

## **The Retirees' Newsletter**

**The Bi-Monthly Publication of the Retirees' Association (Faculty, Librarian,  
Administrator)**

**The University of Windsor, Windsor, Ontario, Canada N9B 3P4**

**Vol X, No. 5, December 2000**

**First Published in July 1991**

**Issue # 40**

**Editor : Datta Pillay**

### **Assumption University Confers Honorary Doctor of Laws, honoris causa on EuGene McNamara**

Assumption University has long been a formative presence in the spiritual and cultural life of this community. EuGene McNamara has been one of our most important voices in fostering those values. Gene was born in Oak Park, Illinois. He received his BA and MA degrees from DePaul University in Chicago and his Ph.D. from Northwestern University. In 1959 he joined the English Department at Assumption University. He taught American Literature and Creative Writing until his retirement in 1995. He founded the University of Windsor Review in 1965 and was Editor until 1987. He is now Professor Emeritus in the Department at the University of Windsor. He received the University of Windsor Alumni Teaching Award in 1994 and in 1998 the City of Windsor Mayor's Award for Excellence in the Literary Arts.

Eugene's achievements add up to 12 collections of poetry, five collections of fiction including this year's Waterfalls, a stream of scholarly journal pieces and books on topics ranging from Marshall McLuhan's literary essays to the film classic Laura. His poems and stories have appeared in Best American Short Stories, Best Canadian Stories; and in such magazines as Saturday Night, Ontario Review and Queens Quarterly.

He has given many readings in local high schools and art galleries, and elsewhere in Canada, United States and England.

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### **President's Message**

As I write these words, we are preparing to meet once again with our Faculty Association counterparts and with the D7 Committee (on December 7) in order to discuss pension-design and health-benefit issues.

Pension design, as you already appreciate, is complex and thorny, and we pay a lot of attention to it. Accordingly, I welcome the piece, in this issue, co-authored by past-President Bill Phillips and Peter Burrell--a piece that deals at some length with minimum guarantee (MG) and money purchase (MP) features of our Plan, and the issue of possible 'parity' in yearly increases between both these parts. In the matter of health benefits, we will first be considering a proposed reconfiguration of provisions and premium rates that should cost you less. We have also made it our aim to push for the University increasing its payment share of these premiums. [The University already pays for 50% of the dental premiums; and some universities in Ontario and Canada pay for all benefit premiums.]

Our demands have already been presented to the WUFA Contract Committee. My sense is that the Faculty Association has gradually become more appreciative of, and sympathetic to, the Retirees' point of view. We will do everything we can to influence them to act - i.e., in negotiations - accordingly.

Let me take this opportunity to offer all of you season's greetings and my best wishes for a healthy and happy New Year.

Stan Cunningham

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**Merry Christmas! Happy New Year!**

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**Campus News**

**University Hosts Celebration of Research and Scholarship Excellence**

A Celebration of Research and Scholarship Excellence hosted by President Ross Paul On November 29, 2000 gave the University of Windsor community an opportunity to recognize researchers at Windsor who have brought honour and prestige to the University through their recent achievements.

Professors Being Honoured at the Celebration of Research and Scholarship Excellence include **Bill McConkey FRS**, Canadian Association of Physics Gold Medalist and University Professor; **Kevin Gorey** - Epidemiologist and Associate Professor of Social Work for Five Year Health Career Investigator Award; **Hugh Mac Isaac**, Professor of Biology and **David Antonelli**, Professor of Chemistry/Biochemistry for Premier Research Excellence Awards; **Jacqueline and Eleanor Maticka-Tyndale** for Strategic Grant from Social Sciences and Humanities Research Council of Canada; **Suzan Ilcan and Daniel O'Connor** for Strategic Grant and Joint Initiative from the Social Sciences and Humanities Council of Canada; **Ron Frisch** - Associate Professor of Psychology for two research grants from the Ministry of Health; **Douglas Stephen** (Can Soc for Chemistry Alcan Award) and **Bulent Mutus** ( Chief Investigator for a Canadian Foundation for Innovation (CFI) Project Award) - from the School of Physical Sciences; **Brian Fryer** - Earth Sciences (Chief Investigation CFI Award); **Roman Maev** - School of Physical Sciences (Collaborative Research and Development Grant from NSERC & Daimler Chrysler Corporation); **Alistair MacLeod** - Professor Emeritus ( Fellow of Royal Society Canada, 2000 Trillium Award)

**Prestigious Clark Awards Presented to Six Longstanding Supporters**

Six outstanding supporters of the University of Windsor received the awards at the annual Holiday Reception of the Toronto Chapter of the University of Windsor Alumni Association.

