

Fifth Anniversary Issue

The Retirees' Newsletter
The Bi-Monthly Publication of the Faculty and Librarian Retirees'
Association,
The University of Windsor, Windsor, Ontario, Canada,
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OUR BURSARY FUND HAS NOW REACHED \$11,500 -

TWENTY-SEVEN FACULTY MEMBERS AND LIBRARIANS ARE RETIRING THIS YEAR

THE CURRENT YEAR sees 27 faculty and librarian retirees from the University, the largest group to date. Most, it is expected, will join the Faculty and Librarian Retirees' Association, which remains the only formal link retirees have with the University and with each other.

THE 27 WERE HONOURED on May 13th at a luncheon sponsored by the University and the Faculty Association. **Edwin Habib**, our President, and **Joseph Habowsky**, represented the Retirees' Association, reminding the new retirees that the Association exists, and urging them to join.

President Habib presented each of the retirees with a personal letter explaining what the Association is all about, and including a copy of two recent issues of *The Newsletter*.

NAMES OF THIS YEAR'S RETIREES are included in this issue.

RETIREES' NEWSLETTER HAS NOW COMPLETED FIVE YEARS OF PUBLICATION

Five years ago this month, editor **Bill Phillips** began putting together the first issue of *The Retirees' Newsletter*. In an item headed "Newsletter Makes its First Appearance", Phillips made bold to predict that the venture "could even become a regular publication".

DURING THE FIRST THREE YEARS *The Newsletter* was put out "on an occasional basis" two or three times a year. In 1994, this changed to the current bi-monthly schedule, publishing in **February, April, June, October and December** (skipping the summertime).

Inside this issue are a collection of snippets photocopied from some of the earlier issues of *The Newsletter*. They may serve to remind readers of the highlights of the Association's activities over the past five years. (Sorry, these are not available in the electronic edition)

ASSOCIATION MEMBERSHIP CARDS PLANNED FOR DECEMBER

MEMBERS WILL RECALL that, a year or so ago, the Association issued **membership identity cards** to all paid-up members. Many members had pointed out that they frequently needed some way of identifying themselves as retirees of the University of Windsor. Most appear to have been happy with the cards.

The Association plans to issue such cards again in the current year. It is expected that the cards will be ready to distribute with the **December issue** of *The Newsletter*.

Following our usual practice, the \$10 dues for the 1996-1997 year will become payable **as of the October 1996** Annual General Meeting, or as soon as possible thereafter.

THUS, IF YOU WISH to receive an identity card, you should ensure that your dues of \$10. for the 1996-1997 year are paid **either at the October meeting or shortly thereafter**, certainly by mid-November at the latest.

DECISIONS TAKEN AT BROCK MEETING STILL NOT KNOWN TO US

A FEW MONTHS AGO, in Issue #16, we quoted from the University of Calgary publication *Life After Retirement*, Fall, 1995.

THE CALGARY ARTICLE **described plans under way at Calgary**, to use the Internet worldwide web to fulfill most of the functions of a national federation of retirees' associations across Canada. It said, in part:

"When the Calgary site is fully functional it will...include instructions on how to set up your own association, 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".

WOW! THAT SOUNDED GREAT! And all of this was to be discussed in a report to be presented at a meeting at Brock University in May, at the meetings of the Learned Societies!

NOW THE DOWNSIDE. As far as we could tell in the months that followed, **the promised web page never did appear on the web**. Nor was anything heard by us about the proposed meeting at Brock University until we ourselves checked out the schedule of the "Learneds" and discovered such a meeting was indeed on the list.

By that time it was too late to find anyone who could attend it and so we missed it by default. We would indeed like some info on what occurred at the meeting.

Perhaps we should try **the WEB?**

COMPUTER USERS' INTEREST GROUP HAS BEGUN ITS MEETINGS

THE COMPUTER USERS' INTEREST GROUP, formation of which was decided at the March meeting, held its first meeting on April 18th.

