

# The Retirees' Newsletter

The Bi-Monthly Publication of the Faculty and Librarian Retirees' Association,  
The University of Windsor, Windsor, Ontario, Canada,

Issue No. 15 -- December, 1995

Editor: Bill Phillips

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## **COMMITTEE ADVOCATES INCLUSION OF RETIREES IN FACULTY ASSOCIATION MEDICAL PLAN**

### **OCTOBER MEETING DISCUSSES POSSIBILITY OF LOBBYING FACULTY ASSOC'N**

The possibility that retirees might "lobby" the Faculty Association **with a view to being reinstated into the medical plans they enjoyed when they were in the Faculty Association prior to retirement**, was discussed at the October meeting of the Association.

**IT WAS POINTED OUT** during the course of the discussion that, although Green Shield rates decreased slightly last year, and seem stable for the time being, nevertheless advantages could accrue to retirees from being included in the larger group. This is particularly so in light of the evident moves by the Ontario Government to "get out" of prescription drug coverage.

**SUPPORTING THIS POSITION**, some members pointed out that it is not uncommon that medical coverage for employees continues with them into their retirement without significant change.

After discussion, the meeting approved a motion that the Faculty Association be approached with a view to inclusion of retirees in its Medical Plan.

### **INCLUSION HAS BEEN ADVOCATED BY PENSION AND BENEFITS COMMITTEE**

The Faculty Association is preparing for contract negotiations next summer, and **THE PENSION AND BENEFITS COMMITTEE has already proposed to the Contract Committee that faculty and librarian retirees be included in the Faculty Association Medical Plan**. Other proposals made, which are of interest to retirees, include the following:

to average the pension adjustment made to the Money Purchase Component of the Pension Plan over a four year period, the adjustment to be a geometric average over four years. The problem of how to implement this was worked out by Norm Shklov. This was an unsolved problem at the last contract negotiation.

to provide a Life Insurance of \$5,000 for each retiree;

to give retirees who were employed before 1955 full credit for their years of service prior to that date. (At the present time they get credit for one-half the number of years of service).

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## **Merry Christmas to Faculty & Librarian Retirees**

### **WHAT'S INSIDE**

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## **The October Meeting**

**RETIREE MEMBERSHIP ON UNIVERSITY COMMITTEES** At the October meeting, Ed Habib, President, explained the "university committee situation" as far as retirees are concerned. There are only two committees (outside the

Retirees' Association itself) on which retirees presently have representation and a *third* on which future representation is possible.

The three committees are the following:

**1) The Faculty Association's Pension and Benefits Committee:** The Faculty Association permits up to *three* retirees to sit on it. It is advisory only. (See the story on p.1). Any member of the Retirees' Association is *eligible* but actual membership is appointed by the President of the Faculty Association in consultation with their executive.

**2) The Joint Retirees' and Administration Committee:** This Committee meets yearly to exchange views on matters reflecting retirees' concerns. It consists of an equal number of retirees (drawn from the Association's executive committee) and members from top University administration, plus a representative from the Faculty Association. **It has been at these meetings that most of the gains for retirees in the form of continued privileges to use University facilities have been made. These have been reported in *The Newsletter* over the years.**

**3) The Board of Governors Pension Committee:** This is made up of members from the Board and representatives of campus unions.

The Faculty Association has two representatives. Habib said that last year the Pension and Benefits Committee requested that the President of the Faculty Association petition President Ianni for a seat for a retiree. The President demurred on the ground that every retirees' union would want one. However, he said it would be acceptable if the Faculty Association were willing to turn over one of its seats to a faculty retiree. And there the matter apparently stands.

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#### **A VACANCY NOW EXISTS ON THE PENSIONS / BENEFITS COMMITTEE**

Citing family reasons, Bill Phillips has announced that he will no longer be able to continue as a member of the Faculty Association's **Pension and Benefits Committee**. This leaves a vacancy which, it is expected, will be filled through the selection approved at the fall meeting.

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#### **OCTOBER MEETING APPROVES SELECTION STEPS**

Any member of the Retirees' Association is *eligible* to sit on the Pension and Benefits Committee. With this in mind, the October meeting passed the following motion:

"That any member interested in serving on the Faculty Association Pension and Benefits Committee submit his/her name to the Executive of the Retirees' Association, which will apply judgement in selecting names to go to the President of the Faculty Association, limiting the number of such names to the number of vacancies."

