



President: Pat Carson 626-5995

Newsletter Editor: Ruth Lindsay 491-9947

November 1997

PRESIDENT'S MESSAGE

Warm wishes to you all,

Hasn't it been a wonderful fall? The added bonus for those of us who are retired is the fact that we are all now on permanent holiday and are not having to tangle with the fallout from the shenanigans of our provincial government, at least in the working sector of our lives.

The problems engendered by our political leaders have moved your executive to take some action on your behalf. Several motions were passed at our executive meeting this month. Some of these will be sent forward to the October STO/ERO Senate. Please see below.

With the possibility of a strike, it was recommended that we, as individuals, may wish to assist in whatever way we can, either at our local school or at our local branch affiliate. Two suggestions were to walk with the teachers, or bring some coffee and/or cookies. Knowing the ingenuity of our members we are sure that you will come up with many worthwhile activities. We are certain any efforts you make on behalf of our working colleagues will be appreciated.

Before closing, I would like you to know how hard-working your District 16 representatives are in their efforts on your behalf. They are a joy to work with. Your Past President, Ron Batchelor, in particular, has brought a particular humour and zest for the job which is going to be hard to follow.

**Pat Carson
President**

DATES TO REMEMBER

January 8, 1998 Executive Meeting

January 29, 1998 Newsletter Mailing

PLEASE KEEP FOR FUTURE REFERENCE

DISTRICT 16 EXECUTIVE DIRECTORY 1997-1998

Past President	Ron Batchelor	491-4742
President	Pat Carson	626-5995
1st VP	Bill Tajer	494-8590
2nd VP	Ron Halford	214-1368
3rd VP	Wanda Matuszkiewicz	368-7747
Treasurer	Bob Putnam	249-9214(a.m. & fax) (519) 843-5765
Recording Secretary	Rhena Petch	(905) 770-0747

Committee Chairs and Committee Members

Club Sixteen	Vacancy	
Health & Insurance	Bill Shaver	222-3845
Membership	Chuck Carr	491-2921
	Val Fiedler	510-1861
Recruitment	Arlene Freeman	630-3672
	Ron Halford	214-1368
Hospitality	Anne Fraser	224-1482
Mailing	Arlene Freeman	630-3672
	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
Pension Concerns	Shirley Simons	972-0449

Members-at-Large

George Hayes	422-0112
Joyce Boucher	(613) 475-1428 (Tel./Fax)
Margaret Smith	421-0686
Kay Jeffery	767-8179
Susan Booker	267-2418
Kathleen McVicker	267-9373
Paul Rowney	424-1298

STO/ERO Travel	Carl Naumoff	488-9340
Constitution Committee	Arlene Freeman	630-3672

<u>S.T.O./E.R.O. Provincial Committee</u>	1260 Bay St., Toronto	M5R 2B5
Executive Director	Pascal LaRouche	962-9463
Asst. Executive Director	Colette Cunningham	962-9463

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 1997

MONTHLY SOCIAL

Dec. 1 - Monday - 1:30 pm Interim Convenor: Val Fiedler - 510-1861
Christmas Special "The Toronto Choristers" Directed by **Jim Maben**.

BRIDGE Dec. 2, 16 - Tuesdays - 1:15 pm Convenor: John Lane - 486-0697

JANUARY 1998

MONTHLY SOCIAL

Jan. 5 - Monday - 1:30 pm Interim Convenor: Val Fiedler - 510-1861
"The Role of the Ronald McDonald Houses in our Community."
Come and bring a friend to hear **Barbara Fox** of the **Speaker's Bureau**.
Learn about the health care changes.

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

CRAFTS Jan. 27 - Tuesday - 1:30 pm - Please call: Convenor: Nell Godfrey - 695-3408

TRAVEL Jan. 28 - Wednesday - 1:30 pm Convenor: Val Fiedler - 510-1861
"A Tale of Six Cities" (Rome, Venice, Milano, Budapest, Prague and Bratislava)
by **Richard Balne**.

