

President: Ron Batchelor 491-4742

Newsletter Editor: Ruth Lindsay 491-9947

March 1997

PRESIDENT'S MESSAGE

Hi Everyone:

I hope that Winter "blahs" are warming as Spring rapidly approaches.

A reminder to please either call or send letters (see January Newsletter) to your local M.P.P. We will be heard! The two issues were health and pension benefits and our (STO) membership on the Teachers' Pension Plan Board.

Speaking of pensions -- our plan has won some gains as a result of arbitration: see pages 4 and 5 concerning details about STO/ERO and Pension news.

News regarding the **May 8 Luncheon** is attached. Do return the sheet and be there for friendship and reminiscence.

By the time you receive this, we will have had our March 6 meeting regarding the restructuring of Provincial STO/ERO so further news will ensue.

Health and happiness to you and yours.

Ron Batchelor

DATES TO REMEMBER

- | | |
|---------------------------|---|
| * Monday, April 7 | - Seniors' Benefits Information Meeting
(*Special Meeting - See Enclosed Flyer) |
| Thursday, April 10 | - Executive Meeting |
| Thursday, May 8 | - STO/ERO Luncheon |
| Thursday, May 15 | - Executive Meeting |
| Thursday, June 5 | - Newsletter Mailing |
| Thursday, June 12 | - Executive Meeting |

FROM YOUR HEALTH INSURANCE REPRESENTATIVE

School Board Reorganization and Health Insurance

Are you covered by school board health insurance? STO/ERO cannot predict what will happen when school board reorganization takes place but reminds you that enrolment in the STO/ERO Health Plans is **NOT** automatic when your school board coverage terminates.

An application form and plan brochures are available from the Plan Administrator, Johnson Inc. at (905) 764-4884 or 1-800-461-4597 or from your District Health Insurance Representative.

You are encouraged to send in your application form **before** your school board coverage terminates to ensure that your STO/ERO coverage is in place on the appropriate date. If you allow your school board coverage to lapse for longer than 60 days, your application to enrol in the STO/ERO plans will be subject to approval by the insurance company based on medical evidence.

For its part, STO/ERO has contacted all school boards in the province to offer assistance in the administration of their plans for retirees who remain covered by the board. If this offer is accepted, it will be one less worry for the school board during the period of reorganization. It will also ensure that few retired teachers will miss the eligibility period in which to enrol in another health plan when they reach age 65 because we will be in a position to remind them prior to the termination of their board coverage. Late applicants (those who let the 60-day grace period lapse) continue to be of concern - the number of applications rejected remains at about 50%.

Life Insurance

By now most participants in the STO/ERO Group Benefit Program will have received information about the **new** life insurance plan that has been introduced. Further information should be sought directly from Johnson Inc. at (905) 764-4884 or 1-800-461-4597.

Confusion over Health Claims for Drugs

Under the Extended Health Care Plan, the drug benefit provides for 85% reimbursement of the drug cost and a maximum reimbursement of \$5.00 for dispensing costs. When a claim is processed and the reimbursement cheque is issued, the cheque stub provides a breakdown of the amount submitted, the percentage eligible for reimbursement and the amount of the reimbursed cheque. The cheque stub is under review at the moment as it does not provide for the amount reimbursed for dispensing costs. This omission is causing some concern to plan participants who expect to receive 85% of their claim -- when doing their own calculations they are calculating the dispensing fee at an 85% reimbursement level too, instead of the actual dollar amount up to \$5.00. To calculate properly the level of reimbursement: 85% of drug costs + up to \$5.00 for the dispensing fee. The cheque stub is under review to rectify this situation.

Membership in STO/ERO is a must

At the annual meeting of Senate last fall, a resolution was adopted that all future participants in the STO/ERO Health Plans **must** be members of STO/ERO. All new enrollees in the STO/ERO Health Plans are being advised that membership **at the provincial level** is a requirement. Remember that each district's annual and special grants are based on the number of **provincial** members!