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#### 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.

The Association operates under a Constitution. Nevertheless the preamble to our Constitution recognizes since we have "retired from active duty in the work force, there is no real need for formality and rigidity in the ConstTitution" and that it should be interpreted in that spirit.

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* (see p.3).

Currently, the officers of the Association are the following:

**President:** Edwin Habib

**Sec'ty-Treas:** William Libby

**Elected Members of the Executive Committee:** David Booth and Robert Whitehurst.

**Ex Officio Members of the Executive Committee:** Norm Shklov and Bill Phillips.

The address is: Faculty/Librarian Retirees' Association, Univ. of Windsor Post Office, Windsor, ON., N9B 3P4

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**MORE NEWS FROM THE OCTOBER 26TH MEETING  
SKINNER EXPECTS TO SEE EASING OF MEDEX RATES**

**GOOD NEWS** for those who may be planning out-of-country travel!

Jim Skinner announced at the October meeting that the Harris government's raising out-of-country travel coverage to \$400. per day, which was effective September 1st, could be expected to result in some reduction in our Medex rate. This would be made known to retirees by mail no later than May 1st; and payment would have retroactive effect. So eat, drink and be merry, and count your change!

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**HABOWSKY ASKS IF WE CAN HAVE EARLIER AGENDAS**

**GOOD NEWS TOO** for the future role of the agenda. Distribution of copies of the agenda at the outset of the meeting brought from Joseph Habowsky the question **why these could not be made available to members well in advance of the meeting**, to allow time to consider the implications of agenda items. Chairman Habib said this was a valid request and would be respected in future.

**IT IS EXPECTED** the agendas for the Spring and Fall meetings can be *included* in the February and October *Newsletters* respectively. The alternative would be to incur special postage costs, **a no-no!**

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**MEETING ATTENDED BY 34 MEMBERS**

THE FOLLOWING MEMBERS SIGNED THE ATTENDANCE BOOK at the meeting Oct. 26, 1995. Signatures in the order shown:

Joan Hackett, Moe Taylor, Eugene MacNamara (Sp?), John LaGaipa, Martin Basic, Win Benedict, Krishan Duggal, Norm Shklov, John Huschilt, Cecil Birch, Claude Vincent, John Callaghan, Jan T. Laba, Bob Whitehurst, Ronold S. Pazik, Bob Chandler, Kumar Chatterjee, Joseph Habowsky, R.K. Cowan, Maxwell Brownlie, Gino Fracas, Bruce McGarvey, Aranka Kovacs, Phyllis Nolan, Sue Goerzen, Cormac Smith, Roland Engelhart, David Wearne, D. Puroshotham, Idalia Rappé, Zbigniew Fallenbuchl, Ed Rosenbaum, Bill Phillips. Bill Libby. Regrets, Pat Galasso.

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**MEETING SUPPORTS FEES REMAINING AT \$10. P.A.**

In a spectacular reaffirmation of the Association's financial motto "parsimony at all costs", the meeting unanimously agreed to keep the annual dues at \$10 for the current year at least.

As a reminder to members, our "financial" year is roughly the same as that of the University - from fall to fall. We are currently going into the 1995-1996 year, and the fee for that year became payable as of the October meeting. Many paid their fee at that meeting. If you did not pay at that time, please try to pay by the end of the year - that is, by December 31st, 1995. That will save the treasurer hours of his (donated) time trying to keep good books. But, hey, if you miss *that* deadline, pay up when you can. It's OK.

A complete financial analysis of our operation since inception was included in Newsletter #12.

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**OUR BURSARY PROGRAM WILL BENEFIT US AS RETIREES**

Reporting to the meeting on the growth of the **Association's Bursary Fund for Students**, Bill Phillips, Chairman of the Bursary Committee, stressed that the Fund is concrete evidence that the Association is a serious and credible entity on campus, and it is increasingly recognized by the University as such.

