



The Retirees' Newsletter
The Bi-Monthly Publication of the Faculty and Librarian Retirees'
Association,
The University of Windsor, Windsor, Ontario, Canada,
Issue No. 20 -- December, 1996

**MEETING APPROVES PROPOSAL ON MEMBERSHIP:
UNANIMOUS APPROVAL TO INVITE ALL OF THE "OTHER PERSONS"
COVERED UNDER THE FACULTY PENSION PLAN,
TO JOIN THE ASSOCIATION
MOVE WILL BROADEN THE BASE OF THE MEMBERSHIP;
COULD INJECT WELCOME NEW IDEAS**

AT THE FALL GENERAL MEETING, the Executive Committee proposed that the Association widen its "full membership" category. The motion passed unanimously.

THIS "WIDENING" MEANS that all persons who receive a pension **under the same plan as covers retired faculty and librarians**, are now eligible to become members of the Association.

WHO ARE THE ELIGIBLE NEW MEMBERS?

They are principally administrators who were active in the academic-related side of the University. The **faculty pension plan** was set up to cover Faculty (which included Librarians), and "**certain other persons**". Among these are also included **some staff persons from Assumption University**, who were also included in that Pension Plan.

NEW MEMBERSHIP CARDS ARE INCLUDED WITH THIS ISSUE

Membership cards for 1996-1997 are included on this page. As members are aware, the Association's year runs from Fall Meeting to Fall Meeting.

The decision was made to send cards even to those whose membership dues of \$10. remain unpaid, in the hope that this magnanimity might inspire an early response.

On the subject of dues payment, see below.

WHAT'S INSIDE?

- The Fall Meeting: Slate Approved; Invitations to eligible new members; members present.
- President Habib's Report to the Meeting .
- Norm Shklov's Report on Pensions (incorporating also Jim Skinner's intended remarks).
- Joan Hackett's Column; Address change; In Memoriam; Lunch trip to Plymouth, MI.
- Membership Reminders.
- More Membership Reminders.
- News about the Bursary Fund; Galassos Moving; Paid-up list.
- Masthead; Letter Box.
- The Association; FROM THE EDITOR'S NOTEBOOK.

OUR BURSARY FUND SURGING AHEAD UNDER NEW IMPETUS: see below

Happy Holidays

MEETING APPROVES SLATE OF OFFICERS PROPOSED BY EXECUTIVE COMMITTEE

The Fall Meeting endorsed without change the slate of officers recommended by the Executive Committee for the 1996-1997 year.

Thus Edwin Habib is now serving a second one-year term as President, and Bill Phillips has taken over the newly-created position of Treasurer and Membership Coordinator. The post of Secretary remains unfilled.

The two members-at-large on the Executive Committee are Idalia Rappé and Bob Chandler.

JIM SKINNER'S REPORT GIVEN TO MEETING BY NORM SHKLOV

James Skinner, of the University's Human Resources, responds regularly to the Association's invitations to attend its meetings. He was unable to attend the Fall Meeting because of pressures of implementing the recently-completed collective agreement. In his absence, his report was presented to the meeting by Norm Shklov, and is reprinted on later in this issue.

SUPPORT OUR BURSARY FUND IT HELPS STUDENTS: IT HELPS US

HABIB WILL SEND INVITATIONS TO ALL NEWLY ELIGIBLE MEMBERS

At the time of printing this issue of *The Newsletter*, the names and other data on the newly eligible members referred to on page 1 were still being processed.

When this has been completed, letters will be sent to these persons, who number between 12 and 15, along with a copy of this issue of *The Newsletter*.

They will be eligible to join the Association immediately and to take part in all its activities.

TWENTY-NINE MEMBERS PRESENT AT MEETING

The following members signed the attendance book at the October 17th meeting. EDWIN HABIB, JOHN LAGAIPA, PAT GALASSO, JOSEPH HABOWSKY, JOHN CALLAGHAN, CLAUDE VINCENT, OLGA CROCKER, BOB DORRELL, NIGEL HEDGECOCK, JOHN HUSCHILT, BOB BILLINGHURST, BILL YOUDELIS, CORMAC SMITH, FRANK HOLUJ, BOB WHITEHURST, ALAN A. BROWN, BRUCE McGARVEY, IDALIA RAPPÉ, MARTIN BASIC, SUE GOERZEN, JOAN MAGEE, JOAN HACKETT, BOB CHANDLER, BILL LIBBY, NORM SHKLOV, BILL PHILLIPS, RALPH COWAN, JAN GREGOR.