The Clark Awards have been presented annually since 1994. Named for former Board of Governors Chair Charles Clark, the awards recognize outstanding personal service of both alumni volunteers and friends of the university who have made significant commitments in time, energy and expertise by serving on boards, committees and campaigns.

**The recipients for 2000 are:**

1. **Michael J. Walker**, Director, External Affairs and Public Policy , DaimlerChrysler Canada Inc.;
2. **Amanda Gellman**, Executive Director, AIDS Committee of Windsor;
3. **Camillo La Civita**, Senior Investment Advisor and Associate Manager T.D. Evergreen Investments;
4. **Michael K. Stinson**, Investment Advisor, RBC Dominion Securities Inc.;
5. **Richard H. Shaban**, Barrister & Solicitor, Borden Ladner Gervais LLP
6. **Frank Ewaszyn**, Senior Vice President, Advance Manufacturing, DaimlerChrysler Canada Inc.

**Increased Enrolment at University of Windsor**

Enrolment in first-year undergraduate programs at the University of Windsor is 18 percent higher than last year and the highest first-year increase among all Ontario universities for fall 2000. This September, 3,387 students entered first year of undergraduate programs at Windsor, compared to 2,873 in September 1999.

A count of students in all undergraduate and graduate programs early in this Fall Semester showed total enrolment is up 3.5 percent to 12,900. That's up from 12,600 at the same time last year, and from 12,200 the year before.

"We are pleased to see enrolment up in all undergraduate programs across the board. This demonstrates a confidence in the quality of the education being offered at Windsor and is an encouraging sign that our strategic planning is taking us in the right direction," says President Ross Paul.

Dr. Paul said he is especially pleased to see enrolment in masters and doctoral programs have risen from 700 to 900 over the two-year period and that the university is well on its way to reaching target numbers in graduate and international student populations.

#### **Faculty-by-Faculty Summary**

The **first-year Engineering class** is up 50 students over last year, bringing total Engineering enrolment to 600.

The **Odette School of Business**, with more than 1,500 students, is up 100 students over last year and continues to be the largest program area on campus.

**Computer Science**, is now the second largest program area at the University of Windsor, with more than 1000 undergraduate students. Counting graduate students, there are more than 1,400 students who are majoring in Computer Science.

**Arts and Social Sciences programs**, which includes **Sociology, Psychology, Communication**

**Studies and others**, have always combined to make up nearly half the student population at Windsor. Signs of growth among new students in these areas continue as well.

University of Windsor programs in **Human Kinetics** at more than 400 and **Education** at 700 continue to be at capacity and in high demand.

The university's early-fall head count is the more complicated full-time equivalency calculations to be officially reported to the Government of Ontario by all universities on the first of November.

***The University of Windsor, one of Ontario's leading academic institutions, provides the "degree that works," an innovative and student-focused approach, which prepares its graduates for the challenges of tomorrow.***

#### **The Retirees' Newsletter**

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#### **Campus News**

#### **Dean's Annual Holiday Reception for the Faculty of Arts and Social Science**

**December 5, 2000**

#### **Colin Atkinson Recognized For Distinguished Achievement**

English Professor **Colin Atkinson** was surprised at the end of presentations during the Dean of Arts and Social Science's Annual Holiday Reception as he was called to receive an award for Distinguished Achievement over a Long Career, an award that is not given out every year.

"Colin Atkinson has been a professor's professor and a student's professor," Dean McCrone said. "In his 29-year career at Windsor, he provided exemplary service to his program, faculty and university. A veritable Mr. Chips, Colin has been the favorite professor of generations of students, the one whose classes they have enjoyed the most, who has been available day and night, weekdays and weekends, during the academic year and summer, to counsel and advise them. He is the one they remain in touch with and return to visit years after graduating."

Dean McCrone recalled Dr. Atkinson's research being called "breath-takingly original."

#### **Other awards presented:**

The Distinguished Service Award to a Faculty Member to **Dr. Alan Sears in the Department of Sociology and Anthropology**;

the **Meritorious Service Award for a Part-time Faculty or Staff to Brian Brown, sessional lecturer in Visual Arts**;

and the **Distinguished Teaching Award to Dr. Jacqueline Lewis in the Department of Sociology and Anthropology**.

