

## The Retirees' Newsletter

The Bi-Monthly Publication of the Faculty and Librarian  
Retirees' Association,  
The University of Windsor, Windsor, Ontario, Canada,  
Vol. VII , Issue No. 3, June 1997  
*Issue #23*

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## Retirees' Annual Picnic



SUNDAY, JULY 20<sup>TH</sup>, 2 P.M.  
We've rented a Covered Picnic Shelter  
adjacent to the  
Ojibway Nature Centre



Bring your own Food and Pop.  
Barbecue Grills Available.  
We will provide Charcoal, Coffee  
and Desserts. (We need volunteers to bring  
desserts in lieu of money).  
\$2.00 per person.  
Pay when you get there.  
Plenty of room, so bring friends  
and relatives.  
Phone John LaGaipa at 966-2350, by July 15th.

Please Note that NO ALCOHOL is allowed in the Park

DIRECTIONS: EC ROW west; turn left onto  
Matchette at Matchette Rd. Exit, (the first cutoff  
after Huron Church exit) then down the road a piece  
--'bout a half mile



### FROM THE EDITOR'S NOTEBOOK

**LATELY I'VE BEEN HARPING A LOT ON PENSIONS** maybe **too** much. But  
just one more time, dear readers, bear with me a while on the subject of what is,  
after all, the retiree's livelihood.

**THREE MONTHS AGO I WROTE IN THIS COLUMN:**

*"...Are there just too many levels of administration involved in our pension  
(the University, the Faculty Association, Canada Trust as administrator, the  
actuaries, the fund managers, and goodness knows what other  
functionaries), with the result that the retirees slip through the cracks and  
become the forgotten people in the pension picture?"*

**I AM STILL AMAZED** at how little information is provided to us as retirees, about  
the operation of our Pension Plan. **One really has to be retired** in order to fully

appreciate the feeling of isolation that can set in. **And maybe also, it helps to be abruptly reminded from time to time by newspaper reports, about this or that pension fund that ran into major problems while its members slumbered in the illusion that all was well.**

**AS OUR READERS KNOW**, Norm Shklov, one of our members, a statistical mathematician well qualified for the task, has undertaken **voluntarily** to put together for our members, a "guide" to our Plan, which is being published in segments in this *Newsletter*. **Thank goodness for Norm's initiative in that matter, and for all his time and work.**

To make the most of what Norm is doing, I suggest that we set up a standing committee in the Association, to **monitor the Pension Plan and to keep the membership informed**. We have the expertise within our membership. We have, in this *Newsletter*, **the means of getting information out. What my proposal amounts to is that we can and should now establish OUR OWN sources and channel of information!**

**AFTER ALL**, it's our livelihoods that are involved. Some might feel that, in suggesting a monitoring committee, the editor is being a "**rabble rouser**". But that idea would be absurd. **I don't want to see interference: just information.** Hey, I've been retired ten years, and today I could not name **one** investment in our Fund. See what I mean?

If you feel there's any merit in my suggestion, let me know. A call, a note, an e-mail. A bit of support for the idea is all that's needed. **IT COULD BE THE MOST SENSIBLE STEP THE RETIREES HAVE COLLECTIVELY TAKEN TO DATE.**  
Bill Phillips

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Page 2 The Retirees' Newsletter  
Vol. VII , No.3, June. 1997

## **ASSOCIATION NEWS**

**THE MINIMUM GUARANTEED INCREASE HAS NOW BEEN CLARIFIED; SKINNER OUTLINED THE DETAILS TO OUR MAY MEETING**

**THE UNCERTAINTY OVER THE PROPOSED 2.5 PER CENT INCREASE** in Minimum Guaranteed Pensions has cleared. Jim Skinner, from the University's Human Resources, explained the latest position to the membership at the Association's Spring Meeting on May 1<sup>st</sup>.

**THE PROBLEM AROSE** following negotiations last summer. A proposal had been agreed to by the University and the Faculty Association, to **reduce the surplus accumulated** in the Pension Fund. Under the proposal, **the retirees' share** of the surplus reduction was to take the form of a 2.5 percent increase in the levels of their respective Minimum Guaranteed Pensions.

