



**President:** Arlene Freeman 630-3672

**Newsletter Editor:** Ruth Lindsay 491-9947

**November 1995**

### PRESIDENT'S MESSAGE

As your new President, I would like to take this opportunity to laud the efforts of your S.T.O./E.R.O. District 16 Executive. Many of its members have served for a number of years and, this year, we welcome six new members.

The S.T.O./E.R.O. motto is "**Service to Others**" and your Executive exemplifies this. The Executive members are listed on the overleaf.....please feel free to contact one of us if you have any issues or concerns.

On **October 6th**, S.T.O./E.R.O. District 16 held a **luncheon** at the Colony Hotel to **welcome the new retirees** and to conduct the **Annual Meeting**. Did you know that **N. Allen Sweetman** was a member of the first District 16 Executive, which initially met on October 10, 1973, 22 years ago? He has continued to be supportive at every opportunity and is a wonderful role model for all of us. Thus, at the luncheon, it was our privilege to **honour Al Sweetman**, who was presented with a gift on your behalf by **George Hayes**.

Music at the luncheon was provided by **Becky Windhager**, a member of the Music Department at **Harbord Collegiate**.

During the Annual Meeting, the **revised District Constitution** was adopted. Any member of District 16 who wishes a copy, need only call me and we will gladly mail one to you. The Constitution Committee will meet annually to make revisions and any suggestions are welcome.

We look forward to an active, fulfilling year.....we hope that **YOU**, through your participation, will help us keep S.T.O./E.R.O. District 16 successful. Do join in.....**YOU** are a vital link!

**Arlene S. Freeman**

### DATES TO REMEMBER

**January 11, 1996 - Executive Meeting**  
**January 25, 1996 - Next Newsletter Mailing**

➔ PLEASE KEEP FOR FUTURE REFERENCE ➔

**DISTRICT 16 EXECUTIVE DIRECTORY 1995-1996**

Past President	Jim Rowney	751-9571
President	Arlene Freeman	630-3672
1st VP	Ron Batchelor	491-4742
2nd VP	Pat Carson	626-5995
3rd VP	Joyce Boucher	613-475-1428(Tel/Fax)
Recording Secretaries	Rhena Petch	905-770-0747
	Kathleen McVicar	267-9373
Treasurer	Donald Cooper	445-0409

**Committee Chairs and Committee Members**

Club Sixteen	John Terry	444-9656
Health & Insurance	Bill Shaver	222-3845
Membership	Betty Chandorkar	622-1863
	Val Fiedler	510-1861
Hospitality	Anne Fraser	224-1482
Mailing	Lloyd Targett	905-852-6534
	Art Bussey	487-9271
Goodwill & Personal Concerns	Torry Henderson	742-1697
Newsletter	Ruth Lindsay	491-9947
	Mary Noylander	485-9895
	Ian Baird	491-8906
	Dennis Fiedler	510-1861
Travel	Jack DeGroot	691-3046
Archives	Laura Warren	922-9612

**Members-at-Large**

Shirley Simons	972-0449
George Hayes	422-0112
Margaret Smith	421-0686
Kay Jeffery	767-8179
Bill Tajer	494-8590
Susan Booker	267-2418
Ron Halford	214-1368
Bob Putnam	249-9214/519-843-5765

Programme	Pat Carson	626-5995
Membership Recruitment	Mike Lennox	621-6797
Pension Concerns	Shirley Simons	972-0449
S.T.O./E.R.O. Travel	Carl Naumoff	488-9340

**S.T.O./E.R.O. Provincial Committee**

Executive Director	William Jones	1260 Bay St., Toronto M5R 2B5
Asst. Executive Director	Rosemarie Edwards	962-9463 (until January 1, 1996)
Provincial Goodwill Member	William Ketcheson	241-7550

**CLUB SIXTEEN BULLETIN**

All functions take place at St. Margaret's Anglican Church at the corner of Burnaby Blvd. and Avenue Road, one block north of Eglinton Avenue West. Monthly Socials and Travelogues will take place in the large room upstairs.

