



JANUARY 1993

A MESSAGE FROM THE PRESIDENT

Weather is a topic that interests and affects many people. Last November, my wife and I spent an enjoyable eleven days on an Antique Market Tour in London, England and despite the fact that it rained for ten days, the only compensating factor was that southern Ontario experienced similar weather. Now it is back to my normal activities and back to the business of S.T.O.

A big thank you to all those members who answered the questionnaire concerning the Fall General Meeting. The complete results are printed in this newsletter.

Congratulations to Art Webb and Bill Shaver who produced the document "Public School Athletic Association Championships and Finalists 1901-1992". This publication records the schools, coaches and the year of the champions and finalists in team sports.

On behalf of the Executive, I wish each member good health, friendship and prosperity during this coming year of 1993.

Dennis Fiedler

SPRING GENERAL MEETING

**WEDNESDAY, MARCH 3, 1993
EDUCATION CENTRE - AUDITORIUM
155 COLLEGE STREET, TORONTO**

**12:30-1:15 p.m. Refreshments and Socializing
1:15-3:00 p.m. Speaker: Warren A. MacKenzie
Topic: Financial Planning After Retirement**

Warren MacKenzie is a former teacher and now is a member of the Investors Group. For the past five years, he has conducted retirement and financial planning seminars for C.A.R.P. (Canadian Association of Retired Persons), the North York Board of Education, as well as many other groups.

At this meeting some of the following topics will be discussed:

- Tax Savers for Retired People
- Types of Investments, i.e., G.I.C.'s, C.S.B.'s, Mutual Funds
- Advantages of Financial Planning

Don't miss this wonderful opportunity to hear an outstanding speaker and to have your questions answered.

FROM YOUR HEALTH AND INSURANCE REPRESENTATIVE

Some facts and figures regarding your health plans:

A. Semi-Private Hospital

Deposits vs Expenditures - September 1, 1989 to August 31, 1992

Deposits:	<u>Premiums</u>	<u>% Change</u>
1989-90	\$2,885,000	5.2%
1990-91	\$2,927,000	1.5%
1991-92	\$3,194,000	9.1%

Expenditures:		
1989-90	\$2,466,000	11.7%
1990-91	\$2,941,000	19.3%
1991-92	\$3,010,000	2.3%

Utilization of Semi-Private Hospital Plan - September 1, 1990 to August 30, 1992

<u>Age Group</u>	<u>1990-91</u>	<u>1991-92</u>
Less than 55	1	3
55-64	12	10
65-74	23	27
75 and over	<u>64</u>	<u>60</u>
	100%	100%

Semi-Private Claims by Age Groups - September 1991 to August 1992

Age under 65	- 17.1%
65-74	- 26.7%
75 and over	- <u>61.2%</u>
	100%

B. Extended Health Care

Deposits vs Expenditures - September 1, 1989 to August 31, 1992

Deposits:	<u>Premiums</u>	<u>% Change</u>
1989-90	\$2,961,000	7.1%
1990-91	\$3,979,000	34.4%
1991-92	\$5,299,000	33.2%

Expenditures:		
1989-90	\$3,780,000	43.3%
1990-91	\$5,682,000	50.3%
1991-92	\$5,728,000	0%

Utilization of Extended Health Care Plan - September 1, 1990 to August 30, 1992

Type of Expense:	1990-91	1991-92	1991-92
	<u>%</u>	<u>%</u>	<u>\$</u>
Drugs	54	45	\$2,070,180
Vision Care	18	13	\$ 577,230
Private Hospital	5	1	\$ 14,230
Travel Emergency	3	26	\$1,178,470
Hearing Aids	3	2	\$ 109,300
Paramedical	4	3	\$ 153,890
Other	<u>13</u>	<u>10</u>	<u>\$ 459,510</u>
	100%	100%	\$4,563,260

World Access (Out-of-Province/Canada) Incidence of Cases:

<u>Months</u>	<u>1990-91</u>	<u>1991-92</u>
Sept. - Nov.	18	22
Dec. - Feb.	105	124
Mar. - May	49	66
June - Aug.	<u>8</u>	<u>9</u>
	180	221