**"We are all retirees now, first and foremost, regardless of our former academic bases... and it is important when we ask concessions from the University, that we can show we are not just another pressure group, but are dedicated to helping students and the University in a concrete way".**

The Fund, he said, has grown incredibly fast since its inception a year ago. It is now nearing \$8,000., closing in on the \$10,000 level at which it can start to spin off bursary assistance to needy students.

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**CAN OUR MEDICAL COSTS BE REDUCED ?**  
COMMENTS FROM OUR PRESIDENT



On page 1 we report that the Pension and Benefits Committee of the Faculty Association has proposed that faculty and librarian retirees be included in the Faculty Association Medical Plan. **The Newsletter asked our President, Ed Habib, to comment on what this could mean to retirees if the proposal were to be accepted. He replied as follows.**

**By Edwin Habib, *President***

Next Spring the Faculty Association will start contract negotiations with the University Administration. They are now collecting a list of items that they will bring to the table. The Pension and Benefits Committee has recommended that the Retirees be included in the Faculty Medical Plan.

If the Faculty Association accepts this recommendation and successfully negotiates this on our behalf, what will it mean to us? OHIP fees are paid for us by the Provincial Government, and, if the current government does not change this, our only expense will be the Medical Plan. We pay for Extended Health Services with Semi-Private hospitalization, etc., and MEDEX. . The University pays half the cost of our Dental Plan. Most of us cannot afford the Drug Plan. Our group is small and our premiums are relatively high.

If we are included in the Faculty Group, the University will probably pay for the entire package. Note I said "if" and "probably". It is true that the average age of the larger group will increase. The larger the group the lower the premium, but the higher the average age the higher the premium will be. These effects may cancel each other. It should also be mentioned that the Faculty Plan includes a Drug Plan. If this goes through it will result in significant savings for us. Dare we hope?

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***EXECUTIVE PONDERES POSSIBLE PROPOSALS RE CONSTITUTIONAL  
DEFINITION OF MEMBERSHIP***

At a meeting of the Executive Committee November 29th, possible proposals for changes to the Constitution were discussed. The possibilities considered included (1) allowing membership in the Association by that group which is included in the coverage of the Faculty Pension Plan under the rubric "certain employees"; (2) specifying that full membership in the Association required the member to have retired from the University under the provisions of the University of Windsor Faculty Pension Plan. Any final proposals agreed upon by the Committee will be included in detail in the February *Newsletter*, and would be put before the March membership meeting for consideration by the membership. The Committee also decided that, even though a "national" federation of retiree groups seems remote at this time, our Association should take steps to establish communication with other faculty retiree groups in Canada, particularly in Ontario, with a view to exchanging information on how retiree relationships with the University are being structured and handled at other institutions. Action to initiate such contacts should be taken in the near future, it was decided. Finally, the Committee gave strong support to the formation of interest groups within the Association. To date, interest has been expressed by many in a computer users' group, a skiing group, a swimming group. Such groups are *very difficult to establish and to keep active*. A year ago, for example, Joseph Habowsky worked *extremely* hard to establish a "fitness and fellowship" group, but finally had to drop it for lack of sustained interest. A few more comments along this line are included in the column *Editor's notebook* on page 9, below.

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**The Newsletter**

*The Retirees' Newsletter* is published by the Faculty and Librarian Retirees' Association of the University of Windsor. It is published **five times per year: in February, April, June, October and December.**

Its main purpose is to inform on matters of immediate practical import to faculty and librarian retirees - such as pensions, benefits, association activities, etc. In addition, *The Newsletter* welcomes all items that members wish to share with their colleagues - personal anecdotes, experiences, observations, reports and creative work of all kinds. **A special invitation in this respect, goes to our out-of-town members.**

**Any editing will be kept to a minimum, but the editor reserves the right to edit, especially for space reasons. If it is at all possible, please send a diskette along with your hard copy. But don't hold back on that account - even if it's written (legibly) by hand, your item will be entirely acceptable. Items intended for publication should be received by the 25th of the month before publication.**

*The Newsletter* is set up entirely using WordPerfect Version 6.1, and is initially printed on a Hewlett Packard LaserJet 4L printer. Multiple copies are then done, collated and stapled by Speedy Printers on Tecumseh E. at Howard Avenue - at, as far as we can tell, the best price available in Windsor. We have found their service excellent.