## **Faculty of Science First Annual Celebration of Success November 17, 2000**

Dr. Richard Caron, Dean of Science organized the above event to recognize the contributions of Faculty and Staff. In his remarks, he recognized **past Deans of Science** -Dr. Brian Fryer ( 1993-1998) and Dr. Datta Pillay ( 1983-1993) all the **AAU Heads** - Drs. Harold Atkinson, Keith Taylor, Sheila Dresen, David Cotter and Richard Frost

**Program Chairs** - Drs Robert Rumfeldt, Gordon Drake and Iain Samson.

**Fellows of the Royal Society of Canada** - Drs. Gordon Drake and William McConkey;

**Fellow of the Royal Society of Chemistry** - Dr. Dennis Tuck.

**University Professors** - Drs. Sheila Cameron, Gordon Drake, William McConkey, David Symons and Dennis Tuck -

**Professors Emeritii** - Winfrid Benedict, Datta Pillay, Roger Thibert, Bruce McGarvey, Dennis Tuck, William Phillips, Peter Sonnenfeld, Krishan Duggal, Cormac Smith, Neil Wigley, Anna Gupta, Devamma Purushotham, Janet Rosenbaum, Lucjan Krause, Frank Holuj, Arie Van Wijngaarden, Geza Szamosi, Mordechay Schlesinger, M. Czajkowski, Peter Hudec and Derrick Tracy.

**Premier's Research Excellence Award** - Drs. David Antonelli and Hugh MacIsaac;

**Can. Soc. for Chemistry Alcan Award** - Dr. Douglas Stephen;

**Can. Assoc. of Physicists Lifetime Achievement Award** -Dr. William McConkey;

**1999-2001 CF/OIT Awards - Lead Researchers** - Drs. Bryan Fryer, Bulent Mutus,Douglas Stephen;

**All the 2000-2001 NSERC Equipment and Operating Grants award winners.**

**Staff Recognitions - President's Achievement Award** - Stephen Karamatos(1993), Jean Franklin (1991) and David Hill(1989).

**Celebration of Past Teaching Award Winners:**

**University of Windsor Alumni Teaching Award** - Drs. Mervyn Franklin(1997), Om Chandna (1996), Frank Lemire(1993),Nigel Hedgecock (1991), Joseph Habowsky (1991), John McIntosh (1989), Peter Burrell (1989), Roger Thibert (1988) and Cormac Smith (1987).

**OCUFA Awards:** Drs. Roger Thibert ( 1989) and Om Chandna (1973)

**3M Award** - Dr. Joseph Habowsky (1991)

Several members of the faculty, professors emeritii, staff, student representatives and members of the senior administration and deans of other faculties were in attendance

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### **Appointments and Staff Changes**

**Dr. R.J. Caron** has been elected **Dean of Science** effective November 1, 2000 to June 30, 2005.

**Search on For The Following Positions:**

Dean, Faculty of Education

Director, Great Lakes Institute for Environmental Research

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**Association News**

**Minutes of the Fall General Meeting held on October 24th, 2000 at 2.30 p.m. in Hoffman Auditorium, IONA College.**

**Members Present:** JK Bewtra, Robert Billinghurst, Donald Briggs, Bruce Burton, John Callaghan, Kumar Chatterjee, Robert Chandler, Edward Crowley, Stanley Cunningham, Tony Doctor, Mary Lou Drake, Gino Fracas, Wendy Frazer, Jan Gregor, Anna Gupta, Joan Hackett, Peter Halford, Nigel Hedgecock, Frank Holuj, John Huschilt, Robert Howell, Henry Jansen, Ross Johnston, Aranka Kovacs, Jan Laba, John LaGaipa, Louis MacKendrick, Jerry Malone, Malcolm Matthew, Bruce McGarvey, Gerald Monforton, Helen Moore, Richard Moriarty, Phyllis Nolan, Ronald Pazik, Michael Petras, Bill Phillips, Datta Pillay, Kenneth Pryke, Idalia Rappe, Conrad Reitz, Janet Rosenbaum, Cormac Smith, Kalyan Sarkar, Robert Stager, Donald Stewart, Bill Youdelis and Michael Zin.

**1. Minutes of the meeting of March 28th, 2000** - On the motion of Kumar Chatterjee, seconded by Richard Moriarty it was resolved that the minutes of the Spring General Meeting, of March 28<sup>th</sup>, 2000, be approved as distributed. Carried.

**2. Message from Professor Gerald Romsa** - Professor Romsa brought greetings from the Faculty Association and welcomed the opportunity to speak to the Retirees Association as the Faculty Association (WUFA) president.

He focussed on the joint efforts of the Retirees Association and Faculty Association to improve pension and benefits to all retirees. He briefly touched upon the task of the D7 Committee, which was considering the design structure of the pension plan and benefits package. He conveyed his disappointment in not being able to recruit some pension consultants to conduct studies, since they all turned down the request. With respect to the projected pension surplus, he indicated that Gordon Drake is working on a model. He cautioned however, that any changes to pension plan retroactively will be extremely expensive and wondered who will pay for it.