**DECEMBER 1995**

**MONTHLY SOCIAL**

**Dec. 4 - Monday - 1:30 pm**                      Convenor: John Terry - 444-9656  
**Christmas Musical with The Toronto Choristers led by Jim Maben.**

**BRIDGE**    **Dec. 5, 19 - Tuesdays - 1:30 pm**                      Convenor: John Lang - 486-0697

**JANUARY 1996**

**MONTHLY SOCIAL**

**Jan. 8 - Monday - 1:30 pm**                      Convenor: John Terry - 444-9656  
**Hank Hedges - "Where have all the frogs gone?"**

**BRIDGE**    **Jan. 2, 16, 30 - Tuesdays - 1:30 pm**                      Convenor: John Lang - 486-0697

**CRAFTS**    **Jan. 23 - Tuesday - 1:30 pm**                      Convenor: Nell Godfrey - 624-8689

**TRAVEL**    **Jan. 24 - Wednesday - 1:30 pm**                      Convenor: Val Fiedler - 510-1861  
**"Zimbabwe - Animals" presented by Beatrice Magder.**

**CLUB SIXTEEN WINTER FESTIVAL OF LIGHTS TOUR**

On **Wednesday, December 6th**, Jack DeGroot will be escorting a trip to **Niagara Falls** to view this outstanding festival. The excursion will include a tour of both **American and Canadian Christmas displays**, as well as a visit to a **mystery site**.

A **full course dinner**, overlooking the Falls, is also included.

Our bus will **leave Yorkdale Plaza at 1:00 p.m.**  
and **return** at approximately **10:00 p.m.**

**Cost is \$45.00 per person (all inclusive)**

**For reservations, please call Jack DeGroot at 691-3046.**

**Deadline: November 30th**

**FROM YOUR HEALTH INSURANCE REPRESENTATIVE**

**GOOD NEWS!!**

There is no rate increase in any of our plans for 1995-96 and there are a number of extra benefits.

**A. SEMI-PRIVATE HOSPITAL PLAN**

		Rates as of September 1, 1995 (monthly)		
		Single	Couple	Family
<b>Deductible:</b>	none			
<b>Covered Expenses:</b>	Semi-private room in a licensed hospital	\$15.49	\$30.96	\$36.37
<b>Reimbursement:</b>	up to \$100 per day			
<b>* Please Note:</b>	most hospitals in the Greater Metro Area charge more than \$100 per day <b>You are required to pay the difference</b>			
<b>Examples:</b>	Hospital for Sick Children - \$175 Etobicoke General - \$110 Mount Sinai - \$170 North York General - \$145			
<b>Maximum Stay:</b>	unlimited number of days			

**B. DENTAL PLAN**

		Rates as of September 1, 1995 (monthly)		
		Single	Couple	Family
<b>Deductible:</b>	none			
<b>Basis of Payment:</b>	current Ontario Dental Association Fee Guide	\$30.12	\$59.39	\$74.06
<b>Basic Services:</b>	Reimbursement - 80%			
<b>Includes:</b>	fillings, exams, x-rays, cleaning, repair, relining, rebasing of existing dentures minor oral surgery			
<b>Maximum:</b>	unlimited			

**Minor Restorative Services**

<b>Reimbursement:</b>	80%
<b>Includes:</b>	Endodontics (root canal), Periodontics (tissue and bone treatments)
<b>Maximum:</b>	\$750 per person, per calendar year

**Major Restorative Services**

<b>Reimbursement:</b>	50%
<b>Includes:</b>	Crowns, posts, onlays and inlays
<b>Maximum:</b>	\$700 per person, per calendar year
<b>Includes:</b>	Bridges (fixed)
<b>Maximum:</b>	\$700 per person, per calendar year

**C. EXTENDED HEALTH CARE PLAN**

		Rates as of September 1, 1995 (monthly)		
		Single	Couple	Family
<b>Deductible:</b>	none			
<b>Reimbursement:</b>	In Province - 80%	\$26.00	\$52.00	\$62.40
<b>Maximum:</b>	Unlimited			

**Items Covered:** Prescription Drugs - Max: \$1,100 per person, per calendar year  
Private Nursing - Max: \$1,500 per person, 3 consecutive calendar years  
Paramedical Services - Max: \$225 per person, per calendar year  
**Includes:** Psychologist, Naturopath, Physiotherapist, Speech Therapist, Masseur, Podiatrist\*, Osteopath\*, Chiropractor\*  
\*Note: Payments begin once Provincial Plan annual maximum contribution is reached.  
**Also covered:** Hearing Aids - \$400 per person, 3 consecutive calendar years  
Vision Care - Frames, lenses, contact lenses - \$175 per person, 2 calendar years  
Diagnostic and other procedures, ambulance, purchase and repair of aids and appliances, including incontinence supplies (\$200 per year) and medically necessary geriatric chair (\$1,000 lifetime), accidental dental, medically related educational program recommended by a physician (\$100 annual limit)