**Any member who would like to take part in the preparation of *The Newsletter* on a regular basis should contact the editor. Such work is, of course, voluntary.**

The Editor is Bill Phillips. Associate Editor is Joan Hackett.. You may contact *The Newsletter* by writing c/o the Fac/Lib Retirees' Association, Univ. of Windsor Post Office, Windsor, ON, N9B 3P4. Or e-mail to philli3@uwindsor.ca. Or use Bill's home address: 1186 Grand Marais Road West, Windsor, N9E 1C7. His telephone there is 972-0588.

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### **TOM CARNEY REPORTS ON LIFE ON VANCOUVER ISLAND**

***After retirement this year, Tom and Barbara Carney moved to Saanichton, B.C., on Vancouver Island, where they had earlier bought a home. IN THIS - PART 1 OF A TWO-PART REPORT - TOM CITES SOME OF THEIR PERSONAL OBSERVATIONS, AND EXPERIENCES ON THE INCOMPARABLE VANCOUVER ISLAND. IN PART II, IN THE FEBRUARY ISSUE, HE WILL GO INTO THE MORE PRACTICAL QUESTIONS OF COSTS OF MOVING, INSURANCE AND HEALTH COSTS, ETC.***

THE WEATHER is great: warm and mostly sunny, even at this time of year. We're still (late Oct.) planting shrubs, etc. which proceed to grow. The garden was a shambles and we're having to put a lot of work into it, which is fine by us: we like gardening as you know. PEOPLE are, in general, very friendly. Smile at someone in a supermarket or on the street, or when you're negotiating a shopping cart along a crowded aisle, or backing your car, and even the toughest-looking male will smile or grin back at you...But they tend to be busy, so it's not easy to strike up friendships with neighbours. It's not that they're not friendly, but they tend to have large-ish houses and gardens and spend a lot of time and effort working on them--and on their kids.

THE ISLAND ISN'T HIGHLY INDUSTRIALIZED, and people eke out a living, if they haven't got adequate pensions, by doing odd jobs for others who need them. So it seems difficult to make friends, though it's early days. **Windsor** had all kinds of groups--I particularly miss the Mac User Group, which put an amazing amount of Mac-related experience only a phone-call away. Brentwood helped me a lot: I began to understand the cross-generational consequences of alcoholism, for example, and how damaging to a family a dry drunk (the antithesis of the alcoholic) can be. Here Brentwood is merely the name of a rather attractive suburb. But there's what seems to be an excellent Adult Children of Alcoholics program with meetings many places and times every month, at places scattered all over town (including a police station!).

WE FIND THE TRAFFIC VERY CONGESTED in down-town Victoria, and fast-paced on the Patricia Bay highway (known to locals as the Pat Bay racetrack). You'll know--everyone tells you--that the views are glorious. What they DON'T tell you is that it doubles the cost of a house if it has a view, and, as even 'medium-

priced' houses are expensive (\$220,000 up), you have to be a professional in your earning years to afford a home with a view. We certainly can't afford one, although our back yard is nice, with lots of tall, tall pine trees.

OUR SON GETS ACROSS FROM VANCOUVER occasionally. It costs very little if you walk on to the Ferry. But he's having difficulty getting anything but intermittent work, even though he's a computer programmer and well on his way to becoming an accountant. Big plants in a neighbourhood make an enormous difference in the availability of work (this translates into a realization that Windsor isn't such a bad place to live in).

MY LATEST FUN EXPERIENCE has been having jaw-bone implants done. Doesn't hurt much, thanks to the wonders of modern anesthetics, but one has to eat carefully till the bone grows/grafts itself into the titanium tubes. I just don't care to think about the costs of mucking up such an expensive process. Can't wait till they screw the spikes into the tubes. Be nice to eat something solid. Besides, I'm not supposed to do anything strenuous (in case I should grit my remaining teeth) till the tubes become part of my jawbone structure. You can think of this as "Tom's had his tubes fixed".