**3. Remarks of Jim Skinner** - Mr. Skinner wished to make limited comments since he is involved in D7 committee work and also with the Contract negotiations. Since health benefits costs are rising by at least 10% each year, he has been focusing on providing good retiree benefits. He said some changes to the benefit plan will not hurt anyone.

He explained the Money Purchase and Minimum Guarantee pensions. He stated that all members retire on the Money Purchase plan. Depending upon the contributions (member + University) in their individual accounts and the investment return, if their Money Purchase pension is below the Minimum Guarantee level, then they receive a supplement from the university. He said that pension would increase by 2 percent for MG and 5.3 percent for MP retirees. Members present thanked Mr Skinner for his services and help over the years to all retirees.

He announced that he will retire in January 2001, but continue as a Consultant through the negotiations.

**4. Remarks of Ms Aase Cuthbert** - Expressed her appreciation for the opportunity to address the retirees.. She said a second opportunity to access funds through the Ontario Student Opportunity Trust Fund presented itself unexpectedly this year, resulting in additional matching funds of approximately \$4300 to the Retirees' Bursary Fund.

The total value of the fund (capital and expendable accounts) is currently \$57,151. She stated that the scholarship has been provided to 2 students in each of the past two academic years and will support at least a further two awards this year. The university has introduced the concept of having a Growth and Protection Fund for each endowed award. This fund will be built up over time through the assignment of a portion of the interest earned each year. It will ensure that in the event of a serious downturn in market conditions we will still be in a position to offer the same level of student assistance without dipping into the capital account.

- the deadline for students to apply through our General Bursary process is October 31. Awards office will screen them for a pool of suitable candidates to be submitted to WURA committee.

**5. Business Arising From The Minutes - None**  
**6. Interim Report of the Treasurer:**  
Professor Phyllis Nolan presented the Treasurer's  
**Final Report - October 1, 1999 to September 30, 2000**  
**Opening Balance \$ 477.03**

**Income**

Membership Fees **\$ 4,048.64**

**Expenditures**

Printing \$ 950.59

Postage Stamps \$ 867.95

Extra Mailings \$ 275.00

Supplies \$ 192.53

Computer Supplies \$ 120.00

Phone \$ 7.00

Contingencies \$ 256.17

Miscellaneous \$ 142.00

Bursaries - Memorial \$ 200.00

**Total Expenditures \$ 3,011.23**

**Balance on hand \$ 1,514.44**

\*Memberships

172 Paid 1999-2000 \$ 3,440.00

26 Paid 2000-2001 \$ 520.00

1 Paid past dues \$ 80.00

1 US Exchange \$ 8.64

**Total \$ 4,048.64**

On the motion of Phyllis Nolan seconded by Kumar Chatterjee, the Treasurer's report was approved as presented.

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**7. President's Report - Stan Cunningham**

A copy of the President's report was circulated with the agenda material. Stan alluded to the focus of WURA to pension plan and health benefits. He referred to active role of the D7 Committee and the prioritized demands for inclusion in the 2000 Contract proposals. These proposals are listed in the October 2000 Newsletter, Issue 39. He answered several questions from the membership related to the above topics.

Bill Phillips stated that the four-year average issue was addressed in the middle 90's but Mercer's advised against it. With reference to the issue of some redress, for a few seriously disadvantaged pensioners on MG, Bill Phillips wondered how one could determine that and therefore suggested that some criteria be developed, before we address this matter.

In conclusion Stan expressed his delight at the healthy membership of 200 retirees in the association and thanked them for their continued support.

**8. Progress Reports of Committees:**

- a) Pension & Benefits - Contract proposals and work of D7 Committee was covered under President's report by Stan Cunningham.
- b) There was some discussion on the revised rates from Green Shield, for health benefits. The membership was still interested in having a category for couple who no longer have any dependents. Green Shield has taken this matter under advisement and we may hear from them soon.
- c) Report of the Bursary Fund was covered by Ms Aase Cuthbert and hence no further consideration was necessary on this subject.

d) It has been reported on many occasions that we have Five different committees on campus dealing with pension and benefits. WURA is trying consolidate these committees into a single committee with the support of WUFA and the University administration. While there is some sympathy for this route, it was observed by some in the administration that the Board of Governors Pension Investment Committee has to be a separate committee. This still leaves hope to have a single committee to do the work of the other four committees.

