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RALU member Anita Chen Receives Champion Award for Gerontology Work

Each year, the Centre for Education and Research on Aging and Health (CERAH) gives an award to a "Champion," who has worked to advance the health and social care for our aging population. This year, the award will be given to Dr. Anita Chen, one of the original founders of the Centre.

Dr. Chen graduated with a PhD in Sociology from the University of Chicago in 1962. She taught in the department of Sociology at Lakehead University from 1964-1996, and continues to participate in the department as a Professor Emeritus. She was the Founding Chair of the Department of Sociology in 1971, and played a key role in initiating the B.A., H.B.A., and M.A. programs in Sociology. Her teaching interest was in the Sociology of Aging, Medicine, ethnicity, and migration. Her research focussed on the Asian and Southeast Asian elderly population in Canada, with a special interest in the Filipino elderly.

"Dr. Chen is a pioneer in the field of Gerontology," says Dr. Mary Lou Kelley, Director of CERAH. "She developed and taught the first gerontology course ever offered at Lakehead University, and was instrumental in the creation of what is now the Centre for Education and Research on Aging and Health. She is an inspiration to all of us."



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CERAH conducts research to improve access to care and quality of care for older people and their caregivers. Over the past year, CERAH has conducted research in collaboration with many regional partners such as Thunder Bay Regional Health Sciences Centre, North West Community Care Access Centre, the Kenora Chiefs Advisory, and St. Joseph's Care Group. The research conducted has advanced CERAH's mission, which is to promote the health and well being of older people, regionally, provincially, nationally, and internationally. Highlights of research in the last year include conducting a regional palliative care needs assessment, creating a model for developing palliative care teams in rural and First Nations communities and assessments.

"The Centre has become a vibrant community of researchers, educators, practitioners, caregivers, and undergraduate and graduate students who share their commitment to CERAH's mission. I am honored to be associated with the wonderful work that is being done," says Dr. Chen.

The award was given at CERAH's annual open house at 12:00 noon on Friday, December 5, 2008 in the Faculty Lounge at Lakehead University.

(With permission of Anita Chen, from the LU Communications Dept. website)

Update on the LU professional pension plan

by Jim Stafford

The investment managers of the LU Professional Pension Plan did not perform up to expectation in 2008. But they did perform above average. The fund lost 17.7% (18.1% when you include expenses) last year while the median returns for Canadian pension funds was - 18.4%.

The good news is that the Ontario Pension Act prohibits the University from reducing the annual pension of pensioners. So they will see the same gross pension payments credited to their income in 2009 as they saw last year. But those who opted to leave their pension savings within the Pension Plan did so with the expectation that they would see regular increments in their pension income. The Plan originally called for an increase in pension payments when the four-year average investment returns exceeded six percent. This was amended in 1994 to allow the base to be the lesser of six percent or the long term bond rate that was in effect at the time of the particular person's retirement. But there was a catch, namely, that there had to be enough money in the Retirement Account (which holds the accumulated value of all retirees' pensions) to meet the expected future costs of pensions. This is termed a "valuation" of the Account.

These valuations are calculated by the actuary each year based on assumptions as to how long retirees will live, and how well the fund investments



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will perform. Unfortunately the valuations have rendered the pension increments nil since 2001 (excepting a negligible increment in 2007).

Some of us have tried to do something about this state of affairs. Pentti Paularinne, Paul Satinder and I submitted a brief to an Ontario Pension Commission last year addressing the way that the valuations were conducted. The Commission wrapped up its proceedings in October 2008 and put forth a large number of recommendations, one or two of which obliquely addressed our concerns. We will have to wait and see what comes of it but the current global financial meltdown has probably pushed the recommendations out of view for a while. The focus of concern nowadays is how to assure that pensions can be sustained rather than how the governance of pensions in Ontario can be improved.

In January 2009 the LU Pension Board for the Professional Pension Plan submitted amendments to the Plan to the Financial Services Commission of Ontario (FSCO). The thrust of the amendments was to separate pension monies into three accounts: Account #1, which holds all monies and investment returns of pensioners who retired before 2008; Account #2 holds all pension monies and investment returns of currently employed plan members that had accumulated before 2008; Account #3 holds all monies that are paid into the pension fund after January 1, 2008 and the investment returns thereof. Account #3 is subject to more stringent payouts to future pensioners.

The amendments also specify that each of the Retirement Accounts be solvent before increments are paid to the pensioners who hold monies in that Account. Paul Satinder has appealed to the FSCO with respect to this last amendment. He argues that the yearly valuation of the retirement accounts breaches the legal rights of the pensioners to receive increases based on the returns of the investments. He objects to the application of valuations to these accounts. We are still awaiting the FSCO's ruling on this item.