The meeting was held at the home of Bob and Jean Whitehurst on Riverside Drive East and was attended by some ten members whose knowledge of computers ranged from novice to relatively sophisticated.

A second meeting was scheduled for May 29th but had to be postponed to a later date for medical reasons. (See below, p.10).

Interest in computers among members of the Association has been increasing since 1993 when the **University gave official approval** to access by faculty and librarian retirees to the University's computer services.

OUR BURSARY FUND FOR STUDENTS HAS NOW REACHED \$11,500.00

According to the Office of Student Awards, the Retirees' Bursary Fund for Needy Students reached a total of \$11,500.00 during the first week of June.

The Fund was started **less than two years ago**. It is supported entirely by donations. At the March meeting of the Association, a decision was made to allow the Fund to **continue to accumulate** to a total of at least \$15,000.00 before starting a program of distributing bursaries.

Haute Couture by Joan Hackett

The white plaster goose is the fashion plate of the lawn ornament set. Unlike the old *Mother Goose*, swathed in her one-and-only shapeless gingham gown, the geese of the "nineties" are *tres chic*! Right now they are modelling the Spring Collection: a dazzling floor-length yellow ensemble catches the eye; more daring is a hot pink mini worn well above the knee and a conservative calf-length

multicolored polka dot print brightens the landscape. Last winter velvet coats trimmed with ermine were all the rage. In the summer pink-rimmed glasses with blue lenses, revealing bikinis, braided pigtailed and jaunty straw hats were *de rigueur*. At Christmas a Santa outfit is a must. Halloween spawns grotesque goose ghosts and witches.

These creations are custom-made for milady's unusual figure. A coat or dress is a bib-like arrangement tied to her neck. It hangs straight down in front, flares out over part of her broad back leaving her ample derriere exposed to the elements. The bikini skirt is tied around her belly, the scanty bra fastened to her breastless chest.

In spite of all this finery designed especially for them, some geese are not clothes conscious. They stand boldly on their lawns or front stoops as naked as jaybirds!

Jaybirds?"

THE THIRD ANNUAL SUMMER PICNIC

Plan now to attend the Association's annual Summer picnic, at Bill and Carol Libby's waterfront home

SUNDAY, AUGUST THE FOURTH AT 3 P.M.

The venue: 4240 Riverside Drive East.

Please Bring : same as in previous years: salad, wine or dessert.

Cost: \$3 or \$4 p.p. to cover hot dogs, sausages, coffee, clean-up.

JULY BY (966-2350) GAIPA LA JOHN PHONE

The Newsletter's Fifth Anniversary!!

BELOW ARE A FEW HIGHLIGHTS OF THE ASSOCIATION'S HISTORY MOSTLY AS RECORDED IN THE NEWSLETTER

Pre-1990: early efforts by **Val Cervin** to start an association planted the idea; but lasting results came only in 1990, when **Norm Shklov**, **Ralph Cowan** and **Bill Phillips** formed an organizing committee and contacted all retirees about a meeting.

28 Nov 1990: First meeting of Association. Shklov confirmed as President; Phillips as Secretary-Treasurer. Constitution committee appointed. Executive to approach University administration about regular discussions. Annual dues set at \$15. (reduced to \$10. a year later).

21 May 1991: Discussions with the University concerned the **pension fund**, and dissemination of information on it; means of encouraging continuing **research** by retirees; access by retirees to University **recreational facilities**; reduced **parking** rates for retirees (parking booklets).

JULY 1991: FIRST ISSUE OF THE RETIREES' NEWSLETTER

Fall, 1991: Association's **Constitution** adopted.

Spring, 1992: Association published *The Retirees' Handbook*

Fall, 1992: **Social Committee** organized: **John LaGaipa** chairman.

Fall, 1993: University approves retirees' access to U. **computer facilities**.

Spring, 1994: Association approves **Bursary Fund** idea in principle.