**9. Report of the Nominating Committee:**

Kumar Chatterjee as Chair of the Nominating Committee presented the slate of officers, for the various positions on the Executive, for the year 2000 -2001 and invited further nominations from the floor. Since there were no further nominations, it was moved by Chatterjee and seconded by Anna Gupta that the slate of officers, as presented be approved. Carried.

**10. Other Business:** John LaGaipa made an announcement about Uni-Com. Conrad Reitz made an announcement about a fund raising dinner on campus.

**11. Adjournment** - The meeting adjourned at 3.50 p.m.

**Windsor University Retirees' Association New Office Bearers 2000-2001**

**President Dr. Stan Cunningham**

**Secretary Dr. Datta Pillay**

**Treasurer Prof. Phyllis Nolan**

**Past President Dr. Kumar Chatterjee**

**Director Dr. Donald Briggs**

**Director Prof. Gino Fracas**

**Director Mr. Jerry Malone**

**Director Dr. Alan Metcalfe**

**Ex-Officio**

**Founding President Prof Norman Shklov**

**Bursary Fund Dr. Wilfred Innerd (Chair)**

**Pension & Benefits Dr. John Meyer (Chair)**

**Editor - Newsletter Dr. Datta Pillay**

**Social Committee TBA**

**Meet Your New Members of the WURA Executive Committee**

**Donald Briggs** - Professor Emeritus, joined the Economics & Political Science Department in 1963. After serving in various administrative capacities as Vice Dean of Social Sciences, Head, Department of Political Science, and a member of the Senate for many years, he retired in 1998. He had a long association with the World University Service Canada (WUSC) and received the prestigious WUSC award in 1999.

**Gino Fracas** - Professor of Athletics & Recreation joined the university in 1967 and launched the football program and served as its coach for 19 years (1967-86). He has been an active as a member of various university committees. He is the author of a book entitled "Basic Football Guidelines - Simple Biomechanical Approach".

**Wilfred Innerd** -He obtained his BA and MA degrees in Education from Durham, England and a Ph.D from University of Pittsburgh. After working a few years in the US, he came to University of Windsor in 1976 and served as Dean of Education from 1983-88. He has been extremely active at the University level in the Senate, Senate Executive, Academic Planning Committee, UCAPT and recently as Equity Officer. He is a member of the Board of Canterbury College.

**Jerry Malone** - a former University of Windsor graduate, obtained his degree in Library Science from Wayne State University and joined as a professional librarian in 1969. He remained in the Collections Department until his retirement this year. For nine years he served as Associate University Librarian -Public Service. On two occasions he served as Chief University Librarian for six months periods, which entitled him to be a member of the Council of Deans, the Senate and the Senate Executive. He is also an Academic Associate of Assumption University.

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**Association News**

## A LIGHTER LOOK AT THE PENSION PLAN

Bill Phillips and Peter Burrell

### AN UNOFFICIAL HOMILY ON MGB\* AND MPP\*\*

(\*Minimum Guaranteed Benefit \*Money Purchase Pension)

Brethren,

Today's text is taken from SCRIBES, v.1 and v.2.

#### VERSE ONE

##### THE MINIMUM GUARANTEED BENEFIT

I am on the MGB.

But please, dear friends, don't weep for me;

My MGB includes, you see,

What some would call a subsidy

Which sits **atop** my Money P.

That subsidy is paid to me

By the University,

To make sure every cheque will be

**Equal to** my MGB.

Now, in due time, my Money P.

May **catch up** to my MGB;

And when **that** happens, weep for me:

My subsidy's then history!

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#### VERSE TWO

##### THE MONEY PURCHASE PENSION

And I am on the Money P...

Here my pension cheque, of course is

Buffeted by **market** forces.

Which means that I must needs abide

A constant roller-coaster ride.

Betimes I wonder, aren't we able

To keep that curve a bit more stable.

A four-year mean, or like device,

Could render planning more precise.

But I **still** watch my MGB,

Grateful that that subsidy

Is waiting reassuringly,

Should fortune turn its back on me.

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#### ON VERSE ONE

In Verse One, our Scribe seems sensitive to the **image** conveyed in the words "Minimum Guaranteed Benefit", which, to some, might bespeak a status only marginally above "Welfare Case". Perhaps to counter this image, our Scribe strives to say the nicest possible things about the MGB. The interplay he describes in Verse 1, between the

Minimum Guaranteed Benefit and the Money Purchase Pension, illuminates some aspects of the pension which give even veteran retirees occasional difficulty. Our scribe reminds us that, were he in fact to receive his **Money Purchase Pension** each month, he would actually be receiving **less** than his Minimum Guaranteed Benefit. (Strange. We usually equate **Money Purchase** with the best of all possible worlds. Can the lowly MGB **really** aspire to such Panglossian eminence, even temporarily?). It seems so. Read on.

