



The Retirees' Newsletter The Bi-Monthly Publication of the Faculty and Librarian Retirees' Association, The University of Windsor, Windsor, Ontario, Canada, Issue No. 21 -- February, 1997

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REGULAR FEATURES



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SPECIAL EVENTS Annual Dinner Saturday, April 19th, 1997 Katzman Room, Vanier Hall

Spring Meeting Thursday, March 20th, 1997 Katzman Room, Vanier Hall

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The Katzman Lounge Vanier Hall 2.30 p.m. to 4 o'clock A warm and friendly welcome is waiting for you!

SPRING MEETING AGENDA

A tentative agenda has been set for the Spring Meeting as follows:

1) Approval of Minutes.

2) Welcome to New Members.

3) Report to Meeting by James Skinner, University

Human Resources Division.

4) Progress on Preparation of Pension Guide, Report, Norm Shklov.

5) Treasurer's Report, Bill Phillips.

6) Report on the Bursary Fund; Question of when to Begin Bursary Awards, Cormac Smith.

7) Social Committee Report, John LaGaipa.

8) Other business.

Annual Retirees Dinner



Saturday, April 19, 1997 (postponed from March 1st) at 6 p.m., in the Katzman Lounge of Vanier Hall MENU Chicken Breast Parmesan, Veggies, Tossed Salad, Italian Pastries Tea, Coffee, Cash Bar \$17.50 per person, taxes included Pay at the Door Please Phone John LaGaipa, 966-2350, by Feb. 23

A FEW FACTS ABOUT THE ASSOCIATION

1) There are 138 members on the roster. 108 of these are fully paid up for the current year.

2) All retirees are eligible to join who are covered by the University of Windsor Retirement Plan for Faculty and Certain Employees.

3) The Association came into being in 1991.

4) Its only source of revenue is the annual dues of the membership. It has no office and no employed help.

5) The Association publishes *The Newsletter* five times per year (in February, April, June, October and December). Contributions in the form of articles, letters, and so on are invited, as well as reports on the activities of members in their various spheres.

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MANY OF OUR MEMBERS STILL REELING AFTER ABRUPT GRAB-BACK RETIREES ON THE GUARANTEED MINIMUM STAGGERED BY 2 ½PER CENT FIASCO

AS EARLY AS OCTOBER *The Newsletter* reported that, under the new agreement, there would be a **2.5 per cent increase in the Minimum Guarantee**. For those retirees receiving their Minimum Guaranteed pension some 50 per cent of the total this was expected to result in *an immediate 2.5% increase* in their pensions, retroactive to July 1st.

ACCORDINGLY, on December 13th, the administrator of our pension plan, Canada Trust, sent one-time cheques to many of those on the Guaranteed Minimum to cover the *retroactive* portion of their increase, and also included in their December pension cheques the full amount of the *monthly* increases... It seemed just like a jolly *Merry Christmas* wish. Right? Wrong. Read on. A month later, on January 13th Canada Trust came calling again. This time, in a letter to the same people, Canada Trust advised that the increase had been "due to an administrative error...(it)was inadvertently processed and should not have occurred, nor should the associated one time retroactive payment have been issued". So much for good wishes!

But not to worry, said the good folks at Canada Trust. "Fortunately (sic) we were able to correct your gross pension amount for January 1, 1997... and we will be withholding (these overpayments) from your February 1, 1997 payment in order to recover these funds". (Not even a P.S., "Hope you didn't spend all the extra over the holidays!").

HOW DID SUCH A FIASCO HAPPEN?

IT'S HARD TO SAY how it happened, or to make good the upset it caused for so many. But here is what we have been given to believe is the background: IN THE NEGOTIATIONS, it was found necessary to reduce the accumulated surplus in the pension fund. Quite logically, the preferred method of doing this was to distribute the surplus among those who had contributed to it, which clearly *included* the retirees. An across-the-board increase in all retirees' Minimum Guarantees was seen as a way to convey to retirees their "share" of the surplus. This appears to have been accepted by both sides in negotiations.

THE FLY IN THE OINTMENT was a ruling by none other than Revenue Canada. The University's actuaries, **Mercer Limited**, state that they pointed out this ruling to the University on **August 14th**, **1996.** (See letter reprinted in the next column). In November the actuaries **again** pointed out that there would be a problem in the case of "some of the faculty pensioners".

