



September 1993

A MESSAGE FROM THE PRESIDENT

At the Luncheon held on May 5th, District 16 recognized the dedication and contributions of members of the Executive, who have been in office six or more consecutive years, by awarding them a **Certificate of Merit**.

Congratulations to the following recipients:

Betty Chandorkar
Anne Fraser
Charlotte Hardie
Bernice McGinn

Hank Condie
Lillian Gang
George Hayes
Al Robb
Mary Thomas

Cecilia Dineen
Israel Gang
Mike Lennox
Margaret Smith

For those recipients who were not present at the May Luncheon, their awards will be given to them at the **October 13th General Meeting**.

By now, you should be aware of the special **District 16 Luncheon** that is being held to **Commemorate the 25th Anniversary of S.T.O./E.R.O.** This event is being held on **Thursday, October 28th** at the Downtown Holiday Inn. Details concerning the Anniversary Luncheon are attached to this newsletter. Recently retired teachers of Toronto have been invited to attend, providing them an opportunity to become more knowledgeable about the Provincial S.T.O., as well as District 16. This is a good chance for our members to encourage the new retirees to apply for membership in the Provincial S.T.O. and to become members of District 16.

The **Senate of S.T.O.** meets twice a year in Toronto to discuss pensions, health services, travel, etc. Your representatives attending the Fall meeting will be Shirley Simons, Jim Rowney and Gerry Aberle. The results of these S.T.O. deliberations will be published in the S.T.O./E.R.O. November Newsletter entitled "**Facts and Impressions Report**". Copies of this report are only available to S.T.O. members - another good reason for joining the Provincial S.T.O.

As I retire from my position as President, I wish to thank the membership of the present Executive for their enthusiasm and willing support and, also, to extend a warm welcome to incoming members of the Executive.

Dennis Fiedler

CLUB SIXTEEN ACTIVITIES - OCTOBER & NOVEMBER 1993

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

OCTOBER 1993

MONTHLY SOCIAL

Monday - October 4 - 1:30 p.m. Convenor: David Clee 483-6379

Hank Hedges will address us on a topic of **Nature**. He has, in the past, given us a number of interesting insights into using naturally-growing plants for food.

BRIDGE Tuesdays - October 5 & 19 - 1:30 p.m. Convenor: Lillian Gang 783-3586

CRAFTS Tuesday - October 26 - 1:30 p.m. Convenor: Nell Godfrey 624-8689
This group has been well attended and has been a source of pleasure for the participants, and for the recipients of its products.

NOVEMBER 1993

MONTHLY SOCIAL

Monday - November 1 - 1:30 p.m.

Ed Rutherford, one of our own members who has addressed us on a number of other occasions on fascinating subjects, will be with us again. **His subject will be a surprise.**

BRIDGE Tuesdays - Nov. 2, 16 & 30 - 1:30 p.m. Convenor: Lillian Gang 783-3586
Please note that there will be three (3) Bridge dates this month.

CRAFTS Tuesday - November 23 - 1:30 p.m. Convenor: Nell Godfrey 624-8689

Note: You have probably noticed that no **TRAVEL** has been scheduled for these months. Louise Griffith has been convening this for many years, and feels the need for a rest. To date we have not found anyone who wishes to replace her. Thus, we are asking for someone to **volunteer to assume this convenorship.**

WE THOUGHT YOU'D LIKE TO KNOW

Rhena Petch is off to Seoul, Korea for three months to teach English to adults.
Dave Gladstone and his wife have gone to Japan for a year to teach English to business people.
Margaret Kerr, who retired in 1982, has spent five years teaching in Africa and one year in Honduras. All this and a lot of world-wide travelling.

We would like to know about what other retirees are doing. Please contact a member of The Executive so that we can pass the interesting information along.

**ANNUAL GENERAL MEETING - DISTRICT 16
WEDNESDAY, OCTOBER 13, 1993
AUDITORIUM - EDUCATION CENTRE
155 COLLEGE STREET, TORONTO**

important.
re Health

AGENDA

12:30 p.m. - 1:15 p.m. Refreshments
1:15 p.m. - 1:45 p.m. Business Meeting, Election of Officers
1:45 p.m. - 2:30 p.m. Speaker: **Giles Bryant**

Who is Giles Bryant?

A well known organist, choirmaster and teacher. A highly entertaining, humorous storyteller.

Here are just a few of his accomplishments:

Organist and Choirmaster of St. James' Cathedral, Director of Choral Music at St. George's School, Artistic Director of the Kiwanis Music Festival and National President of the Canadian College of Organists.

You will not want to miss this rare opportunity to hear and enjoy Giles Bryant.

EXECUTIVE MEETING - SEPTEMBER 9TH

We were delighted to have **Mary Noylander** and **Cecilia Dineen** return to our executive meetings, but we were sorry to hear that **Don Cooper** is under the weather. Best Wishes, Don!

FROM YOUR HEALTH INSURANCE REPRESENTATIVE

All Health Plan members should have received the new rate for the Group Benefits Programs.

- A. **Semi-Private Hospital Plan** **Plan Number: 983429**
Single: \$15.19 Couple: \$30.35 Family: \$35.66
- B. **Extended Health Care Plan** **Plan Number: 983430**
Single: \$26.55 Couple: \$50.55 Family: \$63.08
- C. **Dental Plan** **Plan Number: 983431**
Single: \$30.12 Couple: \$59.39 Family: \$74.06

Please note: The Premium Tax of 2%, imposed by the Ontario Provincial Government, is included in the premium rates. The Retail Sales Tax of 8%, imposed by the Ontario Provincial Government, will be added to these premium rates.