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Travel If you know anyone interested in presenting a slide presentation in February or May, 1998, please call the Convenor.

Monthly Social Speakers are also required for the first Monday of each month.

Bridge at St. Margaret's The Bridge Group of Club Sixteen is looking for more members. We play a friendly game, not duplicate bridge. It is progressive (changing partners every four hands). Some of us have played for years; others started from zero with us. We play at St. Margaret's on the first, third and fifth Tuesday of the month. Street parking is limited but public parking is available one block away. If you are interested, please give a call to John Lane at (416) 486-0697, or just come.

POINTS TO PONDER

Daylight Saving Time:

Just about the only thing anyone can save these days.

FROM YOUR HEALTH INSURANCE REPRESENTATIVE

A. ALL HEALTH PLANS WILL HAVE NO INCREASE IN PREMIUMS FOR THE 1997-1998 PERIOD. PRESENT RATES ARE IN EFFECT UNTIL JANUARY 1, 1999.

<u>DENTAL</u> - Plan #983431 (monthly)	Single \$32.71	Couple \$64.50	Family \$80.43
<u>SEMI-PRIVATE HOSPITAL</u> Plan #983429 (monthly)	Single \$19.21	Couple \$38.39	Family \$45.10
<u>EXTENDED HEALTH CARE</u> Plan #983430 (monthly)	Single \$32.81	Couple \$65.62	Family \$78.75

All STO/ERO Health Plan Participants should have received notice from STO/ERO Health Services and Insurance Committee re the Benefit Changes.

Benefit Changes Effective September 1, 1997 to December 31, 1998

General: **Dependent Children:** The age limit has been increased from 25 to 30 years of age for dependent children who are **full-time students and unmarried**.

Extended Health Care:

- a) **Prescription Drugs:** The dispensing fee maximum reimbursement has been raised from \$5.00 to \$6.11 per prescription.
- b) **Paramedical Practitioners:** The list of covered practitioners has been expanded to include the following licensed practitioners: **Acupuncturist, Shiatsu Therapist, Nutritionist/Homeopath, Herbalist** - **\$225.00 maximum per year**.

Hearing Aids: Coverage will now be provided when medically necessary for two hearing aids up to \$400.00 for the first to a combined maximum of \$500.00 for two. This benefit is payable every 3 years.

Benefit Changes Effective January 1, 1998 to December 31, 1998

The deductible for the drug benefit will be reduced to \$75.00 single, and \$150.00 couple or family. Members over 65 years of age, please note that once you have paid this deductible to your first claims in 1998, any expenses incurred by further deductibles under the Ontario Drug Benefit plan can be claimed from our plan.

B. SOME COMMENTS RE THE ONTARIO DRUG BENEFIT (ODB)

- for Ontario residents age 65+ and social assistance recipients.
- there are approximately 2,400 prescription drug products in the ODB Formulary **but** there are approximately 4000 prescription drugs on the market. STO covers the difference.
- recipients pay a deductible of \$100.
- ODB requires generic substitution of ~~drugs unless otherwise~~ specified by physician and ODB will not pay the difference.
- prescriptions not prescribed and purchased in Ontario are not covered.
- supply of drugs is limited to 100 days.

C. DID YOU KNOW?

- That Johnson handles over 300 STO claims a day.
- That 200 teachers a year miss the 60-day window to apply for the Health Plans and that only 50% pass the required medical examination.
- That you should keep the return information sheet when you receive your claims payment - for income tax purposes.
- That you should make copies of your prescriptions before you send the originals to Johnson when making a claim.
- That the date the prescription is purchased is considered when payment is made **NOT** the date you send it to Johnson.
- That the up to \$2000 travel cancellation insurance is for illness or death in the family and that proof is required.
- That there are 30,000 STO/ERO members.
- That Johnson was incorporated in 1880.
- That daily semi-private hospital room rates in Metro Toronto vary from \$120 to \$170.
- That there are presently 41 Fact Sheets available from STO - (416) 962-9463.

