

RETIREEES' NEWSLETTER
Faculty and Librarian Retirees' Association
University of Windsor
Fifth Issue, Nov/Dec '93

**UNIVERSITY ADMINISTRATION APPROVES COMPUTER ACCESS FOR
RETIREEES**

As was announced at the Fall General Meeting, talks between the Retirees' Association and the University Administration have led to official approval for access by retirees to the University computer facilities.

Retirees may make use of the terminal facilities and assistance at the Computer Centre on campus. or may access the University computer from home computers (via modem). Facilities available to retirees include the use of Electronic mail (E-mail), the CMS and SGI systems, as well as Library catalogues.

Members who are interested should call Bill Phillips (at 972-0588), who will advise on how to go about getting a userid number and a password. Also, an appointment can be made to receive whatever initial assistance may be needed from the very helpful consultants at the Computer Centre.

If enough members are interested, the next step may be to form a computer users' group among retirees.

*

Incidentally, we are still waiting on word from the University's (academic) administration for any response to the proposals reported in the [Newsletter No. 4 \(June 1993\)](#) concerning possible encouragement to retirees who have a demonstrated record in research and wish to continue it. The Association will continue to raise this matter and will report on results.

**ASSOCIATION'S ENTERTAINMENT COMMITTEE BRINGS ADDED "ZEST"
TO RETIREEES' LIVES**

During 1993, John LaGaipa's Entertainment Committee added a new dimension to retiree living by organizing a spectacularly successful variety of well-planned and enjoyable events. The full committee includes John La Gaipa, David Booth, Bill Libby and Carl Querbach.

The year's activities included a colourful Valentine's Dinner Party in Vanier Lounge on February 20th, attended by about 40 people. The Committee is already planning a second dinner party for March, 1994.

On Sunday, August 15th, an outdoor picnic took place amid the beautiful surroundings of Bob Whitehurst's home on Riverside Drive on the shore of Lake St. Clair. This was a light-hearted, fun-filled occasion featuring a barbeque dinner, complete with beer, wine and the trimmings. (Next year, rumour has it, LaGaipa is planning to add a swimming race to add a competitive note to the picnic. So there's no time to spare: start getting in shape **now!**).

October 29th was the occasion of a retirees' trip to Detroit's Fisher Theatre to enjoy Michigan Opera's presentation of Barber of Seville. The evening began with a sumptuous dinner at TJ's in Detroit, thence onward to the opera. The evening (including the transportation arrangements) was organized and coordinated by David Booth.

One further outing is planned before year-end: the play FRONT PAGE, on stage at the Hilberry in Detroit, December 11th. A few tickets are still available from John La Gaipa, at 966-2350.

RETIREES' NEWSLETTER Fifth Issue Nov/Dec 1993

HEALTH PLAN NOTES

GREEN SHIELD MONTHLY PREMIUMS FOR FAC/LIB. RETIREES

The following tables show premiums for Green Shield health benefits as of July 1, 1993. These were announced by Mr. **Jim Skinner** of Human Resources and Mr. **Jim Mousseau** of Green Shield at the Retirees' meeting of October 14th, 1993. The cost of each component of the coverage is stated for the purpose of information only. The "total" represents the cost to the member of the relevant option and coverage. The first column shows the premiums for single coverage and the second for family coverage.

DENTAL OPTION

E.H.S.	\$5.05	\$14.12
Dental	\$16.37	\$36.73
Semi-Private	\$16.25	\$40.66
Medex	\$3.90	\$7.44
TOTAL	\$41.57	\$98.95

DRUG OPTION

E.H.S.	\$5.05	\$14.12
Drug	\$80.61	\$189.98
Semi-Private	\$16.25	\$40.66
Medex	\$3.90	\$7.44
TOTAL	\$105.81	\$252.20

DRUG AND DENTAL OPTION

E.H.S.	\$5.05	\$14.12
Drug	\$80.61	\$189.98
Dental	\$16.37	\$36.73
Semi-Private	\$16.25	\$40.66
Medex	\$3.90	\$7.44
TOTAL	\$122.18	\$288.93

IF RETIRED MEMBER DIES, THE SURVIVING SPOUSE MAY REMAIN IN THE HEALTH PLAN

A question raised by an out-of-town member was put to Mr. Skinner and Mr. Mousseau at the Fall General Meeting. The question was whether, in a case where a member of the Pension Plan dies, the surviving spouse is entitled to remain a member of the health benefit plan of the retirees. The answer was yes. Nevertheless, the executive of the Association has requested written reassurance from the University that this is indeed the case.