**(PART 2: THE PRACTICAL ASPECTS OF A MAJOR INTER-PROVINCE  
MOVE: see FEBRUARY ISSUE #16)**

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***RETIREES AMONG THOSE HONOURED AT LUNCHEON***

At a special and well-attended luncheon held at the Faculty Club on Friday, December 1st, sixteen Faculty members and Retirees received special recognition for the honours and awards they had received during the past academic year. Among the retirees so recognized for their respective achievements were **Tom Carney, Krishnan Duggal, Charles Fantazzi, and Devamma Puroshotham** -- each awarded Professor Emeritus rank; **Alex McCorquodale** for his life-time contribution award from the Canadian Society for Civil Engineering; **Norm Shklov** for appointment as Honourary Life Member of the Statistical Society of Canada, and **Roger Thibert**, for a Symposium and Special Journal Issue on his retirement. Organizer of the event was Mary Lou Drake, President of the Faculty Club.

At the end of the luncheon, a long-standing retiree was asked for his views. His reply: "For the first time in my long and distinguished career, I shall sum up what I have to say in just **one word**:

"CONGRATULATIONS...

"To one and all..mmm yes

"But let me now just analyse briefly  
the underlying reasons for these....

His remaining remarks were drowned  
out by applause for the honourees.

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## The Letter Box

**(With reference to the letter printed below, readers' attention is directed to the reply, by Norm Shklov, on the following page)**

Dear Editor,

Your *Newsletter* (#14) was as usual interesting and informative. I read it with pleasure and some nostalgia, although I like Toronto and have plenty to do here [and elsewhere]. This particular *Newsletter* touched, I think, on an important topic for all faculty - retirement income.

As we all know, our retirement fund was by far not the best of funds. At first it was kept secret from the faculty. When its innards were finally disclosed to the faculty, it turned out that it had been losing money hand over fist. Moreover, in the early seventies, then under Canada Trust management, the fund lost, I was told, many millions of our money in one year. My own MP [Money Purchase - **editor**] balance was depleted in the first couple of years of my retirement to such a degree that I lost all hope to ever change from the minimum pension to the MP pension. Our actuary predicted for me that I should be switched to MP pension in about ten years after retirement. But due to the above calamities I was not switched until fourteen years after retirement. We had perhaps bad luck with the choice of our fund managers [?]/ And it cost us all.

The moral of the story is that, short of improving our fund management, faculty should be arranging its own retirement packages individually and in parallel with the university pension. I did just that and am glad that I did it. I tried various strategies, but eventually settled on Mutual Funds. I think that as far as funds are concerned, two considerations are important: the reliability of the people behind the fund...and the quality of the investment policy. Timing of purchase is also important, but in the long run it may become less important. Currency movements should be taken into consideration if necessary.

With these assumptions I have achieved in one fund, over a long period of time, three hundred percent appreciation without much risk; in another fund forty percent appreciation over a short period of time [about 13% annually] but with some risk involved; in another fund with no risk except currency depreciation about 6-7% p.a.; and in still another fund [abroad] 8-9% annual return. There were small temporary losses, but nothing to compare with the gains. There is of course also real estate, but one must watch the highs and lows like a hawk. If I had relied on my university pension for my retirement, I would have been now dragging my butt along Toronto streets instead of travelling in fair comfort in the world even after my Government grants had expired in the late eighties [well after retirement]. I hope that these remarks may be useful to future retirees.

In case some people will think that I was just damned lucky, I should add that I and my parents had our portion of bad luck when we were twice forced to emigrate losing everything. Best regards,  
**VAL CERVIN**, Toronto.

**Editor's Note: I felt that, in fairness, some of Dr. Cervin's sweeping and disturbing statements about the University's pension plan, demanded competent scrutiny. I therefore asked Norm Shklov, statistical mathematician and longtime expert on our University pension, to write his reactions. Shklov's reactions are on the following page.**

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**THE LETTER BOX (cont'd from page 6)  
A REPLY TO VAL CERVIN'S LETTER**

Dear Editor,

Elsewhere in this issue is a letter from Val Cervin which contains some sweeping statements which are not backed by any reference to hard facts, and some of which are unacceptably vague or indeed blatantly untrue.

I am referring specifically to the following sentences in the second paragraph, which cause me great concern.

