



**BOOK  
of  
MEMORIES**

**1968-1993**

**SUPERANNUATED TEACHERS OF ONTARIO  
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO**





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*Gratitude is expressed to the Ontario Secondary School  
Teachers' Federation and to the Toronto-Dominion Bank for their  
financial assistance in the publication of this book*

**Printed 1993**



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# INTRODUCTION

When the idea for this Book of Memories was first discussed, few of us realized what a difficult task we were assigning to our Past Presidents and former Secretary-Treasurer and Executive Director.

How can a person remember what happened during a particular year of his or her life, especially when it may have been as long ago as 18 years? Rosemarie Edwards, in her usual helpful way, sent some useful information along with our requests.

The result is here for you to enjoy, and we are extremely grateful to all who contributed. Three past presidents were not able to write their accounts, and so we undertook to do them. It was a fascinating task watching our organization evolve and some times revolve. Several of our concerns kept resurfacing and often the arguments had changed.

We have been amazed that thousands of retired teachers spread across our huge province could ever be organized and carry on so enthusiastically for 25 years. As we read these accounts, we begin to understand how this has been possible.

We're sure every member of STO/ERO will join in thanking these leaders and the many others who gave so willingly of their time and energy in the interest of all retired teachers.



Mae Hill  
Provincial President  
1992-93



William Courtney  
Chair  
25th Anniversary Committee

# STO/ERO DISTRICTS

## 1993

1	Rainy River	22	Etobicoke & York
2	Thunder Bay	23	North York
3	Algoma	24	Scarborough & East York
4	Sudbury & Manitoulin/North Shore	25	Stormont, Dundas & Glengarry
5	Cochrane & Timiskaming	26	Kenora
6	Nipissing, Parry Sound & Muskoka	27	Ottawa-Carleton
7	Essex	28	Region of Durham
8	London-Middlesex	29	Lanark
9	Huron & Perth	30	Northumberland
10	Bruce, Grey & Dufferin	31	Wellington
11	Waterloo	32	Prescott-Russell
12	Norfolk	33	Kent
13	Hamilton-Wentworth & Haldimand	34	York Region
14	Niagara	35	Dryden
15	Halton	36	Peterborough
16	Toronto	37	Oxford
17	Simcoe	38	Lambton
18	Haliburton & Victoria	39	Peel
19	Hastings & Prince Edward	40	Brant
20	Lennox & Addington, Frontenac, Leeds & Grenville	41	Elgin
21	Renfrew	42	British Columbia

*(STO/ERO Districts were first formed in 1972)*



# PRESIDENTS OF STO/ERO

1968-69	Art McAdam*	(OPSMTF)
1969-71	Norman McLeod*	(OSSTF)
1971-73	Laura Cook*	(FWTAO)
1973-74	Murdoch McIver*	District 16
1974-75	Harry Redfern*	District 21
1975-76	Marie Duhaime*	District 6
1976-77	Dave Dewar	District 23
1977-78	Weldon Abernethy*	District 3
1978	Robert Hopkins*	District 15
1978-79	Gabrielle Levasseur	District 27
1979-80	David Tough	District 23
1980-81	Margaret Drago	District 14
1981-82	Jack Eastaugh	District 10
1982-83	Hazel Farr	District 12
1983-84	Mal Steele	District 1
1984-85	Laura Sabourin	District 25
1985-86	Lawson Orser	District 20
1986-87	Ruth Campbell	District 27
1987-88	Lenore Graham	District 33
1988-89	Alan Robb	District 16
1989-90	Juliette Pilon	District 4
1990-91	Lyle Hoskin	District 13
1991-92	Mary Saad	District 6
1992-93	Mae Hill	District 12

## SECRETARY-TREASURERS

1969-1973 Marion Tyrell\*  
1974-1975 Dorothy Martin  
1975-1984 Clare Perry

## EXECUTIVE DIRECTOR

1984-1990 Jim Causley

*\*deceased*



# A BRIEF GLIMPSE AT OUR BEGINNINGS

*Excerpted from material written by  
Art McAdam (1899-1993)  
First STO/ERO President, 1968-69*

I would like to tell you about the birth of STO/ERO. To begin, I shall use a saying I heard when I was a boy: "It was the last straw that broke the camel's back". We shall leave the camel with its driver, but we shall retain that last straw.

In 1965 the Canada Pension Plan was introduced to take effect on January 1, 1966. Premier John Robarts determined that this pension should not be stacked on top of pensions to which the Ontario Government contributed and which it guaranteed. At a meeting with the Ontario Teachers' Federation he proposed that the teachers' contributions to the Canada Pension Plan be paid out of the teachers' 6% contribution to the Teachers' Superannuation Fund. When a teacher retired, that person would receive a pension earned by the combined contribution - in no case would it be less than a regular superannuation pension. If the combined pension were more than a regular pension, the teacher would get the benefit.

At about the same time, the Government voted to compute teacher pensions on the best seven years' salaries - a real improvement since salaries were rising. But when OTF enquired what the Government intended to do for those already on pension because they had contributed the 6% too, the answer was "Nothing".

NOTHING? Nora Hodgins, Secretary of OTF, was perturbed. For 20 years the welfare of these people had been a part of her responsibility. For them to be ignored was of great concern to Nora. She lamented to me that the superannuated teachers were not organized. If they were, their numbers and expertise could be combined with OTF and maybe the Government could be

persuaded to do something for those who had taught on low salaries and had low pensions.

I listened attentively because I was one of those whose pension was computed on the best ten years' service. Her plan seemed reasonable and I thought that as long as she was perturbed there was a chance we might achieve something! Having thought over what Nora had said, I wrote to her outlining a plan for the organization of the superannuated teachers.

In a teachers' meeting, if you dared to move a motion or offer a constructive suggestion, you found yourself with a job.....in due time I received a letter on OTF stationery: By motion of the OTF Executive, I was instructed to form a committee and proceed to organize the superannuated teachers!

I discussed the matter with Norman McLeod and he agreed to help. We formed a committee of ten. OTF adopted us as one of its committees and paid our expenses and let us use its facilities. We owe a great deal to OTF for its help. Without it we could not have started.

We drafted a letter to all superannuated teachers stating our purpose, the form of a proposed constitution and the objectives for such an organization. This was approved by OTF. The letter asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who consented to be nominated for election to an organization of retired teachers. This letter was mailed to every superannuated teacher in Ontario. We did not receive 4,000 nominations, but there was a mail bag full!

The nominations were sorted into five piles, one for each affiliate of OTF. The six names receiving the most nominations in each group were put on a ballot. The Teachers' Superannuation Commission sent the ballot to every superannuated teacher and requested that the person vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of 20 members - a Senate elected by all of the superannuated teachers.

*That was the strangest election ever held on earth  
But no one started a riot or bought votes with a bottle's worth.  
So without the blare of trumpet or shouts from them that remain,  
Silently down from many a town the curious senators came.*

A day was set for inauguration. When all were assembled an executive was elected. Someone nominated Art McAdam as president; someone moved that nominations close. In like manner, Norman McLeod was elected vice-president and Marion Tyrrell secretary-treasurer.

STO/ERO was born!