D. TRAVELLING OUT OF PROVINCE/CANADA EMERGENCY MEDICAL COVERAGE

This is part of the Extended Health Care Plan:

- * Up to 62 days per trip.
- * \$1,000,000 lifetime maximum per person.
- * 100% of eligible expenses.
- * No deductible.
- * \$2,000 trip cancellation.

Claims Procedure:

- * In case of emergency, call World Access in Canada & USA (1-800-268-7955).
- * Please pay claims of \$500.00 or less.
- * Take the following with you:
 - a) STO/ERO identification card
 - b) Provincial health insurance plan (OHIP)
 - c) Extended Health Care (Supplemental Plan) brochures
- * Keep all receipts.



John Rutherford as Lt. Governor John Graves Simcoe presented an excellent programme at the October Social.

EXCERPTS FROM THE STO/ERO UPDATER

**PENSION ENTITLEMENT
REVIEWS**

As most of you know, STO/ERO applied (February 1997) to the Remissions Committee of Revenue Canada for an order reducing the horrendous taxes that hundreds of our members had to pay on the lump sum payments made by the Teachers' Pension Plan Board.

The Federal Election delayed response from the Government, but our tax consultants received a very encouraging letter from Paul Martin, the Minister of Finance, earlier this month. In the letter, Mr. Martin recognizes that there may be an issue here which requires redress. He states that he wants the tax system to be fair and to be reasonably interpreted and applied by his officials. He has asked us for more information and wants us to schedule a meeting in Ottawa with him and his officials. We are encouraged by the tone of the letter and are working hard to capitalize on it.

Please continue to encourage your members to come forward with their concerns about the lump sum payments. Also, please continue to encourage your members to contact their Members of Parliament about this matter. We'll keep you informed about this issue as it develops.

We have over 1100 files now. We will contact each of the members we have on file personally when we have a final decision on the Remissions Order.

(August 1997)

**PENSION ENTITLEMENT
REVIEW**

We are finalizing the package of information for Mr. Martin's tax officials as he requested in his August letter. We'll keep you informed of the progress of this file and we ask that you continue to ask all members of STO/ERO who received a lump sum to register with us if they have not already done so. Our advisors are impressed at the fact that the Minister of Finance himself chose to respond to our petition and to involve himself in the finding of a solution to the problem.

(September 1997)

**TEACHERS' PENSION
FUND**

STO/ERO was alarmed (but not surprised) at the recent news that the Government of Ontario is looking at using monies it owes to the Teachers' Pension Fund to help it out of its financial difficulties.

Mr. Harris is trying to create this myth that the Teachers' Pension Fund has a surplus. This is not true. The Teachers' Pension Plan is owed billions of dollars from the Government; it is only when the value of those monies owed by the Government are added to its ledger that the TPP Fund approaches a fully-funded state.

STO/ERO is consulting with the OTF so as to ensure that any reaction as to this Government attack on our pension money is in concert with

them. At this writing, OTF is holding its Annual Meeting of the Board of Governors in Niagara-on-the-Lake. We'll keep you informed.

Meanwhile, we suggest that each STO/ERO member contact his/her MPP and let them know what they think of this move by Mr. Harris and Mr. Eves.

(August 1997)

**"UNOFFICIAL" PENSION
NEGOTIATIONS**

You have undoubtedly read in the papers that the OTF is negotiating with the Government over the massive changes that are being planned to the Education Act and labour legislation affecting teachers. Rumour has it that the OTF has offered as much as \$2.5 billion from the Teachers' Pension Plan Fund to "buy off" the Government and save teachers working conditions. The OTF and the Government have seen to it that STO/ERO has been shut out of any talks. Indeed, the Executive of OTF is conducting these "pension negotiations" directly, without the assistance of its own Pension Negotiations Committee or representation from OSSTF. The Provincial Executive of STO/ERO is very concerned about these talks and the consequences for our members' retirement savings.