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**Association News**

**PENSION (cont'd)**

This is so because, as our scribe tells us, his monthly MGB cheque (and **all** MGB cheques) include a "subsidy" (some prefer to call it a supplement) paid by the University. The subsidy is necessary *to top up* his Money Purchase Pension, in order to ensure that he will receive his Minimum Guaranteed Benefit. He doesn't tell us *why* such a gap might exist in the first place, so let's look further.

Retirees recall all those pension deductions from payroll over the years, with the University throwing in matching amounts, and the total going **into the Pension Fund in the individual person's name**. Upon retirement, and in every pension year thereafter, each retiree's MPP is individually calculated; and the resulting MPP levels reflect **how much** was contributed to the fund in each person's name, along with the **return** which was earned on its investment.

Thus, in every pension year, **every** retiree has a Money Purchase Pension in his or her name, and **every** retiree **receives** that Money Purchase Pension **in full** each month. **Some**, as in the case of our Scribe in Verse 1, need to have that MPP **topped up**... How so? Why the topping up? And how much?

Here, re-enter the Minimum Guaranteed Benefit. A **second** calculation is made in **every pension year**, for **every retiree**. Most of us, long ago, knew the MGB formula by heart: years of service times an average salary, times etcetera. **That** calculation has **nothing to do with the Pension Fund**; rather it establishes a **level** below which your Money Purchase Pension **will not be allowed to fall** without its being "topped up" to the Minimum Guaranteed level, as we've seen happening in the case of Scribe One.

Our Scribe One clearly cherishes his "subsidy", even though he knows it will disappear if, as and when his MPP eventually overtakes his MGB. Until that time, however, he can bask in the satisfaction that, temporarily at least, he's getting more **out of** the system than he has put **into** it.

**Best of all for Scribe One** - when his subsidy finally does disappear, he will be able to climb aboard his new Money Purchase Pension and ride it through to who-knows-what dizzying heights. Which brings us to Verse Two.

**ON VERSE TWO**

Here Scribe Two breathes the bracing air of the Money Purchase Pension, unimpeded by any intrusions of MGB. His pension being propelled frequently **upward** by market

forces, and unexpectedly downward at times, reflecting the earnings of the Fund in the preceding year, he experiences what he calls a constant roller-coaster ride.

Plaintively, our Scribe points out that this annoying aspect of the good life might be brought under a little control by some type of *four-year averaging* of the MPP. He might be interested to know that some six years ago, the Retirees' Association made strong representations to the Faculty Association and the University, pointing out "that four-year averaging would eliminate the **severe** changes in either direction without affecting the total increase". These wise counsels, alas, went unheeded at that time; but they might well be renewed now.

Perhaps the last four lines of Verse Two are closest to the spirit of our pension. Nowhere are we free from the instability of the market economy. But Scribe Two reminds us again of the comfort all of us can draw as retirees, from the knowledge that **the MGB safety net is always there!**

(Concluded below)

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**Association News**

**PENSIONS (concluded)**

**CONCLUDING COMMENTS**

Our pension is sometimes referred to as affording the best of both worlds. Unlike most pensions, which are either defined-contributions types, or defined-benefit types, ours is both, and for that reason is sometimes called a hybrid. Our pension plan incorporates the **defined-contribution tradition** in its Money Purchase provisions, where pension payments are geared to contributions. And it incorporates the **defined-benefit tradition** in our Minimum Guarantee provisions, where a benefits floor is defined in accordance with a formula. Combining these two separate traditions within a single pension plan seems to put the best of both pension worlds at least within our reach!

Despite such up-beat statements, we are very well aware that **improvements** should **constantly** be sought in the Pension Plan where ever practicable and attainable. Among improvements which we agree deserve to be carefully (and critically) looked at, are the practicality in our case, of the so-called "parity principle" for MGB and MPP increases; any "serious disadvantage" cases which can be identified within the MGB ranks; the continuing question of cost-of-living increases; health coverage; and, of course, the more equitable distribution of any existing and future surplus funds.

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**Dr. Krishan Duggal, Professor Emeritus Economics, Mathematics & Statistics**

Presented a lecture at the Annual Meeting of the Royal Astronomical Society, Windsor Branch, on November 20, 2000, to explain what humans have to do to achieve and understand the hyperspace.