BY EARLY NOVEMBER it had become clear that the problem was indeed going to be a real one, heightened by an apparent insistence in negotiations, that the FULL 2.5% increase be given to ALL retirees receiving their Guaranteed Minimum, irrespective of the *actual* c-o-I increases received since retirement, versus *actual* increases in the Consumer Price Index.

The university says it instructed Canada Trust by telephone in early November to put everything on hold. Clearly that didn't get done, and well, see above.

MERCER AND REVENUE CANADA

Below is an extract from a letter from Mercer to the University dated Nov. 5, 1996:

"As indicated in our letter of August 14, 1996, some of the Faculty pensioners cannot receive an immediate increase due to Revenue Canada restrictions. Revenue Canada does not allow a member's pension to increase more than the cumulative increase in the Consumer Price Index (CPI) from the member's date of retirement... A member restricted by Revenue Canada would not receive the full 2.5% ad hoc increase.

"The following is an example:

"A member who retired July 1, 1995 will receive a regular scheduled increase effective July 1, 1996 equal to 100% of CPI. Therefore, a further increase of 2.5% would result in a total increase greater than 100% of CPI which is not allowed by Revenue Canada."

(Emphasis added)

THE CURRENT POSITION

The Faculty and the University have now filed a **joint appeal** to Revenue Canada against the ruling, on the basis of equity. There is no indication of when a disposition of the appeal can be expected. **Both parties have expressed confidence that retirees will ultimately receive an equitable share of the pension surplus that is being distributed**.

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OUR RETIREES' BURSARY FUND FOR STUDENTS NOW STANDS AT \$25,000.00 TOTAL

Fall General Meeting, 1994, the membership overwhelmingly approved a motion that a bursary fund be set up to assist needy students at the University of Windsor.

TODAY, TWO YEARS LATER, THAT FUND STANDS AT \$25,000. IF ANY PROOF WERE NEEDED of the dedication of the Retirees and their Association to the welfare of the University of Windsor and its students, that has to be it!

WHAT ACCOUNTS FOR THIS PHENOMENAL GROWTH?

FIRST AND FOREMOST has been the *determination and enthusiasm of the retirees themselves.* They have given generously of their money and of their time. Two Bursary Committees have worked hard to contact retirees and urge them to give. And members of the Association have responded. The present Committee chairman is Cormac Smith.

SECONDLY has been the *foresight of Ontario' Government*, which has set up a dollar-for-dollar matching scheme for Bursary Funds such as ours. That arrangement will go on till the end of March. So you still have six weeks to see your dollar contribution double in size!!

A REGULAR FEATURE OUR PRESIDENT'S REPORT by Edwin Habib

In Issues #19 and #20 of *The Newsletter*, it was reported that there would be a 2.5% increase in the Minimum Guarantee for members who retired prior to September 1, 1995. This was part of the new Collective Agreement, but this increase has not yet been realized. It seems that there is some problem with the interpretation of a ruling by Revenue Canada. I do not know the precise wording of the ruling and my efforts to find out have not been successful. In the meantime, some of us did get the increase from Canada Trust without any explanation, and subsequently this increase was deducted, again without any

explanation, and subsequently this increase was deducted, again without any explanation. I find it unsatisfactory that we had not been informed officially that there was a problem with the administration of the increase, and I am appalled at the way Canada Trust acted.

I understand that the Faculty Association and the Administration are meeting to resolve this problem. I hope that a favourable conclusion will be reached before the Association's Spring Meeting in March.

I would like also to pay tribute to Bill Phillips for putting together and distributing *The Newsletter.* It involves many hours of tedious work collecting news items, planning the layout, typing columns, checking addresses and finally posting the papers. In addition, Bill also performs the duties of treasurer and secretary to the Association. This publication keeps us in touch with our colleagues and the events that are important to us. As a matter of fact, in writing this report I find that I can say very little which has not already been said in *The Newsletter.*

There is one exception, as I have said above, and that is, "What happened to the 2.5% increase in the Minimum Guarantee?".

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THE COUPLE By Joan Hackett

HE -- a vigorous husky young man, an exuberant spirit, shouts a lusty "Hi, how are ya!" to each passerby as he charges down the street to confront the day. **SHE** -- a wraith with long blonde hair hanging down her back, a shadow always a step or two behind clinging to his sleeve.



HE and SHE climb into his car, a sway backed station wagon -- age and make unknown. It's a wonderful patchwork of white, black, green and rust overflowing with lawn care equipment. He guns the motor. Away they go: his elbow out the window at a jaunty angle, her hair flowing in the breeze.

