

STO/ERO

16

SUPERANNUATED TEACHERS OF ONTARIO
Les Enseignants Retraités de L'Ontario

DISTRICT 16
CITY OF TORONTO

President: Ron Batchelor 491-4742

Newsletter Editor: Ruth Lindsay 491-9947

January 1997

PRESIDENT'S MESSAGE

Hi Everyone!

May 1997 present to you good health and great happiness!

Our provincial office is encouraging all of us to become more proactive. You will find attached two letters - one concerning health and pension benefits and the other concerning membership on the Teachers' Pension Plan Board.

We strongly urge you to sign each copy and send both to your local M.P.P. c/o Queen's Park. Again, you may prefer to fax your letters or call directly (see last page).

Let's show our political representatives that we are alive, well and vocal.

Ron Batchelor

DATES TO REMEMBER

- | | |
|-------------------|---------------------------|
| February 13, 1997 | - Executive Meeting |
| March 13, 1997 | - Executive Meeting |
| March 20, 1997 | - Next Newsletter Mailing |
| April 10, 1997 | - Executive Meeting |
| May 8, 1997 | - S.T.O./E.R.O. Luncheon |

MINDING YOUR MONEY

by C.W.N. (Chuck) Carr

Which is better for you - the new Seniors' Benefit or the old OAS/GIS system?

Much has been written about the proposed **Seniors' Benefit** announced by Revenue Canada in the March 6, 1996 budget. Many articles predict dire consequences for Seniors without pointing out that there is an **option** for Seniors and their spouses who reached age 60 by December 1995. If you, your spouse, a friend or relative reached 60 years of age by December 31, 1995, you have the **option** of choosing between the new Seniors' Benefit system or continuing along with the current OAS/GIS system. (The March 6, 1996 budget proposed sweeping changes to our publicly supported pension system - including a new income-tested **Seniors' Benefit** that will begin in the year 2001). The Federal Government alleges that 75% of seniors will receive the same or greater benefits. Consequently, it might be advantageous for *some* seniors over 60 to opt for the **new** system, which will replace the Old Age Security (OAS), Guaranteed Income Supplement (GIS), Age Credit and Pension Income credit for middle and low income seniors. The new plan will be tax free and fully indexed for inflation.

S.T.O./E.R.O. members, their friends and relatives need to know:

- o Is it better for me (us) to remain with the current system or opt for the new?
- o What are the income tax consequences for high income earners?

Chuck Carr has prepared a **work sheet** to help you answer these questions. For a **FREE** copy of the work sheet, send a stamped, self-addressed envelope to:

C.W.N. Carr
55 Crossbow Crescent
North York, ON M2J 3M3

TAX TIPS

The resolutions that you make on January 1st (and keep) can produce significant tax benefits on December 31st - and beyond.

There are a number of tax strategies that produce best results when initiated early:

Young People With Part-Time Jobs

Many Seniors have grandchildren, nieces, nephews, etc., who have part-time jobs. Few people are aware, however, of future tax benefits available to both the young people themselves and their parents by implementing tax strategies now.

When young people **report** earned income from paper routes, child care, part-time jobs, etc., they create **unused** RRSP room that can prove very useful in the future. (The student's Non-refundable Tax Credits will normally prevent any tax from being paid on such income in the year it is earned.) This unused RRSP room accumulates over the years and can reduce or even remove tax payable later when students work to put themselves through school.

Later, when working students begin to earn **taxable income**, purchasing and claiming just enough RRSP contribution to reduce the student's taxable income to **zero** enables the higher-earning parent to transfer both **Tuition Fees** and the **Education Amount** to themselves as tax credits. Having built up **unused** RRSP room over the years, thus, produces significant double-barreled tax benefits later on.

CLUB SIXTEEN BULLETIN

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

FEBRUARY 1997

MONTHLY SOCIAL

Feb. 3 - Monday - 1:30 pm Convenor: John Terry - 444-9656
"Safety for Retirees" - P.C. Denis Dupuis - Crime Prevention Officer

BRIDGE Feb. 4, 18 - Tuesdays - 1:15 pm Convenor: John Lane - 486-0697

CRAFTS Feb. 25 - Tuesday - 1:30 pm Convenor: Nel Godfrey - 695-3408

TRAVEL Feb. 26 - Wednesday - 1:30 pm Convenor: Val Fiedler - 510-1861
"Antarctica and Argentina" presented by Fred & Marjorie Walker

MARCH 1997

MONTHLY SOCIAL

Mar. 3 - Monday - 1:30 pm Convenor: John Terry - 444-9656
Speaker to be announced