Marie Duhaime

President

1975-76

(District 6)



It was certainly a great honour and a privilege to have been chosen President of the Superannuated Teachers of Ontario. However, I was rather reluctant to accept responsibility for the direction of this organization knowing the great contribution in time and effort made by my predecessors. They never ceased asking for improved benefits in our pension for the welfare of retired teachers.

Nevertheless, I was elected President in 1976 and I was determined to follow in the footsteps of my colleagues. What a challenging year!

I endeavoured to fulfill that role to the best of my knowledge and capability. Being a firm believer in cooperation and in participation, I was convinced that my term of office would be enjoyable, agreeable and very interesting. I knew from the outset that I would receive full support from my colleagues, be they executive officers, senators or members at large. They were always there to lend a helping hand and they contributed to the success of our undertakings.

Therefore, I am very pleased to present a brief outline of what was accomplished during my term as President.

We then undertook to look at the well-being of the teachers who were to retire in June of that year and, in cooperation with the Ontario Teachers' Federation, STO/ERO organized two pre-retirement counselling seminars, one in Toronto and one in North Bay. The feedback was most gratifying and justified the holding of similar seminars in the future across the province. Such seminars have undoubtedly increased the membership in our organization, thus adding to its strength.

The Good Will Committee was also formed. Its objective was to concern itself with the welfare of members who needed help, be it financial assistance, counselling, or moral support.

My year as President was very rewarding. I attended many district meetings and brought greetings on behalf of STO/ERO. The hospitality was manifest and the welcome I received was most impressive. I soon became one with each group and felt at ease in the discussions. The formation of units within certain districts was an excellent accomplishment and helped members to be better informed and more active during discussions. This is certainly one reason why the districts are better organized today. During my year a French Unit was formed in District 6, but both English and French speaking members continued to meet jointly at the annual district meeting, go on excursions together, and plan social gatherings. The atmosphere was excellent.

My term of office was also an enrichment. Meeting old friends, being introduced to new ones and exchanging ideas with them gave me a completely new outlook on my retired life. ■

*The Anniversary Committee regrets to report the death of Marie Duhaime in July 1993.*



*Dave Dewar*  
*President*  
*1976-77*  
*(District 23)*



*(Prepared by Mae Hill)*

**D**ave Dewar of District 23, North York, was President in 1976-77. In his first newsletter report, Dave stated that the key word for his term was to be ACTION. In his final report he mentioned "the strengths and enthusiasm of our members working together in the units, the districts and the Senate. They are aware of the ideal of STO - to help yourself you must help others". On many occasions throughout the year Dave stressed the importance of the younger retirees "sharing their time of freedom from the bell" with the older retirees and the importance of the executive members visiting the districts.

#### **STO/ERO In Action**

\*A major campaign by mail increased participation in the Extended Health Care Plan and also helped increase membership to 13,591. The mailing was accomplished over a three-day period by about 75 volunteers from the Metro Toronto area.

\*The newly-formed Good Will Committee was given a budget of \$15,000 to assist members in need and the suggestion was made that the districts and units should form benevolent committees with financial support for their programs available from the provincial treasury.

\*Under newsletter editor Alan Meiklejohn, the format of the newsletter was changed from six small pages to four larger ones and members were encouraged to send in more articles. Districts were asked to share their newsletters with the provincial office and with other districts.

encouraged to send in more articles. Districts were asked to share their newsletters with the provincial office and with other districts.

\*Lawson Orser, chairman of the District Organization Committee, was successful in helping to establish units in District 6.

\*Six districts were given special grants for programs including membership drives and newsletter publication, and seven northern districts became eligible for fee rebates.

\*Districts 18 and 19 were reorganized.

\*An executive motion gave committee chairs the status of voting members of Senate.

\*Senate meetings were held at the Park Plaza Hotel. Guests from the Ministry of Education, Bill Jones from OTF, and former STO/ERO secretary-treasurers, Marion Tyrrell and Dorothy Martin, were invited to the noon luncheon.

### **Other Points Of Interest**

\*L'Association enseignantes et enseignants franco-ontarien offered to reimburse its former members their first year's STO/ERO membership fee.

\*STO/ERO agreed to the Teachers' Superannuation Commission's request that membership fees be deducted from pension payments in January instead of November.

\*The Executive accepted responsibility for determining office staff salaries and benefits.

\*The President and Secretary-Treasurer were empowered to invest any funds that were surplus to current requirements.

\*The executives of STO/ERO and the Ontario Association of Superannuated Women Teachers met informally to consider matters of mutual interest.

\*The regional manager of the federal New Horizons project encouraged districts to apply for grants. It was noted that District 16 had used such a grant to set up its "Club 16".

Dave Dewar's year as President was, indeed, a year of ACTION. It was a year of decisions and growth for STO/ERO. ■

*Gabrielle Levasseur*

*President*

*1978-79*

*(District 27)*



**S**TO/ERO was 10 years of age when I became President in 1978. Since its very beginning, the organization has grown steadily and it is well looked upon by retired teachers.

STO/ERO has always carried out a program of action, aimed at providing "service to others".

In order to achieve this goal, STO/ERO worked in cooperation with the Ontario Teachers' Federation and the Teachers' Superannuation Commission. For example, pre-retirement counselling seminars were held throughout the province and members of the STO/ERO Provincial Executive shared responsibility for these workshops along with OTF and the Commission.

Numerous committees worked for the welfare of retired teachers: Good Will, Health & Welfare, and Retirement Counselling. Another committee that deserves mention is the Travel Committee. As early as 1979, four tours were organized to Oberammergau, and others throughout the world were planned.

Pensions had improved tremendously due to escalation and cost-of-living increases. I, for one, have benefited greatly from these improvements. My pension is now more than twice what it was when I retired in 1974. The same applies to a great number of retired teachers.

The achievements of STO/ERO are due to the cooperation between the members of the executive, those of the different committees and the districts, and especially the dedicated office staff. ■

David Tough  
President  
1979-80  
(District 23)



*(Prepared by Mae Hill)*

In 1979-80 Dr. David Tough, District 23, North York, was President. At that time, STO/ERO had almost 16,000 members.

In his Spring 1980 newsletter report, Dr. Tough expressed concern about the events and standards of the day. However, by the end of his term of office he was more optimistic and recognized that STO/ERO was achieving the aims for which it was founded. "We are unique in being a professional organization with a wealth of leadership on which to draw."

#### **Committee Activities**

\*The Good Will Committee handled 33 applications for financial assistance, the majority of which were approved. At least 22 districts had formed good will committees.

\*The Personal Planning Workshops (previously known as pre-retirement counselling seminars) continued to be successful and plans were put in place to have a workshop in Metro Toronto every year. To ensure coverage of the entire province, workshops were proposed in different regions over a three-year period.

\*Due to health reasons Mr. Herb Stewart, who started the STO/ERO travel program in 1970, found it necessary to turn over the work gradually to Mr. Ben Neirop of Travel Guild. The change proceeded smoothly and 22 tours were planned for 1981.

\*The Newsletter continued to increase in size. The Fall 1979 issue was sent to all retirees, but the decision was made in 1980 to send it to members only in future. Sixteen districts reported publishing their own newsletters.

