

# Retirees' Newsletter

Issue No. 16 - February, 1996

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## COME AND JOIN FRIENDS AND COLLEAGUES AND WELCOME THE RETURN OF SPRING !

Mark your calendar for Thursday, March 14th: 2.30 pm. Spring will be in the air by then . . . surely !! So plan to say good-bye' to winter and hi' to friends and colleagues, at the Association's Annual Spring Meeting.

This year's spring meeting takes place in the Rose Room of Vanier Hall, where as befits a gathering of retirees the atmosphere will be relaxed, friendly and spring-like.

On the business side (yes, there'll be some of that too, but not too much!), the Executive Committee will put before the Membership a couple of recommended modifications to the Association's Constitution. You'll find them explained in this issue, on page 3. To help you sort them out, there is a copy of our Constitution with this issue, showing clearly the changes that are being recommended. (See page 10).

Jim Skinner, of the University's Human Resources Division, will be at the meeting to tell what's going on on the pensions and benefits front, and answer your questions. A number of other important announcements and reports will be made. The complete proposed agenda is on page 7 below.

### The Association

The Faculty and Librarian Retirees' Association at Windsor was formed in 1990: to give a unified voice to retirees; to provide a channel of communication between them and the University; to facilitate social and professional contact among retirees; and to keep open doors through which retirees could continue to contribute to the University of Windsor.

The Association operates under a Constitution as adopted in October, 1991, and amended in April, 1993. The Constitution is designed to provide as much informality as is possible in the Association's activities, in keeping with the retired status of the membership.

There are two meetings of the full membership per year: spring and fall. An informal social committee arranges several other events per year dinners, plays, picnics and the like, all on a pay-as-you-go basis. The Association encourages smaller special interest groups to form as occasion and their interests warrant. Because of great economy of operation, dues have been kept at the level of \$10 per year, which includes five issues of The Retirees' Newsletter.

Officers are elected annually at the Fall Meeting. They include a president, a secretary-treasurer and members of an Executive Committee as provided by the Constitution. 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: Norm Shklov and Bill Phillips.

The address is: Faculty/Librarian Retirees' Assoc'n, Univ. of Windsor Post Office, Windsor, ON., N9B 3P4. E-mail address: philli3@uwindsor.ca

### A National Federation - Again?

Yes. But the emphasis has shifted toward using the Internet World Wide Web. Members will recall that in earlier issues we reported the steps initiated at the University of Calgary to start a federation of retirees' associations in Canada. The initiative appears to be still alive, but with a new emphasis. From the fall 1995 issue of Life After Retirement, published by the association at the University of Calgary: A WEB SITE AT <http://www.ucalgary.ca/UofC/departments/emeritus/> (By Gordon Hodgson, editor, Life After Retirement, University of Calgary) ...Our home page is just barely functional yet, but you can look at the spring issue of the LAR newsletter in full text! Wow!

The intent behind all of this is a wish to explore the possibility of using the Internet worldwide web capability for fulfilling most of the functions of a national

federation of (retirees') associations in Canada. When the Calgary site is fully functional it will offer potential users a wide variety of documents and services. This will include instructions on how to set up your own [retirees'] association (wherever you might be), documents on work underway by retired university people across the country, reports of studies by retired people in university settings, association newsletters, upcoming events across the country, contact persons and links into (retirees') groupings around the world.

### **UPDATE ON THE FOUNDING OF A NATIONAL FEDERATION**

#### **(By Robert Bramwell, Calgary)**

The task force enquiring into the possibility of forming a federation reported to an open meeting at the "Learneds" in Montreal in June. Thirty persons heard an account of ... the work of the task force during its year of office.

The meeting decided that, on balance, the idea of a federation was sufficiently supported to warrant the appointment of a new committee with a new mandate to recommend, and as far as possible, to lay the foundation for such a federation. The meeting developed two possible courses of action. As the main purpose of a federation would be to facilitate an exchange of information, one course was to establish a web site on the Internet and our Calgary association has already done this! To follow the second course would involve establishing a central office with all its attendant difficulties. Where, for whom, with what purposes, and how would it be paid for? However, the committee will doubtless do its best, and will report again at the "Learneds" in Brock University on 30th May 1996.