Extended Health Care Claims Breakdown - All Ages

- September 1991 to August 1992

Drugs	- 45.4%
Vision Care	- 12.6%
Travel Emergency	- 25.8%
Other	- <u>16.2%</u>
	100 %

C. Dental Plan

Deposits vs Expenditures - September 1, 1989 to August 31, 1992

Deposits:	<u>Premiums</u>	<u>% Change</u>
1989-90	\$3,137,000	13.5%
1990-91	\$3,618,000	15.3%
1991-92	\$4,094,000	13.2%

Expenditures:		
1989-90	\$3,509,000	21.8%
1990-91	\$3,970,000	13.1%
1991-92	\$4,584,000	15.4%

Dental Benefits Utilization - September 1, 1990 - August 31, 1992

<u>Type of Expense</u>	1990-91	1991-92
	<u>%</u>	<u>%</u>
Basic Services	22	21
Recall/Cleanings	40	39
Fillings/Diagnostic	2	2
X-Rays	5	5
Periodontics	10	10
Endodontics	6	5
Crowns	11	13
Bridges	<u>4</u>	<u>5</u>
	100%	100%

Dental Claims - Utilization by Age - September 1991 to August 1992

Age under 65	- 33.0%
Age 65-74	- 34.7%
Age 75 and over	<u>- 23.3%</u>
	100%

GALLUP SURVEY OF S.T.O. MEMBERS

1. Importance of the Out-of-Province/Country Coverage to Members

- 80% - very important
- 84% - under 60 thought it was important
- 74% - over 70 thought it was important
- 96% of those who took trips longer than 61 days thought it was important

2. Willingness of Members to Buy Additional Coverage

- 72% willing to pay higher EHC premiums to have some travel coverage in EHC
- 66% willing to pay for at least 30 days coverage
- 40% willing to pay for at least 60 days coverage under EHC

3. Travelling Habits

- 31% - do not travel
- 28% - 1 trip per year
- 19% - 2 trips per year
- 24% - 3+ trips per year
- 12% - travel more than 60 days

4. Most Common Destinations

- Florida - 34%
- New York - 15%
- Michigan - 11%
- Texas, Arizona & California - 24%
- Europe - 16%
- 65% of 60+ days travel go to Florida

A REMINDER FOR MAY LUNCHEON

WEDNESDAY, MAY 5, 1993

ROYAL YORK HOTEL

LUNCHEON: 12:30 P.M.

SPEAKER: REV. BOB RUMBALL

RESULTS OF AN OPINION QUESTIONNAIRE CONCERNING THE ANNUAL FALL MEETING

1. **Do you want us to continue holding the annual Fall meeting at the Toronto Board of Education Centre?**

- A) Yes = 328
- B) No = 25

2. **Which format would you prefer for the Fall meeting?**

(Any change from the present format may result in additional costs)

- A) Business meeting preceded by lunch = 56
- B) Business meeting plus light refreshment = 102
- C) Business meeting plus coffee/tea/juice = 149
- D) Business meeting with no refreshments = 26

3. **In order to make the meeting more interesting to you, check which of the following items should be included:**

- A) Entertaining speaker = 240
- B) Investments presentation = 128
- C) Musical Group = 77
- D) Historical presentation = 94
- E) Travelogue = 113
- F) Environmental presentation = 71

If you have suggestions as to topics or speakers, please let us know.

WHAT IS CLUB 48 AND HOW CAN YOU JOIN?

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

Four of our meetings are held during the afternoon in a central Toronto location. At those meetings we have a coffee half hour followed by an interesting/informative speaker.

In December and again in June we have a luncheon meeting - the Christmas luncheon is generally at the Roy 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 us. For information on the location and topic of our next meeting, please phone:

Bob Martin - 293-6363 or **Joan Farrel - 483-3922**

CLUB SIXTEEN ACTIVITIES - FEBRUARY, MARCH AND APRIL, 1993

Meetings are held at St. Margaret's Anglican Church Hall, Avenue Road and Burnaby Blvd. (one street north of Avenue Road and Eglinton Avenue West).

FEBRUARY

Monthly Social

Feb. 1, Monday, 1:30 p.m. Convenor: Lilian Gang 783-3586
David Mills will present a musical program.