Since delivering his lecture some interested people have asked of counting the hairs on an astronaut's head while he or she was standing on the moon]. More information is available on the following Web Site:

< <http://www.maxim.gsfc.nasa.gov> >

<p><b>MEMBERSHIP FEES</b> <b>DUE</b> <b>October 2000 - September 2001</b> <b>Please send your cheques - \$ 20</b> <b>to the attention of the Treasurer, Retirees' Association</b> <b>c/o University of Windsor Post Office</b> <b>Cheques should be drawn in favour of WURA</b> <b>For Additional Information Please Call the Secretary, Datta Pillay at 519-972-1247 519-972-1247 or send an email - pillay@uwindsor.ca</b></p>	<p><b>The Newsletter</b> <b>The Retirees' Newsletter is put out by the Windsor University Retirees' Association of the University of Windsor. Effective 2001 it will be published four times per year -- in March, June, September and December.</b> <b>Its main purpose is to inform our retirees on matters of direct interest to them - such as their pensions, benefits, association activities, etc. and, equally, to provide a channel for retirees to keep in touch with each other and with outside groups, including the Faculty Association and the University.</b> <b>The Newsletter welcomes from readers their comments, arguments, contributions and creative work.</b> <b>Editor Datta Pillay</b>  <b>Send items for inclusion, to</b> <b>Datta Pillay, 4015 Villa Borghese, Windsor, ON. N9G 2K3.</b> <b>Tel: (519) 972-1247 (519) 972-1247</b> <b>Fax:(519) 972-9304 or <i>Use his email address:</i></b> <b>pillay@windsor.ca</b></p>
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**Members News**

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**In Memoriam**

**With deep sadness we record the deaths of the following members of University of Windsor in November / December 2000**

**Alfred A. Smith** passed away on November 10, 2000 at the age of 82 at Villa Maria. He is survived by his wife Nancy, children Dennis, Dorothy, Edward and Penelope and several grandchildren and great grand children. Art Smith started as a professor of psychology at Assumption University in 1959 and later remained as professor at the University of Windsor until his retirement in 1984. His speciality was perception and experimental psychology. He was also a very good statistician, helping students very willingly, in their research work. He served as Director of Experimental Psychology program. He used to write and recite poetry. Following retirement, he was interested in writing stories on science fiction.

**Frank C. Innes** passed away peacefully at home on December 2, 2000 at the age of 66. He is survived by his wife Willa and three children Dawn, Joy and Jonathan and their families and four grandchildren. He also has family in Scotland and Australia. Dr. Innes was a professor of Geography for 26 years at the University. He came to Windsor in 1972 as Head of the Department of Geography and served in that capacity for many years. He was one of the most active and long standing members of the Academic Senate. His research interests were in the area of medical geography. He served on numerous committees in the university. He retired in 1998 and was in failing health. He was an

active member of the community, serving as an Elder at St. Andrews Presbyterian Church, and was Chairman of the Sandwich West Community Health Centre and a Board member of Windsor Regional Children's Centre.

### **In Memoriam**

#### **With deep sadness we record the deaths of the following members of University of Windsor during 2000**

**Mary Malloy** retired in 1977 as a Professor of Nursing. She was 89

**Fr. John Patrick O'Meara** was a professor of history 1959 -1979. He was 85

**Jim Parr** former Dean of Engineering,

**Madelaine Beaupre** - staff at Assumption University. She retired in 1985 . She was 80.

**Robert J Doyle** former Professor and Head of the Department of Biology for ten years. He was 73.

**Helen Isabel Vuckovich**- Beloved wife of late Dr. Milorad Vuckovich.

**Bob Humphrey** former member of University of Windsor Board of Governors.

**Alfred A Smith** professor of psychology. He retired in 1984. He was 82

**Frank C Innes** retired professor and former head of geography. He was 66.

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#### **Dr. Stan Cunningham**

#### **Professor Emeritus Communication Studies**

Stan Cunningham was one of 12 principal participants in a six-day combined workshop and conference: \*Colloquium 2000: The Ethics of Persuasion\* The Colloquium, held in Park City, Utah, was co-sponsored by the Journal of Mass Media Ethics and the Department of Communication, Brigham Young University.

Stan Cunningham was also invited by CPAC (Canadian Public Affairs Channel), in Ottawa, to participate in a one-hour roundtable discussion on TV political advertising, November 21, 2000

#### **Dr. Ripu Daman Singh**

#### **Professor Emeritus Sociology & Anthropology**

Dr Singh presented two seminars at the University of Lucknow, India during his recent visit. The first seminar was to staff and students at the Department of Anthropology on the topic " Present status of Physical Anthropology on the American Continent versus India.

The second seminar was also at Lucknow University to members of the "Ethnographic and Folk Culture Society, on the topic " Repeat of the Contributions of late Professor D.N. Majumdar to Anthropology".