THE RETIREES' NEWSLETTER

Fifth Issue Nov\Dec 1993

FALL GENERAL MEETING HELD OCTOBER 31ST IN VANIER LOUNGE

Our Constitution calls for a minimum of two membership meetings per year, of which the Fall General Meeting is one. This year's F.G.M. was held in Vanier Lounge and attended by more than 30 members.

Jim Skinner, of the Department of Human Resources, and **Jim Mousseau**, of Green Shield, were present at the meeting to discuss the retirees' health plan and to answer questions.

Throughout this issue, you will find reported the principal decisions taken at the meeting.

MEETING TOLD OUR FINANCES IN GOOD SHAPE: DUES ACTUALLY CUT BY A THIRD

It was a **most unusual** move for this age of deficits and debt. The Retirees' Association's **annual dues have been slashed from \$15 to \$10**. The proposal was put before an astonished membership at the Fall Meeting by the Secretary Treasurer, Bill Phillips, and it won almost instantaneous approval.

Phillips attributed the reduction to the Association's "rigid cost controls". Costs are limited almost solely to stationery and stamps. "No perks", he said, pointing out that even donuts had been eliminated from the annual meeting, leaving only coffee, itself of uncertain vintage. All "outside" activities of the Association are on a "pay your own way" basis. **The S-T granted that this smacked slightly of parsimony, but added with a shrug, "Hey, in this day and age, it's kind of nice even to be solvent!"**

MEETING RETURNS PRESENT EXECUTIVE TO OFFICE FOR THE YEAR 1993-1994

The Association Executive was retained in office en bloc in the elections held at the Fall General Meeting. **Norm Shklov** remains President, **Bill Phillips**, Secretary Treasurer. These two, together with **Pat Galasso** and **Peter Sonnenfeld**, comprise the Executive Committee provided for in the Constitution.

WHAT'S OUR MEMBERSHIP? WHAT'S OUR BANK ACCOUNT?

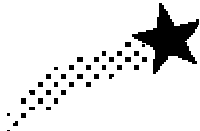
According to the Retirees' Association records, there are approximately 100 faculty and librarian retirees who are **eligible to join** the Association. Of these, paid-up membership at the end of the last fiscal year, Aug. 31, 1993, was 72 members. (Hey, 72 per cent! Not bad for retired folk!).

The **balance of cash in the bank** reported at the Fall General Meeting was \$1,140.00.

THE RETIREES' NEWSLETTER

Fifth edition Nov/Dec. 1993 page 4

BRIEFS



JOHN LAGAIPA'S ENTERTAINMENT COMMITTEE ADVISES THAT THERE ARE STILL SOME TICKETS LEFT FOR THE PLAY



FRONT PAGE

AT 2 P.M. ON SATURDAY, DECEMBER 11TH AT THE HILBERRY THEATRE IN DETROIT. A VERY SPECIAL GROUP RATE OF \$4.00 U.S. HAS BEEN ARRANGED. JOHN HAS ARRANGED THE SHARING OF AUTOMOBILES TO MAKE IT EASIER FOR THOSE WHO DON'T WANT TO DRIVE. FOR INFO, CALL HIM AT 966-2350. SEE YOU THERE!

If you've persevered this far in the newsletter, you've no doubt noticed the new format. The editor, Bill Phillips, has had great fun trying out his new computer and all the magic and gadgetry that comes with these devices! Take heart, however. The novelty will undoubtedly wear off soon.