Bridge Feb. 2 & 16, Tuesday, 1:30 p.m. Convenor: Lilian Gang 783-3586

Crafts Feb. 23, Tuesday, 1:30 p.m. Convenor: Nell Godfrey 624-8689

Travel Feb. 24, Wednesday, 10:15 a.m. Convenor: Louise Griffith 291-1076
(note the time)
Ina Bell: "Elderhostel in Alaska"

MARCH

Monthly Social

March 1, Monday, 1:30 p.m. Convenor: Lilian Gang 783-3586
Marion Igelstrom will give a slide presentation - "Off the Beaten Track"

Bridge March 2 & 16, Tuesday, 1:30 p.m. Convenor: Lilian Gang 783-3586

Crafts March 23, Tuesday, 1:30 p.m. Convenor: Nell Godfrey 624-8689

Travel March 24, Wednesday, 10:15 a.m. (note time)
Helen Ricker will take us to "Yugoslavia".

APRIL

Monthly Social

April 5, Monday, 1:30 p.m. Convenor: Lilian Gang 783-3586
Rev. David Mulholland will tell us about the "Mission for Sailors", illustrated with slides.

Bridge April 6 & 20, Tuesday, 1:30 p.m. Convenor: Lilian Gang 783-3586

Crafts April 27, Tuesday, 1:30 p.m. Convenor: Nell Godfrey 624-8689

Travel April 28, Wednesday, 10:15 a.m. (note time)
"Kashmir", piloted by Marion Igelstrom

Members giving a hand with the mailing of the Newsletter.



THE CHINESE YEAR OF THE ROOSTER

Here is another opportunity to celebrate a New Year by enjoying delicious cuisine, good friendship, door prizes and raising funds for T.E.O.F. (Toronto Educational Opportunity Fund). Tickets for this nine course banquet are still \$35.00 per person or \$350.00 per table of ten. A tax deductible receipt will be provided for the charitable portion of your ticket.

Date: Wednesday, February 3, 1993
Time: 6:00 p.m. - Cash Bar
6:45 p.m. - "Broadway Melodies"
Place: Chinatown Restaurant
421 Dundas Street West (3rd Floor)

For more information, phone TEOF 393-1018 or Mike Lennox, Chair of TEOF (416) 621-6797.

WHAT IS A ROSE?

To some it is a symbol
Of a love so deep and true
It will last throughout a lifetime...
Ever tender, ever new
To others it's a sign of joy...
An inner happiness
More perfect and more beautiful
Than any words express

It's a sign of sweet remembrance
When it's given to a friend...
A warm, unspoken message
Any heart can comprehend
But to all those who receive it
It's a precious gift indeed
And its special kind of magic
Somehow answers every need

Carolyn Hermann

WELCOME TO THE TORONTO CHORISTERS*!

COME AND SING WITH
JIM MABEN AND HIS FRIENDS.....
ACCOMPANIED BY MARG DEETH



THREE SESSIONS - EACH OF TEN WEEKS DURATION
THURSDAY AFTERNOONS, (CURRENT SESSION, JAN. 7 - MARCH 11)
1:00 - 3:00 P.M., (INCLUDING SOCIAL BREAK)
MUSIC ROOM HODGSON P.S., 282 DAVISVILLE AVENUE
MEMBERSHIP -- \$15.00 PER SESSION; SENIORS, 60 PLUS, FREE
REGULAR ATTENDANCE APPRECIATED -- FLEXIBILITY EXTENDED FOR TRAVEL PLANS
REGISTRATION ANY THURSDAY AFTERNOON, IN THE MUSIC ROOM
FOR FURTHER INFORMATION, CONTACT:

JIM MABEN
15 EASTBOURNE CRESCENT
ETOBICOKE, ONTARIO M8V 1W5
TELEPHONE: 255-4193

* Toronto Choristers is a Toronto Board of Education Continuing Education Program.

Man's best friend.

The Editor regrets the omission
of Mike Lennox's "boon companion"
in the November Newsletter.



LOGAN

IN MEMORIAM

Barrick, C. Grey
Gibson, W.D. Grant

Bayley, William
Rempel, John Ivan