**\*\* Make copies of all of your receipts and send originals to Johnson Incorporated.**

## THE CONSULAR AWARENESS PROGRAM

**BON VOYAGE but....**To better prepare Canadians who are travelling abroad for business or pleasure, the Department of Foreign Affairs and International Trade launched the Consular Awareness Program in 1991 which currently provides the following:

- \* A toll-free travel advisory Hot Line **1-800-276-6788** offers current information to travellers on conditions in specific countries;
- \* A detailed booklet entitled *Bon Voyage, But...* explains what precautions travellers should take before they travel and what a Canadian mission can and cannot do to help Canadians in another country;
- \* A series of five *Bon Voyage, But...* brochures that provide information on such topics as insurance, health, cultural expectations, personal security and a list of do's and don'ts of international travel.

**Travellers can obtain these materials by calling InfoCentre, the  
Department's information and distribution service, at  
1-800-267-8376**

### International Travel

**DO** ensure your passport is valid and you have visas or entry documents for every country you intend to visit.

**DO** keep a separate record of your passport details.

**DO** have travel and medical insurance to deal with emergencies.

**DO** carry a prescription for all medication -- and **Don't** forget vaccinations or medical declarations you may need for other countries.

**DO** know the location of the Canadian mission in the countries you visit, and contact them in the event of an emergency.

### POINTS TO PONDER

**ALWAYS REMEMBER THAT WE PASS THIS WAY BUT ONCE  
UNLESS YOUR SPOUSE IS READING THE ROAD MAP!**

## S.T.O./E.R.O. FACT SHEETS

The following *Fact Sheets* are available to members at no charge by calling or writing to the S.T.O./E.R.O. Provincial Office, 1260 Bay Street, Toronto, Ontario M5R 2B5 - (416) 962-9463:

- |     |   |     |   |
|-----|---|-----|---|
| 1-A | Surviving Spouses: Applying for A Spousal Pension (March 1994)        | 8-D | Government Benefits: Spouse's/Widowed Spouse's Allowance (May 1994) |
| 1-B | Surviving Spouses: Health Insurance (March 1994)                      | 8-E | Government Benefits: Veterans (May 1994)                            |
| 1-C | Surviving Spouses: Government Benefits (February 1995)                | 9   | Medical Expenses - Income Tax Deduction (October 1994)              |
| 1-D | Surviving Spouses: Associate Membership in S.T.O./E.R.O. (March 1994) | 10  | Taxation for Snowbirds (October 1994)                               |
| 2   | Marriage or Remarriage After Retirement (March 1994)                  | 11  | Bequests to S.T.O./E.R.O. (October 1994)                            |
| 3   | Powers of Attorney: Substitute Decisions Act (March 1994)             | 12  | Pension Escalation Calculation (October 1994)                       |
| 4   | Life Insurance: Designation of Beneficiaries (March 1994)             |     |   |
| 5   | Mall Order Pharmacy Programs (March 1994)                             |     |   |
| 6   | Credit Counselling Services (May 1994)                                |     |   |
| 7   | Credit Cards: Dos and Don'ts (May 1994)                               |     |   |
| 8-A | Government Benefits: Canada Pension Plan (May 1994)                   |     |   |
| 8-B | Government Benefits: Old Age Security (May 1994)                      |     |   |
| 8-C | Government Benefits: Guaranteed Income Supplement (May 1994)          |     |   |

The following *Fact Sheets* have been prepared since the last Newsletter was published:

- |    |   |
|----|---|
| 13 | Vacation Checklist (January 1995)                                     |
| 14 | How to Lower Your Insurance Premiums (January 1995)                   |
| 15 | Have You Read Your Property Insurance Policy Recently? (January 1995) |
| 16 | Automobile Insurance Endorsements (February 1995)                     |
| 17 | Your Driving Record & Insurance Rates (February 1995)                 |
| 18 | Are You a High Risk Driver? (February 1995)                           |

## A TRIBUTE TO AL SWEETMAN

The name "Al Sweetman" has become almost synonymous with the Toronto Board of Education. Very few can remember when Al was not part of the Toronto Board.

