

STO/ERO

16

SUPERANNUATED TEACHERS OF ONTARIO
Les Enseignants Retraites de L'Ontario

DISTRICT 16
CITY OF TORONTO

April 1991

To S.T.O. District 16 Members:

The crocuses, snowdrops, scilla, on the sunny side of our street were in bloom for Easter Sunday. The daffodils are out to greet the month of April. They remind me that April is "Cancer Month". The Cancer Society were selling daffodils early in April to raise funds for Cancer Research. I hope we were all amongst those who bought flowers for this important cause.

May 9, 1991 is a Thursday. It is also the day S.T.O. District 16 shares in Breakfast at the Royal York Hotel. It is a special occasion in our S.T.O. District 16 calendar. I look forward to meeting and sharing breakfast with you on May 9th.

In September 1990 you found a Survey Sheet in your Newsletter asking you if you preferred a May Breakfast or a May Luncheon. Many of you were too busy to reply. Of those who did reply, 30% were in favour of continuing to have a May Breakfast. 51% were in favour of changing to a May Luncheon and 19% said let's alternate between a breakfast and a luncheon. Many took the trouble to cite reasons for their choice, such as the time factor, transportation, or the distance. Such are the statistics of that survey. Don't you wish you had replied.

Mr. Francis Gay, in one of his Friendship Books, talks about his friend who fashions wood into models and carvings. One of his friend's plaques was valuable to him for the message it conveyed.

Let me share the message with you.

TODAY
IS THE TOMORROW
WE WORRIED ABOUT YESTERDAY
AND ALL IS WELL

Words of hope and comfort! Don't you agree?

Sincerely,

Charlotte Hardie

ANNUAL BREAKFAST

DATE: THURSDAY, MAY 9, 1991

PLACE: ROYAL YORK HOTEL BALLROOM

TIME: 8:15 A.M. (SEATED BY 8:45 A.M.)

Our New Logo

Our executive is very fortunate to have an extremely talented and creative member who has designed our logo. He is Carl Naumoff. Carl was a physical education consultant with the Toronto Board of Education. He is a business man, a travel expert and guide but, most importantly for us, a generous person with great creative and artistic talents. Thank you Carl.

March General Meeting

Many of our District 16 members enjoyed, with much pleasure, the General Meeting in March. The refreshments and especially the conversation were partly responsible. New faces keep showing up and we are always so happy to see them. However, the presentation by Mr. Bacher from Kodak was extremely interesting and enjoyable to all who were there. Not everyone present was a camera buff, although there were many and he had interesting stories and information for all. We left with a cheerful feeling. Do plan to come to next year's General Meeting.

Health and Insurance News

- ◆ S.T.O. has designed a poster which they hope will be displayed in the staff room in every school in Ontario, beginning in the 1991-92 school year. The poster promotes membership in S.T.O. and outlines the benefits of the S.T.O. Health Plans.
- ◆ Statistics indicate that up to 90% of late applicants (i.e., those who apply after the 60-day eligibility period) are turned down by the insurance company on medical grounds. It is essential that retired teachers are aware of the importance of enrolling in the plans within 60 days of the termination of their school board coverage or coverage under a spouse's plan when no medical examination is required.
- ◆ Health Plan brochures will be available in French, as well as in English, beginning September 1, 1991. These will be available on request.
- ◆ Many retirees are under the mistaken impression that they do not require Extended Health Care coverage after reaching age 65. The Ontario Drug Benefit plan covers the full cost of many drugs prescribed for the over-65's, however, there are approximately 2,500 drugs that are not covered which are covered under the S.T.O. Extended Health Care Plan. There are also other benefits besides the reimbursement for drugs (i.e., vision care, appliances such as wheelchairs, and the travel emergency medical plan).

- ◆ Drugs that can be purchased over the counter (i.e., they do not require a prescription) are not covered under the Extended Health Care Plan even if they are prescribed by a doctor.
- ◆ If a retired teacher dies while covered under his/her school board plan, the spouse may apply to enroll in the S.T.O. Health Plans. If the application is made within 60 days of the school board coverage terminating, evidence of good health is not required. The spouse is also eligible to become an Associate Member of S.T.O.
- ◆ When travelling outside Ontario, participants in the Extended Health Care Plan should take a copy of their Extended Health Care Plan with them so that they are aware of the various benefits available to them should a medical emergency arise.
- ◆ Approximately 615 cheques issued in December and January by Johnson Insurance had not been cashed by mid-March. These have been presumed lost and new cheques were issued on March 21.

The offices of Johnson Insurance relocated to Richmond Hill on April 2, 1991. Their new address and telephone numbers are:

**Suite 400
1595 16th Avenue
Richmond Hill, Ontario
L4B 3S5**

Group Services Department:

(416) 764-4884 (from Metro Toronto)
1-800-461-4597 (outside Metro Toronto)

Group Claims Department:

(416) 764-4888 (from Metro Toronto)
1-800-461-4155 (outside Metro Toronto)

It may be useful to carry these telephone numbers with your Identification Card.

Bill Shaver
Health & Insurance Representative

Club 16 - June Day Trip to Caledonia

The response to this trip has been most successful and there are some people who are on a waiting list. Hank reports that if 12 more people call him by April 29, another bus can be slated for a later date in June! Call now! Hank Condie - 291-8770. Refer to your March 1991 Newsletter for trip details. Cost is \$36.00 per person.

Take a Walk

Interested in Walking? Hiking?
In the City? In the Country?
Daytime? Weekends?

Una Coghlan wishes to contact persons interested in walking for health and exercise. Call Una at 762-4331.

Club 48

Club 48 is an association of retired Ontario high school teachers who meet socially nine times a year, usually the second Thursday of the month, from October to June.

Four of the meetings are held during the afternoon in a central Toronto location. At these meetings there is a coffee half hour followed by an interesting/informative speaker.

In December and again in June there is a luncheon meeting - the Christmas luncheon is generally at the Royal York Hotel and musical entertainment is provided.

The remaining three meetings are often all day trips to either the Shaw Festival in Niagara-on-the-Lake or the Stratford Festival, a tour to an area such as Elmira or Port Hope accompanied by an interesting historian, or a luncheon-theatre afternoon in Toronto.

We were named Club 48 because the club was founded in 1948. In 1988 we celebrated our 40th anniversary.

All retired high school teachers are most welcome to join. For information and the location and topic of our next meeting please phone:

Bob Martin - 239-6363 or Joan Farrell - 483-3922

To Friends of Those Retiring in 1991

You will be doing your retiring friends a great favour if you make them aware of the following:

1. When they receive an application for S.T.O. membership in their retirement package it is to their great benefit to fill it out and remit to S.T.O., 1260 Bay Street - promptly. There are benefits that they are not able to receive without it. S.T.O. helps mostly by being their watchdog.
2. When they receive information regarding S.T.O. health and dental plans, as well as out of country coverage, they should follow it up immediately and contact Johnson Insurance, Richmond Hill.

Other plans and spousal plans terminate at a certain time and/or age. S.T.O.'s goes on forever. One must join the S.T.O. plan within 60 days of the cessation of their former plan or a physical examination is required. Many, many people have missed the 60 day cut off and thus sadly require an examination. This can be overcome by joining your S.T.O. plan as early as possible after retirement.

Do your friends a favour. They may be too busy retiring to take note!

IN MEMORIAM

**Joe Adair
Gene Bryan
Edward J. Collins
Donald A. Cooper**

**David Crowe
William James Dickinson
Carl Johnston
Sidney John Reynolds**

"HOW OLD YOU ARE MATTERS LESS THAN HOW YOU ARE OLD!"