HE's in the lawn service business. This hot July afternoon he plows back and forth cutting grass, his body thrust forward, determined to conquer every blade in his path. SHE scurries along in his wake occasionally she picks up a leaf and deposits it in the trash.

Joan Hackett taught Theatre History in the School of Dramatic Art, which probably explains the acute perception so evident in her short articles. She travels a lot, her favourite destination being The Big Apple. England, she says, is next stop on her list.

CONFESSIONS OF A BOOKIE By Eugene McNamara

MY BOOK COLLECTING DIDN'T START WITH RETIREMENT. It began when I was a boy. I became notorious in my neighborhood as the kid who would trade his perfectly good comic books for **Big Little Books** -- because I had discovered that they *were* books, complete with hard cover and a spine.

SO IT'S BEEN A LIFETIME OBSESSION. I cannot pass a used-book store, church sale or garage sale without a look. Now I have about sixty copies of Omar Khayyam's *Rubáiyát*, lots of *Walden* and *Leaves of Grass*. And some interesting editions of *Moby-Dick*.

Just recently I tracked down the 1925 photoplay edition with pictures of John Barrymore in the silent film version of *Moby-Dick*. By the way I have the Classic Comic edition as well as the colouring book --(how do you colour a whale *white?*).

I AM STILL LOOKING FOR THE BIG LITTLE BOOK EDITION. I know it is out there someplace. I will trade a comic book for it.

Eugene McNamara taught American Literature and Creative Writing. His most recent publication is <u>Fox Trot: Short Stories</u>, 1994. He will be speaking on Book Collecting, at the Riverside Library, Thursday, Feb. 27th, at 6.30 p.m.

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HEALTH TIPS



By Joseph E.J. Habowsky Is There A Remedy for Age/Liver Spots? SO-CALLED AGE/LIVER SPOTS ARE NOT PRIMARILY RELATED TO AGE, but can also be the result of too much sun exposure. Although harmless, generally occurring on the face, backs of hands, forearms and occasionally on the back, they can be unsightly. These spots are caused by excess melanin pigment, produced by melanocytes, which occur in epidermal cells of the skin . SEVERAL STRATEGIES FOR REMOVAL are suggested in the literature but none seems completely effective, except for laser treatment. I have found, however, that fresh lime juice is most successful in controlling those spots. I add to my drinks, (tea, water, fruit drinks, soft drinks etc.) freshly squeezed lime



juice - a lime a day; cut the fruit in half and squeeze the juice directly into the drink. Before discarding the residue, I wipe the affected area with the fleshly part of the lime and let it air dry; in a couple of weeks the spots will fade - in my case disappeared.

I USE FRESH LIME JUICE ON A REGULAR BASIS, because it is rich in **Vitamin C**, which is a powerful antioxidant, blocks the formation of blood clots, protects against strokes and degenerative heart disease; fights the toxic effects of pollution, helps in healing, produces red blood cells and collagen, lowers risk of cataracts, reduces risks of certain cancers, especially stomach, larynx, oral cavity and pancreas. **Caution**: if taken in large doses, it may cause diarrhea, kidney stones or liver problems (K.H. Cooper, 1994 Antioxidant Revolution, Thomas Nelson Publishers, in Canada by Word Communications Ltd. Richmond, B.C.; Wade, 1994, Eat Away Illness, Parker Publishing Co. West Nayak, NY 10995).

Joseph Habowsky taught and did research in the Department of Biology, concentrating on cytology (cells), and electronic microscopy on animal and human cells. In addition to structure, his teaching also related to cellular functions.

X-RAY ANYONE ?

by Aranka Kovacs

HAVE YOU EVER had the feeling when visiting your doctor with your aches and pains, that you should have trained for the Olympics, when you are faced with trying to climb onto an examining table, or when sent for an X-ray and the table is so high it seems like climbing Mount Olympus?

AT MOST PRIVATE FACILITIES the X-ray tables are immovable, and it is the **patient** who must manage the climb, with the assistance of the technician and a step-stool. Even at that, it is difficult, especially for people of short stature.

WELL, I DID SOME RESEARCH, and the results showed that there are some Xray departments where you don't have to worry about not being an athletic superstar. These are at Windsor Western and Metropolitan Hospitals, and the X-ray Clinic at 700 Tecumseh East.