### **Senate Notes**

\*Committee reports were presented in a written form with brief oral references. This allowed time in May for an open session for the sharing of ideas for district activities and financing.

\*OTF President, Brother Jean-Marc Cantin, addressed the November Senate. The first President's Dinner was held at the Granite Club for all past presidents and their spouses.

\*The idea of compulsory membership, first raised in 1976, was discussed but legal opinion indicated that legislative provision would be required.

### **Focus on Districts**

\*District 30, Northumberland, was formed by dividing the former District 28 which then became the Region of Durham.

\*Six districts were given special grants for their activities.

\*District 10 (Bruce, Grey and Dufferin) was especially praised for the way it worked with its three units.

### **Other Points of Interest**

\*Four affiliates now reimbursed their former members for the first year's membership fee in STO/ERO.

\*Four districts received New Horizon grants.

\*Perhaps the biggest news of the year was that STO/ERO no longer had to share office space! It had a room of its own on the fifth floor at 1260 Bay Street and, proudly displayed on the new office door, was a plaque carved by STO/ERO member Jack Eastaugh.

\*Another major step forward was the creation of the STO/ERO Brochure to replace the letter of information previously sent to new retirees.

In 1979-80 STO/ERO continued to grow and to develop policy. It was a year in which much caring took place at the local level, and districts were active in sending suggestions to the provincial organization. ■

Margaret Drago

President

1980-81

(District 14)



*(Prepared by Mae Hill)*

**S**TO/ERO was now settled in its own office and Margaret Drago, District 14, Niagara, was President. The 16,484 members represented 75.5% of all retired teachers.

### **Confederation Life Takes Over Health Plans**

On February 9, 1981, a memorandum was sent to all superannuated teachers from Jim Causley, Director of the Teachers' Superannuation Commission, with the drastic news that Cooperative Health Services of Ontario had gone into receivership. On February 13 a second memorandum announced that Confederation Life had agreed to underwrite the Health Plans of superannuated teachers. Jim Causley and Clare Perry had indeed performed a miracle, and letters poured in from grateful districts and members.

At the same time the Commission decided that the terms of the Teachers' Superannuation Act did not permit the Commission to sponsor the health plans and STO/ERO assumed that role. The Commission continued to mail information about the plans and to deduct the premiums. While STO/ERO did not appear to be liable for unpaid CHSO claims, it was advised to incorporate so that individual officers would be absolved of any legal liability arising from its actions.

### **Other Committees At Work**

- \*Two of the issues reviewed by the Superannuation Committee were increased spousal benefits and the question of full indexing of pensions.
- \*Fifteen members reapplied to the Good Will Committee for help; a further 10 applicants received help related to unpaid CHSO claims.
- \*Over 1,000 people went on STO/ERO tours in 1981 and 450 took advantage of holidays in Florida.
- \*The Health & Welfare Committee requested that its name be changed to the Health Services Committee.

### **Senate Notes**

- \*The last Senate held at the Park Plaza Hotel was in May 1981. The Chelsea Inn was used for the November 1981 and the 1982 Senate meetings.
- \*A second open session was held again at the May Senate, giving the senators a chance to exchange ideas.
- \*Electoral procedures and scrutineers were in place for the November Senate.
- \*The Founding Member's Award was established; the Award to be presented to members for outstanding service in the interest of STO/ERO.
- \*Improvements in the grant structure for districts were discussed.
- \*District 11 was given permission to split. District 11 became the County of Waterloo and District 31 the County of Wellington.

### **Other Points Of Interest**

- \*Mrs. Mary Currie became the recording secretary when Alf Piper found it necessary to resign.
- \*All affiliates now reimbursed their former members for their first year's membership fee in STO/ERO.
- \*Reimbursement for travel expenses increased to the lesser of 20 cents per kilometer or economy air fare.
- \*The necessity of issuing a yearly membership card was questioned.
- \*The term of office for committee chairs was discussed with a view to setting a specified length of time.

The issue of most concern during Margaret Drago's year as President was certainly the emergency with the health plans, but many other important issues were discussed and/or resolved and the Founding Member's Award was established. ■



Jack Eastaugh

President

1981-82

(District 10)



**A**s I approach 80 my memory fades and events which once seemed important lose their lustre and emerge as somewhat hum drum.

My year as President of STO/ERO took place when the economy was good (if not sound). Those of us who had survived the Great Depression were retiring on pensions that exceeded our wildest dreams. Retirement in the early 1970s also meant that we were leaving our schools and classrooms in good hands and there was a public that appeared to appreciate the efforts of dedicated teachers and members of school boards.

After almost 21 years of retirement much has changed and, in retrospect, my year as President appears almost idyllic. Clare Perry was the secretary-treasurer and he was assisted by one staff person. The office was small and computers not yet sufficiently reliable to be considered useful.

We were proud of the part STO/ERO played in the introduction of escalation and, as I recall, we spent considerable time exploring ways of encouraging every retiring federation member to join STO/ERO.

Since I had also chaired the Travel Committee for some years, it was gratifying to witness the growth of Travel Guild which had managed the STO/ERO travel program since the British owners of Sharps Travel Agency insisted on a substantial increase in their margin of profit if they were to continue managing our tours.

Prior to joining the STO/ERO executive, I had served as president of the Dufferin Unit of District 10 which comprised Grey, Bruce and Dufferin Counties. During my tenure as Provincial President, I tried to visit all of the districts. My wife, Elizabeth, accompanied me on these trips and following my message at luncheons and dinners I used to call upon her to say a few words about the travel program. Being an ardent traveller and a caring co-guide, she wove such a delightful tale that her remarks began to outshine mine in interest! For some years after my presidential year, Elizabeth was invited to district meetings to enthral audiences with travelogues embracing trips to the Orient, Europe, Russia, South Africa, Australia and New Zealand, and so on.

I enjoyed the years I spent in serving STO/ERO. I believe it is an extremely important organization. I applaud its efforts on behalf of retired teachers and I urge all retiring educators to become involved when they retire. ■

Hazel Farr

President

1982-83

(District 12)



**B**y 1983 STO/ERO had grown to 17,000 members which was about 71% of retired teachers. The budget for the year was \$206,000 and we had an accumulated surplus of \$219,000.

At this time the Executive was very concerned that we were unable to be of more assistance to the districts in compiling their membership lists. The Teachers' Superannuation Commission provided County Computer Printouts each year as a courtesy but they were full of errors and omissions. (I became the Provincial President of STO/ERO before my name ever appeared on the county printout for my district!) Secretary-Treasurer, Clare Perry, took on part-time help and undertook the tremendous task of going through the computer printouts (2,724 pages) to try to correct errors. The task took 19 days. The errors were reported to the Commission. The next year the printouts were much improved.

The STO/ERO Health Plans had just completed the first term with the new carrier, Confederation Life. The first period ended with a deficit of \$317,208 and steps were taken to correct this by increasing the rates and making some changes in the Plans.

Also at this time the Superannuation Committee was striving for

- (a) a dependent's allowance for the spouse of a pensioner without reduction of the teacher's pension when the marriage took place after retirement;
- (b) the surviving spouse to receive 60% of the teacher's pension; and

(c) the establishment of the principle that all improvements in superannuation should be applicable to persons receiving pensions.