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A REGULAR FEATURE

THE PRESIDENT'S REPORT

by Edwin Habib, Association President

(Following is a partial text of the President's Report to the Fall Meeting)

THIS YEAR MARKED THE END OF THE SOCIAL CONTRACT AND THE BEGINNING OF NEW RESTRAINTS on the **university** system by the Province. Due to funding uncertainties, our new Collective Agreement was made valid **for only two years instead of the usual three.**

IN OUR NEGOTIATION PROCESS the various committees of the Faculty Association submit proposals to the Contract Committee, which screens them. Finally, if approved by Council, **these proposals become the bargaining position of the Faculty Association.**

THE RETIREES AND BENEFITS COMMITTEE, on which we have **three** representatives, submitted the **following proposals** which are of interest to the retirees:

1) Continuation of the Voluntary Early Retirement Programme (VER) to be funded from the Pension Plan surplus.

2) Contract buyouts not to be funded from the Pension Plan surplus. There are legal implications here.

(We expected that the surplus would be more than sufficient to fund the VER. According to the rules of the Pension Commission of Ontario, the **size** of the surplus cannot exceed a certain value. **The excess must be used for pension benefits.** However, at that time we did not know that it was very large indeed).

3) Money Purchase pension payments should be averaged over a period of four years to avoid large fluctuations. This was not accepted by the Contract Committee because of a problem connected with the initial implementation.

4) The Retirees Medical Plan should be included in the Faculty Medical Plan. The mean age of the combined group would be less than the mean age of the retirees but greater than the mean age of the faculty. The details of funding should be decided through negotiations. This item was not accepted by the Contract Committee but we lobbied Council and succeeded in getting it included in the proposals.

5) Retirees who had service with the university before the pension started should be given full benefit for that service instead of one half the number of years. This was not successfully negotiated, probably because, if successful, these members would have been treated better than the women who had a similar claim.

THE PENSION PLAN SURPLUS TURNED OUT TO BE VERY LARGE and will be reduced as follows:

- The VER will be continued.
- Retirees will get an increase of 2.5% in the Minimum Guarantee.
- A sum was set aside to pay for the University's cost of the pension contribution for past service of certain female members of the Plan. This resulted from the settlement of a grievance on behalf of women who were excluded from the plan for a period at the start of their service with the university.
- The Minimum Guarantee *formula* was modified so as to improve the benefit. This will affect only future retirees.
- Faculty contribution to the plan suspended for the term of the agreement.

Supplementary Note:

Pat Galasso asked why the retirees got only 2.5% increase in the Minimum Guarantee while in the last contract they got 5%, and why I did not lobby for a greater increase. The increase we got last time was a surprise to everyone. The surplus was never so large that it had to be reduced to conform to the rules of the Pension Commission. There was no reason to expect that there would be an increase this year. The Pension Plan Surplus is determined by means of an actuarial calculation in which many assumptions are made. By changing these assumptions slightly, the surplus can be made to increase greatly or disappear entirely. Before these calculations (which must be accepted by the Pension Commission) were done, no one knew what the outcome would have been.

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A REGULAR FEATURE

NORM SHKLOV'S REPORT ON PENSIONS, BENEFITS, etc.

(The following is a digest of Norm Shklov's remarks to the Fall Meeting. It incorporates also some main points from Jim Skinner's proposed remarks)

FOR THE PENSION PLAN YEAR ENDING JUNE 30TH, 1996, the adjustment to the **Money Purchase Pension** was an increase of 6.92%.

This reflected the earnings of the **Pension Fund**. The adjustment to the **Minimum Guaranteed Benefit** was an increase of 1.83%. This reflected the increase in the **Consumer Price Index**. **THE CORRESPONDING RESULTS** for the **preceding** Pension Plan Year, ending June 30th, 1995, were an increase of **7.25% for the Money Purchase Pension**, and an increase of **1.09% for the Minimum Guaranteed**.