Supplemental Plan:

**Outside Province/Canada Emergency Medical Coverage
(for Extended Health Care Participants)**

The S.T.O. Extended Health Care Plan provides coverage for emergency medical expenses incurred outside your province of residence for up to 60 days per trip.

For trips over 60 days, the Supplemental Coverage can be purchased in 15 day units.

An extra 15 days (for a total of 75 days) would cost as follows:

Single: \$150.00 Couple: \$300.00 Family: \$360.00

A Retail Sales Tax of 8% will be added to the premium rate. The maximum amount of out-of-province coverage in a 12 month period is 180 days.

Other information:

1. Participation in the three Health Plans as of April 20, 1993.
Semi-Private Hospital: 17,377
Extended Health Care: 18,183
Dental: 10,866

2. The following are the number of those who applied after the 60-day limit (between September 1, 1992 - April 30, 1993).
Submitted: 112
Approved: 71
Declined: 37
Pending: 1
Postponed: 3

**60 - DAYS - 60
S.T.O./E.R.O. HEALTH CARE PLANS**

If you have colleagues who have retired or are planning to retire, it is essential for them to know that when a person

- (1) does not or cannot continue in a schools board's health insurance plan, or
- (2) continues in a school board's plan but decides to discontinue coverage, or
- (3) reaches age 65 (no longer eligible to participate in a school board plan), or
- (4) is no longer covered by a spouse's plan

the person must apply for health insurance coverage within 60 days to be eligible for enrolment **without having to provide medical evidence of good health.**

The S.T.O./E.R.O. Health Services & Insurance Committee continues to be concerned about the numbers of late applicants who are unable to provide medical evidence of good health. Applications to enrol in the S.T.O./E.R.O. Health Plans are available from Johnson Insurance Limited, the S.T.O./E.R.O. Plan Administrator, by phoning 764-4884 (from Toronto), 1-800-461-4597 (toll free), or from the Superannuated Teachers of Ontario (416) 962-9463, 1-800-361-9888 (toll free).

3. Ontario urged to end policy of free drugs

Report recommends that seniors pay premium based on income.

The Ontario Government is being urged by senior Health Ministry officials to end its 18-year-old policy of providing free drug coverage for all residents over 65.

The Globe and Mail obtained a copy of a 13-page report dated March 29 recommending the above and an article on this report was published in the Globe and Mail on April 2, 1993.

When you become 65 do not stop your Extended Health Care Plan expecting to get your drugs paid for by the government. More and more drugs are being dropped off the "free" government drug list. These are covered, if you have the Extended Health Care Plan.

S.T.O. MEMBERSHIP

How do you join?

Fill out an application form, available from S.T.O., Suite 610, 1260 Bay Street, Toronto, M5R 2B1 or by calling their office at 962-9463. Indicate which local S.T.O. District with which you wish to affiliate.

Cost

The annual membership is \$1.25 for each \$1,000 of gross annual pension. This fee is deducted from your January payment each year. S.T.O. associate membership for surviving spouses is \$5.00 a year.

Just Retired?

If you retired in June, membership is free until the following December. If you join S.T.O. in the year of your retirement, your membership fee will be reimbursed if you apply to your affiliate. (O.S.S.T.F., F.W.T.A.O., O.P.S.T.F., O.E.C.T.A., or A.E.F.O.) Contact the Provincial S.T.O. office for details.

N.B. A person must be a member of S.T.O. at the Provincial level before becoming a member of a local district.

What is S.T.O.?

It is the official voice of all retired persons in receipt of a pension administered by the Ontario Teachers' pension Plan Board.

How Does S.T.O. Work For You?

1. S.T.O. monitors pension legislation and provides input to proposed changes to ensure that they do not diversely affect its members.
2. S.T.O. provides Health and Auto Insurance Plans at competitive prices.
3. Through its Good Will Programme, S.T.O. offers both personal and temporary financial assistance to any member in need.
4. A newsletter is published several times a year, communicating items of importance and interest to all members.
5. S.T.O. financially supports and encourages the work and activities of all local districts.

S.T.O. = "Service To Others"

IN MEMORIAM

James Bawden	Constance Monical Lister
Robert Wilfred Bell	Gordon Luther
Irene Blatherwick	Gladys Maffey
Ronald Cairns	Dorothy Moncur
James Robert Cassels	Anne Marget Olson
Kenneth H. Clark	Sinclair Robertson
Harold Bronson Dean	H.A. Scott
Grace Calder Drury	Gladys Sills
Donald A. Fisher	Vera Evelyn Sinclair
James C. Fraser	Amy Fraser Smith
Richard Kennedy	Alexander Stewart
Vincent Kennedy	Margery Sundstrom
Glenn Jewett	Dr. Margaret Thomson
Elizabeth Lawler	

NEW FIRENDS AND OLD FRIENDS

Make new friends, but keep the old;
Those are silver, these are gold.
New-made friendships, like new wine,
Age will mellow and refine.
Friendships that have stood the test --
Time and change-- are surely best;
Brow may wrinkle, hair grow gray,
Friendship never knows decay.
For'mid old friends, tried and true,
Once more we our youth renew.
but old friends, alas! may die,
New friends must their place supply.
Cherish friendship in your breast--
New is good, but old is best;
Make new friends, but keep the old;
Those are silver, these are gold.

Joseph Parry