The idea of a pin for members of STO/ERO was discussed by the Executive, and the Secretary-Treasurer was instructed to look into costs.

The Executive discussed difficulties experienced by very large districts in communicating with their members and the inability of members to travel long distances to attend meetings. A committee was set up to study the reorganization of district boundaries with consideration of physical size and the size of the membership.

Bill Jones, Secretary-Treasurer of the Ontario Teachers' Federation, and Bruce Archer, OTF Executive Assistant, met with the STO/ERO Provincial Executive to seek its help in securing volunteers for the Canadian Teachers' Federation Project Overseas Program II. Under Program II, teachers are sent to developing countries during the school year and it was becoming increasingly difficult for school boards to release active teachers. Following a presentation to the Senate in May, the involvement of STO/ERO in Project Overseas Program II was approved and \$10,000 was allocated in the budget to support STO/ERO participation. The Executive set up a Selection Committee and there was an astonishing amount of interest in the project.

It was with regret that STO/ERO accepted the resignation of Mrs. Evelyn Kelly who had held the position of office secretary for about 10 years. Ev did an amazing amount of work for STO/ERO. Clare Perry was the Secretary-Treasurer part-time, although he, too, worked far beyond the call of duty. We owe them a great deal.

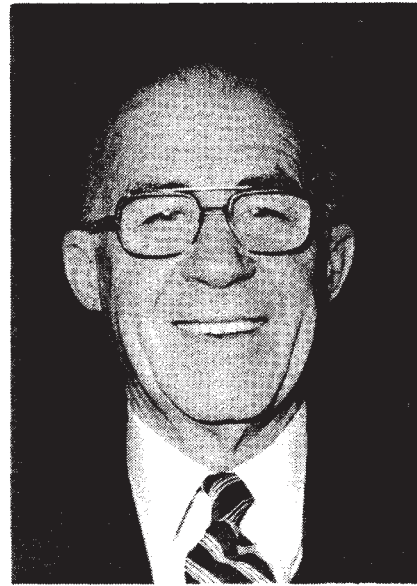
A highlight of my year was meeting so many retired teachers throughout the province. I appreciated the cooperation and support I received from the districts. I also appreciated the cooperation, support and friendship of the Executive and the staff - Clare Perry, Evelyn Kelly and later Mary Currie. ■

Mal Steele

President

1983-84

(District 1)



**M**y year as President of STO/ERO, 1983-84, has been the most interesting and most fulfilling of my retirement - visiting districts throughout the province, meeting old friends, admiring the amazing programs carried on, and marvelling at the amount of energy spent on these programs by supposed-to-be "retired people".

The various activities at the provincial level were equally exciting and impressive. Project Overseas, for example, had become an important part of STO/ERO. The Canadian Teachers' Federation had accepted the services of 12 volunteers, ten in Gambia, two in Zimbabwe, and the Senate allocated \$20,000 to help finance overseas projects.

That year the government enacted Bill 148, an amendment to the Teachers' Superannuation Act. A contentious item in the amendment was that as of May 13, 1982, pensions would be based upon the best 5 years - but not pensions started before that date! The unfairness of this created resentment among teachers already retired and resulted in STO/ERO endeavouring to convince the government to base all pensions on the best 5 years. The struggle started that year is still going on today.

1983-84 saw the introduction of pins to members making an outstanding contribution to STO/ERO at the provincial or district level; the Ontario Teachers' Federation accepted a member of STO/ERO as an observer on the Biennial Review Committee; annual dues for members over age 85 were

waived as of January 1, 1985; districts were invited to send observers to the Senate meetings, the cost to be borne by the district; OTF was asked to seek an amendment to the Teachers' Superannuation Act to allow retired teachers to teach up to 20 days without superannuation deductions.

Our insurance program took on a new perspective when the Executive approved a proposal by Johnson Insurance Limited to introduce Home and Automobile Insurance for STO/ERO members.

Finances were exceptionally favourable - our fiscal surplus increased by \$52,000 and the special reserve was increased by \$25,000 to \$250,000.

It was a year when several contentious issues resulted in considerably prolonged discussions, e.g. a motion was presented that OTF request the government to make membership in STO/ERO compulsory, a topic which had been surfacing periodically since 1976. However, since legal opinion claimed that compulsory membership at that time was not enforceable under the law, the question was once more turned over to a committee for study and future report.

But the most important issue of that year, a matter of deep concern to everyone, was the retiring of Clare Perry, our Secretary-Treasurer, after nine years of outstanding and dedicated service. His high degree of competence, his kind and understanding personality, and his willingness to spend hours at his work beyond those required of him were a tremendous asset to STO/ERO in its early years.

Fortunately for us, Jim Causley, Director of the Teachers' Superannuation Commission, decided to retire at the same time as Clare! He was tailor-made for the job - an outstanding authority on superannuation, holding a close relationship with government civil servants and MPs, conversant with modern administrative techniques, and aware of and sympathetic to problems of retiring teachers. His arrival on the scene when Clare retired was a miracle.

These few recollections will help you understand why I look back at 1983-84 with many fond memories. ■

Laura Sabourin

President

1984-85

(District 25)



**E**ager to be of service to STO/ERO, I accepted my nomination as Provincial President on November 6, 1984.

At that time Jim Causley was appointed our Secretary-Treasurer. His vast knowledge and peaceful attitude contributed greatly to our work together. During my term, I attended not only business meetings at the provincial level but also social gatherings and meetings in various districts.

I also attended:

\*Recreation Conferences in London - the arrangements for which were planned by the Ontario Senior Organizations' Committee;

\*A conference - Challenge and Opportunities - held at the Metro Toronto Convention Centre at which the STO/ERO booth received favourable comments as did the new STO/ERO brochure.

\*The International Health Conference in Hamilton which was of great interest. People came from various countries and I sat next to a Health Minister from Yugoslavia. Two weeks prior, I had visited his country.

On one occasion while visiting a district, I had the pleasure of presenting the STO/ERO pin to one of my former principals of the Vankleek Hill Collegiate High School.

On July 13, 1985, I represented STO/ERO at the luncheon hosted for Her Majesty Queen Elizabeth II at the Four Seasons Hotel in Toronto.

During my year, I met wonderful and interesting people. Retired teachers are a pleasure to visit with. Every day I thank God, my special guardian, for His many graces. ■



*Lawson Orser*

*President*

*1985-86*

*(District 20)*



**T**he period of November 1985 to November 1986, during which I was privileged to occupy the President's chair, was marked by a fair amount of activity.

The Health Services Committee held six lengthy meetings resulting in the eventual choice of Johnson Insurance as our broker and consultant. This change has proven popular and successful. Confederation Life continued as our carrier for the Health Insurance Plans and Unifund Insurance as the carrier for the Home and Automobile Insurance.

Since so much of the important work of STO/ERO takes place at the committee level, I took advantage of my ex-officio status to participate in 23 committee meetings. Such experience proved valuable as I chaired the ten meetings of the Executive and the two sessions of the Senate. It led me to suggest that vice-presidents might do well to involve themselves with committees prior to their year as President.