### **PROPOSALS ON CONSTITUTION TO BE MADE TO MEETING**

At the Spring Meeting on March 14th, the Executive Committee will propose amendments in two areas of the Constitution. The two areas are Membership in the Association, and the composition of the Executive Committee.

Membership: The definition of Full Membership is spelled out, linking it more clearly to the University Pension Plan; and the distinction between Full and Associate Membership is similarly spelled out. (The Committee asks that members look at the copy of the Constitution which is on page 9 of this issue. On that copy, the passages which are under consideration are underlined in bold type).

Executive Committee: The immediate past president would be an ex officio member; the editor of The Newsletter would be a member (non-voting); and the Founding President (Norm Shklov) would be a continuing member.

The Executive will also ask that the membership take under consideration one possible future change, which would make some form of membership available to the 20-or-so senior administrative retirees who are covered under the University of Windsor Retirement Plan for Faculty and Certain Employees. (These are the "certain employees" referred to).

#### **MEETING NOTES:**

Free parking is no longer available at meetings. Use a parking ticket or pay cash on the Library lot off University Ave. Note the change of venue: it's the Rose Room, Vanier Hall. The agenda for the meeting is included on page 7, below.

#### **FUND ZOOMS BEYOND \$10,000.00**

Only 14 months after we approved setting it up, our Bursary Fund had soared to a total of \$10,177.81. This was confirmed January 29th by Orville Houser, Director of Student Awards.

BILL PHILLIPS, Chairperson of the Bursary Committee, will be reporting this to the March 14th meeting, and at the same time will raise the question of when the Association should approve the payment of the first bursary.

Phillips discussed with the Director of Awards the University's procedures in selecting awards winners and in determining the amounts of such awards. He will report this discussion to the March meeting and will seek guidance from the membership.

ACCORDING TO HOUSER, the rule of thumb is to assume a 6% return on such a fund, and we would thus be in a position to consider instituting a \$600 bursary at the present time, or a couple of smaller ones or we could allow the Fund to grow a while longer. Hopefully we can arrive at a decision on this at the March meeting.

#### **ASSOCIATION WILL PREPARE A GUIDE TO THE PENSION PLAN**

ALSO TO BE REPORTED ON at the March meeting is a plan to prepare a simple, non-technical guide to our pension plan.

IT IS CLEAR from recent comments we have published, and from questions at our meetings, and concerns within the Faculty Association, the need for such a guide is real.

SPEARHEADING THE MOVE is Norm Shklov, our recognized expert on pensions. He will be helped in preparing the guide by others from the Executive Committee. If you would like to help, please write or call and let Norm know. Members are urged to tell him of any aspect of the pension plan they find unclear or confusing.

THIS WILL BE A GUIDE to the content of the plan. But it will also explain the procedures in its operation who decides what, who reports to whom and when and to point out areas, such as the frequency and detail of reports to members, where improvements can and should be made. To contact Norm, write or e-mail him (see address p.2) or call his home at 966-3415.

THE UNIVERSITY has promised full cooperation, appointing Jim Skinner as their contact person for the task.

## **TOM CARNEY ON VANCOUVER ISLAND PART 2 OF 2**

**(Continued from Newsletter #15)**

THE MOVE WAS EXPENSIVE. Professional moving works out at roughly \$1 per pound weight from Windsor to the Island. We disposed of lots of books, some furniture and all appliances, and it still cost us \$7-\$8,000. Boxes sent ahead saved a little and arrived the same day as we did. The furniture truck took almost two weeks.

It cost us almost as much to drive across as it would have to fly; but we were able to visit friends en route, and we had a car when we arrived. INSURING THE CAR IN B.C. should have been simple, as private companies sell government insurance and also handle license plates, so it's one-stop shopping. But we didn't know that a letter from our insurance company in Ontario regarding our driving records would earn us a substantial discount 10% for each claims-free year up to four years. We paid out \$1300. in all, and are still waiting for our refund! We had six months to convert to B.C. driving licenses. They tested our eyesight and asked a few questions regarding details of the highway regulations which are a bit different in B.C.

HEALTH COSTS: OHIP covers our basic health costs for the balance of the first month here and two more months, then B.C. Health Services kicks in. Premiums are graded according to income, regardless of age. A couple on a university pension can (currently) expect to pay \$768. p.a. This is, for us at least, more than offset by the homeowners' and seniors' grants which cut our municipal taxes in half.