THUS, those on the **Money Purchase Pension** have received **substantial increases** in two consecutive years, while increases for those on the **Minimum Guaranteed** have been **much more modest**. Those in the latter group should be mindful, however, that the earnings of the Fund **will increase their Money Purchase Accounts as well**, and so hasten the day when their corresponding Money Purchase Pension overtakes their Minimum Guaranteed Benefit.

LOOKING AT THE RECENT NEW COLLECTIVE AGREEMENT, it appears that the only change relevant to retirees was **an increase of 2.5% in the Minimum Guaranteed Benefit**. While this would increase the pension of those on the Minimum Guarantee, it could lengthen by a relatively small amount the time before they attain their Money Purchase Pension.

REGARDING HEALTH BENEFITS, though a merger of the Health Plans of the active faculty and the retirees was not achieved, I am informed that Mr. Skinner is **still attempting to bring about such a merger** by other means.

ONE OTHER ITEM, which James Skinner wanted brought to the attention of the Fall Meeting, had to do with **automobile insurance**. Effective Nov. 1, 1996, there were to be changes in the Ontario Insurance Act that could have special impact on retirees, **specifically in lowering car insurance rates**.

The actual situation is that **the insurance companies could lower rates for retirees by 5% to 10%**. Those interested should contact their insurers. They should, of course, **check very carefully the options that are offered**, which could possibly involve differing levels of deductibles some of which might offset the 5% to 10% savings.

(At the Fall Meeting I transmitted some incorrect information regarding the rates for retirees. Instead of a reduction in premium rates, I stated that the provincial sales tax on premiums would be waived. This is not right, and I apologize for the error).

A REGULAR FEATURE

"ARE WE THERE YET?"

By Joan Hackett

(Joan recounts an early snag that occurred on a tour to Russia last summer. Sounds familiar? I should add that she has nothing but good to say about the hospitality of their Russian hosts. EDITOR.)

After 13 sleepless hours we landed in Moscow. It was raining. A murky brown fog seeped through the terminal.. The blur from a few bare bulbs, tucked into the high ceiling, barely dented the gloom. Pretty grim! But immigration and customs were a breeze. With luck we'd be on the cruise ship in no time, then a shower and bed!

An idle dream...All systems went on hold. No bus. No information. No sign of our tour guides. We stood (no seats) in little clumps and peered into the gloom. Time passed. Rumors flew. Nothing happened. We waited. Finally a *Russian* tour guide herded us onto a bus -- progress, we could sit. "Hope sprang eternal". But then the clowns came out to play: Guide starts head-count; voice from back of bus, "Debbie, DEBBIE! Where's Debbie?" Silence. Jumps off bus. Subsequent counts interrupted by similar routines: shouting, leaping on and off the bus, searching for yet another "missing" person. Eventually the performers grew weary and stayed put.

I was trying to remember the source of "All hope abandon, ye who enter here", when our long-lost tour guides finally surfaced -- followed by a man, looking sheepish and muttering, "It's the airline's fault. It's all their fault!" The bus revved up and we left

It was still raining as we shuffled from bus to ship: "piped aboard" by two Cossacks playing rousing Russian music. Offered bread and salt by a Fairy Queen. What was all the fuss about? For suddenly it dawned on us, "We were there !"

And the cause of the long delay? It was *his wife's* fault. The Russians didn't take kindly to her out-of-date passport. Our own intrepid tour guides threw themselves wholly into that snafu and left the rest of us in the dark!