Much that is valuable is also accomplished at the district level. I was fortunate in being invited to 14 district meetings, 12 as guest speaker. Much appreciated also were invitations from the Ontario Association of Superannuated Women Teachers, the Ontario Teachers' Federation, the Federation of Women Teachers' Associations of Ontario, the Ontario Public School Teachers' Federation and Government Committees for Senior Citizen causes.

At every opportunity I asked groups and individuals to seek new members with a view to reaching a total of 20,000. This number was attained in the succeeding year, and later was far surpassed.

Mr. Causley urged the Senators to sponsor a letter-writing campaign directed at MPPs with the aim of obtaining "The Best Five" for pre-1982 retirees.

The Executive agreed, and the Senate concurred in a change of title for the position then occupied by Jim Causley, from "Secretary-Treasurer" to "Executive Director".

The first issue of *Facts & Impressions* was mailed to all members following the Senate meeting of November 1985.

An attractive STO/ERO banner was designed and presented for use at all of our larger functions.

STO/ERO became incorporated under the Business Corporations Act and a new Constitution was drawn up.

I shall be forever grateful to our fine organization for the opportunity of serving one year as its President. ■

Ruth Campbell

President

1986-87

(District 27)



**I**t was a privilege to have the opportunity to serve as President of STO/ERO during 1986-87.

Continued effort was needed to have our pensions calculated on the basis of the best five years and our slogan for that year was BEST FIVE IS JOB ONE. We were out to get it done in spite of the many problems involved! We were concerned about the number of retired teachers whose pensions were low in spite of recent improvements and we hoped that the government would reconsider our request for recalculation based on the best 5 years.

A letter-writing campaign to members of the legislature was started. With an election coming we felt it was a good time to question our politicians on their views about (1) the recalculation of pensions based on the best five years, (2) the payment of health insurance premiums on the same basis as the Public Services Sector Fund for retirees, and (3) STO/ERO representation on the Teachers' Superannuation Commission.

Some good news was subsequently received for those on a "low pension". A new Regulation provided for an increase in pension retroactive to April 1987. For those who retired with 30 years of credit in the Fund or who retired after November 30, 1971, with the "90 factor", the minimum pension was \$9,330 with adjustments to a maximum of \$12,830. There were similar adjustments for those on disability pensions and an adjustment for persons on low pensions who did not have 30 years of credit or the 90 factor. The spousal

allowance was altered based on half the above figures. The cost of these changes came from Consolidated Revenue and was not a charge upon the Teachers' Superannuation Fund.

A fact which weakened our cause when we approached the government on "the best five" was that only two-thirds of the retired teachers were members of STO/ERO.

Notice of motion was given to raise the annual membership fee to \$1.25 per \$1,000 of gross pension to help correct the previous year's deficit.

Since it began in 1968, STO/ERO has been the official voice of the retired teachers of the province. It has been effective in such matters as the escalation of pensions and adjustments of low pensions, improvements in health insurance plans, the introduction of home and automobile insurance for members, assistance for education projects in developing countries, and arranging travel programs for members and friends.

STO/ERO works for the superannuated teachers of Ontario in many ways. I look back with pride on the number of important concerns we have dealt with and on our efforts to improve retirement for teachers. Much has been done during the short history of STO/ERO. ■

*Lenore Graham*

*President*

*1987-88*

*(District 33)*



**W**hat should I say about my year as President of STO/ERO. It was the best of times and at times it was a cause for concern. However, it gave me the opportunity to work with an excellent Executive who supported my cooperative style of leadership; a dedicated Staff under Executive Director, Jim Causley, and Office Manager, Rosemarie Edwards; Provincial Committee Chairmen and members, who worked very hard to fulfill their mandates, and Senators who came to the Senate Meetings prepared to make decisions that would benefit our organization in the future. It was interesting to work with members who had formerly served in many educational capacities - from classroom teachers to directors of education - who had come together voluntarily to belong to STO/ERO and to follow our motto of Service to Others.

I attended most of the Committee Meetings and if I was unable to do so, First Vice-President, Al Robb, was there in my place. I enjoyed these meetings and was impressed by the expertise of the members. I was privileged to go with the Health Services Committee to make a presentation to a committee formed by the Ministry of Health to study the rising costs of prescription drugs.

The Best Five Campaign was into Phase 2 and each district was asked to form a Best Five Committee, to prepare a brief and make a presentation to its local MPP.

The Coward and Rowan reports on our pension funds were released. We were fortunate to have Mr. Causley interpret them for us and to make us aware of the changes that could take place in the administration of our pension funds.

The Executive and I visited the Minister of Education, the Honourable Chris Ward, and discussed our organization and its goals. I also went to the OTF Annual General Meeting and made a report about our activities and our concerns. We also met with the Task Force that the Teachers' Superannuation Commission set up to study communication with its clients.

The Senators were concerned that many retired teachers participating in our Health Plans were not members of STO/ERO. We wrote to the Ministry of Financial Institutions who advised that participation in our Health Plans could demand membership in STO/ERO. After contacting all non-members who were enrolled in the health plans, we received another letter from the same Ministry saying that it was not possible for us to require membership in STO/ERO in order for retired teachers to participate in our Health Plans.

Due to the extra workload brought on by these many issues, the Executive decided to increase Staff and our Office Manager was instructed to advertise. A job description for each staff member was drafted, a salary schedule was drawn up, and offices were reorganized.

Since our Senate Meetings were now extended to a day and a half, we had an evening banquet. In May we had a speaker, the Honourable Mavis Wilson, Minister responsible for Senior Citizens Affairs. We also presented Mr. Mal Steele, a Past Provincial President, with the Founding Members Award. In October we had musical entertainment and said good-bye and a special thank you to Mary Currie, a staff member who had provided many years of valuable service to STO/ERO.

It was a busy year and a wonderful year for me. My many visits to the districts confirmed my belief that the strength of STO/ERO lies in the commitment and involvement at the grass roots level. This year added another dimension to my retirement years. It was a privilege to serve the members of STO/ERO. May it continue to grow and to prosper in the years ahead. ■

Alan Robb  
President  
1988-89  
(District 16)



**I** was indeed fortunate to be a member of the Provincial Executive from 1985 to 1990 and President when STO/ERO turned twenty-one and "came of age".

Our "Best Five" campaign, coordinated by Gord Youngman (District 22, Etobicoke & York), culminated in STO/ERO supporting the Ontario Teachers' Federation and the five affiliates at the mass rally in Copps Coliseum, Hamilton. Although we did not win the battle, the campaign did help to establish us as a significant organization as more people became aware of us. It drew the membership together on a united front as STO/ERO demonstrated that it was prepared to stand on principles for its members.

The office space and staff were expanded so that Senate and Committee agendas, reports and minutes came to members more quickly. But more important to me is the much more available and kindly service provided for individual members. To hear our staff talking to members on the telephone or talking to members who have come to the office in person is to realize how important it is for our members to know that there is someone at 1260 Bay Street who cares, who will listen and who will try to solve their problems. To me, that in itself justifies the existence of STO/ERO. Most of us will never need to make use of this service, but it is comforting to know that it is there for those who need it and to know that help is always there for each of us if necessary.