**THE PROPOSAL** for the 2.5 percent increase, however, ran into immediate problems. These **stemmed from an existing ruling of Revenue Canada** which dates back to its Information Circular 72-13RE of December, 1988.

**Under that ruling, Revenue Canada does not allow a minimum guaranteed pension to increase by more than the cumulative increase in the Consumer Price Index (CPI) from the member's date of retirement. Applying that criterion, however, would have rendered a number of our retirees "ineligible" for the full 2.5 percent increase. (See The Newsletters of February and April, 1997).**



**SO THE PARTIES WENT BACK TO THE BARGAINING TABLE**, and a new position was hammered out, the **essence** of which is as follows. Most retirees, including those receiving their Money Purchase pensions as well as those receiving their Guaranteed Minimum, will receive the 2.5% increase in their level of Minimum Guaranteed pension forthwith.

(FOR THOSE WHO ARE ALREADY RECEIVING THEIR MONEY PURCHASE PENSION, of course, the amount of their current pensions will not be affected. For those receiving their Minimum Guarantee, the increase will be reflected in the level of their current pensions and will be retroactive to July 1st, 1996). Mr. Skinner said the estimated time of implementation was the 1<sup>st</sup> of June. **IN A SMALLER NUMBER OF CASES**, the Revenue Canada restriction will mean a partial increase immediately with future incremental increases when the C.P.I. increases more than 2%. **Additionally** it was agreed that the parties would jointly explore the possibility of challenging Revenue Canada's position in imposing a limit on increases to minimum guaranteed benefits.

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**POST SCRIPT TO THE ABOVE: DO YOU EVER GET CURIOUS ABOUT DATES?** In my case, the cheque from our pension administrator, Canada Trust, (being the retroactive payment to me going back to July, 1996), arrived by mail to my home on Monday, June 9<sup>th</sup>, 1997. The Payment Statement which came with it listed the "Payment Date" as May 30, 1997; and the cheque itself was dated May 30, 1997. Both those suggest to me that that money was meant to be available to me on May 30<sup>th</sup>. But I further noted that the terse (read "useless") note which Canada Trust sent with the cheque, was dated as late as June 3<sup>rd</sup>, 1997. Then the envelope the cheque came to me in was postmarked in London, Ont., on June 5<sup>th</sup>, 1997, and ultimately I received it on June 9<sup>th</sup>. I naturally am curious to know who was the beneficiary of that money for the *ten-day period* between the "payment date" and the date the money finally came into my possession. Or am I all wet? ( Probably another reason why we could use a committee within the Association as discussed on page 1). *Editor*

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The Retirees' Newsletter *Page 3*  
*Vol. VII , No.3 -- June, 1997*

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## **CHAIRMAN OF OUR BURSARY COMMITTEE TO SET UP AN AD HOC GROUP TO ADVISE ON BURSARY PAY-OUT POLICY**

**THE ASSOCIATION'S BURSARY POLICY** sparked a **spirited discussion** at the Spring meeting, held May 1st.

**CORMAC SMITH, CHAIRMAN OF THE BURSARY COMMITTEE**, told members that our Fund has now reached the **\$25,000.00** mark, and suggested that we consider instituting pay-outs in the form of bursaries without further delay.

**AT ISSUE IN THE DISCUSSION** were: whether we should hold off paying bursaries until the fund reaches a **higher level**, say \$30,000.00; what **size of bursaries** to pay; and how to **select** the student recipients.

**Cormac's report set off a lively round of discussion, which featured motions and counter-motions, amendments, voting on amendments, withdrawal of a seconding, summary rulings from the chair and other heights of animation rarely witnessed at retirees' meetings.**

**UNFORTUNATELY THE ASSOCIATION DOES NOT HAVE A COMPETENT SECRETARY** (or even an incompetent one, for that matter), the post of secretary having been vacant for almost a year. Thus the detailed ebb and flow of a brief but exceptionally lively debate went largely unrecorded by default.