For excellent information on the pension situation read Dr. Ghose's article and others in the current CURAC newsletter

http://www.curac.ca/wp-content/uploads/2009/01/CURAC_Newsletter_Jan_09.pdf

Health Insurance

Clem Kent.

Supplemental health care programs for RALU members are available through a contract between Lakehead University (LU) and Blue Cross (BC). There are almost 20 individual "groups" with varying coverage, and the full cost of the coverage is borne by the retirees who are deemed eligible and have elected to maintain this coverage.

The policy of LU, administered through Human Resources, is to deny details of the contract to the insured, who would have full information on coverage with other insurers. This policy is



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considered unacceptable to RALU, which seeks to become more involved and, ultimately, to be able to provide independent counsel to its members.

Enrolled members do have access to BC via telephone and email, but experience shows that this does not always produce timely or correct information. Telephone agents do not seem well informed on medical issues and produce false or excessively delayed answers. BC Group brochures which purport to summarize contract conditions for the individual groups have been found to contain errors, despite these errors being repeatedly being brought to the attention of BC through LU.

As a first step we ask that those who are both members of RALU and enrolled in the supplemental health care plan, reply, identifying themselves and indicating whether they are responding also for a spouse or partner. This will help us find out who we represent. Please email Peter Mah pfmah@tbaytel.net or Clem Kent cfkent@shaw.ca. Or write c/o RALU newsletter, #3-400 Red River Road, Thunder Bay, Ont, P7B 1B3.

President's Message

Newsletter – Brian and Jenny, end of February 2009

We gave the baby speckled rattlesnake a thorough scolding. At 1600' in the Sacramento Mts., a temperature of 53F and a chill wind, snakes should still be in sound hibernative sleep and not even think of appearing until the end of March. But, like some plants, not every snake

reads the right books. He was not pleased at being photographed and did all the things a rattler is supposed to do, except that his tail was not developed enough to have a rattle. Baby snakes are the most dangerous. Mature snakes know that they cannot eat a human and will often 'dry bite' (well, about 20% of the time) rather than waste precious venom. A baby has no life experience and will inject everything it has. Our faith that snakes would not be around in February was shattered and we went into 'April' mode and watched where every foot was placed in this rocky, rough country. We have examined over a dozen mine sites so far on our mission to assess the hazards of abandoned mine lands to OHV recreationists, reporting on all aspects of the sites other than to measure the actual depth of the shafts or adits, an activity that even volunteer Canadians are warned not to attempt. However, a stone thrown in can give a good estimate – one thousand, two thousand – grief, it is deep! Some shafts are over 700' deep, but most of ours have been less than 100'. One cannot inspect these old mine sites, mostly abandoned in the late 1800's, without gaining a raw respect for the old miners who scoured these barren, rocky mountains for any sign of mineralization (gold, silver, copper), and then, with pick and shovel and buckets on a rope, assiduously followed a vein or shatter belt deep into the ground, only to find that it was truncated by faulting within a short distance. Everything they needed, including water, had to be packed on a mule and trekked into the mountains from places like Needles.

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We wish you all well, and would be glad to hear your news.

(Read the rest on the website)

Brian and Jenn

Athletics and Academics: Nordic Ski Women Rule and a Reprieve for the Hockey Wolves

Ian Dew

Thanks to the Women's Nordic Ski Team and to the Hockey Team for giving us so much to cheer about. Nordic Women make history win 6th straight national championship.

Cliff Huber, alumnus and commentator from Kakabeka Falls reports on the situation in college hockey generally with media coverage by TSN referring to U.S. college hockey and ignoring a fine Canadian content. Sadly, he reports that men's hockey in Southern Ontario is still played like a house league as far as attendance is concerned. A week or so back there were for last Sunday's 3 playoff games, 265 watched Western, at home, beat Guelph. 412 saw Carleton beat Concordia, and just over 400 attended the Ottawa at McGill game.

This dismal state of affairs can be contrasted with attendance at local Thunderwolves, games which are routinely 2-3,000 and now packed for the playoffs. The hockey team has energized the community. Fans here in Hockey Town are discerning and vocal, but mostly good natured.

Although , knocked out in a cliffhanger against WLU on Sunday, we don't have to wait until next fall. Luckily, we will all be able root, root, root for the home team and ruin our diets with a beer and a sausage while taking in excellent hockey at the Cavendish Cup, March 26-29.