ADDRESS CHANGE

Margrit Meyer,
3131 Donnelly Road,
Windsor, ON. N9C 1M3

IN MEMORIAM

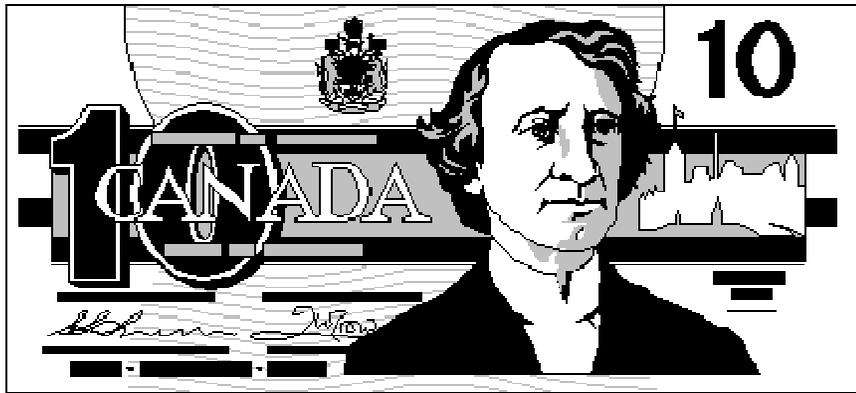
His many friends fondly remember **Rev. John R. Dougherty, C.S.B.** Born June 30th, 1928, and ordained in June 1955, Father Dougherty taught physiology in the Dept. of Biology for many years before being transferred by the Basilian Order to conduct retreats at Chelsea House in Amherstburg. He died on August 9th, 1996.

**AN INVITATION TO YOU
TO JOIN FRIENDS
FOR LUNCH**

**Tuesday, December 10th at the
BON HOMME RESTAURANT,
PLYMOUTH, MICHIGAN**

For details call Bob Whitehurst, at 519 735-6134

THE MEMBERSHIP PAGE



Have YOU paid your dues for 1996-1997?

If not, here are TEN reasons why you SHOULD

- 1) The Association is the only formal link between you and your former employer, the UNIVERSITY OF WINDSOR.
- 2) The Association is the "registry" which enables you to keep in touch with colleagues and to let colleagues know about you.
- 3) The Association is your link with other academic retirees' associations and their members across Canada.
- 4) The Association discusses regularly with university officials issues of significance to retirees & reports these in The Newsletter.
- 5) The Association has arranged for retirees' use of the library, of the H.K. facilities, the computer centre, cut-rate parking, and other perks.
- 6) The Association has proven its bona fides in its Bursary Fund for Needy Students, now nearing \$18,000 and heading higher.
- 7) The Association has an active social program, with frequent outings: dinner, theatre, shopping trips, picnics and the like.
- 8) The Association issues annual identity cards to paid-up members.
- 9) The Association issues an on-line newsletter five times a year to tell you everything a university retiree should know.
- 10) The Association offers all this for an unbelievable \$10 a year!

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Five times a year: February, April, June, October, December

The Membership Page

FOLLOWING THIS ISSUE, THE NEWSLETTER WILL BE SENT ONLY TO MEMBERS WHOSE FEES HAVE BEEN PAID TO DATE THIS IS PURELY A MATTER OF COSTS AND ECONOMIES; MAILING COSTS ALONE CONSUME A QUARTER OF THE ANNUAL FEES, AND FEES ARE OUR ONLY SOURCE OF INCOME

SO FAR, EACH ISSUE OF *THE NEWSLETTER* HAS BEEN SENT ALMOST ROUTINELY to all retirees eligible to join the Association, whether or not they are paid-up members. Unfortunately, such a generous policy can no longer be kept up and the reason is solely because of costs. As of issue #21, therefore, which will be published in February, copies will be mailed only to those whose dues are paid up to date.

MEMBERS ARE REMINDED THAT THE DUES ARE **\$10 PER YEAR**, AND THAT OUR "YEAR" RUNS FROM FALL GENERAL MEETING TO FALL GENERAL MEETING. Thus, dues for the 1996-97 year became payable at the

Fall Meeting this October, and the period during which dues must customarily be paid is between then and the end of December.

NOT SURE WHETHER YOU'VE PAID? THOSE WHO HAVE PAID for the current 1996-97 year: that is to say **those whose fees had been received by publication time**, say approximately December 1st **ARE LISTED ON THE NEXT PAGE. If you have not yet paid, and wish to do so, please pay BEFORE THE END OF DECEMBER, and you will not miss any mailing.**

CHEQUES should be made out to:

The U of W Faculty/Librarian Retirees' Association
(Of course, CASH will do nicely too).