FROM YOUR HEALTH INSURANCE REPRESENTATIVE - continued

Tax Return Time

Income tax time is upon us once again, and you are reminded that premiums, including PST, are tax deductible as part of Revenue Canada's medical expenses formula. Since there was a change in the plan premiums last year, the rate schedule for 1996 is provided for your information. Don't forget in the case of couple coverage, the person with the lower income should make the medical claim.

Attach a note to your tax return stating that the plan is underwritten by Maritime Life and give the plan number for the applicable coverage.

Semi-Private Hospital Plan (No. 983429)	<u>Jan. 1-Jul. 31, 1996</u>	<u>Aug. 1-Dec. 31, 1996</u>
Single	\$15.49	\$19.21
Couple	\$30.96	\$38.39
Family	\$36.37	\$45.10

Dental Plan (No. 983431)	<u>Jan. 1-Jul. 31, 1996</u>	<u>Aug. 1-Dec. 31, 1996</u>
Single	\$30.12	\$32.71
Couple	\$59.39	\$64.50
Family	\$74.06	\$80.43

Extended Health Care Plan (No. 983430)	<u>Jan. 1-Jul. 31, 1996</u>	<u>Aug. 1-Dec. 31, 1996</u>
Single	\$26.00	\$32.81
Couple	\$52.00	\$65.62
Family	\$62.40	\$78.75

If you have been a plan member for a year or more the calculation is seven times the old premium (January 1 - July 31) plus five times the new premium (August 1 - December 31) including applicable tax. If a member for less than a year, simply pro-rate.

Supplemental Plan: Outside Province/Canada Emergency Medical (No. 983432)

There has been no change here, so use your premium for tax purposes.

To all of the above figures you should add PST at the appropriate rate for your province of residence. There is no GST.

HEALTH INSURANCE
1997 - 1998 Health Plan Renewal

Within the next couple of months the provincial Health Services & Insurance Committee (chaired by David Hilton, District 12 - Norfolk) will be considering changes to the STO/ERO Health Plans for the 1997-98 policy year. Part of this process includes the review of all requests received from health plan participants for new or improved benefit coverage. If you wish to have input to this process, please put your suggestions in writing and send them to the Provincial Office.

HEALTH SERVICES & INSURANCE COMMITTEE

Clarification of roles

The Health and Insurance Program operated by STO for its members is a business venture owned by the members of STO. The STO Health Services & Insurance Committee oversees the operation of the program with the guidance of Johnson Incorporated who acts as our consultant and plan administrator. Johnson Inc. is represented at all meetings of the committee, as is the Ontario Teachers' Pension Plan Board. The President and First Vice-President of STO are present also at all meetings. However, only your committee and the STO President vote on decisions. There has been some confusion about the respective roles of STO and Johnson Inc. in the administration of the plans, and I hope this clears it up.

Rates and benefits are recommended by committee members and go to the Senate in the form of resolutions. These are duly voted on, and become the property of STO. Any brickbats or bouquets should be directed to the committee through the STO Provincial Office.

PENSION INFORMATION **Pension Entitlement Reviews**

If you know of any **member who has not received a lump sum from the Pension Board**, please ask that person to **contact Executive Director Pascal LaRouche** at the Provincial Office (962-9463).

Some of our members who have received large amounts as a result of the Entitlement Review, may experience detrimental consequences. In some cases, income tax is being withheld on these payments at a rate of more than 50%. That means **all** income earned in the same tax year in which the payment is received is subject to tax at the higher rate. The higher income bubble in one tax year means that the tax rate in the subsequent year will be inordinately high. OAS will be clawed back in the subsequent year. Other retirement deductions will be clawed back because of the previous year's income "bubble". Members will suffer a loss of income in the year after they received the lump sum. Members in geared-to-income housing (e.g. some retirement/nursing homes) are being presented with huge bills by the homes for "back rent/board" that the home would have charged had the income been received in previous years.

STO/ERO is consulting with its auditors and tax advisors with a view to preparing a request to the Remissions Committee of Revenue Canada that our members be granted some tax relief. We hope to convince the Remissions committee that the money should be taxed at the rate which would have been applied in the year(s) in which the money should have been received. Our case will be helped if we can give Revenue Canada as many examples as possible.