COST OF LIVING: Victoria is pretty expensive. The government is trying to prevent further encroachment onto agricultural or forested areas, so land anywhere is costly. This is keeping housing prices up. Most goods and appliances have to be shipped in, keeping prices up. Average sale prices in September were \$210,967 on 18 sales of single-family dwellings; \$193,682 for 10 sales of condos (in Sidney a small city in the north of the peninsula near the Ferry terminal; \$169,667 for 3 town houses/strata duplex houses sold in Central Saanich (roughly in the centre of the peninsula), and \$182,817 for 12 sold in Sidney. Average price for a single-family home in Victoria in September was \$240,617; the average condo price was \$149,421.

NO MAJOR HEAVY INDUSTRY. Instead there are all kinds of highly competent professionals who can advise you, or take care of your health, or investments and many relatively affluent government officials and well-to-do retirees who consume these services.

THE REWARDS? The scenery on a clear day is unbelievable, and on a misty day it's still quite romantic. The air is wonderfully fresh and clean and the weather is, well, equable. A seemingly unending succession of sunny days went right through September, with dry warmth and cool nights. Since then it has rained for maybe part of every other day (we get only about half as much rain as Vancouver). A degree or two of frost is expected about as cold as it gets all winter. All in all, in spite of all the hassles, we feel we have made the right decision. From Tom and Barbara Carney on Vancouver Island.

## **CORRECTIONS - ADDRESSES AND OTHER:**

Tom Carney, 7645 Wallace Drive, Victoria, BC, V0S 1M0.  
Maurice Powley, Tel: 966-0646 (Sorry, Maurice, hope it's finally right!)  
David Wearne, Retirement Year: (Ed'n. '93)

NOTE: The April issue will contain an updated list of members' names, addresses, etc

### **The Letter Box**

#### **CERVIN REPLIES**

My letter about the Pension Fund of the University of Windsor provoked an insulting reaction that four statements in the second paragraph of my letter were "vague", "sweeping" or "blatantly untrue". It was not made clear which of these adjectives applied to which [or all] of my statements. I called Norm to find out. It turned out that his adjective "untrue" applied to "initial secrecy" about the PF and to "loss of money in the seventies". No proof that my statements were untrue was offered. Instead the material rebuttal was made in the form of data about the PF performance between 1985 and 1993, whereas I was talking about the earlier past.

"At first", i.e., after the founding of the University of Windsor in the early sixties, I had no luck in getting information about the state of the PF. Hence my reference to secrecy. It is well known that in the seventies, the second of the two decades when I was employed by the University, the performance of the PF was bad enough to replace its Canada Trust managers by other managers and these again by still other managers. In what way reference to the PF performance in the eighties makes my statements about the Fund's performance in the seventies "blatantly untrue" completely escapes me. The adjective is just an unfounded insulting outburst. I leave my rebuttal at that.

Val Cervin, Toronto.

#### **SZAMOSI VIA E-MAIL FROM CONCORDIA**

I got the address from The Retirees' Newsletter. I also read there about plans to (push for) coverage of retirees benefits. I thought it might be of help to know that at Concordia (which, like Windsor, is not a very rich university) people who retire simply continue with essentially the same plan as before. They just remain members of the insured group. The only restriction is that the dental plan stops at 70. Otherwise retirees are covered the same way as people still in the work force. Another relevant datum is that Concordia provides all retired faculty with a \$10,000 life insurance forever.

I enjoy reading The Newsletter. It is a satisfying window back to Windsor. Please tell Bill Phillips that he is doing an excellent job and besides me probably many other people are thankful to him.

Geza Szamosi, Montreal

#### **LEONARD KENNEDY FROM THE WEST INDIES**

Thank you for the latest issue (#15) of The Retirees' Newsletter. It has become quite professional. I would like to congratulate you and the other members of the Retirees' Association executive, who are doing such good work... I am at our Basilian Mission here in Saint Lucia, and am teaching three courses this year at the Saint Lucia College. By the way, they're looking for an economist.

Leonard Kennedy, C.S.B., Saint Lucia, West Indies.