IN EITHER CASE, please mail your fees to:

The Faculty/Librarian Retirees' Association,
University of Windsor Post Office,
Windsor, ON. Canada. N9B 3P4.

YOU WILL RECEIVE A RECEIPT FOR INCOME TAX PURPOSES.

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GREAT NEWS ABOUT OUR BURSARY FUND FOR NEEDY STUDENTS
OUR BURSARY FUND GETS A BIG BOOST!
UNTIL MARCH 31ST, 1997, THE ONTARIO GOVERNMENT WILL
MATCH, DOLLAR FOR DOLLAR, ALL CONTRIBUTIONS TO THE FUND

THE FUND IS NOW NEARING \$18,000.00 AND PROMISING TO GO HIGHER



UNTIL THE END OF MARCH, 1997, the Ontario Government will match, dollar for dollar, every contribution made to our **Bursary Fund for Needy Students**.

WE did not know of this in time for the October *Newsletter*. So, late in **OCTOBER**, Cormac Smith, chair of our Bursary Fund, set up **A PHONE BLITZ**.

Eight volunteers phoned some 130 retirees and urged them to **give to the University's Annual Giving Campaign** and to **DESIGNATE** their contribution to the Retirees' Bursary Fund. **All our members were advised that every one dollar contribution would effectively add two dollars to the Fund.**

NOW THE DOWNSIDE!... According to our membership, the **University Development Office** did not contact any retirees to tell them the **Annual Giving Campaign** was on, and to send the form. (This of ALL years!)

BY DECEMBER 1ST, with the **University's Annual Giving Campaign** moving to its close, the **U's Development Office** had **STILL** not made contact, though a letter was said to be in preparation to go out in **TWO WEEKS!!** **Sadly, this dithering by the Development Office** took much of the steam out of our **October phone blitz**.

Nevertheless the Association wishes to **thank** the following members who gave their time to make more than 100 telephone calls on the **U's** behalf.

Cormac Smith, Nigel Hedgecock, Gino Fracas, John Huschilt, Gerry Monforton, Dan Boles, Frank Holuj, Eugene McNamara.

PAT AND JAN GALASSO ARE PLANNING TO MOVE TO KINGSTON

Pat Galasso, former Dean of the Faculty of Human Kinetics, will be moving with his wife Jan, to Kingston early in January. Pat retired in 1990 and served for one year on the Executive Committee of the Association. They are making the move in order to be closer to their roots, and to their family, both of which are in the eastern part of the Province, Pat said. The Galassos have made many friends during their years in Windsor, and they will be missed. Godspeed, Pat and Jan! You have all our good wishes!

LIST OF PAID-UP MEMBERSHIP

It is still **impractical to publish a list of the members who have paid up to date**, complete with addresses and other data. Such a list would be incomplete

because, at the end of November, fewer than 60 have paid their dues for 1996-1997.

It is now planned to publish a complete list in February, **at which time anyone still not paid will be considered to have dropped his or her membership.**

Our records show the following have paid by the end of November.

Remember mistakes can happen, and if we've made one in your case we apologize and ask you to let us know.

Basic, Billingham, Booth, Brown, Bunt, Callaghan, Chandler, Cowan, Crocker, Crowley, Doctor, Dorrell, Fantazzi, Goerzen, Galasso, Habib, Habowsky, Hackett, Hartt, Hedgecock, Holuj, Huschilt, Keenleyside, Kennedy, Krause, LaGaipa, Leavitt, Libby, Long, Magee, McCorquodale, McGarvey, McGrath, McNamara, Meyer, Phillips, Mouratides, Pradhan, Rappe, Romanow, Sautter, Shklov, Smith, A., Stewart, Tamburini, Taylor, C., Vincent, Whitehurst, Wilkinson, Youdelis, Zin, Sridhar.

If you HAVE paid, and your name is not on the list, please call the Treasurer. (Bill Phillips at 972-0588).

If you haven't yet paid, please see [page 7](#) of this issue as to where to send the money. THANKS!