The Health Services Committee took firm control of our health plans and members were given increased opportunity for input into the decision-making process. In this way, the plans truly serve the members. A member can, and I have seen it happen successfully, appeal to the Health Services Committee for reconsideration of a decision made by the insurance underwriters.

When Senate meetings were extended to a day and a half, there was more time for debate, discussion and participation in the business of the Senate which I see as the supreme legislative and policy-making body of STO/ERO. Thus, members and districts now, I believe, have more input into the running of our organization.

In my time on the Executive I saw enormous growth and improvement in the image, services and life of STO/ERO. I believe that this will continue as each Executive builds on what has gone before. We all owe a debt to the Art McAdams, the Norman McLeods, the Nora Hodgins, the Dorothy Martins and countless others who started to build this organization and helped it grow. I, for one, am proud to be a part of STO/ERO. ■



*Juliette Pilon*

*President*

*1989-90*

*(District 4)*



**A**s President of STO/ERO I had a very busy year for many reasons. The organization was in full evolution. It had become a very active group getting involved in all phases of change whether it be administrative, political or social.

The Teachers' Superannuation Commission disappeared to be replaced by the Ontario Teachers' Pension Plan Board with an independent chair in the person of Mr. Gerald Bouey. The commissioners, as we had come to know them, were replaced by a board of eight people - three representing the Ontario Teachers' Federation, four government appointees and a neutral chair.

Another administrative change was to bid farewell to Jim Causley and to welcome William Jones whose appointment as Executive Director, effective January 1, 1991, had been ratified by the Senate.

With all the changes happening regarding pensions, a pension issues sub-committee had been established under the Retirement Counselling Committee. The calculation of pensions based on the "Best Five Years" for all retired teachers and representation of superannuated teachers on the Ontario Teachers' Pension Plan Board were some of the concerns of this group.

As of September 1, 1990, Maritime Life became the underwriter for the STO/ERO Health Plans. STO/ERO also entered into an agreement with

Johnson Insurance for Johnson to assume administrative responsibilities for the health plans and to act as claims administrator. Another plus was the inclusion of the International Travel Emergency Medical benefit under the Extended Health Care Plan to cover medical emergencies when travelling out of province and out of country.

Another event which took place was the passing of Bill 68, the Ontario Motorist Protection Plan. Among other things, it eliminated the right to sue and introduced rates based on a person's driving record.

A Preferred Service Direct Repair Program was introduced for STO/ERO Automobile Insurance policyholders.

My travels, which took me to many district meetings throughout Ontario, were most enjoyable. Getting to know so many involved and dedicated members made me proud of STO/ERO.

Finally, the ground work had been laid to better serve the francophone membership. If members identified themselves as such, the *Facts & Impressions Reports* would be translated and sent to them in French, to be followed it was hoped in the near future by the translation of the regular newsletter.

Bravo!

Being President was an enjoyable and rewarding experience. May the organization continue to grow and prosper while remaining dedicated to its motto "Service to Others". Best wishes to all the future presidents. ■

Lyle Hoskin

President

1990-91

(District 13)



**I** suppose that if I had to choose three of the highlights of my year as President they would be the National Meeting in Ottawa, June 1991; the creation of the President's Handbook; and my visit to District 2 - Thunder Bay, December 1991.

On June 15 and 16, 1991, Rosemarie Edwards and I went to the founding meeting in Ottawa of the Canadian Association of Retired Teachers. It was a real education to see the various ways in which the different provincial associations of retired teachers were organized. I was proud to represent Ontario which appeared to be the oldest and possibly the best organized province. I am sure that by sharing our experiences we will be of great assistance to each other over the years and will obtain a greater knowledge of what is happening in other provinces.

At the beginning of my year as President it was obvious to me that I had a lot to learn. As my memory for names and dates, etc. was a problem for me, I decided to record in a notebook the names of committees and their members, deadline dates, names of outside organizations with which we came into contact, and various other reminders. This was a great confidence builder especially when I went into a committee meeting - I knew the names of all members without fumbling around and hoping for the best! This notebook grew as the year progressed until it developed into over 20 pages of information. Near the end of the year I approached Rosemarie Edwards regarding the usefulness of a handbook for future presidents. She agreed that

it would be valuable and now produces one each year in readiness for the incoming president.

My visit to District 2 - Thunder Bay for a meeting on December 3rd was exciting, enjoyable and somewhat stressful en route. My wife, Betty, and I left the Hamilton area on December 1. We went west through Sarnia, north to Sault Ste. Marie and then followed a westerly route south of Lake Superior. All went well until we arrived at Ironwood which had received 17 inches of snow the night before and the temperature was about 26 degrees below zero Fahrenheit. Snow was piled higher than the cars. The next morning we continued on. The roads became progressively worse: rutted, icy and slippery. We found out later that the roads are never salted as they are in Ontario! However, the warmth of our reception by District 2 soon made us forget the hazards of winter travel. After an overnight stay, we set out for home in sub-zero weather. At Marathon we left the motel at 4:30 a.m. and made it to Hamilton non-stop. After arriving home safely we agreed that we wouldn't recommend travel to Thunder Bay in December unless it was via the Ontario route!

Other highlights of my term included a visit to McMaster University to discuss gerontology; the Tour Leaders' Seminar; the Personal Planning Workshops at Cobourg and Hamilton; the OSSTF dinner in Toronto; our Senate meetings; the Ontario Senior Achievement Awards at the Parliament Building; the meeting with the Minister of Education, Marion Boyd; and especially my visits to many districts across the province. I attended approximately 70 meetings of all types and each gave me a feeling of satisfaction as I witnessed pleasant cooperation among all those concerned.

### **What Really Made My Year Enjoyable?**

This is easy: I recall the friendly and helpful hand given to me by the Staff at 1260 Bay Street; the dedication of provincial committee members; the way in which the work in the districts was handled so well. Whenever I visited district meetings, the president and members made me feel like a king.

I must not forget the moral support that my wife, Betty, gave me over the whole year. She spent many nights alone while I was in Toronto or elsewhere. We still talk of the good times when she was able to participate with me. I think that I was a very lucky guy to have had the experience of being on the Provincial Executive for six wonderful years. ■

Mary Saad

President

1991-92

(District 6)



*"A Little Dynamo of Energy".....Ken Low*

**I**n 1984 I received a phone call from Marie Duhaime, a past provincial president, asking me to allow my name to stand as the second vice-president of District 6. Little did I know that seven years later I would become the Provincial President of the Superannuated Teachers of Ontario.

The office of President came to me a year earlier than expected because of Ken Low's resignation. However, I feel that it was a very successful year due to the assistance of a capable staff with Bill Jones as our Executive Director and Rosemarie Edwards, Assistant Executive Director, who proved to be a tower of strength.

It was a very busy but most enjoyable experience and this year as President truly was the highlight of my retirement years. I attended 90 meetings, 20 of which were as a district or unit guest speaker. Travelling was tiring, but the warm receptions I received at my destinations made it all worthwhile. From Timmins north, to Niagara Falls south, Ottawa east, Thunder Bay west and many districts in between, I covered much of this scenic province of Ontario. A royal welcome greeted me at every district and unit meeting I had the privilege of attending. I cherish the friendships I have made with my colleagues.