In 1923 he began his career as an elementary school teacher and worked his way up through the various steps to become inspector.

Never, in any conversation, do you hear a negative comment about Al Sweetman. The adjectives you do hear are kind, gentle, helpful, dedicated, good sense of humour, an encourager, a gentleman. Obviously, he was highly respected. At one time, when he was an inspector, he was appointed as Toronto Board representative to the salary negotiation team. One of the teacher representatives at that time remembers how Al helped the teachers during the discussions.

Al considered it an honour to be in the teaching profession and has always been loyal to the Toronto Board.

After retirement he was involved in the development of S.T.O./E.R.O. One of his activities was driving around the Province with a representative of the Separate School Board to assist in the formation of district organizations. Also, he was very active in organizing Club Sixteen.

Through subsequent years, Al has continued to support S.T.O./E.R.O. and has been involved in its many activities. He still attends meetings and luncheons and is still a regular at the mailing sessions. And, what's more, he is still a "nice guy"!

It has become a tradition to present pins and/or certificates to members who have made a significant contribution to District 16 - S.T.O./E.R.O. But, Al is special. A gift of a suitably inscribed book Art in Toronto Schools was presented at the October luncheon in recognition of his contribution to the teaching profession and to S.T.O./E.R.O.

Thank you, Al, and God Bless!

**Contributed by: George Hayes**

**WELCOME TO THE "100+" 1995 RETIREES WHO HAVE JOINED DISTRICT 16.**

Most of you have already joined the Provincial S.T.O./E.R.O. or are in the process of doing so.

**Please look at the address label on this current envelope:**

If there is a **star(\*)** before your name, this means you are on the Provincial membership list and you have chosen to affiliate with **District 16 (Toronto)**.

If there are two **(xx)** after your name, it indicates that:

- a) You have **not joined S.T.O./E.R.O.** yet, or
- b) You have joined S.T.O./E.R.O., but your name is **under another District.** (Usually the one where you live.)

You may be a member of one District (Primary membership) and become a contact member of another District. If you choose to be a contact member of District 16, please inform us of any address changes so we may continue keeping in touch.

Provincial Membership Office: (416) 622-1863  
District 16 Membership: (416) 510-1861 (Valerie)  
(416) 622-1863 (Betty)

- |                            |                           |                        |
|----------------------------|---------------------------|------------------------|
| * J. Murray Anderson       | * Howard Gotlib           | • Maria F. Micallef    |
| • Bruce Atkin xx           | • Agnes Grant xx          | • Manshad Mohammed     |
| * Josephine Beylerian      | * Douglas Greaves         | * Alica O'Brien        |
| * Wanda Bielawski          | • Danya Grossman-Agar     | • John Edward O'Brien  |
| * Susan Booker             | * Alice A. Hagopian       | * Marion Parkinson     |
| * Millicent Bowen          | • Jacky Hamouth           | * Mendy Pavelich       |
| * William D. Brebner       | • Roy Harvey xx           | * Paul Pavlovich       |
| * Donald Bridge            | • David Henshaw           | * June Pierson         |
| * Ronald A. Brown          | • Sylvia Hinds            | • Margaret Piggott     |
| * Heather Burt-Urquhart    | • Stephen Hritzun         | * Robert C. Pratt      |
| • Rosalie E. Bustamante xx | • Bernice Hughes          | * Ruth Price           |
| * Charles W. N. Carr       | • Larry Ioannou xx        | * Esther Price         |
| * Mike Choma               | * Nana Ishii              | * Robert G. Putnam     |
| * James Christie           | * Teresa Jacenty          | * Lloyd Allan Quance   |
| * Lorna Clark              | * Stephana Irene Johnston | • Patricia Raman       |
| * Marion Clarke            | * Joseph Kaposi           | * Diane M. Romualdi    |
| * Doreen J. Clarke         | * Hiroko Keith            | * Mary D. Shultis      |
| • Roberta Clough           | • M.C. Kelly              | • Caryl Ann Sinclair   |
| * Susan L. Cooper          | • Rose Marie Koetitz xx   | * Donna Sitter         |
| * Barbara J. Craig         | • Donald Kong xx          | • Joy Skeete xx        |
| * Ted Currie               | * Philip Kostandoff       | • Fred Smith xx        |
| * Henrietta Daniel         | * Jacques H. Labelle      | • Mickey Spillane      |
| * Marilyn J. Davis-Duncan  | * Edwina Lehan            | * Maja Svensson        |
| * Kathleen R. Dawson       | * J. Bruce Leigh          | • Rankin Taylor        |
| * Kathleen Donaldson       | • Olga Les xx             | * Anna M. Turner       |
| • Octavia Dutzak xx        | • Marjorie Liverpool      | * Alastair Urquhart    |
| • Lorna Fair               | • Craig Lowry xx          | * John Vetere          |
| • Willy Marie Feenstra xx  | * Douglas Mabee           | * Gary West            |
| * Morris Fishbaum          | • Annette MacDonald xx    | * Denise White         |
| • Ruth Fletcher            | * Arthur MacRae           | * Katherine Wicks      |
| • Barbara Fraser xx        | * Doris Mathews           | * Ann B. Wiggins       |
| • Mary J. Gallant xx       | * Joyce May               | * Adele Wilkes         |
| * Patricia Gibbons         | * Garry N. McBride        | • Claudette Wingell xx |
| * Mary Lou Gilchrist       | * Lynne McKinlay          | • Marie Wodchis xx     |
| * Joan P. Gingras          | • Margaret McKnight       | • Shirley Young        |
| * Frances Goodman          | • Lynn McMurray xx        |                        |