- 1) "As we all know our retirement fund was by far not the best of funds";
- 2) "At first it was kept a secret from the faculty";
- 3) "When its innards were finally disclosed to the faculty, it turned out that it had been losing money hand over fist";
- 4) "Moreover, in the early seventies, then under Canada Trust management, the fund lost, I was told, many millions of our money in one year".

I wish only to make the following statements about the pension plan as it is at present.

- 1) It is one of the best pension plans in force. Not only does a retiree receive a defined benefit (based on length of service and level of salary) as a minimum guarantee, but, in addition, he or she is eligible to share in the earnings of the Plan when his/her Money Purchase component exceeds the Minimum Guarantee. Many plans provide ONLY a similarly-calculated minimum-guarantee benefit.
- 2) Information concerning the Plan is immediately available upon request, from the Office of Human Resources at the University. No attempt is (or has ever been) made to hide information regarding the Plan from members of the Plan.
- 3) The performance and management of the fund are monitored closely, and changes in investment companies are made when deemed necessary. At present, the investing companies are "Gryphon" and "Sceptre". The rates of return for the years 1985 to 1993, as of June 30th of the years in question, are: (The rates in row 2 are percentages).

1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
22.58	15.77	14.06	1.1	13.28	3.5	9.05	11.38	15.57	n/a

One must realize that the purpose of the Plan is to provide the retiree with at the least a defined minimum guaranteed income, with a reasonable possibility that, during many years, his income may exceed the guaranteed minimum.

If the retiree is not satisfied with that, but wants something more, by all means let him do as Dr. Cervin suggests, namely save extra money during his working life and invest it himself or herself. The person may, as Val says he himself has done, do very well in his investments; or he may do poorly. There is no guarantee of success.

In spite of my words of criticism, I realize that more information regarding the performance of the fund ought to be provided to the retirees on a regular automatic basis. Those of us involved in the monitoring of the Plan shall make it a point to see that this is done. NORM SHKLOV

Retirement Glimpses

Anna Gupta – School of Nursing '88. What do you do with all that time that you have?

Fellow retirees: How many times have you been asked the above question? Here are a few of my answers...

At the University, I initiated and helped to organize a series of conferences on "Spirituality and Health". I stepped up my contacts and involvements with Nursing alumni, namely the University of Windsor, Delhi University, Wayne State and Vellore Christian Medical College and Hospital. I was elected to the Vellore C.M.C. & H. Board (USA) Inc. This involves meetings two or three times a year in New York, and taking responsibility in fund-raising and recruitment of volunteers, and conducting educational and promotional activities. Vellore was founded by Ida Sophia Scudder, one of the first five women medical graduates of Cornell University. To date it is the biggest and best Health Science Centre in S.E. Asia. It is an international, interdenominational Christian corporate endeavour, supported and represented by over 80 churches around the world. Vellore invites volunteers for short-term services in all of its programs- teachers, administrators, computer/engineering/technical experts, chaplains, professional practitioners, exchange students. If interested contact me at 519 252-9475.

In the community, I am a member of the Windsor-Essex County Council on Aging and have been chairing its Research Committee for the last three years. The Council and its committees also need volunteers. Please contact Deena Johnson at 519 971-9217.

I represent the South Asian Centre on the Coalition Committee of the Ontario Breast Screening Centre in Windsor, and have been involved in its educational and promotional activities.

Volunteers needed here too. I participate actively with the "Cultures of India" and South Asian Centre programs. I am President of the South Asian Senior Citizens of Windsor. Incidentally, all seniors are welcome to our pot-luck supper gatherings and other frequent festive programs.

We as a family are members of the Knox Presbyterian Church on Wyandotte Street. I have been on its Nurture and Worship Committee for several years.

But it's not all community services and volunteerism. I've done a lot of travelling. Since retirement I have been to India four times. Two years ago my daughter and I had a great time travelling in Britain. Last August we enjoyed the beauty of Canada's West, exploring the Pacific Rim, Banff and others. Besides some creative cooking, I do some gardening, entertain extended family and friends and, depending on time and energy, have an hour's walk two or three times a week. Have a happy, healthy and wholesome retirement. A.G. Windsor

## The Retirees' Lament

Bob Whitehurst sent this little gem. He says that it was found hundreds of years ago in a Zen monastery (?) Hmmm. Could be...