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#### **The Retirees' Newsletter**

**Vol X , No. 5, December 2000**

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## Editorial Page

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### Minimum Guarantee(MG) / Money Purchase (MP) Pension

I would like to close this year's message on a positive note. Over the last two years, some controversy and confusion was voiced among WURA members arising from the dissemination of misleading and selective information about differences between the minimum guarantee (MG) and the money purchase (MP) parts of the Plan. We are grateful for Jim Skinner's clarifications at the Fall General Meeting when he provided a clear definition of the two terms and how a retiree ends up on either an MG or an MP pension. A timely article by Bill Phillips and Peter Burrell in this newsletter also deals with this issue quite succinctly, in a somewhat humourous way.

Over the years, this Newsletter has carried columns, replete with calculations and graphs, explaining the MG/MP arrangement in our Plan. More recently, the Toronto Pension Consultant, Ashley Crozier's report ( now a public document, available at a cost of \$5) identified some of the factors that contribute to a member's MG pension status.

Some individuals--including members on your Executive--have been puzzled and disturbed by the different rates of increase between MG and MP pension. Ever since we became aware of the so-called 'parity principle' at Queen's within the last 18 months, it was simplistically advocated by some that we seek the same sort of parity arrangement, at Windsor, that Queen's seems to enjoy--that, is the same rate of market-investment increase for both MG and MP pensioners. However, none of the ramifications were considered in these sorts of proposals, nor any far-sighted and realistic suggestions made how we might subsidize such implementation--let alone how such proposals might be viewed by the Contract Committee, the negotiating team ,and the University itself.

It is important, however, to keep in mind several things. First, the money-purchase base within every MG pension unit always rises at the same rate of increase as does a MP's pension base. But because the MG increase does not attain the projected minimum-guaranteed level of pension for that year, the University tops it up with extra funding. In effect, then, every MG pension fund increases by the rate of return common to all pensioners in the Plan---PLUS the University's top-up component in order to reach the projected minimum-guarantee level .

At the same time, however, the MG level is controlled by a Consumer Price Index-based formula which, legally, may not be exceeded.. And this is the structural reason why individual MP and MG funds end up with different final or total rates-of-increase results. Last year, for instance, MP pensions dipped 4 % below the preceding year's because of poor market returns, whereas MG pensions received an increase of 1.09 %.

Second, neither MP nor MG pensioners have any direct control over the Pension Plan. Whatever we are able to change or modify has to be negotiated on our behalf by Faculty Association. Until this year, retirees were not represented on the WUFA Contract Committee.

Furthermore, any changes in structure have to be agreed upon by the University, the Board of Governors, and the Faculty Association.

Now, for the first time ever, we have a representative (Alan Metcalfe) on the WUFA Contract Committee to speak for the interests of retirees. It is possible, too, that he or others may serve as a backroom resource person during negotiations.

How much of our total input ends up in the final contract, of course, is anybody's guess because of the stages involved. The good news, at this point, is that we have done whatever could be done to protect and to enhance our common interests.

One more point. The so-called parity principle was brought to the D7 Committee for serious consideration. Jim Skinner, a member of the D7, visited Carleton and Queen's universities to learn more about their plans and to prepare a report. Two additional actuarial reports were also commissioned which deal with pension-plan design possibilities, and also with estimated funding positions for the Plan as of July 1, 2000, and July 1, 2001.

The D7 Committee (whose contract-mandated role is to review the adequacy of our pension Plan) has studied these reports, and currently is in the process of compiling its own report and recommendations. This will be the first time ever that this D7 Committee--originating in 1982--will

have issued such a formal report. This, too, we see as an important part of the our response to the parity-principle proposal and its feasibility

I conclude with **Season's Greetings and Best Wishes for a Happy New Year.**

**Datta**

### **The Association**

The Retirees' Association (Faculty, Librarian, Administrator) 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 \$ 20 per year. This includes five issues of The Retirees' Newsletter .

**Officers of the Association are:**

**President:** Stan Cunningham

**Secretary:** Datta Pillay

**Treasurer & Membership:** Phyllis Nolan

**Elected Members of the Executive**

**Committee:** Don Briggs, Gino Fracas, Jerry Malone and Alan Metcalfe

**Ex Officio Member:**

**Immediate Past President:** Kumar Chatterjee

**Founding President:** Norm Shklov

**Committee Chairs:**

**Bursary Fund** - Wilfred Innerd

**Pension & Benefits:** John Meyer

**Social Committee:** TBA

**Web Master** - Robert Chandler

**The Association's Address is:**

**Faculty/Librarian Retirees' Association - WURA**

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**Windsor, ON. N9B 3P4**

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