Pension Negotiations

Pension negotiations went to arbitration with the unanimous award coming down on December 30, 1996. The award included the following:

- early retirement reduction factor is lowered from 5% to 2.5% per point before the 90 factor
- CPP reduction formula is improved from .007 to .0068, allowing all retired members to keep more of their teacher's pension when they reach 65 (up to \$210 per year).
- 70-day return rule waived for members who are within 5 years of their earliest unreduced pension date (effective January 1, 1997 to December 31, 1999) and who purchase the credit.
- 35 and out (years of credited service).
- all qualified occasionals must pay into the Teachers' Pension Plan.
- length of service required for a year of qualifying service is reduced from 20 to 10 days.
- disabled members not on Long Term Disability need not return for 70 days prior to retirement if they contribute to the Teachers' Pension Plan for the time on leave.
- a rate stabilization fund is established to protect against the need for large increases in contribution rates.

A more detailed description of the award will be available in a future special issue of *OTF Interaction*.

S.T.O./E.R.O: THE ORGANIZATION FOR ALL RETIRED TEACHERS

Recently, an article was sent to all District Newsletter Editors for possible inclusion in their next issue. The article dealt with the strengths of STO/ERO and the splintering effect of a second retired teachers' group should there be support for the proposal by OSSTF to establish its own retirement group.

Why Should A Retired Teacher Belong To STO/ERO?

- Through its efforts pensions have improved significantly over the years
- A benefits program has been developed that meets the needs of the majority
- Its Health Insurance Program is recognized as a leader in the field
- STO/ERO provides regular newsletters and offers many programs, including good will and travel
- STO/ERO needs 100% support as it becomes more politically active in matters such as teacher pensions, CPP, OAS and health care which are being threatened or eroded by government
- Membership provides opportunities for fellowship where members meet as colleagues rather than as former teachers from a particular affiliate

From Jim Baker, Chair of the Ad Hoc Political Action Committee:

It is essential that retired teachers remain united and speak with a single voice through one strong organization in order to maximize their political effectiveness.

OSSTF has begun a campaign to enrol retiring teachers from its membership into a retirement group of its own.

The STO/ERO Executive and Senate believe that this is not in the best interests of teachers - either current retirees or those who will be retiring in the future.

Founded in 1968, STO/ERO is a body of 32,500 members with a target growth to 50,000 by the year 2000. It is recognized by the Provincial Government as the group which represents retired teachers. Through the efforts of STO/ERO, pensions have improved significantly, and it has developed a benefits program which meets the needs of the majority of retired teachers. The STO/ERO health insurance program is recognized by the insurance industry as a leader in its field. STO/ERO has other well-established and numerous membership services which include addressing pension matters, providing retirement counselling, regular newsletters, travel and good will programs.

Also, STO/ERO is becoming more politically active as teacher pensions, CPP, OAS and health care are being threatened or eroded by both Federal and Provincial Governments.

It is essential that retired teachers remain united and speak with a single voice through one strong organization in order to maximize their political effectiveness. Pensions, health insurance premiums, benefits and so on are best negotiated by a group with a large enrolment base such as STO/ERO. STO/ERO also has gradually built up a healthy financial reserve to meet emergency situations, not possible for a beginning organization.

The Provincial Executive is concerned about the splintering effect of a second retired teachers' group. Membership in STO/ERO provides opportunities for fellowship at the District and Provincial levels where members meet as colleagues rather than as former teachers from a particular Affiliate. The united organization has been the strength for retired teachers.

The Executive and Senate request the help of all STO/ERO members to encourage their colleagues approaching retirement to join STO/ERO.

CLUB SIXTEEN BULLETIN

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

APRIL 1997

MONTHLY SOCIAL

Apr. 7 - Monday - 1:30 pm Convenor: John Terry - 444-9656
"Future Pension Changes for Seniors" - Don Beach

BRIDGE Apr. 15, 29 - Tuesdays - 1:15 pm Convenor: John Lane - 486-0697

CRAFTS Apr. 22 - Tuesday - 1:30 pm Convenor: Nel Godfrey - 695-3408

TRAVEL Apr. 23 - Wednesday - 1:30 pm Convenor: Val Fiedler - 510-1861
"Family Cruising on the Caribbean: Cuba, Mexico, Belize and Guatemala" presented by **Harry Haslett**

