievement during the graduating year.

* If you are the Past President or an Executive Member of one of the OTF Affiliates, you are urged to write to the current President and urge support for our members who are seeking recalculation. In fact, all retirees should do the same thing.

On the recommendation of two of our members, Wilson Brooks and Les Birmingham, the Toronto Public School Principals' Association has already sent such letters to the Toronto Teachers' Federation, OPSTF, and FWTAO.

* A Committee, headed by Sid Coles, is working hard on recruiting new members for STO and District 16. In the meantime, we can all help, even on an individual basis, by contacting our friends and former colleagues.

* In order to provide all members with an opportunity to discuss the Report on "Future Trends", and offer suggestions for our Senator to take to the May Senate, a SPECIAL MEETING has been called for Wednesday, May 20, 1987. A notice of this meeting is enclosed. It's in your best interest to attend.

* Your Executive met with representatives from District 23 (North York) to receive an up-date on their meetings with the MPP's. It seems that much of their time was spent clarifying some of the misconceptions held by the MPP's, and providing additional background information re pensions and recalculation.

Mary Thomas is arranging similar meetings with the MPP's from Toronto and vicinity.

A N N U A L B R E A K F A S T

Date: Thursday, May 14, 1987

Time: 8:15 a.m.

Place: Royal York Hotel

Guest: Hon. Lincoln Alexander,
Lieut.-Gov. of Ontario.

Speaker: M/Gen. Reginald Lewis,
CMM CM CD

Topic: "I'm Busy! I'm Retired!"

FROM HERE AND THERE

Mary Thomas, in a letter to your Editor:

"...One argument given against recalculation is cost. But the money is there in our Surplus Fund. It will not come from the taxpayer!

The Toronto Star reported that the Government was offering a package to persuade its employees to retire early, with funds coming from a provincial subsidy. Full-time employees, five years from qualifying for a pension, can choose to work part-time, and still make full-time contributions to their pension plan through a Government subsidy.

Now, if we can get the Government to recalculate pensions for all retirees, the difference for each member could be enough to pay Hydro or Gas bills for one year, or a good percentage of rent or taxes.

So, writing those letters is a worthwhile venture, and well worth a try. Just keep those letters flowing."

PAR PEDAGOGUE (Toronto Public School Principals' Association), reporting upon comments made by Ron Poste, a Superannuation Commissioner, at the Fall Conference of the TPSPA:

"...The state of the Fund is excellent...and we do not have any fears for the future of our 'regular' pensions...One aspect which could pose a problem is the 'Adjustment Fund...as the projections do not show that this Fund can indefinitely provide inflation protection without some modification, at the present rate of inflation and inflationary patterns... Solutions would be increased contributions or a lower ceiling for protection than the current 8%...

Almost one-third of the province's budget each year is covered by loans from the Superannuation Fund...It is estimated that, on Ontario highways, one out of every four overpasses belongs to the teachers of Ontario."

Treasurer of Ontario, as quoted in HANSARD:

"...The Government borrows in chunks of about \$250 million five times a year from the Superannuation Fund..."

Premier and Treasurer, in the letter referred to on Page 1:

"...Your Plan is one of the few that provides inflation protection..."

Jim Causley, in a memo to District Presidents:

"...The additional \$100 million is their estimate of the cost of escalating the additional pension. To my knowledge, no actuarial valuation has been made to determine what this cost might be, but it is inconceivable that this amount represents the true value of future escalation..."

COMING EVENTS

- * Toronto Normal School: Class of 1923-24; Re-union to be held on Wednesday, May 20, 1987, 1:00 - 4:00; at Ryerson Polytechnical Institute. If planning to attend, contact one of:
Hilda Dorse, 23 Riverside Cresc., Toronto, M6S 1B5 767-3548
Jeanine MacLaren, 69 Strathgowan Ave., Toronto, M4N 1C1 483-1753
Gertrude Miller, 5 Benlamond Ave., #309, Toronto, M4E 1Y8 699-7740
- * St. Vincent de Paul: 70th Anniversary; Sunday, May 3, 1987, at 116 Fermanagh Ave., Toronto. Contact Mr. Tone, 537-2161
- * All Saints (Elem.): 25th Anniversary; Sunday, September 27, 1987, at 1435 Royal York Road, Toronto. Contact Mr. Englehart, 241-4651

The following events, scheduled for late 1987 or early 1988, will be detailed at a later date:

St. Francis Assisi (Centennial)	Brock Avenue (Centennial)
Brebeuf College (25th Anniversary)	Deer Park (Centennial)

SIGNS

- WHY GO DOWNTOWN AND BE CHEATED? SHOP HERE (Jeweller)
- WHEN IT'S YOUR MOVE, CALL ME FOR HELP (Moving Company)
- IF YOUR NEEDS ARE PRESSING, COME HERE (Dry Cleaner)
- IF YOU DON'T LIKE YOUR SMILE, SEE ME (Dentist)
- WE'LL DO YOUR DIRTY WORK FOR YOU (House Cleaner)
- UNEASY LIES THE HEAD WITHOUT A CROWN (Milliner)
- WE'LL STRIKE YOUR MATCH: (Dating Bureau)
- SLIGHT CHARGE FOR ALTERCATIONS (Lawyer)
- DON'T SQUEEZE ME TILL I'M YOURS (Tomatoes)
- IF YOU CAN'T STOP, WAVE (Barber)
- LET ME WARM YOU UP (Furrier)

IN MEMORIAM

Mary Barnett	William Copp	Richard Wilkie
Marion Yeoman	Harry Barrett	Gerald Bedard
Noreen Featherstone	David Steinbauer	Blanche Beaton
Emerson Gallagher	George McLellan	Helen J. Stewart
John Pert		