**WHEN THE DUST FINALLY SETTLED**, something like a **consensus** seemed to have emerged. The Bursary Committee Chairman, Cormac Smith, was asked to invite an *ad hoc* committee of his choosing, to consider the questions mentioned above, and to present that group's recommendations to the Annual General Meeting in October. There was also support for the idea of letting the Fund grow

to the \$30,000.00 level before instituting pay-outs, but this did not seem meant to limit the *ad hoc* committee's recommendations.



**THE RETIREES' BURSARY FUND** has been built up to its present level in less than three years by contributions from our members, aided, in part, by Ontario matching grants.

**THE FUND ITSELF IS THE PROPERTY OF THE UNIVERSITY**, under the control of the Student Awards Office. While the Association has the right to **establish criteria** applying to the awards, and to **participate in the selection** process, it has been understood from the outset that the ruling criterion would be that of need by the student.

#### **REDUCTION IN GREEN SHIELD RATES**

**SOME GOOD NEWS** from Jim Skinner on Green Shield rates. Decreases, particularly in semi-private and drug coverage rates will more than offset small increases in dental and extended care, to result in **modest net reductions in total premiums**. Mr. Skinner distributed a table detailing the changes. He indicated that he is still investigating possibilities of amalgamating ours with another plan or plans with a view to achieving better coverage and rates.

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#### **IN ATTENDANCE AT SPRING MEETING**

The following 26 persons signed the book: EDWIN HABIB, GORDON DRAKE, NORM SHKLOV, JOAN HACKETT, LUCJAN KRAUSE, JOHN LA GAIPA, EUGENE MCNAMARA, Z. REIF, CORMAC SMITH, JOAN MAGEE IDALIA RAPPÉ, JAN GREGOR, JOSEPH HABOWSKY, MICHAEL PETRAS, BOB DORRELL, GINO FRACAS, ED CROWLEY, GEORGE CROWELL, JOHN HUSCHILT, FRANK HOLUJ, STUART NEASE, TERRY PARKINSON, MICHAEL ZIN, JOHN CALLAGHAN, RONOLD PAZIK, BILL PHILLIPS.

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#### **OF INTEREST**

**THE PREAMBLE** to our Constitution reads as follows:

"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 or rigidity in its constitution. This is an informal document, therefore, and should be interpreted in that spirit".

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*Page 4 The Retirees' Newsletter  
Vol. VII , No.3, June, 1997*

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#### **SURVEY OF UNIVERSITY RETIREES' ASSOCIATIONS ACROSS ONTARIO**

**AN INTERESTING REPORT CURRENTLY ON THE INTERNET** surveys the Retirees' Associations at nine Ontario Universities, under such headings as the type of organization, purposes and scope, relations with University and Faculty Association, membership fees, meetings, benefits, access to university facilities, availability of teaching opportunities, service to the University, attitude toward a provincial association.

**Our Association is not among the nine, which is most likely our own fault. We have been remiss about answering questionnaires -- not surprising, the post of "secretary" being empty. (Volunteers?).**

**ANYWAY, HOW DO WE LOOK IN THE SURVEY**, compared to the nine? If you want, you can check it out at:

[http://www.lakeheadu.ca/~lufawww/lufa\\_www.html](http://www.lakeheadu.ca/~lufawww/lufa_www.html)

**OR YOU CAN TAKE OUR WORD ON IT: OUR ASSOCIATION LOOKS GOOD, VERY GOOD!** On just about every count, our Association at Windsor **looks to be doing what it's doing better than most.**

**Nevertheless, with the current rapid increase in the number of University retirees in Ontario, all can clearly benefit from sharing information and**

keeping in regular touch with other associations. Better late than never.  
Bring on the next questionnaire!

**A final note:** In recent weeks we have heard from David H. Copp, President of the Retirees' Association at Waterloo, asking for information on our Association, to which we have responded both by e-mail and by sending him our last two Newsletters.