MAY 1997

MONTHLY SOCIAL

May 5 - Monday - 1:30 pm Convenor: John Terry - 444-9656
"Early Settlement in Metro" - Lorne Smith

BRIDGE May 6, 20 - Tuesdays - 1:15 pm Convenor: John Lane - 486-0697

CRAFTS May 27 - Tuesday - 1:30 pm Convenor: Nel Godfrey - 695-3408

TRAVEL May 28 - Wednesday - 1:30 pm Convenor: Val Fiedler - 510-1861
"Eighty years of Travel and Living" - pictures in slide, print and memory,
by **Charlie Woodley**

JOHN BOTTERELL'S 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
- Admissions to galleries and stately homes
- Baggage handling
- Superior hotel lodging
- A professional tour manager
- 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

UPCOMING DAY TRIPS...

Bus Trip - May 22, 1997

Hank Condie has a prescription for spring fever.
Catch a luxury coach in Yorkdale Parking Lot at 9:30 am.
Proceed to **Royal Botanical Gardens, Hamilton** to view the Lilac Show.
Enjoy lunch at **Table Rock Restaurant**, Niagara Falls.
On to a special **mystery** stop.
Take a short drive to the new, very popular (live) **Butterfly Exhibit**.
Shop and browse for about 45 minutes in **Niagara-on-the-Lake**.
Arrive back at Yorkdale at approximately 7:00 pm.

TOTAL COST: \$54.00 (ALL INCLUSIVE)

RESERVATIONS:

Phone Hank Condie at 416-282-9898 before April 10

Stratford Festival Trip

Join the Knights of the Round Table as the stunning musical treatment of their saga unfolds in "**CAMELOT**". The memorable songs of Lerner and Loewe and the superb direction of Richard Monette will leave you with long-lasting happy memories.

The trip will include lunch and dinner and travel by comfortable motor coach.

DATE: Friday, October 10, 1997

**TIME: Leave: 9:30 am (from Yorkdale Parking Lot)
Return: 9:30 pm**

**COST: \$75.00 (includes transportation, theatre,
2 meals and all taxes and gratuities)**

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

When confirmed, please mail deposit of **\$25.00 (or the full amount)** payable to:
"Club 16 - STO", c/o 19 Elmview Drive, Scarborough, Ontario M1N 2W3

SPECIAL OLYMPICS

To all those in District 16 who volunteered at the SPECIAL OLYMPICS a sincere **THANK YOU!** I hope your participation was as rewarding as mine...this experience was definitely like chicken soup for the soul!

Arlene Freeman

FINANCIAL SEMINAR ON RRSPs AND RRIFs

On January 16, District 16 held a seminar for those District 16 members who were born in 1927, 1928 and 1929. The 25 in attendance at St. Margaret's Church heard an excellent presentation by Richard Dri from the Strategic Financial Management Group Inc.

My thanks to Chuck Carr (our Membership Chairman) who arranged for Mr. Dri to be with us and to Ann Fraser (our Hospitality Chairperson) for the coffee and goodies.

We intend to hold additional meetings on financial planning in the Fall. Watch the STO/ERO District 16 Newsletter for dates, location and times.

The cost of the mailing and printing for the seminar was covered by the STO/ERO Provincial Office. We appreciate their continued support (especially the support of Rosemarie Edwards the Assistant Executive Director).

* If you attended the seminar and have not received your copies of Mr. Dri's overhead transparencies, please give me a call at (416) 222-3845.

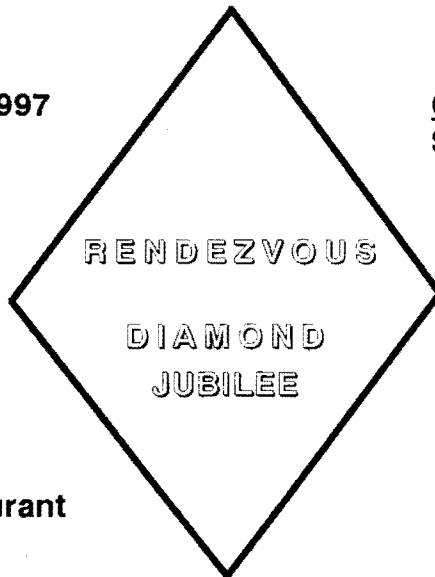
Bill Shaver

COME AND CELEBRATE 60 YEARS!