### WHAT PEOPLE ARE DOING

- \* We have heard from **Ted Currie** and his wife, **Betsy**, who both retired in June 1995. They are in **Singapore** at the **Canadian International School**. Ted is principal and Betty is on the teaching staff. Their letters from Singapore tell about the excitement and challenge of being there.
- \* If you or someone you know is doing something that might be of interest to other retirees, let us know. Drop a few lines to:  
**Mary Noylander, #1206 - 45 Dunfield Ave., Toronto M4S 2H4.**
- \* We have heard of some retirees who travelled to Quebec to encourage Quebecers to "just say NO!"

### S.T.O./E.R.O. 49th SENATE / OCTOBER 31 - NOVEMBER 1, 1995

Senator: Arlene Freeman  
Observers: Ron Batchelor  
Joyce Boucher  
Provincial Committee Member: Shirley Simons

### HIGHLIGHTS

This fall's 49th Senate commenced with a rousing version of O'Canada, on the morning following the "Referendum". This observer was truly moved.

A new full time Executive Director has been selected after a Canada-wide search, short listing, and interview process. Sound familiar? His name is Pascal LaRouche, who presently lives in Toronto and is employed by the Simcoe County Separate School Board.

S.T.O./E.R.O. has an arrangement with Travel Guild, 2 Sheppard Ave. E., #1410, Willowdale. Their phone number is 416-229-4711 or Toll Free at 1-800-268-4284. Some very interesting tours and trips are available for winter and spring -- give them a call.

Arising from the May, 1995 Senate -- Health plan rates, for current policy year, have been maintained at 1994-95 levels for semi-private hospital, extended health care and dental.

O.T.F. Negotiations Committee has a series of proposed changes to the Pension Plan that have been drawn up (See O.T.F. Newsletter of October, 1995) and will present for negotiation. It seems, from discussion at Senate, that it will be years before any of these surface.

A study will be conducted to determine the feasibility of providing honorary membership to those 80 years and over or to others with disabilities and, therefore, unable to participate in the activities of S.T.O./E.R.O.

A motion to study reducing Senate meetings from 2 per year to 1 was defeated.

Respectfully submitted: **R.J. Batchelor**

### IN MEMORIAM

*S.T.O./E.R.O. District 16 extends condolences to families, friends and colleagues of those deceased. May we, together, share in the mourning of the loss and in the celebration of service rendered.*

Hazel Birnie  
Gordon Alfred Crutcher  
Wenonah Cuddy  
Jessie Daubney

John W. Hammond  
Anne Hansman  
Peter Malcolm Laws  
Margaret C. Lindsay

Charles Lobb  
E.E. Maynard  
Ruth Overend  
Olive M. Roberts