Once little cares annoyed me-  
When life's little cares were few;  
And the *one* fly in my ointment  
Put me in a terrible stew.

But life's stern troubles taught me  
Each little good to prize.  
I rejoice to find some *ointment*  
In my little jar of flies.

But Zen...who knows?

## Christmas Past

Joan Hackett

Afternoon- all was well- presents opened- turkey in the oven- football on TV- a Scrabble game in progress. I was watching the football. At half time, I wandered into the kitchen for a snack but something was amiss. "I don't think that turkey is cooking, I can't smell it", I announced to the Scrabble addicts (three cooks-"head-chef" types and one non-cook).

"Don't worry about it", Chef Two snarled. I, who never made it beyond the potato soup phase in Home Ec., didn't argue. Later on I returned to the kitchen- still no sizzle or tantalizing aroma. I tried again. "I'm *sure* that turkey is *not* cooking". Cook One glared at me and snorted, "Go back to your game!". I shrugged and gave up.

FINALLY the Scrabble game ended. The chefs repaired to the kitchen, suddenly there was a blood curdling scream. The other non-cook and I rushed to the scene of the crime and discovered three horrified chefs staring in utter disbelief at a very raw turkey.

Now I am not one to say "I told you so", but at that moment I just couldn't help it. After the dust had settled, two of the chefs decided that, rather than eat at 3 a.m.. (estimated for the bird to be done), we would have bacon and eggs for Christmas dinner. But Chef Three washed her hands of the whole affair and stalked off to bed muttering something like, "Bah, Humbug!".

Merry Christmas to all and to all a sizzling golden brown turkey with all the trimmings!  
Love, Joan.

**THE NEW UKRAINE:** a report to the Editor of the Newsletter by Michael Zin  
Permit me to share some impressions of my latest visit to Ukraine. I begin with a brief sketch of Ukraine because there seems to be a lack of basic knowledge of the country. Many confuse Ukraine with Russia.

Nearly five years ago Ukraine, a former Republic of the then Soviet Union, declared its independence. Notably, Canada was the first to recognize this second largest in area (their largest in population) country in Europe. Its population of 52 million (28 million female and 24 million male) is made up of 74% Ukrainians, 21% Russians and 5% minorities. Ukraine has 50% of the world's chernozem (rich black soil).

I made this year's trip in the capacity of adviser/translator to the Honorable Eugene Whelan, former Minister of Agriculture for Canada, who is well known and respected in agricultural circles in Europe. Our mission was the result of Mr. Kuchma, President of the Ukraine, imploring our Prime Minister Chrétien to help Ukraine's faltering agriculture and meat production.

We travelled over 4,000 km, visiting numerous farms and related enterprises. We had more than fifty meetings with Deputy Prime Ministers, the Minister of Agriculture, World Bank representatives, Canadian Embassy personnel, and directors of various enterprises. We spoke to workers in the fields, primarily women, who do the lion's share of hard work.

We found the common problems to be: the carryover from the previous regime of lack of incentives and the resulting lack of motivation; outdated equipment in poor repair; lack of fertilizers, herbicides and good quality seed; lack of trust in government officials; and a cadre of officials working against change.

On the other hand, we saw Ukraine as a sleeping giant waiting for a shot of "Geritol". We saw private enterprise taking root, young entrepreneurs looking ahead rather than yearning for the return of yesteryear. Above all, we cannot shake the image of a woman working on a chicken farm with tears in her eyes, pleading with us not to leave laughing, as so many have done, but at least to try to help.

We, Gene and I, believe that it is in our common interest to heed the pleas like that of the woman worker. Mutual benefits will flow from our help to the fledgeling private enterprises. We must help them by showing them how to do things rather than telling them how. Above all we must be patient and take account of the fact that they are a product of decades of "new economic order" (communism) which all but destroyed the economy and almost destroyed their spirit. Gene and I are committed to help Ukraine. With God's help we shall succeed.

P.S. While in Kiev, we attended a reception in the Canadian Embassy for Premier Roy Romanow (Spike's cousin).

M. Zin, Amherstburg, ON