(Thanks, Father Kennedy. Considering our winter up here, that opening for an economist looks reeeeel good! Bill Phillips)

#### **VOLUNTEER RETIREES WANTED: IN INTERNATIONAL EDUCATION PROJECT**

This two-page document was sent in January from Carleton University to our Prof. Bruce R. McGarvey, who passed it on to The Newsletter. Any member interested can get a copy by sending us a self-addressed stamped envelope. The basic idea seems to be to use the Internet to put retired professors from Canada in touch with persons teaching in universities in developing countries. At present a feasibility study is being done and interested people are asked to join.

Excerpts: A few months ago we received small grants from the Canadian Bureau for International Education to examine the feasibility of having retired professors in developed countries volunteer their time and expertise to work with professors in developing countries as team teachers or research consultants. We are writing to ask if you and some of your colleagues would consider participating in this project...

"We think it would be possible to solve some of the problems of higher education in developing countries with the time and talents of retired professors in developed ones. A few years ago this could have been done by flying retired professors to universities in the developing world. But the world has changed. There is now little money anywhere to support an airlift. On the other hand, we now have the Internet...". Anyone interested? Newsletter address is on page 4.

## **SOUNDNESS OF THE PENSION PLAN**

This article is reprinted from the Faculty Association's publication NEWS, December, 1995. It is by Ed Henrie, who sits on that Association's Pensions and Benefits Committee, and who is a Faculty Association representative on the Board of Governors' subcommittee on pensions. The article is of interest to retirees.

THE POSSIBLE EFFECTS of restructuring and downsizing on our faculty have recently raised concerns regarding the soundness of our pension plan. In particular, will it still be around in the future? Would it be wise to withdraw before retirement and invest the money elsewhere?

YOUR UNIVERSITY PENSION is made up of two parts: the money purchase component and the minimum guarantee. Both parts are sound and have sufficient funds to cover all accrued benefits under the plan. The MONEY PURCHASE component is composed of your contributions and the University's match of your contributions. Once you retire, your money purchase pension does not rely on any additional contributions from the University. It increases or decreases with the investment return from the fund. For the plan year ending June 30, 1995, the amount invested on your behalf grew by 13.26%. This resulted in an increase in the money purchase component for retirees of over seven percent. Over half of our present retirees are receiving a pension from their money purchase component that is higher than the minimum guarantee provided by the plan.

THE MINIMUM GUARANTEE protects your pension from downside risk. The minimum guarantee funds come entirely from University contributions and are invested by the same managers who invest the money purchase component.

THE UNIVERSITY'S CONTRIBUTIONS to the minimum guarantee fund are determined by an actuary who reviews the fund every three years to ensure its soundness. The last valuation was prepared three years ago. The surplus in the fund at that time was used to improve the minimum guarantee formula, to provide an early retirement benefit and to increase the minimum guarantee by five percent for our retirees. After the improvements were made, the fund still had a surplus of approximately \$2.1 million, which was more than sufficient to meet any unforeseen liabilities.

. THE ACTUARY is presently preparing a new actuarial valuation on the minimum guarantee fund. The preliminary numbers indicate that the \$2.1 million surplus has grown significantly since the last valuation. During the last negotiations the Faculty Association had a clause inserted in the pension plan requiring that the disposition of the surplus be jointly determined by the University and the Faculty Association. This means that the surplus in the fund cannot be used for any purpose without the approval of the Faculty Association!

The University's Voluntary Early Retirement plan provides for an extension of all benefits up to the normal retirement date. However, if you resign from the University before your normal retirement date without the benefits of VER, you are treated as a terminated employee. This means that you are not able to participate in the current medical benefit package and other benefits that the University gives its retirees, including library privileges, tuition remissions and access to Human Kinetics. Nor would you be eligible for any additional benefits that might be offered in the future. For example, you would not have received the

five percent increase to your minimum guarantee nor the improved inflation protection that were negotiated for retirees in 1993.

THE BOARD OF GOVERNORS has established a subcommittee to meet with the fund's investment managers at least twice a year to ensure that the funds are being prudently invested. The Faculty Association has two members on this committee; they are currently Gordon Drake and myself.

Although the Faculty Association cannot recommend a course of action for you, you should not let unfounded rumours influence your decision. The University plan is well administered, prudently invested and sound.

## **EXECUTIVE COMMITTEE AGREES ON AGENDA FOR MARCH 14TH MEETING**

MEMBERS WILL RECALL that at the Fall Meeting, in response to prodding from Joseph Habowsky, agreement was reached that future agendas would be circulated in advance. The agenda for March 14th was discussed at a recent Executive meeting, and President Habib has given the OK to the following line-up.