BRIDGE Mar. 4, 18 - Tuesdays - 1:15 pm Convenor: John Lane - 486-0697

CRAFTS Mar. 25 - Tuesday - 1:30 pm Convenor: Nel Godfrey - 695-3408

TRAVEL Mar. 26 - Wednesday - 1:30 pm Convenor: Val Fiedler - 510-1861
"In Britain, Canal Narrowboats -- from hiring to time-sharing to full ownership" - presented by David Legget, former professional newspaper photographer



**JIM MABEN
AND
THE TORONTO CHORISTERS
PERFORM CHRISTMAS MUSIC
AT
CENTRAL PARK LODGE**

MEMBERSHIP

Walter Hrabowsky is now living in Newfoundland, and I asked how he is enjoying it there, and he sent us this cheery reply!

"As to what's happening on the "rock" all our retired teachers of history will know that we'll be celebrating John Cabot's 500th Anniversary and a replica of his ship, Matthew, is being built in Britain and should be arriving at Bonavista during the summer. It should be about the same time 10 ocean tugs will be towing the Mammoth Hibernia platform out to sea to be positioned. All in all, it's going to be a whole year of celebrations. I'm including some materials for S.T.O. members through your office. The 1996 Visitor's Guide provides information only but the cards inside can be used by any members who wish to visit next summer or anytime!

Therefore: This is an invitation for any mainlanders to visit Newfoundland for a holiday of great scenery, fresh air, good food and exceptional hospitality!"

If you wish to see or hear about Walter's pamphlets, just give me a call at (416) 510-1861.

Val Fiedler

We are doing well this year, with 1,177 members to date. Of these, 113 are 1996 NEW RETIREES... WELCOME.

Glenys Babcock	Joanne d'Esterre	Francine Laborde	Walter Radzick
Julius Bell	Nadia Dmytryshyn	Audrey Lawther	Noreen Rayner
Terri T. Best	Rosemary E. Draper	Carole Legget	Tom Rayner
Shirley Blatchford	Diana Dudley	Dorothy Lowe	Marilyn Richmond
John Botterell	Tom Elliott	Tom Lyons	Bruce Robb
Ruth Brown	Peter Friberg	George MacDonald	Patricia Robertson
Gerald Brukner	H. Sydney Fry	Ellen Malcolm	Sue Robins
Angela T. Buchanan	Sandra Garrie	Patricia Malevris	John D. Scott
Judith S. Carty	John Gibson	Maxine Matthews	Dorothy C. Sinclair
Kenneth J. Clark	Lily Gibson	M. Rowena Maxwell	Una V. Smith
Betty Clifford	Tim Gibson	Jane McCaig	Donna Spanetz
Sadie Cobain	Nora Gilbride	John A. McGivney	M. Gisele Spear
Rochelle Cole	Alex Ginou	Margaret McIntosh	Vera Stechyshyn
Rose Cole	Patricia A. Gravel	Sheila McIntyre	A. Leon Steinberg
Maria Coles	Raymond W. Hanna	Margaret Meloche	Elizabeth Stenson
Annie Cook	Noreen Hardwick-LeClerc	Helen Milton	Jean Summers
Bill Cook	Rosalind Helfand	Rosemarie Mohring	Irene Theissen
Denis Cooke	Jerold Hodge	Lynda Nanders	Patricia Todd
Peter Cowan	Walter Howard	Nicholas Naunheimer	Rosy Tretjakewitsch
Lynda Craig	Marguerite E. Hunt	Angus Orchard	John Ware
Don Creighton	Bernice K. Iles	Bette Ounjian	Bill Weldon
Moira Creighton	Harvey Jacobs	Loeland Parliament	Jim Wilkinson
Pauline Culley	Arthur H. Jewell	Geraldine Patrician	Roger Wilson
Gila Cupchik	Joan Johnston	Marvin Pearl	Fred Yamamoto
Ronald Dagillis	Alwena Jones	Juliette Pelletier	Joe Younder
James A. Dawdy	Gerry Kee	Walter Perrault	John T. Young
Gisele Dayan	Ross Knechtel	Jack Proctor	Iris Zammit
Lidia Dedo	Alice Kurtesi	Albert Quance	Ruth Zilinskas
			Bessie Zivanovich

DAY TRIP OF THE YEAR!

Spend a delightful June day at "The Shaw" in **Niagara-on-the-Lake**. After a delicious lunch you will be left helpless with laughter by the exceptionally funny farce: "**Will Any Gentleman?**" presented in the Festival Theatre. Later in the afternoon, you will have time for a leisurely stroll or a visit to the many shops. The visit concludes with a relaxed dinner at one of the village's fine dining establishments. Travel is by air-conditioned motor coach.