Fall, 1994: Bursary Fund set up. Shklov and Phillips announce decision to step aside. **First election** to take place.

Spring, 1995: **Results** of first formal election: President: **Habib**; Sec-Treas.: **Libby**; Executive Committee: **Whitehurst**; **Booth**. (Shklov and Phillips ex officio).

Spring, 1996: *The Newsletter* begins publishing on the **World Wide Web**.

A NEW MEMBER, JUST NOW RETIRING, REFLECTS ON THE SURVIVOR BENEFIT CLAUSE IN THE PENSION PLAN

Neil Wigley, Mathematics, sent these thoughtful observations by e-mail.

WHEN YOU NEAR RETIREMENT, you get a letter from the University outlining certain options for how you want your pension delivered: Life plus 5, Life only, Joint survivor 60%, etc.

The definitions of these are fairly well spelled out in the information that the University gives you. But what is not clear is that these are **not the only**

choices, and a little thought given to your own situation may come up with a better plan.

Let us take, for instance, the joint survivor 60% option. Assuming the retiring employee is male, this option gives a certain sum each month to the couple, as long as the male is living; upon death of the male, the widow then receives an amount equal to **60% of the original amount**. (Of course these amounts are supposed to increase a bit each year due to inflation, but let's ignore the inflation for the sake of argument).

NOTE THAT IF THE WIFE DIES BEFORE THE HUSBAND, then the husband continues to receive 100% of the original amount! The logical conclusion is that males, or at least ex-professors, need a lot of money to get by; females, or spouses of professors, can do with a lot less.

Now it is very easy for Mercer to come up with a variation on this theme: let's say you want a certain amount to come in as long as both of you are alive, and then upon the death of either spouse the surviving spouse would get 60% of that original amount.

THIS MEANS THAT IF THE EX-PROFESSOR IS WIDOWED, then he/she would take a **40% cut** in pension money. That, of course, is bad for the ex-professor. But it all comes out in the wash, and the way it does is that the original amount is actually higher for the couple (while they're both alive) if the couple takes this option.

An example that is made up of whole cloth, but is probably not far off the mark, is the following:

PROFESSOR GREEDMONEY and his wife are offered the option of \$3,000 per month with the following conditions: upon the death of Prof. Greedmoney, his wife would receive \$1,800 per month. If, however, Mrs. Greedmoney dies first, Prof. Greedmoney would continue to receive \$3,000 monthly until his death. It seems that Mr. Greedmoney needs 100% to survive, but his spouse needs only 60% upon her widowhood.

THE OPTION I'M PROPOSING would have roughly the same monthly pension for the couple while they both survive, but more than \$3,000. You'll have to ask Mercer exactly how much; but if Mr. and Mrs. Greedmoney are about the same age, then that \$3,000 may become \$3,150 (ballpark figure). If Mrs. Greedmoney is considerably older than Mr. Greedmoney, it would be even more.

Upon the death of either spouse, the surviving spouse would then receive 60% of \$3,150, which is \$1,890. (Note that \$1,890, too, is more than the \$1,800 that Mrs. Greedmoney would have received).

THE ONLY DOWNSIDE of this variation is that if Mrs. Greedmoney dies first, poor old Mr. Greedmoney has to make do with a mere 60%.

Fair is fair, though.

Neil Wigley:

BRUCE McGARVEY REPORTS ON A RECENT ASSIGNMENT IN BRAZIL

Three months combining research, teaching, and seminars at four universities in the State of Sao Paulo

I was asked by Professor Douglas Franco at the Instituto de Quimica de Sao Carlos, Universidade de Sao Paulo, to come to Sao Carlos and help them with developing the use of their new Electron Spin Resonance (ESR) Spectrometer, and to teach an advanced graduate course in ESR to their students and faculty. He managed to get me a Fellowship with all expenses paid.