### **AGENDA FOR MARCH 14TH**

- 1) Opening Remarks by the President.
- 2) Approval of the Agenda.
- 3) Remarks by Jim Skinner: Q and A re the Pension and Benefits.
- 4) Proposals by the Executive Committee re Amendments to the Constitution: (See explanation, page 3 above)
- 5) Announcement of Plan to prepare A Guide to the Pension Plan: call for suggestions and for participation (Norm Shklov).
- 6) Report on the Bursary Fund: discussion of when and how to get a bursaries program going.
- 7) Other business.

## **WANT DETAILS ON THE ANNUAL SPRING DINNER? JUST READ ON...**

THE DATE: Saturday, March 30th, at 6 p.m. in the McPherson Lounge of Electa Hall. All members and their guests are welcome.

John LaGaipa, who heads the Social Committee, advises as follows. If you wish to attend, call either him or David Booth. If between Feb 16th and Feb 28th, call Dave (966-2547); if Mar 1 to Mar 12th, call John (966-2350).

The estimated cost per person is \$20. After you have made your phone call, please then send your cheque to John La Gaipa, 2464 Longfellow Ave., Windsor, N9E 2K9.

If more than 40 persons attend, dinner will be buffet-style; otherwise table service with choice of dish. There will be a cash bar.

It will be, as always, an up-beat occasion, with lots of laughs and happy reminiscences. That Committee never lets us down. See you there!

### **It's for the Birds**

Joan Hackett

David Booth is right. Bird-watching is fun. (Newsletter, April, 1995). My favourite is the Carolina Wren, a small brown and buff dynamo bursting with energy. When elated, he erupts into a loud, clear, melodious song. When irritated he erupts into furious squawking. He is a feisty little character in charge of all he surveys.

One spring two wrens moved into a hanging pot of geraniums on our patio. They had a set routine: up at dawn singing their hearts out on their way to the woods, back at noon to inspect the premises; poking and peering around suspiciously on the alert for foreign intruders, then off to the woods until dusk when they came back to bed. Incidentally our wrens are here year-round so their pot stays up until it's replaced in the spring. This spring we substituted fuchsias for geraniums.

They went berserk. Their pot was gone! In a fit of fury they attacked the fuchsias and threw chunks of dirt out of those offensive pots. Panic time! Quick trip back to plant lady. New geranium purchased. Peace restored.

That plant is all brown and withered now it looks quite disreputable, but tonight the wrens will cuddle down in their pot snug and warm. Who's in charge around here anyway?

## **HAVE YOU SAMPLED THE INTERNET?**

If you are not already on-line, and you feel a bit intimidated by it all, this article could be your starting-point. Already-experienced surfers will find some helpful hints too.

## By Edwin Habib

Do you have an internet connection? Do you surf the web? Do you read the newsgroups? Do you correspond via e-mail? Do you shop on the internet? Do you use it for scholarly work?

USE OF THE INTERNET IS GROWING at a fantastic rate and you are missing a great deal if you are not connected. It is quite easy to get an internet connection, if you have a home computer of course. You are connected automatically if you have an account on the SGI at the University. If not, you can get one from a commercial service provider. Here is a list of the well-known internet service providers: Compuserve, America on Line, IBM's Advantis, Microsoft and Microage and others in Windsor.

WHEN YOU LOG IN TO THE SGI at the University you can use the internet without further ado. Send and receive mail using "pine" or "elm", run Gopher, FTP, Archie and so on. Your internet address will be userid@uwindsor.ca. The Computer Services department can give you directions on how to use these facilities and their Help Desk will help you solve your problems. If you have a ppp connection at the University these programmes will be on your computer and files that you download will be downloaded to your home computer.

If you have a Compuserve account, Compuserve will provide you with the latert version of WinCim, a windows programme that connects you directly to a "node" (you choose the telephone number) and from a menu you can connect to the internet.

If you have a WARP OS/2 the bonus pack has all the software you need. You can connect directly to Advantis or another service provider. I do have some experience with WARP OS/2 and will be willing to help you if needed. The Help Desk at the University's Computing Services can also provide expert help with the OS/2 and the Mac operating systems. They helped me!