At Windsor Western and the Clinic, the X-ray table is a tilting one. You stand on a narrow ledge with your back to the table, and the technician slowly lowers you to a lying position. When the X-rays are completed, the bed is raised to the upright position and you just step off the ledge, which is the floor level. Since there is nothing to hold onto, you must be careful not to fall forward as it is a strange sensation. But the technician is there to help you keep your balance. It is still much easier than having to climb.

At Metropolitan Hospital the X-ray table is adjustable up and down. It can be lowered to your height so you can sit comfortably. It is then raised for taking Xrays. The X-ray table can be lowered even to wheel-chair height, so it is not difficult to transfer from a chair to the table.

IF CLIMBING IS A PROBLEM FOR YOU, call any one of these X-ray departments before you go.

Aranka Kovacs taught Economics. She has taken an active interest in the problems confronted by people with disabilities. In the next issue she will tell of a now-available map of Windsor streets, showing in detail those streets that provide curb ramps for wheel chairs. To learn how to obtain the map, call Aranka at 969-6405.

EDITOR'S NOTE: THE TILTING TABLES ARANKA DESCRIBES ARE BECOMING MORE COMMON, THANK GOODNESS. MY CHIROPRACTOR IN WINDSOR BRAY/RUSSO CHIROPRACTIC HAS SEVERAL OF THEM, AND THEY ARE A GREAT CONVENIENCE!



A MEMBERSHIP LIST IS IN THIS ISSUE AT PAGES 9-10

The list includes 138 names. All but a few are fully paid-up members. It is assumed that the few who have not yet paid dues for the current year have simply overlooked them, and a reminder in the form of a personal note is being sent to them with this issue.

The list on pages 9 and 10 is meant to be detachable if you wish to keep it in your files.

IN MEMORIAM

We are saddened to report the recent deaths of two retired members of the University faculty. **Claude Louis Vincent** taught in the Department of Sociology and Anthropology. He died at his home in Windsor on December 10, 1996. He was an active member of this Association and had been in attendance at the Annual General Meeting in October.

Rev. Maurice Adrian Record, C.S.B., taught, until 1974, in the Department of Psychology. He died on January 31, 1997, in Toronto.

A REGULAR FEATURE

THE LETTER BOX

BILL AND BETTY COLBORNE TRAVEL IN TURKEY

Our travels this year took us to Turkey. It is a fascinating country, rich in history. After a few days visiting the fabulous treasures in Istanbul, we made our way wouth to the Mediterranean, where we had four days of R and R at a resort. Almost daily we were confronted by the engineering works of the Romans. Their town planning puts us to shame.

It was an experience that shouldn't be missed. However, the clean air of Port Elgin was very welcome after the pollution of Istanbul (population 15 million). **LEONARD AND BIRGIT KROON**

Readers may recall the brief article included in Newsletter #19, on the home which Leonard Kroon built on Walpole Island and which was featured in an interview on CBC recently. Recently the Kroons sent to The Newsletter a striking aerial view picture of the house and grounds. They are spending the winter in Leesburg, Florida.

PETER AND JEAN SONNENFELD

The Sonnenfelds sent a most interesting letter, too detailed to include in full. Some highlights: Peter's health is improving rapidly, which has allowed them to do some travelling. They sold their home in Windsor, so their move to Toronto is now complete. Jean has adapted quickly "to driving in downtown Toronto traffic, competing with taxis, rollerbladers, bicyclists, trucks, pedestrians, and dodging the nearly ubiquitous signs prohibiting left-turns.

MEMBERSHIP NOTES

RECENT NEW MEMBERS WELCOMED

Seven of the twelve people eligible to join the Association by reason of being covered by the same pension plan as faculty and librarians, have joined the Association at this time. Their names are included in the list on pages 9 and 10. The group includes some who retired from senior administration in the University of Windsor, and some who retired from the affiliated Assumption University.

On behalf of the membership at large, the Executive of the Association warmly welcomes these new members, and looks forward to their participation in all of the Association's activities.

EMAIL ADDRESSES OF ASSOCIATION MEMBERS

A list of email addresses will be posted soon on the Association's web site. If your address is missing from the list, just contact *The Newsletter* and we will add it.

The Newsletter

The Retirees' Newsletter is published by the Faculty and Librarian Retirees' Association of the University of Windsor, five times per year: -- in February, April, June, October and December. Its main purpose is to inform retirees on matters of direct interest to them such as pensions, benefits, association activities, etc.