**CHANGES TO THE CANADA-U.S. TAX TREATY**

*In response to queries from some of our members living in the U.S. we have gathered the following tax information. Hope it is of some help.*

Since April 1997, there have been more changes to the way US Social Security and Canadian Old Age Security received by non-residents of the payee country have been taxed. The changes will be retroactive to January 1, 1996, when the Canada-U.S. tax treaty gave each country the sole right to tax benefits it paid to residents of the other country. The proposed new rule says that only the country in which the recipient lives can tax a benefit. Excess tax paid since is to be refunded retroactively. The change brings a return to what existed between 1984 and 1996.

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**GREETINGS FROM FACULTY ASSOCIATION PRESIDENT**

**Gordon Drake**, President of the Faculty Association, attended our May meeting. Addressing the meeting, he paid tribute to the Retirees' Association and expressed strongly the Faculty Association's **continuing support** for the interests of retirees. He referred in particular to various strategic committees, both within the Faculty Association and those set up jointly with the University, on which retiree representation is provided and retiree input is welcomed.

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**NEXT NEWSLETTER NOT UNTIL OCTOBER**

Members are reminded that *The Retirees' Newsletter* is published bi-monthly, skipping the summer months. Thus it comes out in February, April, June, October and December. The next issue will appear in October, approximately two weeks prior to the Annual General Meeting. Our Constitution requires that **election of officers** take place at that meeting. Elected offices include that of President, Treasurer, Secretary, and two members elected at large to the Executive Committee. Nominations may be made in person at the meeting, or in writing in advance.

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**ANNUAL DINNER UP-BEAT AND WELL ATTENDED**

Once again, kudos to **John La Gaipa and his Social and Entertainment Committee** this time for a superb evening with dinner at the newly refurbished Katzman Lounge in Vanier Hall. It was the Association's Annual Dinner on April 19<sup>th</sup>. Some 40 people attended, enjoying a first-class meal prepared by the University chefs, and post-prandial entertainment by John La Gaipa, whose non-stop blend of psychological comedy and story-telling never fails.

The Committee's next planned outing is the Annual Picnic, July 20.

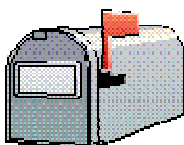
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**The Retirees' Newsletter Page 5**  
**Vol.VII , No.3, June, 1997**

**We Can Still Help Them  
Support Our Retirees'  
Bursary Fund**

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**A REGULAR FEATURE**  
**THE LETTER BOX**





**NEWS ABOUT JACK O'FARRELL**

*Bob McKay, of W.R.McKay and Associates in London, Ont., who is a close relative of Jack O'Farrell, wrote to The Editor recently. He stated that Jack is now in permanent residence at Mount Hope Centre for long term care in London. Mr McKay said that Jack speaks very fondly of his former friends at Windsor, both inside and outside the Department of History, where he taught for many years.*

"His current room is just beautiful (it is a brand new wing), and he seems quite happy with his surroundings".

Jack's new mailing address is:

Dr. John O'Farrell  
Mount Hope Centre  
St. Mary's Campus  
Room X310  
P.O. Box 5777  
London, ON. N6A 4L6

**TOM AND BARBARA CARNEY WRITE FROM B.C.**

*How pleasant to hear from people who are truly and graciously enjoying their retirement as as Tom and Barbara Carney are doing in the beautiful environment of British Columbia. They ask "what has retirement meant for us this past year?" Their answer, much condensed, follows:*

Time for driving and walking in a beautiful environment whenever we feel like it. Or strolling round the stalls at the County Fair or watching the Summer Parade in Sidney, etc. This is a tourist attraction area and there is plenty going on. Time to spend with our family. Time to continue fixing up the house and garden...so that we have some colour against the background of our big evergreens. Very satisfying, even if we did spend much of the warm dry Summer of '96 watering.

Time for reading. Among other interesting books, Barb has read the complete works of Jane Austen. The mores of human nature may have changed in the nearly two centuries since they were written, but human nature has not!

