

STO/ERO

16

SUPERANNUATED TEACHERS OF ONTARIO  
Les Enseignants Retraites de L'Ontario

DISTRICT 16  
CITY OF TORONTO

**President:** Ron Batchelor 491-4742

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

November 1996

### PRESIDENT'S MESSAGE

The 1996-97 year is off to a busy start for S.T.O./E.R.O. District 16.

A September Newsletter should be in your hands, the executive has already met, the October Luncheon was a highlight and the October Senate has just concluded.

Your outgoing President, Arlene Freeman, provided this organization with a year of tremendous service. Her energy, enthusiasm and true "Service to Others" made it a joy to work with her. God bless and good health Arlene.

Anne Fraser and her committee deserve accolades for organizing the fall luncheon. Thank you, Jim Rowney and the nominating committee for a fine slate of officers for '96-'97. The Toronto Choristers entertained and, as George Hayes said, "It's no wonder they're so electric -- they have so many conductors." I sincerely hope that the "new retirees", after attending the luncheon and seeing and hearing about our many activities, will join District 16.

The October Senate of S.T.O./E.R.O. completed its fall meeting on October 30th. Present on your behalf were - Ron Batchelor (President and voting Senator), Pat Carson (1st Vice-President and Official Observer) and Shirley Simons (Member at Large and District Observer). The next Senate, which has three representatives from each of the 42 districts across Ontario and one chapter in British Columbia, meets in May 1997. A brief summary of the October proceedings can be found on page 6 of this Newsletter. On page 5, please read carefully the excerpt from the Executive Director of S.T.O./E.R.O. regarding the College of Teachers. Your executive has sent a letter off to Margaret Wilson at the College of Teachers for further explanation. We'll keep you posted.

**Good health -- A big smile -- Keep in touch.**

**Ron Batchelor**

### DATES TO REMEMBER

**January 3, 1997 - Deadline for submissions to the Newsletter**

**January 9, 1997- Executive Meeting**

**January 23, 1997 - Next Newsletter Mailing**

PLEASE KEEP FOR FUTURE REFERENCE

**DISTRICT 16 EXECUTIVE DIRECTORY 1996-1997**

Past President	Arlene Freeman	630-3672
President	Ron Batchelor	491-4742
1st Vice President	Pat Carson	626-5995
2nd Vice President	Bill Tajer	494-8590
3rd Vice President	Ron Halford	214-1368
Secretary	Rena Petch	905-770-0747
	Kathleen McVicker	267-9373
Treasurer	Bob Putnam	249-9214/ 519-843-5765

**Committee Chairs and Committee Members**

Club Sixteen	John Terry	444-9656
Health & Insurance	Bill Shaver	222-3845
Membership	Chuck Carr	491-2921
	Val Fiedler	510-1861
Hospitality	Anne Fraser	224-1482
Mailing	Lloyd Targett	
	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
Susan Booker	267-2418
Paul Rowney	424-1298
Kathleen McVicker	267-9373

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** 1260 Bay St., Toronto M5R 2B5

Executive Director	Pascal Larouche	962-9463
Asst. Executive Director	Rosemarie Edwards	
Provincial Goodwill Member	Ethel Fielding	962-9463



**FROM YOUR HEALTH INSURANCE REPRESENTATIVE**

All S.T.O./E.R.O. members who belong to the Health Plans should have received their new 1996-1997 pamphlets in late August. The pamphlets describe, in detail, the benefits of each plan.

Along with the pamphlets is the new S.T.O. Group Benefits Program Monthly Rates Schedule. Rates were effective September 1, 1996, and are deducted from your pension payment monthly.

	<u>Single</u>	<u>Couple</u>	<u>Family</u>
<b>Semi-Private Hospital - Plan #983429</b>	<b>\$19.21</b>	<b>\$38.39</b>	<b>\$45.10</b>
<b>Extended Health Care - Plan #983430</b>	<b>\$32.81</b>	<b>\$65.62</b>	<b>\$78.75</b>
<b>Dental - Plan #983431</b>	<b>\$32.71</b>	<b>\$64.50</b>	<b>\$80.43</b>

**Retail Sales Tax will be added to these premium rates.**

\* If you are not a member of the Group Benefits Program and would like a copy of the pamphlets, please call Johnson Incorporated at (905) 764-4884 in the Toronto Area or Toll Free in North America: 1-800-461-4597.