(September 1997)

STO/ERO SENATE 1997

This year's Senate meeting proved to be a lively and productive couple of days. The usual committee reports were given and elections were held. The exciting part for me was a timed item held on Tuesday morning (see below). However, there were several items of interest revealed during the discussion on the various reports. I will make brief references to these also below.

Health Issues:

It was revealed that consideration is being given to the possibility of making some revisions to the plan by the inclusion of Home Care clauses. Are you interested in such inclusions? If so, would you please contact your executive with your suggestions in order for us to make your ideas known to the appropriate committee.

Pension Concerns:

It appears that your representations to the Pension Plan Board regarding the inordinate tax burden placed on those whose pensions were inadequately paid over the past years have met with some success. A meeting was held with the Hon. Paul Martin and it seems that he agreed that some form of easement should take place. When we have more information we will inform you.

Additionally there has been a promise from the Pension Board to provide a package of materials to assist in the understanding of the situation re survivors' benefits.

Timed Item:

As touched on above, a very lively session was held on Tuesday regarding the possible stance that the Provincial and Local Executives should be taking regarding the Teachers' Political Demonstration on Bill 160. A number of motions were passed strongly supporting the Teachers' stand and in opposition to the action of the Government. A press conference was held immediately following the last session on Wednesday.

Pat Carson



Have a very Merry Xmas and may Santa



be good to all of you

(providing, of course, that you



have been good boys and girls



all year round)



MEMBERSHIP

Since June 1997 when early application and renewal Membership forms were sent out we have to date 1,160 members, of whom 72 are '97 retirees. Membership cards not already received will be sent with the next issue of the Newsletter.

We are trying to locate the following former members in order to update our records:

**Ellen Baker, Laura Baron, Charlotte Burstyn-Verzuu, Phyllis Cooper,
Patricia Flood, Leonard Harford, Iris Harvey, Patrick J. Hunt,
R. Thomas McMillen, Ethelbert R. Niles, Betty Perrow,
Rene-Marcel Sauve, Pauline A. Simpson**

Please call: (416) 510-1861 - Val Fiedler, Assistant Membership Coordinator.

INTERNATIONAL YEAR OF THE OLDER PERSON

In the August *District Update*, a mistake was made in the name of this special event planned for 1999. 1999 will be the **International Year of the Older Person**. Margaret Harche (STO/ERO member from Sudbury) is the 1997-98 President of the Councils on Aging Network of Ontario and is working hard to help organize Ontario's participation in this historic event to be held in Montreal in September, 1999
(Excerpt from the STO/ERO Updater - September 1997)

GOLF TOURNAMENT

The third Annual "Screw the Bell" Golf Tournament held this year at the Harbourview Golf and C.C. was hailed by all attendees as the best yet. Eighty-eight retirees teed off at precisely 10:00 a.m. (official start of the day for retired teachers) and at the completion of 18 holes of challenging golf enjoyed a great hamburger/salad buffet and a few pints of beer.

During the luncheon, entertainment was provided by some of Ontario's finest stand-up comedians that would put Yuk-Yuks to shame.

The prize table was well supplied with donations from Molson's, the Raptors and several of our members. At least half of the participants were able to take home a prize!

The trophy winners were:

Neil Wilson / Louise Godfrey..... Low Gross
Bob Hancock, Steve Herlehy / Adele Priest..... Low Net

If you missed this year's tourney, you missed a great time. Better jot down next year's date and location. It will be the day after Labour Day (never mind the newly proposed school calendar) at Harbourview Golf and Country Club, Gifford, Ontario.

Expect to see you there,

Jim Christie & John Degraaf, Tournament Organizers

NEWS FROM OUR MEMBERS

Our most distant members are in British Columbia, Newfoundland, Saskatchewan, the Yukon and Britain. I invited Rosemarie O'Keefe to tell us about her new life in Morpeth, Northumberland, England. Here are parts of her reply:

FROM: Rosemarie O'Keefe, 46 High Street, AMBLE,
Morpeth, Northumberland, England NE 65 0LD

TO: S.T.O. District 16, Mrs. Valerie Fiedler

DATE: August 26, 1997

Dear Val: I was delighted to hear from you August 12, 1996 (one year ago) oddly enough. Sometimes it feels like forever that I have been "home", then at other times it seems like "only yesterday"... You suggested I write an "article" for our newsletter... I will certainly be happy to sit down and tell you how I feel about NORTHUMBERLAND.