In Newsletter No. 4 we reported "it appears likely that our Association at Windsor was the first to be formed in Ontario". We have now had a request from the University of Guelph Retirees' Association to exchange ideas and information. Who knows the next step might be the formation of a Federation of Retirees' Associations of Ontario Universities. OUCH!...Editor.

THE RETIREES' NEWSLETTER

Fifth Issue Nov\Dec. 1993 page 5

PENSION NEWS

RETIREES' ASSOCIATION GIVES SUPPORT TO 4-YEAR AVERAGING OF MONEY-PURCHASE PENSIONS

Levels of money-purchase pensions in recent years have behaved like a yo-yo in their ups-and-downs. In response to much concern, Mercer actuaries recently put forth a plan for four-year averaging of such pensions.

The question was taken up at a recent meeting of the Pension and Benefits Committee of the Faculty Association, of which our President and Secretary-Treasurer are members.

At that meeting **Shklov and Phillips** expressed to the University and the Faculty Association their support for such a plan, which would greatly lessen the annual swings without reducing the long-term level of any individual pension.

With the latter point in mind, Norm Shklov, President, enquired whether the actuarial report contemplated using an arithmetical or geometric average, pointing out that the geometric average would be more appropriate.

Members will recall that, a few years ago, retirees on the money-purchase pension actually suffered a reduction as the return on investments in the fund fell precipitately.

As an emergency stopgap at that time, it was agreed that any negative changes in the annual level would be absorbed by the Fund, a measure which could clearly be only temporary.

The proposal for a four-year averaging plan, now under consideration, holds promise that the unpredictable volatility from year to year can be greatly reduced without adversely affecting the total pension received over time.

MINIMUM GUARANTEED PENSIONS

Shklov and Phillips also drove home the point strongly that, since some 50 per cent of retirees are on minimum guarantee pensions, the question of cost-of-living increases is also of urgent importance.

Shklov's recent study, which was carried in Newsletter No.4, showed real incomes of retirees on the minimum guarantee pension have been seriously eroded in recent years, and there seems every likelihood of a continued deterioration in future, unless this is fairly dealt with.

IN MEMORIAM

We note with profound sorrow the deaths of two of our colleagues. Dr. Temple Kingston, of Canterbury College, and Dr. John Sullivan, of the Department of English, had been well known and highly respected at the University for many years. They will be sadly missed in our Association.

Val Cervin writes that he presented a paper at the Meeting of the European Mathematical Psychology Group, Zelenograd, Russia in September, 1993. The paper is highly mathematical and would be of interest to people who work in the area of mathematical representation of cognitive processes. His address is 80 Quebec Avenue, s.609, Toronto, M6P 4B7.

THE RETIREES' NEWSLETTER

Fifth Issue Nov\Dec 1993 Page 6

MEETINGS WITH THE UNIVERSITY *FOUR MAIN ITEMS DISCUSSED DURING ANNUAL MEETING OF THE RETIRED MEMBERS PENSION CTEE*

The annual meeting of the above committee (which is provided for in the contract) took place on Oct.1, 1993. **Norm Shklov, Bill Phillips, Pat Galasso, and Ed Habib**, were present on behalf of retirees, and **Jim Butler, Jim Skinner, V.P. Terry Parkinson and V.P. Bill Jones** on behalf of the University.

Four main items were raised on behalf of retirees. **First was possible improvements in the pension plan.** Two main courses of action were put forth as top priority. First, **removing the ban on investing Pension funds in companies doing business in South Africa;** and second, **revising the annual increment in the minimum guaranteed pension to more accurately reflect inflation.**