**A FEW REMINDERS:**

1. When travelling outside your province, be sure to have your S.T.O. Group Benefits Program Identification Card. It is a good idea to take your Extended Health Care Plan pamphlet with you also. (Especially for #11 - International Travel Emergency Medical Expenses.)
2. Try to be prepared to pay for services requiring payments of \$500.00 or less when using the Out of Province/Country Travel Emergency Medical Program.
3. If you have reached age 65 and if (a) you have been in a school board plan, or (b) you have been in a spouse's plan and are not covered after 65, you must apply for health insurance coverage within 60 days to be eligible for enrolment without having to provide medical evidence of good health.

Experience shows that more than 50% of persons who miss this deadline are unable to provide medical evidence of good health.

**LOST**

One "Men's, Navy Blue, 46 Regular, London Fog, Top Coat" at the New Retirees Luncheon at the Colony Hotel. Someone took my coat from the cloakroom and left theirs behind. The two coats are exactly the same, except mine had more "stuff" in the pockets. If you would like to exchange coats please call me, Torry Henderson, at 416-742-1697 at your convenience. Thank you.

## MEMORANDUM

September 30, 1996

TO: District/Union Presidents  
FROM: Rosemarie Edwards, Assistant Executive Director  
RE: College of Teachers

Information about the College of Teachers is enclosed. As you know, the College of Teachers Act received Royal Assent in the Legislature on July 5, 1996.

Membership in the Ontario College of Teachers is open to anyone qualified to teach in Ontario, **and is a requirement for those who wish to maintain their teacher certification.**

The following notice has been prepared for the Fall 1996 Provincial S.T.O./E.R.O. Newsletter:

### **Planning to teach In retirement?**

With the formation of the Ontario College of Teachers, teachers now have the same status as other professionals - including the rights and responsibilities of regulating themselves.

Retired educators who hold an Ontario Teacher's Certificate must register with the College of Teachers if they wish to maintain their credentials. Only certified teachers employed by a school board will be automatically registered with the Ontario College of Teachers.

If you are retired and want to retain your teaching credentials, **you must take the initiative immediately** and call **1-800-604-9430** or contact the College at:  
<http://www.oct.on.ca>.

## **SESQUI MUSEUM BOOK SALE**

A great big **THANK YOU** to all the teachers and their friends who contributed books, records, magazines and tapes for the Third Annual Sesqui Museum Book and Record Sale. Your contributions made it the **most successful sale** we have ever had. The sale raised almost **\$1500**. This money will be used to mount an exhibit in the Toronto Board of Education's Sesquicentennial Museum and Archives in the summer of 1997. We enjoyed meeting many of you when we came to pick up your contributions. We will be doing this again next year, so when you are doing your Spring cleaning use us as your opportunity to get rid of some of those books and records you no longer wish to keep. Cookbooks, Mysteries, Children's Books and French Books are extremely popular. Once again, to all who helped - Thank you very much.

**Torry Henderson & Arlene Freeman**  
Co-Chairs Sesqui Museum Book Sale Committee

**AT THE ANNUAL GENERAL MEETING - OCTOBER 8, 1996**

**A Superb Luncheon**



Retiring Membership Co-ordinator, **Betty Chandorkar**  
and Retiring Treasurer, **Don Cooper**

On October 8th a good number of S.T.O./E.R.O. members (retirees and new retirees) found their way to the Colony Hotel on Chestnut Street. Imagine our surprise when we were directed to the 27th floor instead of the usual 2nd floor! There we were, surrounded by a lovely view of the city, even on a dull day. Everyone wanted a seat by the window! After an excellent lunch, we were entertained by the **Toronto Choristers** (an "electrifying" performance, as George Hayes would say.) Choristers keep on warbling. We love to hear you! Many thanks to all of you.

**REPORT ON 51st SENATE MEETING**

**The following outline reflects the discussions at the October Senate. None of these issues were acted upon.**

Five issues among a number of items discussed which may be of concern to our members dealt with possible government action which could impact on our benefits. Two deal with additional actions, one which could impact on one's decision to return to teaching, the other with the effect of non-S.T.O./E.R.O. membership on one's health benefits. The remaining items dealt with the action of one affiliate to recruit its retiring members to a newly developed group similar to S.T.O./E.R.O.