Sao Carlos is a city of 100,000 that is a three-hour drive north of Sao Paulo (if you drive at 140 km/h). Although the temperature is in the low 30's during the day, it was quite bearable due to a constant breeze. It always cooled down in the night.

THE CITY IS SURROUNDED by sugar cane fields and orange groves. Orange juice is a major product and they really make out when Florida has a freeze.

Large bags of oranges were being sold for \$1 at road-side stands.

I gave **nine seminars at four universities** in the State of Sao Paulo. Mathilde came down for the last two weeks and we travelled to Foz do Iguacu, (the falls there would swallow five Niagaras), Rio, Belo Horizonte, and Ouro Preto. I have agreed to return for four months in October.

THIS SUMMER we will be attending conferences in St. John's and Vancouver and travelling around both places. My NSERC grant was also renewed for another four years, so I guess I won't be fully retired for several more years.
Bruce R. McGarvey: beprm@uwindsor.ca

WALT ROMANOW REPORTS ON LIFE IN THE GOLDEN WEST

A true Westerner, Walter says cold weather is a small price to pay for the "constant sunshine" of the West; he too is keeping active in his research.

Here's an excerpt from a communique, from Romanow, a member now living in Edmonton.

ALL'S WELL IN THE GOLDEN WEST. The sunshine is a constant and manages to make up for any temperature deficiencies. In a way, I appreciate the weather here. It's possible to dress for the cold; but how do you dress for the heat? The bicycling possibilities, except in the months when there's deep snow, are almost year-round (not quite, but almost).

JAKE* manages to keep me going; last week I received my complimentary copies of an updated second edition of a text that he and I wrote earlier. As well, we're still trying to hammer out papers on election negative advertising. This sort of activity keeps an old man off the streets!

*Jake (Walter) Soderlund, Walt Romanow's collaborator in several research projects, is currently Head of the Department of Political Science at the University.

PREPARATION OF PENSION GUIDE STILL ON SCHEDULE

PREPARATION of the *Pension Plan Guide*, announced in *The Newsletter* #17, suffered a slight setback in that the principal author, **Norm Shklov**, has not been well these past few months. He has now found suitable medical attention and is feeling better.

Norm advises that The Guide should still meet the proposed deadline late summer or early fall.

THE GUIDE IS BEING DESIGNED to provide, in very simple language, (1) a description of the operations and procedures under the Plan, (2) a summary of the retiree's contributions, and (3) a summary of his or her benefits.

NAMES OF THIS YEAR'S RETIREES

Following is the list of faculty and librarians retiring this year.

George Crowell (Rel St); Cecil Eaves (Kinesiol), Terence Keenleyside (Pol Sci), Mahesh Pradhan (Soc & Anth), Mieczyslaw Czajkowski (Phys), Antonio Doctor (Vis Arts), Alex Gnyp (Civ Eng), Raymond Hermiston (Kinesiol), Cornelius Holland (Psych), Richard Hornsey (Engl), Robert Krause (Pol Sci), Jack Leavitt (Kinesiol), John McCorquodale (Civ Eng), Jeanette McGrath (Led Lib), Gerard Montforton (Civ Eng), Gediminas Namikas (Psych), Michael Petras (Biol), Trevor Price (Pol Sci), Thomas Robinson (Led Lib), Udo Sautter (Hist), Vito Signorile (Soc & Anth), Krishnaswamy Sridhar (Mech Eng), Robert Stager (Civ Eng), Carl St. Pierre (Civ Eng), Patricia Taylor (Soc Wk), Neil Wigley (Math), William Youdelis (Mech Eng).

PAPER ACCEPTED

Val Cervin has had a paper accepted for presentation at the European Mathematical Psychology meeting in Padua, Italy in September. The title is *Fuzzy Aids in Private Practice and Decisions*.

PUBLICATION OF MEMBERSHIP LIST NOW SET FOR THIS FALL

THE UNUSUALLY LARGE NUMBER of retirees this year has led to the decision to delay the publication of the **annual list of the Association membership** until the fall, when the list should be fully updated.