Date: Wednesday, June 11, 1997
Time: Leave: 9:30 a.m. (From Yorkdale Mall)
Return: 9:30 p.m.
Cost: \$80.00 (includes transportation, theatre,
2 meals and all taxes and gratuities)

Don't be disappointed!

To reserve, phone Jack DeGroot now at (416) 691-3046.

When confirmed, please mail deposit of \$25.00 (or full amount) payable to
"Club Sixteen - S.T.O." c/o 19 Elmview Drive, Scarborough, Ontario M1N 2W3.

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.

Bonnie Chitwood
Mabel Lorena Finley
Lavonne (Johnson) Mason
Melvin Donald McLean

Alton Neil
Vera I. Nichols
Walter Sinclair Robson
Margaret Russell
Dorothy Stewart

A SMILE

A smile costs nothing, but gives much. It enriches those who receive, without making poorer those who give. It takes but a moment, but the memory of it sometimes lasts forever. None is so rich or mighty that he can get along without it, and none is so poor but that he can be made rich by it. A smile creates happiness in the home, fosters good will in business, and is the countersign of friendship. It brings rest to the weary, cheer to the discouraged, sunshine to the sad, and is nature's best antidote for trouble. Yet it cannot be bought, begged, borrowed or stolen, for it is something that is of no value to anyone until it is given away. Some people are too tired to give you a smile. Give them one of yours as none needs a smile so much as he who has no more to give.

Author Unknown

It is important for Teachers to remain involved. Phone and fax Metro MPPs to make your concerns for education known.

Members of Provincial Parliament for Metro Toronto

Premier's Office

Hon. Michael Harris, PC

Phone 325-1941 Fax 325-3745

Beaches - Woodbine

Frances Lankin, NDP

Phone 421-1810 Fax 421-3741

Dovercourt

Tony Silipo, NDP

Phone 653-1044 Fax 653-1054

Fort York

Rosario Marchese, NDP

Phone 603-9664 Fax 603-1241

Oakwood

Michael Colle, Liberal

Phone 781-2395 Fax 781-4116

Oriole

Elinor Caplan, Liberal

Phone 494-6856 Fax 494-4293

Riverdale

Marilyn Churley, NDP

Phone 461-0223 Fax 461-9542

St. George - St. David

Hon. Allan Leach, PC

Phone 972-7683 Fax 972-7686

Etobicoke Humber

Doug Ford, PC

Phone 247-6220 Fax 247-8687

Etobicoke - Rexdale

John Hastings, PC

Phone 745-0598 Fax 745-5670

York South

Gerard Kennedy, Liberal

Phone 658-8127 Fax 658-8162

Don Mills

Hon. David Johnson, PC

Phone 752-2005 Fax 752-2646

Eglinton

Hon. William Sanderson, PC

Phone 482-2480 Fax 482-3144

High Park - Swansea

Derwin Shea, PC

Phone 762-6959 Fax 762-4499

Wilson Heights

Monte Kwinter, Liberal

Phone 630-0080 Fax 630-8828

Parkdale

Tony Ruprecht, Liberal

Phone 535-3158 Fax 325-9961

St. Andrew - St. Patrick

Isabel Bassett, PC

Phone 413-1894 Fax 413-1897

York East

John Parker, PC

Phone 425-4560 Fax 425-5846

Etobicoke Lakeshore

Morley Kells, PC

Phone 259-2249 Fax 259-3704

Etobicoke West

Chris Stockwell, PC

Phone 695-1220 Fax 695-1222

Scarborough West

John Brown, PC

Phone 698-0967 Fax 698-0969

York Mills

David Turnbull, PC

Phone 445-4040 Fax 445-7031

Downsview

Annamarie Castrilli, Liberal

Phone 325-8688 Fax 325-8706

Lawrence

Joseph Cordiano, Liberal

Phone 785-3520 Fax 785-4524

Willowdale

Charles Harnick, PC

Phone 733-7878 Fax 733-7709

Yorkview

Mario Sergio, Liberal

Phone 743-7272 Fax 743-3292

Scarborough North

Alvin Curling, Liberal

Phone 297-5040 Fax 297-6767

Scarborough Agincourt

Gerry Phillips, Liberal

Phone 297-6568 Fax 297-4692

Scarborough Centre

Dan Newman, PC

Phone 261-9525 Fax 289-0381

Scarborough East

Steve Gilchrist, PC

Phone 281-2787 Fax 281-2360

Scarborough Ellesmere

Marilyn Mushinski, PC

Phone 438-1242 Fax 438-1244

If you live outside of Metro, contact your local Federation President for names of MPPs.