The provincial and federal governments in their zeal to keep their promises to reduce their deficits, seem to view our pensions as fair game for clawbacks. Also, the proposed action to further decrease health benefits and requiring out-of-pocket payment for treatment cries out for increased vigilance and a strong organization to speak for us.

On the surface, the creation of a College of Teachers would seem to be of little importance to retired teachers, however, for teachers considering supply or overseas teaching, the need to join now is imperative if one wishes to avoid payment later of a substantial fee. For further information one should call (905) 604-9430.

An issue which could affect retired teachers, but non-members of S.T.O./E.R.O., was the decision taken by the S.T.O. Senators to require S.T.O./E.R.O. membership to join our health plan. All non-members currently registered with the health plan will be grand-parented.

The final piece of information which will have an impact on all of us is the action of O.S.S.T.F. to set up a group for its now retired members thus weakening the voice of S.T.O./E.R.O. If ever there was a time for seniors to be united it is now. We need to provide an organization which will be viewed by governments as united and strong, if we are to avoid further erosion of the benefits for which we have worked so hard.

**Pat Carson**

## BELATED GREETINGS FROM ETOBICOKE

It has been a pleasure working with the District 16 Executive members and you, the retirees, over the past years.

Some of you will remember the MAILING days under the direction of Molly Moore. Volunteers sat at tables, pens poised, ready to hand-address the 400-500 envelopes for the mailing of the Newsletters. You can imagine the limited time to visit when the addresses were being written, but the time spent on "stuffing, sticking and stamping" was fun.

We advanced to the present system of using computer labels - and thank goodness, because our mailing lists are over 1500!! We still have a great time at the 'stuffing, sticking and stamping' mailing days because we can visit while we work.

I have particularly enjoyed processing the lists of names of new and old friends who have retired - fond memories of you folks who have crossed my path over the years. Besides my thanks to the executive members who have helped over the past decade, I extend particular praise to **Charlotte Hardy** who took over the job of receiving and coding all the membership applications, and then to **Valerie Fiedler** who is presently doing this. Thanks also to **Mike Lennox** who contacts new retirees and to **Bill Tajer** who is your representative for the Metro Separate School Board. A team like the late **Wilson Brooks** and **Mike Lennox** added great strength to the Membership group, even though they demanded a batch of fresh muffins when we held meetings!

**Chuck Carr**, a recent retiree from the Toronto Board of Education, will be handling the computer aspect of Memberships for District 16. I am sure there will be fewer mistakes on your address labels, he will have the lists all cleverly organized, and he will be a great help to the executive committee. After all, he is a computer specialist..... I am still a 'hunt and punch' amateur, but thank you, again, for all your support. We are off to the 'Links'.

*Betty (Beattie) Chandorkar*

## FROM THE TRAVEL COMMITTEE

After a successful number of day trips during the past year, the Travel Committee met with the Club Sixteen Chairman, John Terry, to "map out" plans for 1997. We welcome **John Botterell** to the committee. He will be organizing "overnight" trips (see notice on page 9 in this Newsletter) while **Jack DeGroot** and **Hank Condie** will continue to organize the day trips. Great care is taken to plan pleasant outings at most reasonable rates. Watch subsequent newsletters for firm dates on the following 1997 planned trips.

- |                        |   |
|------------------------|---|
| <b>May, 1997</b>       | - A mystery tour of the Niagara area.         |
| <b>June, 1997</b>      | - Shaw Festival; Niagara-on-the-Lake          |
| <b>September, 1997</b> | - Stratford Festival                          |
| <b>October 1, 1997</b> | - Luncheon Cruise on the Segwun (colour tour) |
| <b>December, 1997</b>  | - "Festival of Lights" tour of Niagara Falls  |

**Jack DeGroot**  
(416) 691-3046

## **DON'T BE TAKEN IN WITH TELEMARKETING FRAUD**

### ***Consumer Warning!!***

Telemarketing fraud can include such ploys as the "Car Prize", the "Cash Prize", the "Cheap Gift Prize", or the latest "Pay GST Now" scam. In this fraud, people are told they have won a prize and are asked to remit only the GST on a very expensive prize in order to receive it. Revenue Canada is not involved in any telemarketing campaigns requiring an advance payment of the GST.