Time for exercise, including the outdoor work, walking, some weight-lifting for Tom and Kripalu Yoga for Barb... ( Yes, *it is so easy to forget that living the retirement years is an experience meant to be enjoyed!!*)

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 their pensions, benefits, association activities, etc., and to provide a means for retirees to communicate with each other and with outside groups, including the Faculty Association and the University. The Newsletter welcomes from readers comments, arguments, contributions 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, ON. N9E 1C7.  
OR: Use his email address:  
philli3@server uwindsor.ca

*(Second in a series, from a GUIDE being prepared by Norm Shklov, explaining our Pension Plan, in principle and in practice. Further articles will cover "How Does My Canada Pension Plan Work?", "How Much did I Contribute to the University Plan and to the Canada Plan when Working?", "How Much did the University Contribute?", "How do Surpluses Arise?").*

**I AM RECEIVING MY MINIMUM GUARANTEED PENSION. HOW LONG WILL IT BE BEFORE MY MONEY PURCHASE PENSION OVERTAKES IT?**

**AS WE SAW IN THE FIRST ARTICLE** in this series, when you retired, **two independent calculations** were made. These were **(1)** the amount of your Money Purchase Pension at the time of retirement, and **(2)** the amount of your Minimum Guaranteed Pension at the time of retirement. Thereafter, these amounts are **recalculated each year**, as described in the first article in this Series, and your pension for the subsequent year becomes whichever is the higher of the two amounts. (Each retiree is advised of these calculations each year, by the University's Human Resources).

**ESPECIALLY DURING TIMES OF RISING INVESTMENT MARKETS**, it is natural that retirees receiving their Minimum Guaranteed Pensions, should ask **how long before their Money Purchase Pensions will exceed their Minimum Guaranteed**, so that they will be eligible to receive increases equivalent to the earnings of the Pension Fund, and not just the increases due to rises in the cost of living.

**HOW LONG IT WILL TAKE** to reach this point cannot, of course, be stated with certainty. However, a good prediction can be made, based on the following four factors:

- 1) the **Minimum Guaranteed Pension** -- call this **A** -- at a certain time;
- 2) the **Money Purchase Pension** -- call this **B** -- at the **same** time;
- 3) the **average yearly rate of increase**, say "**i**" percent, in the **cost of living**; and
- 4) the **average yearly rate of earnings**, say "**r**" percent, of the **Pension Fund**.

**KEEP IN MIND THE BASIC DIAGRAM**, Figure 3 in the preceding article in this Series.<sup>1</sup> In it, the Money Purchase Pension was shown overtaking the Minimum Guaranteed Pension after **n** years. Now let's examine more closely how this comes about. (**Be patient. This all leads to a very simplified table!**)

**STARTING FROM ANY GIVEN POINT IN TIME**, the Minimum Guaranteed Pension, **A**, growing at the average yearly rate of **i** per cent, will, after **n** years, amount to **A(1+i)<sup>n</sup>**. Likewise, after **n** years, the Money Purchase Pension, **B**, growing at a (presumed) higher average yearly rate of **r** per cent, will amount to **B(1+r)<sup>n</sup>**.

**WHEN WILL THESE AMOUNTS BE EQUAL** -- that is to say, what will be the numerical value of year **n**, the year where the lines in the table crossed? To find this, we can put the two expressions equal to one another, as follows: **A(1+i)<sup>n</sup> = B(1+r)<sup>n</sup>** and solve for **n**, which comes out to:

$$n = \log \frac{A}{B} / \log \left( \frac{1+r}{1+i} \right)$$

**READY TO THROW IN THE TOWEL? ... DON'T ... NOT YET!!!** Things **DO** get better!

<sup>1</sup> In the *earlier* article, the Minimum Guaranteed Pension was referred to as **A**, and the Money Purchase Pension as **B**. There is no significance implied in the fact that they are here being referred to as **A** and **B** respectively. We're simply being a mite inconsistent!

**IN FACT**, we have, from this formula, set up a little **table** which gives you **values of n** -- that is, the number of years until the Money Purchase Pension overtakes the Minimum Guaranteed.