The **second** item concerned an update of **premiums and benefits of the Health Plan of retirees.** Administration representatives said changes in the premium schedules would soon be announced by Green Shield, the carrier of the Health Plan. A further discussion took place concerning the eligibility for enrolment in the Plan by retirees and former employees. The **third** item concerned the request, put forth by retirees a year earlier by Walter Romanow, concerning the provision of various **facilities and encouragement to retired faculty who wished to continue research** already begun while with the University. V.P. Jones said that he would study these points. **Bill Phillips brought up a proposal for formal access by retirees to the University's computing system, which is reported in this issue ([see p. 1](#)).** The **fourth** item was a review of the facilities of the University presently available to retirees. These have consistently been found satisfactory, including, as they do, access to the **Library**, the **Human Kinetics** facilities (get the required documentation from Denis Hastings at the H.K. Building). **Subsidised parking** is provided through the Campus Police Services. Copies of Newsline are made available to retirees. Generally speaking, retirees are welcomed and encouraged to use the University facilities. The remaining item at this time is the position of the University with respect to faculty members with a demonstrated record of research, who wish to continue such research after retirement. The position of the Association is that individual arrangements are fine, but that in addition, a known set of rules and approved practices available to all retirees with the ability and the desire to continue their research, would be greatly welcomed.

MEETING WITH REPS OF THE FIRMS THAT INVEST THE PENSION FUNDS

Friday, Oct. 15th saw the Annual Mtg of the Faculty and Staff Pension Fund Review. Reps from Gryphon and Jarislowsky Fraser gave reports on fund performance as well as on their investing philosophies. Also present was Harold Nudelman from Mercer & Co., the University's actuary.

The funds earned 15.57% in the year July 1,'92 to June 30,'93, compared to 11.37% the previous year.

Norm Shklov, Retirees' Assoc'n Pres., attended. He **asked a number of questions about the investment philosophy, including the matter of South Africa.**

He pointed out that Nelson Mandela, ANC leader, has asked for a lifting of sanctions against South Africa. This would indicate that it was time for the U of W to remove restrictions on the two investing firms from investing funds in the Pension Plan in firms that do business in South Africa. He asked whether, "if these restrictions were removed, and investments in such companies were allowed", the earnings of the pension fund would increase. The answer was an unequivocal "yes". **The representative of Jarislowski, Fraser, one of the two investing firms, stated that it was almost imperative that his firm be allowed to invest in such companies because, since interest rates are extremely low, the investments in the portfolio must be switched from fixed interest investments to include a much greater number of Canadian equity (stock) investments. Many of these companies have only minor investments in South Africa but, under the current restriction, acquisition of stock in these companies is prevented.** In view of this, the Retirees' Association is in favour of immediately lifting the restriction.

THE RETIREES' NEWSLETTER

Fifth Issue Nov\Dec 1993 page 7

AN EDITORIAL

Three people got together (Norm Shklov, Bill Phillips and Ralph Cowan) some four years ago and decided there should be a Retirees' Association at the University of Windsor. Since then, the Association has indeed come into being and it seems to be doing well. Perhaps it's not too early to **ask what it really is. First of all, it is not a pressure group.** What have retirees got to bargain with? More than that, we feel no reason to be a pressure group. Most of our members have spent a good portion of their lives with the University of Windsor, and have developed deep feelings of loyalty toward it. And the Association's activities have brought to light, that the University feels a similar loyalty toward its retirees. We have been repeatedly impressed and encouraged by this. **Retirees want to feel that they are still part of the "University family", and the University has shown that it knows that and that it respects that wish.**

There are occasions, of course, when retirees must take a firm position on some aspect of their own well-being, and on such occasions they can now at least speak with one voice. We think the University appreciates that too.

Possibly most important of all, the Association can help provide the fellowship, the continuation of links with former friends, that would otherwise slip away with time. And as time goes on, every retiree realizes that the need for friends, good friends, real friends, is increasing.

For those of us who are still fairly active, why not take a greater part in the activities the Association sponsors? **Sometimes it's not easy to break one's ties with academe, to get along without the daily ritual being "needed", of hearing "yes, doctor", "no, professor", "please, sir". Everybody hates to let go.**

But sooner or later one finds that retirement can weave a certain magic! It can slowly sweep away all of those cherished illusions and elaborate facades so commonly found in academe. It can skim off the academic froth, and let the person you are, shine forth - no more, no less. Retirement may be the greatest blow for freedom most of us have ever struck!

Bill Phillips, Editor