Much was accomplished during my term of office. The committee and district members are to be congratulated for their dedication. Without their contributions, we would be unable to uphold our motto of Service to Others.

\*Our greatest challenge was providing health insurance benefits at reasonable rates in the face of rapidly increasing medical costs. Despite an increase in premiums, we felt as we do today that we have one of the best health plans in the province. The cooperation and efforts of the representatives of Johnson Insurance, our plan administrator and consultant, are most appreciated.

\*Our Good Will program continued to assist many of our less fortunate members.

\*The tours arranged for our members through Travel Guild were highly praised.

\*Through the assistance of the Membership and Retirement Counselling Committees we encouraged non-members and prospective retirees to join our unique organization.

\*The Project Overseas Committee, through the Canadian Teachers' Federation, continued to give assistance to teachers in developing countries.

\*The Concerns and Issues Committee presented a paper in connection with the government's proposed Long Term Care Reform.

\*A new district in British Columbia (42) was formed for the 285 Ontario members living in British Columbia.

\*Executive Director Bill Jones was elected vice-president of the Canadian Association of Retired Teachers.

\*The Newsletter Committee continued to provide the members with up-to-date information on the activities at the provincial and district levels.

I considered it a great honour to be chosen by my peers to lead my peers. My greatest reward was the standing ovation I received from the Senators and Observers on my conclusion as President. ■

Clare Perry  
Secretary-Treasurer  
1975-1984



**I** am appreciative of the opportunity I had to play in the early life of STO/ERO. The people with whom I worked form the nucleus of the most cherished memories I hold: the friendly associations on the Provincial Executive, the standing committees, the districts and the units throughout Ontario - so many considerate, competent, decent, retired teachers. Many stand out in my memory and bring me a special kind of joy. Many comrades I could memorialize here; unfortunately space restrictions prevail. Know that I will not forget even if I cannot publicly acknowledge you.

The immediate goal of STO/ERO was the betterment of teacher pensions and, towards the attainment of that goal, many set to work with renewed retirement vigour. There now was a strong official organization of retirees whose members were associates of the Ontario Teachers' Federation who were recognized by the Teaching Profession Act of Ontario. It was a clear answer to the Ministry of Education and other bodies who asked, "Whom do you represent?"

After many months of waiting, after responses to requests and appeals from government, the news was good. On September 1, 1975, the annual escalation of pensions came into effect. This legislation was applied to all and has continued to be in effect to this day. The plan was excellent in that it protected not only ourselves from the ravages of cost of living increases in the seventies and eighties, but it promises to safeguard the future retirement incomes of countless numbers in the profession. One of the major rights of the individual was defended for all times.

It was the worst of times - a bolt out of the blue - for approximately 12,000 subscribers to the health plans for retired teachers. On February 6, 1981, the Superintendent of Insurance for the Province of Ontario announced that, as a result of an investigation of business malpractice within the Cooperative Health Services of Ontario, the registration of that company would be suspended. That company had provided health insurance plans for retired teachers since 1970 and our members were suddenly without protection from the mounting costs of health care at a time in their lives when they most needed shelter. Immediately we informed all STO/ERO members of the calamity and, at the same time, conducted an intensive search for another underwriter. To shorten a long story, we were exceedingly favoured - STO/ERO health indemnity was back in business in seven days. For those members hospitalized, in nursing homes, or requiring surgery or costly medications, the solution was heaven-sent.

Early in STO/ERO history, the membership demonstrated a keen interest in beginning a travel programme. Initial queries led to popular results. In 1984, for example, one thousand fellow members travelled on our tours. The sense of camaraderie, the shared joy of discovery, cannot be over-emphasized.

I would like to turn back the clock, to return again, for instance, to a Newsletter Committee meeting when its members were discussing limericks and choosing from a good list a few for the next publication date. There was so much merriment and hilarity on those and similar occasions that adjournment seemed to arrive at too early an hour. I would like to recall, too, the reports on visits to applicants for assistance tendered by the Good Will Committee. Many expressions of empathy and consideration were proffered around that meeting table. What honourable acts those citizens performed.

Yes, I would like to return to those days; so would we all, I suspect. That hapless wish has probably dogged all of us all the years of our lives. It is enough to be able to remember that we were involved in a mission to preserve and protect those of us who were incapacitated or without voice, to fight on their behalf. It is enough, perhaps, to know that we persevered, that we fought the good fight, and that we prevailed in many areas requiring our concerted attention. It is best, I think, to dwell on our accomplishments and not to ponder on the absence, now, of those whom we called dear. ■



*Jim Causley*  
*Executive Director*  
1984-1990



**M**any things stand out in my memory of the years from 1984 to 1990 when I was fortunate to be working with STO/ERO as your executive director. As a result, it is very difficult for me to isolate highlights of those years. However, to me, the most important aspect of my term of office was the building up of a very efficient and knowledgeable office staff. Rosemarie Edwards and her fellow office workers were exceptional, and made my time with STO/ERO a very rewarding part of my life. Their main focus was to assist our members to achieve the most out of their membership in our organization. We are fortunate to be served by such caring people.

The events that occurred during those six years are vivid to me. We had a financial crisis which was resolved, perhaps not to everyone's satisfaction, but certainly in a way that has not required us to increase our fees since that time. We also had problems with the Ontario Government regarding the basis for the calculation of pensions for those who retired before the "Best Five". This problem still has not been settled and with the passing of the years the cost of making the change dwindles, until finally it will have disappeared completely.

Our most vexing problem came from an unexpected and unfortunate area. This was, of course, the introduction of health plans that operate in competition with ours. The creation by the Ontario Teachers' Insurance Plan of health plans for retired teachers - against the expressed wishes of STO/ERO - has been a source of great concern. This competition has adversely affected our plans and could create serious problems in the field of health care for retired teachers in the future. It would be a fantastic good-will gesture on the part of OTIP if it were to change its stance in this our 25th year of operation.

There can be no doubt about the highlight or highlights of my days at STO/ERO. These were the many opportunities I had of meeting with our members at District functions. Meeting with, talking to, and socializing with so many fine and happy members of STO/ERO has to bring back joyous memories.

STO/ERO has been fortunate in the calibre of its members who have been willing to serve on its Executive and Committees. Our meetings were serious in their intent, but also filled with humour and compassion, without which they could not have accomplished their aims and objectives.

These years have been a happy period of my life. I have been fortunate in making so many personal friends during this time and, to my knowledge, not many foes. What more could a person desire. My wish for STO/ERO is many more years of happy retirement. ■

Mae Hill  
President  
1992-93  
(District 12)



**T**o be president of STO/ERO in our 25th Anniversary Year has been a wonderful experience. The year has been a challenge for all of us.

Our **Assistant Executive Director**, Rosemarie Edwards, and her staff - Mary Nickle, Elizabeth Timms, Joyce Hatch and Madeline Watson - have worked incredibly hard.