**FIRST, WE DID IN FACT CALCULATE** the average increases in the cost of living (**i**), and in the earnings of the Pension Fund (**r**), over the past sixteen years (1981 to 1996). These are **i** = 2% and **r** = 5%. We use these two numbers in making our predictions from the above formula.

**SO ALL YOU HAVE TO DO** is calculate the ratio **A/B**, from your yearly statement (the statement you receive each year, usually in September, from the University's *Pension* Administration), and look at the number **n** corresponding to

the value of **A/B** in the following table closest to the ratio you calculated. That will give you **the best estimate of the number of years** before your Money Purchase Pension will exceed your Minimum Guaranteed Pension.

A/B	n
1.05	2
1.10	4
1.15	5
1.20	7
1.25	8
1.30	9
1.35	10
1.40	12

FEATURE COLUMNS

**A COUPLE OF COMMENTS SHOULD BE MADE AT THIS POINT.** These are:  
**1)** It does not matter how many years after retirement you choose to make your calculation **A/B**, so long as you **take A and B at the same date** -- that is, from the same statement. In this case, **n** will be the number of years from the time you make your calculation until you attain the Money Purchase Pension.  
**2)** We propose to update the above table each year, to reflect possible changes due to any changes in yearly average cost of living rate **(i)** and yearly average Pension Fund earnings rate **(r)**.

*Norm Shklov taught Mathematics and Statistics. Following his retirement, he was made an Honourary Lifetime Member of the Statistical Society of Canada*

**IN THE COUNTRY OF THE CHRONOLOGICALLY CHALLENGED**  
*By Eugene McNamara*

**ONE MORNING IN MARCH** I got the Toronto *Globe and Mail* off the porch and sat down with my coffee. I began to read a review of a recital where a majority of the audience , according to the reviewer, consisted of the "blue-rinse set." I put the paper down and thought *who can these blue-haired people be?*

**I THOUGHT OF MY FELLOW COOTS**, codgers, geezers and curmudgeons. One was probably surfing the internet. Another was walking or riding his bike to the library (for him a four mile round trip.) Another of my chronologically challenged contemporaries is playing the piano and another is working with intaglio. That morning, I planned to get back to the poem I was writing.

**MARGARET AND I** have been on two Elderhostel Programs. When I first heard about Elderhostel I pictured hearty people in teutonic hiking books clutching alpenstocks. We have seen no such stereotypes. We saw no blue hair. What we met were people from their fifties to their eighties, coming from widely divergent backgrounds and sharing an incessant curiosity and a spirit of zest. There is no single label to describe them

**I READ AN ESSAY IN THE CATHOLIC WORKER** RECENTLY in which an octogenarian says of growing old: "You gradually see yourself amount to something." These are words of promise, not of disdain or despair. And I'll bet that octogenarian doesn't have blue-rinsed hair.

**THE HEMP CONTROVERSY AND YOU**  
*by Michael Zin*



**PERMIT ME TO SET OUT SOME FACTS** about an important even though controversial issue, the possible creation of a hemp industry in Canada. The hemp situation as it stands is this: FARMERS WANT TO GROW IT! MANUFACTURERS WANT TO USE IT! ENVIRONMENTALISTS ARE ENTHUSIASTIC ABOUT IT! But what is wrong with it?... **Hemp has an obnoxious relative which it has not been able to shake**, and law enforcement are thus afraid of it! It is notable that, prior to 1938, farmers in Canada were allowed to grow hemp unhindered.

**ON JUNE 19, 1996, DURING THE THIRD READING OF BILL C-8** (The Controlled Drugs and other Substances Act), the honourable **Lorna Milne**, Senator, made the following points. Hemp is a **non-narcotic, non-polluting cash crop** that would be a significant boon to farmers all over Canada, particularly in regions where it could serve as a badly needed replacement crop for tobacco in sandy soils. It is a crop which would replace the hemp that Canada must presently import for its needs. It is a multi-purpose crop with many potential spin-offs in terms of jobs. Again, what I am referring to here is a **non-narcotic** product.