Date:
Monday, May 26, 1997

Cost:
\$25.00

Time:
LUNCH 12:00 noon
CASH BAR - 11:00 am



Includes:
Lunch,
Entertainment,
Favours,
Prizes

Place:
The Old Mill Restaurant
Brûlé Rooms

LUNCHEON TICKET \$25.00

Please enclose a stamped, self-addressed envelope.

Make cheques payable to **RENDEZVOUS CLUB** and mail by April 30, 1997 to:
Marion Griffin, 21 Deanefield Crescent, Etobicoke, Ontario M9B 3B2

(The Rendezvous Club is an affiliate of O.A.S.W.T. - Ontario Association of Superannuated Women Teachers)

HEAR YE! HEAR YE!

Come out and enjoy a lively musical evening with your friends and former colleagues.

THE TORONTO CHORISTERS

Their **Fifth Annual Concert** will be presented:

Wednesday, May 21, 1997

7:30 p.m.

**Rosedale Heights Secondary School
711 Bloor Street East
(opposite Castle Frank subway station)**

Limited Parking: On school grounds

Admission: \$7.00, includes refreshments

Tickets: Available at the door or from the Members of the Choir

For further information, contact Director Jim Maben at (416) 255-4193

MEMBERSHIP

OUR TOTAL TO DATE IS 1,197, almost to our goal of 1200. **WELCOME** to new retirees, joining the end of 1996 and early 1997:

**Philip W. Baer
Gillian Blessing
Bill K. Lingard**

**Lydia Makeeff
D. Bruce McDowell
Kenneth Moores**

**Len Sidorchuk
Ella Stewart
Norma Wenger**

If you know someone soon to retire, please notify Val Fiedler (416) 510-1861, so that we may send them a '97-'98 application. Thanks.

The **College of Teachers** has now moved to new quarters.

Its address and telephone numbers are:

**6th Floor, 121 Bloor Street East
Toronto, Ontario M4W 3M5**

Telephone:(416) 961-8800 **Toll Free:** 1-888-534-2222 **Fax:** (416) 961-8822

Note: the toll free number is accessible only by callers who live outside Toronto and within Ontario.

IN MEMORIAM

HELEN SISSONS

B.A., M.ED., University of Toronto
First woman Associate Director, Toronto Board of Education (Retired)

Helen was born and raised in Toronto, attending Duke of Connaught School, Riverdale Collegiate and the Toronto Teachers' College.

In her outstanding career as an educator, she moved from teacher, to principal, to superintendent and, ultimately, to Associate Director - Personnel.

She demonstrated a particular interest in and empathy for the multicultural community, teaching in Jamaica for two summers under the auspices of the Canadian Teachers Federation and organizing a student exchange between a Jamaican school and Charles G. Fraser School.

In her role as Associate Director - Personnel, she gave wise counsel to those seeking promotion and is remembered by all as kind and encouraging, fair and dispassionate.

Her delightful sense of humour, dedication to education, respect for and valuing of friends and colleagues are sorely missed.

She is survived by her sister, Dorothy, and three nieces in Bracebridge, Ontario, as well as caring friends in Toronto - Dr. Mavis Burke, Norma Fernandez and Sydney Burke, who made it possible for her to remain in her own home while suffering from Alzheimer's.

REST IN PEACE

IN MEMORIAM

STO/ERO 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.

**Gerald Allen
Wesley J. Ankenman
Benjamin C. Forsythe
Judith Greey
Colette Hannan
Raymond Leitch**

**Bruce M. Mackey
Jeanice MacLaren
R.S. (Shaw) McEwen
George Meadows
M. Elizabeth Patterson
Lewis Perkin**

**Veronica Roach
Joyce Grace Robbins
Helen Isabel Sissons
Harold F. Skinner
Harold Ross Tufts
Dorothy Evelyne Warren**