I am very happy to be back home. YES, I MISS Toronto, my many colleagues; friends and acquaintances. My main reason for moving back to my birthplace, Amble, was that I lost my husband and child and thus had no relatives left in Canada. That was about 20 years ago and I have made a new life for myself since then. I love walking and Northumberland is definitely a walker's wonderland. I love the yearly climate - never over 70F, but one can walk all year round. Yes, I do carry a raincoat. I use the green garbage bag method. Lightweight and disposable. I used to do that when skiing. I am now 68 years of age and still pretty healthy (thank God). I mostly do day trips to and from Amble and this covers miles and miles of coastline, and then up in the Cheviot Hills. We take a car, or bus to Wooler and then go in any direction for a full day's walk in the Cheviot Hills. Alnwick (great Castle - occupied by the Duke of Northumberland, and this summer a US University group from St. Clouds University, Missouri). I've played golf near Alnmouth, and even lost some of the balls in the sea when I missed or sliced it. Warkworth is a beautiful village, with castle, and then comes AMBLE... People come to Amble to shop, to bank, to buy fish from the Fish Market, to buy their wine and spirits, and to go to High School (not the private one), and to take classes in exercise, Yoga, Line Dancing, Badminton, tennis, Art, etc... Everybody in Amble is helpful and friendly... Queen Street is the main shopping Street and everybody shops there and everybody talks to everybody. I saw the professor from the Alnwick Castle, Lou, sitting on a bench outside the post office licking an ice cream cone. HE comes to Amble for fish and chips (and ice cream). Says he gets fed up with cocktails with the Duke.

Two weeks ago two young fishermen towed into the harbour an "unexploded device". It had to be dragged back out to sea later at high tide and people flew in by helicopter from Scotland to detonate it. Though this took place three miles out, the whole of Amble rocked. Yesterday, a huge shark was brought in, and immediately sold to a Newcastle firm who took it away for food. Amble prefers salmon and cod...

Amble has several B & Bs, lots of pubs, restaurants, fish & chip shops, and is at the mouth of the River Coquet. There are boat trips out to the Coquet Island - about one mile out. The lighthouse is now automatic - ie no lighthouse-keeper. There are boat trips from Seahouses to the Farne Islands - bird sanctuaries. AND LOTS and LOTS of WALKING. International Hostels available, at very reasonable prices, and Tourist Office in Amble helps with accommodation location.

Well, Valerie, I hope I haven't bored you, and I hope I'm paid up with my STO membership fees.

I hope you are having a good summer holiday - over there...

WANTED: CLUB SIXTEEN CHAIRPERSON

Job Description

The Chair:

- must be a member of District 16.
- becomes a member of District 16 Executive.
- is the liaison between the Executive and Chairs of all Committees within the social activity group known as Club Sixteen.
- is the liaison between the Club Sixteen member groups and the Church; in regard to setting up and finalizing required dates for use of Church property and any needs regarding Church property/equipment.
- is available to answer questions from District 16 members re the activities of the Club Sixteen.
- ensures that Club Sixteen finances are available to handle any supply requests, i.e., keys, screen, etc.
- submits to the Newsletter, dates of meetings and descriptions about Club Sixteen activities.

Interested parties should contact Pat Carson - 626-5995.

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.

Edna Ashe	Kenneth Charles Lanaway
Marguerite Jean Stewart Brown	Jean McEachern
Peter William Butchart	Helen June McMorris
Edward John Collins	Viola Miller
Diana Ellerton	Thelma Shantz
Margaret Nixon Fair	Margaret Evelyn Sinclair
Phyllis Hinchcliffe	R. Lorne Smith
Val Jellnic	Jean Summers
Margaret Lillian King	Gladys Ada Warren