**Additionally, the Senator stated "For Canada to develop hemp as an agricultural crop, the mature hemp stalk and the valuable fibre acquired from it must be free of over-regulation. It is ridiculous that we define things like hemp paper and clothing as controlled substances under our drug legislation especially when the law is being selectively ignored -- Canada Customs allows the import of these products from other countries while our own farmers are not even allowed to compete."**

Although Senator Milne's amendment to the Act was adopted, **to exempt "mature stalk of the cannabis plant and products made from its fibre"**, commercial cultivation of hemp, even under licence, appears to be stalled. At this writing I was informed by Senator Eugene Whelan that **little progress has been made to develop the necessary regulations.**

**WHY AM I INTERESTED IN HEMP?** As with Senator Milne whose forefathers cultivated hemp so did mine. Additionally, my family owned a custom processing plant to process hemp seed into oil which was the main stay in the kitchens of Ukraine. Moreover, I shudder at the carnage we inflict on our forests. One-half of the trees cut are used for paper. **Why cut the trees that take some 25 years to grow, when there could be an ample supply of pulp from an annually grown hemp?** In centuries past, hemp was the backbone of the paper industry.

**We are of an age that remembers hemp binder twine and ropes.** (Hemp, as I stated, was legally grown in Canada until 1938). Now we can think of hemp as a product for which there is an international market, not only as a raw material, but as paper, clothing, shoes, and a host of other industrial and consumer products. Permitting our farmers to grow hemp, by removing it from *The Controlled Drugs and Other Substances Act*, could help to unleash the Canadian knowhow to benefit all Canadians economically and environmentally. **PLEASE THINK ABOUT IT! TODAY IT IS NOT ENOUGH FOR US AS CANADIANS TO TALK "JOBS, JOBS, JOBS".. HERE IS A PRACTICAL AND TOTALLY ACCEPTABLE WAY TO HELP MAKE THAT OBJECTIVE A REALITY!**

P.S.I just heard from Don Dean, a native Canadian and researcher in Senator Whelan's office that the interest is to license suppliers of hemp seed and not the growers. Consequently, the Six Nations Economic Development Commission has ordered 20 tons of hemp seed from Ukraine and intends to order 1,000 tons for next year. This seed has THC content of less than 1%. M.Z.

EDITOR'S NOTE: NEWSPAPERS HAVE RECENTLY REPORTED THAT CANADIAN FARMERS WILL BE ABLE TO COMMERCIALY CULTIVATE HEMP AS FREELY AS ANY OTHER CROP AS OF JANUARY, 1998.

Michael Zin is Professor Emeritus and was formerly Dean of the Faculty of Business Administration. He co-authored, with Pyle and White, Fundamental Accounting Principles, which text has led the Canadian market for 20 years running.

## HEALTH TIPS by Joseph E.J. Habowsky

### The Red Wine Paradox

In 1991 a segment of the **CBS News program "60 minutes"** reported that the French were eating as much fat as North Americans, yet experiencing only half as many heart attacks, believed to be due to their consumption of red wine.

**Since that time red wine sales soared in North America.** The French cuisine has many dishes which are fat laden, particularly sauces and cream; how could they have reduced heart disease, when all research indicates the opposite?

**NUTRITIONISTS AND OTHERS** have analysed this paradox, using statistics from the United Nations Food and Agriculture Organizations. In France (and other European countries) during World War II and in the post-war years, vegetables, fruit, bread and potatoes were the main foods available; dairy products, sugar, meat and other staple foods were either rationed or unavailable. Thus **this period of deprivation has had something of a protective effect** - as seen in other countries, including Japan: Heart diseases have not had time enough to catch up, because susceptibility to heart attacks occurs typically at fifty years of age or above.

**MODERATE ALCOHOL CONSUMPTION** (wine, beer or spirits) may have potential health benefits, but the issue is not clear-cut: Before you toast to your health with a glass of wine a day, **remember that lifestyle modifications including weight loss and exercise offer far stronger defence against heart disease.** Anyone with high blood triglycerides should avoid alcohol altogether and those with high blood pressure should keep drinking to a minimum. (R. Schwartz, To drink or not to drink, *Chatelaine*, May 1997). Also be sure that your favourite drink is free of additives or preservatives.