IF YOU RUN WINDOWS 95 you can log on to the Microsoft Network directly. To use another provider, the Help Desk at the University can help. I have no experience with Windows 95. THE MOST POPULAR PROGRAM is a web browser. This is like Gopher with graphics. Netscape is the most popular browser and runs on Windows. The IBM Web Explorer that runs on OS/2 is also excellent.

A web browser needs the address of the "page" (called Url) which you enter in the programme. When it finds the site corresponding to the URL you will be able to view the topics listed. Often this will take you to other sites with more information. For example, if you log onto the CBC page you will be able to go to different topics such as TV listings, radio and TV news, etc.

Do you want to search the LCBO winelist, try <http://www.vintages.com/>. For CBC offerings try <http://www.radio.cbc.ca/>. See photographs and get information on the Hubble Space Telescope? Try <http://www.stsci.edu/EPA/Latest.html>.

This only scratches the surface. Next time I will say something about the Newsgroups.

**UNSURE IF YOU'VE PAID YOUR DUES FOR THE CURRENT YEAR?** The following list was provided to The Newsletter by the Association's Secretary-Treasurer, William Libby. His records show these names as paid-up members as of 3 February 1996. If your name is not on the list, please send you cheque to him. If your records do not agree, better check with Bill Libby, at 944-5127. Surnames only; not all alphabetical: Basic, Benedict, Birch, Callaghan, Chandler, Chatterjee, Cowan, Duggal, Engelhart, Fallenburg, Fracas, Galasso, Goerzen, Habib, Hackett, Huschilt, Kovacs, La Gaipa, Laba, Libby, McGarvey, McNamara, Pazik, Phillips, Purushotham, Shklov, Smith (Cormac), Taylor, Vincent, Wearne, Whitehurst, Blair, Brownlie, Cervin, Chee, Colborne, Fantazzi, Fehr, Gertz, Hartt, Hedgecock, Kennedy, Krause, Kroon, Long, Magee, Molloy, Moore, Morrow, Mouratides, Murrah, Nease, Nolan, O'Meara, Ogata, Powley, Rapp,, Reif, Rosenbaum, Sabina, Sonnenfeld, Zin.

## From the Editor's Notebook...

A TIP OF THE HAT to Kumar Chatterjee, chosen new chairman of the Windsor Police Services Board. A tough assignment, Kumar; but you must be doing a good job. Best wishes for continued success...//I talked with Joseph Habowsky recently. A severe illness hit him during the winter, which hospitalized him, but he is now well along toward recovery. As we all know, Joseph has long been very fitness-conscious, which undoubtedly helped greatly to bring him through a rough ordeal...

OUR SYMPATHY goes to Harry Morrow, former Director of Social Work, on the loss of his wife last August. Heartfelt condolences, Harry...//Recently I saw a letter in The Globe and Mail, by Peter Sonnenfeld, on a suitably austere geological subject. Good to see you still in the public debate, Peter. Let us know how you are enjoying Toronto. We now have a goodly representation of members in the big city.

THAT LITTLE SKIRMISH between Val Cervin and Norm Shklov over the pension, like every such contretemps, may well have positive spinoffs. People can disagree, even on fundamentals, yet admit of some merit on both sides. Val used the word "secrecy" which may well have been somewhat too strong. BUT MOST WOULD AGREE that the level of "openness" in our pension operation, and the extent to which information is regularly provided to members is, well, unimpressive. And that's not good enough in today's financial climate, where openness is de rigeur... Small wonder that Ed Henrie refers to "concerns (and

unfounded rumours) regarding the soundness of our pension plan" (page 6). Though Ed is wholly and correctly reassuring on the essential soundness of the Plan, he might have added that rumours can take root in any situation where information has the appearance of being restricted... I hope this will come in for some critical assessment in the Guide to the Pension Plan which will be prepared under Norm Shklov's direction in the next few months (see page 3)..

I HEARD RECENTLY (quite unofficially) that the number of faculty and librarians retiring in the current year could be as high as 30. Our membership ranks could swell in the next four or five years, with the inflow greatly exceeding the outflow (hardy lot that we are!). MY GUESS IS that the Association could find its ingenuity sorely tested to maintain the adaptability needed for survival in the new environment of changing age composition and interests which lies ahead. Hey, that makes the Calgary initiative even more worth watching, and supporting, because these changes are nation-wide.