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A REGULAR FEATURE

THE LETTER BOX

JOHN McCORQUODALE WRITES FROM NEW ORLEANS

John sent along his new address (home and university) and added, "I also hope to spend some time at the University of Windsor working with the GLIER (Great Lakes Institute) and the Department of Civil Engineering during the next several years". His new addresses are:

Dr. J.A. McCorquodale,
Department of Civil and Environmental Engineering,
University of New Orleans,
New Orleans LA 70148. USA
email: JAMCE@UNO.edu
telephone: (509)286-6074 (509)286-6074

Home Address:

6237 Paris Avenue,
New Orleans,
Louisiana 70122
USA.

HARRY MORROW WRITES FROM TORONTO

(Harry Morrow was first Director of the School of Social Work).

I really appreciate the *Retirees' Newsletter*. Living outside of Windsor, it keeps me in touch with life at the U. and former colleagues...

I keep busy with little chores. The cottage in the Kawartha Highlands tests my skills for simple manual tasks. This fall I replaced the deck. The carpenter worried about the technical things. I was allowed to nail the pre-cut boards and to act as flunky.

My family are all employed in the human service area: my older son as a social work manager with the government in the Kingston area, my daughter as a planner with Metro Toronto, and my younger son teaches at George Brown College.

After 15 years of retirement I am happy to see others carrying the load, though occasionally I do make a short foray into an issue but withdraw just as quickly.

Harry Morrow

WALT ROMANOW ON THE ROMANOWS' ACTIVITIES IN ALBERTA

We enjoy reading *The Newsletter*. During nearly 30 years in Windsor we made many friendships and *The Newsletter* allows us to keep in touch with a number of them.

...Yvonna and I keep busy. She volunteers at the University hospital three days a week...Whatever you might read or hear about Alberta's hard-nosed approach to balancing the budget, seniors are certainly well looked after in terms of activities, facilities and recreational resources!

I manage to stay busy with bits and pieces of writing. This summer Jake Soderlund and I brought out a second edition of an earlier text; and along with co-editors Jake Soderlund and Stan Cunningham, we've completed an edition of papers for UBC Press (Political Advertising and Communication: The Attack Mode... *Walt Romanow*

VAL CERVIN ON FUZZY MATHEMATICS

My European trip was quite productive. I attended the Padua meeting of European mathematical psychologists, where I presented a paper in which I again advocated the use in applied psychology of fuzzy mathematics, but unlike in previous papers written at the conceptual level, this time I analyzed specific cases from my practice. *Val Cervin*

ADDRESS CHANGE:

PAT AND JAN GALASSO

After Jan 8th, 1997.

Temporary address:

285 Vanguard Court,
Kingston, ON. K74 8P9

Tel: (613)544-7739 (613)544-7739 . Fax: (613) 544-7076

Permanent address (early in April):

723 Millwood Drive,
Kingston, ON. K7M 8Z2 (No phone yet)

DO YOU HAVE QUESTIONS ABOUT HOW OUR PENSIONS AND BENEFITS PLANS WORK?

JUDGING FROM INFORMAL FEEDBACK, a lot of members have such questions. **Why do I stay on Minimum Guarantee?** Why not on Money Purchase? **What is our pension fund invested in?** Who makes such decisions? As a member of the Plan, do I have any say in these decisions, any input at all? When I hear that the fund has a surplus, what exactly does that mean surplus over *what?* **What, in fact, are the procedures under our Pension Plan?** For example, from the day \$1 is collected from a faculty member's pay, until the day it is paid out in someone's pension, how many hands does it pass through, and how long is it held at each stage? **Etc.etc.etc.** (One need only scan the financial pages today to see how vital such questions can be: most often (sadly) when it is too late).

If you have questions, we'll be glad to try to get answers and publish them. Let us know. You must sign your letters but we'll withhold your name if you wish.