MEMBERS ARE ASKED TO CHECK to ensure we have your name, address, etc. correct. If we do not, please let us know. The **easiest basic check** is to look at the address to which this copy of *The Newsletter* was sent. That will be what our records show. If you want to contact us, please do so by **mail, e-mail or phone**, at the number(s) shown in this issue. We'll include an e-mail address if you wish.

STUART NEASE REPORTS FROM OUR SISTER ORGANIZATION,UNI-COM

The Newsletter has carried periodic reports on some of the activities of Uni-Com (University/Community). Most recently, **Stuart Nease** has advised us as follows: The second **Elderhostel Program** took place in July, 1995... It was decided that Uni-Com would not offer a programme in 1996 but would do so in 1997, and planning is well under way. The general theme will be the Detroit River and Windsor as an inland deep sea port. ...Uni-Com is now organizing *The Academy for Learning in Retirement*. Several groups will be formed on a variety of topics, each group guided by a moderator. The underlying philosophy of the Academy will be "peer learning". (Nease promises more information on this and we shall pass it along as and when). Stuart invites Retirees' Association members to join Uni-Com ("We want your ideas"). Dues are \$35.00 per year (\$50.00 includes spouse). Cheques payable to the U of W. (Tax receipt issued). **The office is at 360 Sunset Ave. Telephone is 253-4232, ext. 3430, fax 971-3671.**

From the Editor's Notebook

RECENTLY I READ that a principal at **Mercer Ltd.** had called the Canada Pension Plan "an intergenerational embarrassment", which he said raises fears of intergenerational conflict (*The Globe and Mail*, 8 June 1996, p. B-1). **These are pretty strong words!**

At root is the contention that **people who receive pensions** from the C.P.P. are receiving significantly more **from** the Pension Plan than they ever paid **into** it. To illustrate this, the experience of a retired "financial executive", now 72 years old, was cited. That person himself calculated that the **combined total** that had been paid **into** the C.P.P. on his behalf, by himself and by his employer(s) during his working life, had been **\$18,600**. Now get this:

"Had that amount been invested in a private savings plan, earned interest over the years and used to buy an annuity when he reached 65, seven years ago, he would by now have received **\$14,300** in payments. **Instead, the CPP has paid him more than \$54,000...**" The extra \$40,000 appeared in the picture as pure gravy.

THIS WAS A SHOCKER TO ME . I guess, like most people, I **assumed** all these years, that **somebody - somewhere** - was checking out things like pension plans (including even the Canada Pension Plan) to make sure they're **fiscally sound**, or at least that they are **proof against such orgiastic disproportion** as that example purports to illustrate. At this point, I would really like to see other examples worked out, to know how typical that case is.

IF IT IS THE TYPICAL CASE within the C.P.P., it's hard for us who draw Canada Pensions **to escape looking like a bunch of social freeloaders**, living high off the avails of other people's work namely that of our younger generation. Any such perception as that, is bound (rightly or wrongly) to **add fuel to the intergenerational conflict** the Mercer man was talking about.

Which leads me to one observation on that "conflict". I must say I don't blame those of the younger people who have grown **weary and even resentful** over the years, as they've watched those well-heeled grey-heads demanding their "rights as senior citizens" their discounts, their privileges, their freebees. Let's face it: as a group, we've got it pretty good! **This gafuffle about the Canada Pension Plan suggests we'd be wise not to push the envelope too far.**

Congratulations to **Alex Gnyp**, one of this year's retirees (Civ Eng), on his being one of six outstanding volunteers to receive a Citizenship Award from the Lung Association of Essex County. The award recognized Alex's work devoted to issues relating to air quality and asthma...

...I called **Francis Leddy's** residence on June 12th and spoke with their nurse-in-residence, Amanda McCullough. She told me that both **Kathleen** and **Francis** are coming along well and are looking forward to the summer. Ms. McCullough takes them for regular walks, and Francis still very much enjoys his classical music...