Joseph Habowsky taught and did research in the Department of Biology, concentrating on cytology (cells), and electronic microscopy on animal and human cells. In addition to structure, his teaching also related to cellular functions.

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## WINDSOR'S ART CENTRE: 'WHEN & WHERE?'

By Tony Doctor

**AN EARLY CONCEPT FOR AN ART CENTRE** was conceived at the University of Windsor. As a young sessional art instructor in 1967, I was amazed to see an imposing **architectural model** for a **FINE ARTS COMPLEX** for the Fine & Performing Arts displayed in the second floor lobby of the University Centre. Since then, priorities and developments have evolved at the University and the City.

**THE UNIVERSITY DOES NOT HAVE AN ART GALLERY**, and occasional **art shows** are displayed in the lobby of the Visual Arts Building. **Concerts and recitals** are held in the moot court of the Law Bldg, and **musicals and dramatic plays** are presented in the auditorium of the Engineering Building.

**The ART GALLERY OF WINDSOR** moved from a Walkerville mansion to its own building and grounds with its downtown/river-view ambiance, but is now located within the Devonshire Shopping Mall, temporarily. The **Cleary Auditorium**, home for the **Windsor Symphony Orchestra** and venue for gala receptions and prestigious concerts, is now 'renovated & up-dated' as the Convention Centre. The **Capitol movie house** is now rejuvenated as a showcase for the Performing Arts.

**WINDSOR, as a City, is at the dawn of greatness for the new millennium? With its newly-acquired resources and ambitions for expansion, will it find in its master-plans for the future a 'Cultural Centre' for its citizens and visitors within the core of its boundaries? . . .**

Tony Doctor was for many years Professor, and Director of the University's School of Visual Arts.

## "WHAT'S IN A NAME?"

By Joan Hackett

**PLANNED AN EXTENDED STUDY TOUR** of historic theatres in Europe. Travel agent suggested **Treasure Tours**: round trip to Greece including a week at an Athenian hotel. After that on my own for 10 weeks. **Sounded great!** And what better place to start Athens, the birthplace of theatre and drama? But, **"All That Glitters. . . "**

### DAY 1

**AT AIRPORT** a squirming baby "uncorked" her bottle and drenched me with milk. On the plane - wedged between two portly men. One snored, the other tossed and turned. No sleep.

### DAY 2

**GREECE** - scorching hot. Hotel not in Athens close to airport. Room grubby. One bathroom shared by fifteen people. Couldn't flush paper down filthy toilet. Had to throw it in overflowing trash bucket. Stench nauseating. Planes screaming overhead. Heat stifling. No sleep. "Stay here? **Forget it !**"

### DAY 3

**6:00 a.m.** Street. Bus stop? Couldn't read signs. Man appeared. English. Got me on bus to Athens. Gave me directions to Tourist Office. Thanked him. He sat at back of bus reading newspaper. I rode along in a daze, "Get a hotel in Athens. Go back. Get luggage." Wallowed in these happy thoughts until it hit me, "Where had I been? What town? What hotel?" *Panic!* I *had* to ask the man. He wrote the name of the place: VOULA - pronounced it, "VOO-LAH". Made me repeat it. Did same with hotel: LA PALMA - "LAH-PAH-MAH". Thanked him. Retreated to my seat muttering the names.

**ATHENS** got lost immediately. Very hot. Thirsty. Kept stopping for cold drinks and directions to Tourist Office. After many twists and turns stumbled on it. Got reservations. Titania Hotel in center of town. Torturous 45 minute bus ride back to "LAH-PAH-MAH". Collected luggage. Cab to Titania. CLEAN ROOM. AIR CONDITIONED. MY VERY OWN BATHROOM. SHOWER. BED. SLEEP.  
**At Last A Speck of Gold ! ! !**

### **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](mailto:habib@server.uwindsor.ca)

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

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

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## Have a Great Summer Everybody

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