The Newsletter

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

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

Editor Bill Phillips

Assoc. Editor Joan Hackett

Send items for publication to

Bill Phillips,
1186 Grand Marais Rd., West,
Windsor, N9E 1C7.

or use his email address:

philli3@server uwindsor.ca

FROM THE EDITOR'S NOTEBOOK

I HOPE OUR MEMBERS LIKE THE MEMBERSHIP CARDS included with this issue. They are **easy to do** with a laser printer. You just buy the sheets of blank cards at Business Depot or similar business outlet and make a template, and fill in the names. My daughter Mary Jo gave me indispensable (free) help in that job. **I also hope the cards will encourage people who may have neglected their dues payment, to take care of that little matter soon.**

IT WAS CERTAINLY NICE TO SEE AN ARTICLE FROM OUR NEWSLETTER reprinted in full in the Winter 1995/96 issue of *Life After Retirement*, the publication of the University of Calgary's Retirees' Association. It had to do with our Bursary Fund, which at that time was just over \$10,000. **The Fund has zoomed a long way since then**, and should do better still, under the current impetus of **dollar-for-dollar matching** by the Ontario Government.

JOSEPH HABOWSKY TOLD ME RECENTLY he would like to contribute a regular column on **fitness and health for retirees** to *The Newsletter*, and I **strongly encouraged him**. Wouldn't hurt any of us, I'm sure. At the moment, Joseph and Joyce are in Germany, visiting his sister. Maybe Joseph's new series will start in the **February issue**.

HOW I WOULD LOVE TO SEE MORE OFFERS OF THAT KIND! We are all of us specialists in *something*. **So much that is interesting and worth-while** could be produced by a group like ours. **No big deals, indeed. Just bits and pieces, vignettes...** We **are** retirees, after all, and for most of us our days of *magnum opuses* (opi? opera?...help, latin scholars!) are **over**! Indeed a *little* coming out now and then can be **fun-- a little foray into something, a few interesting thoughts, a little showing of the flag...**

FROM TIME TO TIME I HAVE MENTIONED IN THIS COLUMN the LARGE PRINT books that are available at the **Windsor Public libraries**. I have found the **selection** surprisingly good, **including at least some of the enduring literary works in English literature**. Recently I've been reading the first two volumes of **John Galsworthy's *The Forsyte Saga*** (*the Man of Property*, and *In Chancery*). How prone we are to forget the power of really good literature!

Reading Galsworthy again, takes me back to my days in Eng Lang and Lit at the good old U of T.

EVENTS IN CENTRAL AFRICA IN RECENT MONTHS are bound to evoke an **enormous sadness** in anyone who sympathizes deeply with that part of the world -- and I count myself among such persons. I say sadness, because **Africa is capable of so much more than it delivers**. Someone asked me recently **how I would sum up Africa's future**. To my chagrin, despite having been closely involved for 26 years at the highest levels of economic decision-making in one Central African country, **I had no coherent answer to offer, except to say "totally unpredictable"**. **ON THAT OCCASION**, the best I could do was to trot out **a fable of sorts**, that has been around Africa for years. **A FROG AND A SCORPION** were standing on the bank of the Zambezi River, surrounded by a bush fire which was closing in. **The scorpion said**, "I can't swim; but you can. Let me ride on you and you can get us *both* to safety, and on the other side *I'll* protect *you*." **The frog agreed and they set off**. Mid way across, the scorpion suddenly slashed at the frog with its lethal stinger. **The frog expired** almost instantly. As he was about to sink, he gasped in exasperation, "Why in God's name did you do that? **We were nearly saved, and now we'll both perish**". The scorpion, equally exasperated as he sank into the water, merely blurted, **"WELL, BABY, THAT'S AFRICA!"** Bill Phillips

The Association

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

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

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

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

Officers of the Association are:

President: Edwin Habib

Secretary: (Temporarily vacant)

Treas'r & Membership: Bill Phillips

Elected Members of the Executive Committee: Bob Chandler; Idalia Rappé

Ex Officio Members of the Executive Committee: (Founding Pres.) Shklov; and (Newsletter Editor) Phillips.

The Association's Address is:

Faculty/Librarian Retirees' Association,

University of Windsor Post Office,

Windsor, ON. N9B 3P4

Email: habib@server.uwindsor.ca

Home Page: <http://www.uwindsor.ca/newsstnd/uwflra/index.html>

Newsletter online: <http://www.uwindsor.ca/newsstnd/uwflra/news.htm>