The Newsletter welcomes contributions from readers observations, arguments, and creative work of all kinds.

Editor Bill Phillips Assoc. Editor Joan Hackett Send items for publication to Bill Phillips, 1186 Grand Marais Rd., West, Windsor, N9E 1C7. or use his email address: philli3@server.uwindsor.ca

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FROM THE EDITOR'S NOTEBOOK

WHAT CAN BE SAID about the pension debacle described on page 3 of this issue? Maybe there is a lesson to be learned.

IT IS HARD TO IMAGINE how those directly involved could have stumbled into such an embarrassment, apparently without realizing it. Both sides in the negotiations seem to have been remiss in not realizing that what they were agreeing to on behalf of the retirees was certain to cause problems with Revenue Canada.

THE MOST SERIOUSLY AFFECTED BY THIS, of course, were the retirees themselves. Three weeks **before Christmas**, they were given to understand that their levels of Minimum Guaranteed pension were being increased, including a retroactive payment to July 1st. Three weeks **after Christmas** they were told this was all a mistake, and the extras already received were being taken back. **NO HINT WAS GIVEN** to them as to **why** this had happened, or what was to happen next. **In fact, in my opinion, the letter they received from our pension administrators, the Canada Trust Company stands as a model of insensitivity and ham-handedness.** I was among those who received the letter,

and I could hardly believe that a company which deals with the public in the 20th century could have been associated with such a letter. Parts of the letter are quoted on page 3.

Like just about everything we receive from Canada Trust, **the increase in the first instance had been unidentified**. We were left to figure for ourselves what it was meant to reflect by trial and error with a calculator. Indeed, I myself would not have known that such an increase was part of the new agreement had I not read it in **The Retirees' Newsletter** -- and, I can tell you, even that worthy source was not informed of it in any official way, but had to ferret out the news for itself. **SUCH IS THE RATHER BENIGHTED STATE OF COMMUNICATIONS** in which University retirees seem to be left. Is Canada Trust, as pension administrator, too busy with other aspects of their business to communicate information to our retirees? Or are there just too many levels of administration involved in the pension (the University, the Faculty Association, Canada Trust as administrator, the actuaries, the fund managers, and goodness knows how many other functionaries) so that they can't get their act together, with the result that the **retirees often slip through the cracks and become the forgotten people in the pension picture?**

For now, retirees will be waiting for word on the response of Revenue Canada to the joint appeal. I feel confident that, in the end, retirees will receive their fair and equitable share of the pension surplus. But it will have been through a needlessly long and tortuous route. Bill Phillips

The Association

The Faculty/Librarian Retirees' Association at Windsor was formed in 1990, to give a unified voice to retirees; to provide a bridge for communication with the University; to encourage social contact among the retirees; and to open a few doors through which retirees could continue to contribute to the University of Windsor.

Thus the Association is meant to fill what could otherwise be a void in the lives of retirees possible isolation from the University and from their former colleagues; and possible lack of understanding of vital pension and health issues that affect them directly.

There are only two meetings of the full membership per year: in the spring and the fall. An informal social committee arranges several other events per year dinners, plays, picnics, and so on all of which are paid for by those who take part. The Association encourages smaller special interest groups to form as occasion and their interests warrant. Because of extreme economy of

operation, dues have been kept at the level of \$10 per year. This includes five issues of *The Retirees' Newsletter*.

Officers of the Association are: **President**: Edwin Habib **Secretary**: (Temporarily vacant) **Treas'r & Membership**: Bill Phillips **Elected Members of the Executive Committee**:Bob Chandler; Idalia Rappé **Ex Officio Members of the Executive Committee**: (Founding Pres.) Shklov; and (Newsletter Editor) Phillips. **The Association's Address is**: Faculty/Librarian Retireess' Association, University of Windsor Post Office, Windsor, ON. N9B 3P4 **Email**: habib@server.uwindsor.ca **Home Page**: http://www.uwindsor.ca/newsstnd/uwflra/index.html **Newsletter online**: http://www.uwindsor.ca/newsstnd/uwflra/news.htm

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FACULTY/LIBRARIAN RETIREES' ASSOCIATION, UNIVERSITY OF WINDSOR

MEMBERSHIP LIST

Prepared by Bill Phillips, January, 1997. Please report any errors or desired changes or additions to him at 972-0588or by letter to the Association address. *Note: Telephone numbers below show the area code in brackets. Where no area code is shown, it is (519)*

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