According to reports I have heard, **Leonard Kroon**, always environmentally conscious, achieved recognition for a recent project involving only recyclable materials. I'd be glad to get the details, Leonard, for the next issue.

Bill Phillips

GEORGE MCMAHON is very well known to our membership, having been with the University for many years as Assistant Vice President, Alumni Affairs. **A tribute** is being given on the occasion of his retirement, and all are invited. Details are as follows: **DATE:** Fri., Sept 20, 1996; **TIME:** 6.30 Cocktails/7.00 pm Dinner. (Cash Bar); **PLACE:** Serbian Community Centre, 6770 Tecumseh Road East. \$30.00 per person. (Includes Dinner and Gift). **Advance purchase only, on or before September 6th.** Tickets, call Silvio Pettovel, 253-4232, Ext.3162.

The Newsletter

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

In addition, *The Newsletter* welcomes all items that readers wish to share personal experiences, observations, arguments, reports and creative work of all kinds. A special invitation in this respect, goes to out-of-town members.

If it is at all possible, please send a diskette along with your hard copy. But don't hold back on that account even written (legibly) by hand, your item will be welcomed.

Items intended for publication must be received by the 25th of the month before publication.

The Editor is Bill Phillips. All items for publication should be sent to the Editor. Email him at philli3@uwindsor.ca. Or send items directly to his home address: 1186 Grand Marais Rd West, Windsor, ON, N9E 1C7. (519)972-0588 (519)972-0588 .

Associate Editor is Joan Hackett. ALL correspondence will reach us if sent c/o the Fac/Lib Retirees' Association, Univ. of Windsor Post Office, Windsor, ON, N9B 3P4. Mark them: "Newsletter".

TERMS USED ON THE INTERNET

Third in a Series - by Edwin Habib

A new user meets a number of strange terms; or worse, a number of familiar terms used in strange ways. And the jargon is growing steadily. To help, here is a start on some terms and a simple explanation of each one.

Host (Remote), Local: A host or a remote computer is one that you connect to and, like a badly behaved guest, you may ask it to perform various functions for your benefit. For example, when you connect to the SGI at the University, the SGI becomes the host or remote computer and your PC becomes the local computer. You may ask the SGI to run various programs for you, such as "pine" or a "C compiler".

Upload and Download: When you transfer a file to a remote computer, you "upload" it. When you get a file from a remote computer, you "download" it.

FTP or File Transfer Protocol: When transferring a file, the communication program must have some way of detecting errors in the transmission. If errors are detected, the programme requests a retransmission of part or all of the file. The method of doing this is called a protocol. The remote and local computers must use the same protocol. The protocol chosen for use on the internet is called FTP (or simply File Transfer Protocol). Programmes that perform this task have names like FTP_32 or FTP_PM. These are dedicated file transfer programmes and are easy to use. You need only specify whether the file is a text or a binary file.

Client Server: A server is a programme that provides a service for a client, and a client is a programme that receives a service from a client. If that is not a circular argument, what is? A simple example will explain it better. There is a mail server on the SGI that receives and dispatches mail. Its name is email.uwindsor.ca. When you get mail using your local mail reader, your reader is a client and email.uwindsor.ca is the server.

Telnet: If you have an account on the SGI, i.e. a user ID and password, you can connect to it and run programs that are resident on it. Suppose that you collaborate with a colleague at UBC and have an account there, you can connect to the UBC computer via the internet using Telnet. You may then use the remote computer as if you were at UBC and avoid long-distance charges.

NOTICE OF MEETING: COMPUTER USERS' GROUP

As reported on page 2 above, the second meeting of the computer group was postponed (because of a scheduled eye operation on the host Edwin Habib,for a detached retina: it appears to have been totally successful, and Edwin is recovering nicely). **John LaGaipa will now host that meeting at his home.** To set a convenient time, John has asked that interested members call him at 966-2350.