Our **Executive Director**, Bill Jones, has been extra busy with our political contacts:

- \*arranging a meeting with the Minister of Education before the Premier changed ministers again
- \*trying very hard to find the explanation for, and solution to, our perennial Low Pensions issue
- \*continuing to press for action from the Ontario Teachers' Federation and the Minister of Education on what we consider to be "the serious social implications of the current health insurance arrangement for retired teachers"
- \*keeping the Ontario Teachers' Pension Plan Board on its toes to ensure that it follows up on the assistance provided by our districts in the OTPPB's H.E.L.P. (Hunt for Eligible Lost Pensioners) Project
- \*looking after the concerns of members regarding pensions, health insurance, etc.
- \*planning our reaction when the Ontario government imposed the provincial sales tax on group health insurance premiums
- \*making sure our pensions were not affected by the Social Contract of 1993.

As **President** I enjoyed zigzagging across Ontario by car and plane to attend the very lovely 25th anniversary district meetings. These were complete with the presence of many previous district executive members, good food in interesting places, special decorations and programs, and the warmest of welcomes.

I was privileged to represent STO/ERO at Affiliate dinners and gave our annual report at the OTF Board of Governors meeting. I also represented STO/ERO at the annual dinner of the Ontario Association of Superannuated Women Teachers. We made a presentation to the Federation of Women Teachers' Associations of Ontario in recognition of its 75th Anniversary. I also attended the dinner celebrating the 75th anniversary of our pension plan as well as the First Stakeholders' meeting of the Ontario Teachers' Pension Plan Board. After three years of diversification of investments, the Plan is doing well. Some people have worried about the real estate purchases this year but they are a very small per cent of the investments, and have been bought for long-term investment when the price was right.

The Provincial Executive met with the OTF Executive in February and agreed to establish a Liaison Committee. In April we met with the Associate Minister of Education, Shelley Wark-Martyn, and she spoke at the Senate Meeting in May.

Two other special events took place this year. A tall ship cruise was arranged by Johnson Insurance for their Ontario clients to which they invited our health committee members, Bill Jones, Rosemarie Edwards and myself and all of our spouses. I also represented STO/ERO on a Bluenose II cruise of Toronto Harbour in September, courtesy of Maritime Life.

### **Senate Meetings**

Our 1993 Senate Meetings at the Holiday Inn have been special as we celebrate our anniversary. The **Budget Committee** was pleased to hear we had received contributions from several sources to help with our expenses. The Monday evening hospitality room with displays by all of our committees was especially well received.

Anniversary songs and limericks written by members added to the fun as have the sweatshirts, hats and visors imprinted with our anniversary logo. We are

grateful to the Anniversary Committee, appointed by the Executive last November, and its chairman, Bill Courtney, for all the careful planning. The Committee has also arranged other events including the special membership drive and the golf and curling days.

The Barbershop Quartet, *Studio Four*, was received enthusiastically at the banquet in May. In October, we will be honouring our past presidents and others.

Senate business for the year included a discussion of the 95 days that retired teachers are allowed to supply teach without loss of pension. Members felt there will always need to be room for exceptions, but were concerned for the plight of aspiring young teachers in the present economic times. A resolution to reduce the number of days to 20 was forwarded to OTF for consideration.

The Senate, through the **Constitution Committee**, has worked at making sure elections to the Provincial Executive are completely democratic.

The May Senate approved the contract for the three Health Plans for the 1993-94 policy year. It included an increase in the level of reimbursement for a Semi-Private hospital room from \$75 to \$100 a day. The Extended Health Care Plan continues to provide emergency medical coverage for the first 60 days of out-of-province/country travel. Members can purchase extra coverage under the Supplemental Plan; smaller units (15 days) are now available. The **Health Services Committee** had managed to keep the increase in premiums for 1993-94 to a minimum; however, rates were affected when the Ontario government imposed sales tax on premiums. The annual Health Seminar in September for all district and unit health representatives continues to clarify the benefits available under the plans so that most questions can be answered at the local level.

#### **Other Committee Activities**

The **Good Will Committee** continued in its quiet way to help members who found themselves in financial difficulty. It also prepared a guideline for district good will committees.

Two of our **Newsletters** this year contained a travel bulletin as well as the usual important information for retirees. Pictures were included with a few

articles this year. The **Facts & Impressions Committee** reported the business of the Senate to the membership.

Evaluations from the many STO/ERO tours arranged through Travel Guild praise all aspects of our travel program - planning, leaders and cost. The **Travel Committee** and tour leaders continue to perform a great service for less active travellers through the Stay-Put Holidays, most of which include day trips. Numbers more than doubled for all stay-put locations this year and one in Nassau was added. Many have signed up for the 25th Anniversary and Reunion Cruise of the Caribbean in early December.

The **Project Overseas Committee** interviewed eleven new applicants. In spite of deep cuts in the contributions from the Canadian International Development Agency, the Canadian Teachers' Federation has selected 76 Canadian teachers, including two of our members, for service with Project Overseas this year.

The members of the **Retirement Counselling Committee** outlined our programs at 15 OTF Personal Planning Workshops across the province, including for the first time two mini-workshops in more remote areas. Our presence was more visible due to our new promotional items and the draws for the popular Maritime Life book, *Lifetime, A Treasury of Uncommon Wisdoms*. Our bilingual presentation was introduced this year. At the May seminar for the local organizers of the 1993-94 workshops, a new format for the workshops was announced.

The **Membership Committee** tabulated the results of a survey of districts and shared information with them all about the different ways in which they recruit new members. Our membership is just under 28,000, including associate members, and our age spread is 55 to 100+. Our greatest challenge at the moment is to develop programs of interest to the large number of younger teachers retiring in the 90s while at the same time serving the needs of the older members.

The **Concerns & Issues Committee** continued to monitor new legislation that concerns our members, e.g. the Advocacy Act, the Substitute Decisions Act, the Consent to Treatment Act. The Committee will also monitor the role of the Advocacy Commission which is being set up to administer these acts.

The government's proposed Long Term Care Reform has been under intense scrutiny by the committee for some time.

Other concerns of the Committee have included the Fair Tax Commission, Living Wills, Euthanasia, and the pros and cons of Reverse Mortgages.

The Committee also continues to explore ways of making the STO/ERO library more accessible to members.

The **Pension Concerns Committee** made a thorough study of our 25 year concern about "low pensions". With the assistance of OTF and OTPPB personnel, and research by our executive director, many of the reasons for low pensions were uncovered. A major one is that 37% of pensioners did not qualify for full pensions as a result of a limited number of years in teaching. It is a complex issue. An increase in low pensions in most cases would result in a decrease in the government supplements for which persons on low pensions are eligible.

The Committee also met with Claude Lamoureux, the Chief Executive Officer of the Pension Board, to discuss the OTPPB Annual Report and in particular the rapidly increasing administrative costs. The increase in administrative costs are chiefly a function of completing the staffing necessary in the investment division. General administrative costs have been stabilized. Client Services would be improved when the new computer system is completely operational.

Our provincial executive and committee members are dedicated to service to others and we are fortunate to have a wealth of experienced members to help at both the provincial and district levels.

I have enjoyed watching our unique and important organization evolve as I have studied its records this year. This *Book of Memories*, together with the histories that the individual districts are preparing, should help to fill in the missing pieces.

I am happy to be able to add this last chapter to our 25 years of history. ■