THIS IS THE SIXTEENTH ISSUE of The Newsletter. As you might guess, I thoroughly enjoy putting it out. (My friends have always seen me as a frustrated wannabe journalist, and they're right!)... But there are times when I feel like the Maytag repairman... longing to get some echo back. I know that members appreciate The Newsletter. Many of you have been most generous in your comments, for which I say thanks. But I would love to see more participation. Our membership is, by definition, a thinking membership, with opinions, and a communicating membership, able to express their opinions. Why not take the plunge? Let your colleagues know what you're doing in retirement, what you're thinking, what movies you've seen and books read, etcetera...Moreover, tell me what this little publication might do better, or maybe quit doing... Joan Hackett is a wonderful associate editor. Her regular column is a sheer delight, and she is always available for discussion and suggestions... Would YOU like to affiliate with The Newsletter in that way writing articles even on an occasional basis? Please let me know. Nothing can go on indefinitely as a one-person operation; the time, I feel, is now at hand to start splitting up this cake!

Bill Phillips

## FACULTY AND LIBRARIAN RETIREES' ASSOCIATION CONSTITUTION

Draft for Meeting, March 14, 1996. This draft shows the Proposed Amendments which are to be discussed March 14th. The relevant passages are in bold type.

**PREAMBLE:** The Association recognizes that, since its membership consists of persons retired from active duty in the work-force, there is no real need for formality and rigidity in its Constitution. This is an informal document, therefore, and should be interpreted in that spirit.

**NAME:** The name of the organization shall be The Faculty and Librarian Retirees' Association of the University of Windsor.

**PURPOSES:** The purposes of the Association shall be: 1) To provide an opportunity and a channel for retirees, to maintain friendships and social and professional contacts established during their working years at the University. 2) To work, together with the Faculty Association and the University of Windsor, to monitor and safeguard the interests and welfare of the members of the Association.

### **MEMBERSHIP:**

**FULL MEMBERSHIP:** **Full** membership **in the Association** shall be open to any person who has retired from the University **under the provisions of the University of Windsor Retirement Plan for Faculty and Certain Employees following at least one year's service;** AND who, while in the employ of the University, was eligible to become a member of the University Faculty Association; OR who, while holding an administrative position at the University,

was a tenured member of a department or school or faculty at the University, **ASSOCIATE MEMBERSHIP:** Apart from the categories stated above, non-voting associate membership will be available to anyone **who draws a pension under the stated Plan arising out of a faculty or library position.**

**PRE-1996 MEMBERSHIP:** The membership status of any person who was a

**full or associate member prior to January, 1996, will not be affected by the foregoing clauses.**

MEETINGS: 1) At least two meetings of the membership will be held each year, at the call of the President. 2) One of these meetings will be held during the Winter Semester of the University; and one during the Fall Semester. The latter shall be known as the Annual General Meeting. 3) Additional meetings may be called by the Executive of the Association. 4) Every effort shall be made to send notice of meetings to members by mail at least two weeks in advance. 5) Business at meetings will be conducted in an informal manner. However, in any matter where the President rules, or at least one member requests, Roberts Rules of Order will be followed in arriving at decisions.

EXECUTIVE: 1) The Association will have an Executive Committee, consisting of a President, a Secretary Treasurer, and two other elected members, **and the immediate past president ex officio. Additionally, two ex officio members will sit on the Committee, the Founding President of the Association, and (non-voting) the editor of the Association's Newsletter.** 2) Elections of the Executive will take place at the Annual General Meeting (the Fall Meeting) each year. All matters pertaining to the election will be as agreed by the majority of the members present at that Meeting. 3) Additional committees may be created as the need arises.

DUES: 1) Annual dues shall be payable by members of the Association. Funds so paid will be used solely to defray out-of-pocket expenses associated directly with the Association's operations. 2) The amount of such dues, for each year in advance, shall be set at each Annual General Meeting (that is, at each Fall Meeting). 3) The annual dues shall be payable to the Secretary Treasurer at the Fall Meeting or as soon as possible thereafter. 4) Accounts shall be kept of the Association funds and complete report of receipts and expenditures made to the Membership at least once a year at the Annual General Meeting.

University of Windsor. Constitution originally adopted 17 Oct 1991, and revised as of April 1993.