All these "too good to be true" prize enticements are just that, **too good to be true.**

The actual losses to Canadians in telemarketing fraud is up to almost \$6 million during 1994 and 1995. The total projected losses are up to almost \$104 million.

Operators involved in telemarketing fraud often prey upon elderly people. These people usually live alone on limited incomes. Due to their advanced age, and the professional manner in which these frauds are carried out, many seniors fall victim.

If you think you've been the victim of such a scheme, you may want to call Project Phonebusters, organized by the RCMP and Ontario Provincial Police forces.

**Project Phonebusters** can be reached at **(705) 495-8501** weekdays from 8:00 a.m. to 4:30 p.m. and accepts collect calls. Please use this number only if you have been the victim of a telemarketing fraud and if you can supply information about how it happened. You can also write to **Project Phonebusters at Box 686, 310 Airport Road, North Bay, Ontario P1B 8W9.**

**DON'T...** Believe that everyone calling with an exciting promotion or investment opportunity is trustworthy, especially if you do not know them, or their company

- be fooled by a promise of a valuable prize in return for a low cost purchase.

**DON'T...** Disclose information about your bank account or credit card, not even a credit card expiry date

- be pressured to send money to take advantage of a "DEAL".

**DON'T...** Be afraid to hang-up the phone

- purchase or invest without carefully checking the product, the investment and the company
- be afraid to request further documentation from the caller so you can verify the validity of his or her company.



**AN IMPORTANT REMINDER**

**To: All S.T.O. Extended Health Care Plan Participants**

**Re: Out-of-Province/Canada Travel**

World Access requires proof of your departure date in the event of a claim for emergency medical situations which occur Out-of-Province or Out-of-Canada.

Receipts for transportation or accommodation, stamped passport or other similar receipts are considered acceptable forms of proof. Be sure to keep all receipts to avoid any problems.

**"SCREW THE BELL" RETIRED TEACHERS' GOLF TOURNEY**

The second annual "Screw the Bell" Golf Tournament was held on September 5th at Glen Cedars Golf Club. Seventy-eight retired educators entered this year and had a great day of fellowship, fun and golf. **Nell Wilson and Jerry Pickering** were the male winners with **Fran Passmore and Adele Priest** leading the women's contingent. We hope to have an even better tournament next year with a "School bell" start.

Jim Christle

*John Botterell's*

**1997 Cultural Art  
Excursions  
for Retired Teachers**

- April 7 to 9, *East meets West* in Cleveland at the Museum of Art
- May 5 to 9, *Mackintosh and Michelangelo* in Chicago, two special exhibitions at the Art Institute.
- September. *India and Nepal*. for 17 days

All tours include:

- ✎ Transportation from Toronto
- ✎ Superior hotel lodging
- ✎ Admissions to galleries and stately homes
- ✎ A professional tour manager
- ✎ Baggage handling
- ✎ Taxes

For a detailed itinerary, a list of inclusions and costs call John Botterell, former Co-ordinator of Visual Art, Toronto Board of Education. 416-487-2250

### I CAN'T REMEMBER

I got used to my arthritis  
To my dentures I'm resigned,  
I can manage my bifocals  
But. Gosh. I miss my mind.

Sometimes I can't remember  
When I'm at the foot of stairs,  
If I must go up for something  
or I just came down from there?

And before the fridge so often  
My poor mind is filled with doubt  
Have I put some food away or  
did I just take something out?

There's the time when it is dark  
With my nightcap on my head  
Am I just retiring  
Or getting out of bed?

Is it then my turn to write you  
Or do you owe me one?  
Your letters - so well written  
I think - they're lots of fun.

As I stand beside the mail box  
With a face so very red,  
Your letter, which is in my hand  
I've opened it instead!

Anon.

### 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.

**Eva Bassett**

**Sister Rita Cote**

**Mabelle Eade**

**Laura Eckel**

**Maureen Ellard**

**Edward A. Hamon**

**Sister Marie Last**

**Annie E. Louch**

**Margaret B. Rinnie**

**Sister Benedetta Romana**

**Marjorie E. Taylor**

**John H. Walker**

**George W.B. Woods**