Committees

Executive Committee

Brian Phillips. President (brianph@shaw.ca), Clem Kent, Vice President (cfkent@shaw.ca) Ian Dew, Secretary (dew.the@gmail.com), Les Miller, Treasurer (lesmilr@tbaytel.net)

Nominations Committee

Our Association needs committees filled with talented and willing people. If you would like put someone's name forward or volunteer to be on the Program or Communications team, or help form an ad hoc committee to investigate the matter of supplemental health care options, please contact Abdul Mamoojee at amamooje@lakeheadu.ca.

Communications

The Communications Team has developed a simple web site, which will improve significantly in reliability compared to previous email. <http://sites.google.com/site/raoflu/>

We need your information, so call or write today any member, including Ian Dew, dew.the@gmail.com, Bonny Wigmore,



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bwigmore@tbaytel.net ,or Joe Stewart
arkyjoe@gmail.com

During the period the Communications Team added a fourth member, Colin Graham, cgraham@alum.mit.edu , who lives in Haines Junction, YT.

Here is the message from the President of CURAC, Tarun Ghose on the occasion of the first issue of our newsletter.

Thank you for sending me your first Newsletter. It gives a good picture of what is happening there.

I myself and my CURAC colleagues are glad to be able to be of help to your emerging organization. If occasion demands, CURAC will definitely consider sending an appropriate person to the Retirees Association of Lakehead.

I shall appreciate, if your Association can now formally join CURAC at an early opportunity of yours. The Application Form can be down-loaded from the CURAC website or you can communicate with George.

Best wishes of the season, Tarun

Program

Ideas for program or activities should be sent to Geraldine White
gwhite@tbaytel.net

Travellin'

A column devoted to travel. This month, Gil Vanson.

Hey Ian:

Just got our email, I will be unable to attend the January meeting in cold,

snowy Thunder Bay, but have instead traded the snow for sand in sunny Mexico for 3 months. I will however, be back at the end of March, so will be able to come to the April meeting.

Just to enlighten you as to our whereabouts, we are staying in a condo unit in a small village called Rincon de Guayabitos, which is situated about 100 kilometers north of Puerto Vallarta. It is one of about 4 small villages which make up the community. A real haven for us Northerners. There is a lot to do or not depends on you. On Fri. we are going on a whale watching/fishing trip ending up in a beautiful area called Chichalla Beach for supper.

My wife is involved with a few other women who have, for the past 3 years put together quilts. These quilts are raffled off, and the proceeds go to a very needy school. Myself and the other husbands lend a hand doing what we can to help with the construction part of it all. The school, which houses about 40 students from kindergarten to grade six, has presented a wish list to the women, who have been gathering their wants.(after grade six, if the parents can't afford to send the child to school, they do not have the privilege to attend.) As former educators is something to think about. One cannot imagine the extreme poverty of this school, however, so they are so very grateful for all that these women have done for them.

Just thought you might want something for your newsletter!

Take care,until April,

Gil Vanson



Events. For more detail check site

April 22. General Meeting. 55 Plus Centre. 7 to 10 pm. Bring your questions for the master gardener.

Check out: Food Security Research Network in and for the North – Lakehead University Campus Garden Project. http://www.foodsecurityresearch.ca/?page_id=44

May 20-22. Moncton, New Brunswick. Annual Conference. College and University Retirees Association of Canada. The Conference will be held at Université de Moncton (with translation)

Membership in RALU

Membership at the time of writing is 71 diverse people spread out from all over Canada and the U.S. to China, Mauritius and Scotland. You are encouraged to support the association by joining us, even if you live far from Northwestern Ontario. Annual membership is from Sept 1st to Aug 31st. Membership is \$10 per individual, with equal status of membership for retirees, spouses and partners. Please copy and complete the membership form on the next page and return with a cheque or money order made out to the 'Retirees' Association of Lakehead University' to Secretary, Ian Dew, #3, 400 Red River Road, Thunder Bay, ON P7B 1B3. If you have any questions, please contact Brian Phillips, President at brianph@shaw.ca or 807-344-3770.

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To order, contact Ian Dew, dew.the@gmail.com,

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**RETIREES' ASSOCIATION OF LAKEHEAD UNIVERSITY
Annual Membership Form – Sept 1st 2008 to Aug. 31st, 2009**

First Name _____ **Surname** _____

Email address _____

Postal address _____

Postal code _____ **Tel. # ()** _____

Office use only

Paid _____ as Cash _____ or Cheque _____ Date dd/mm/yy ____/____/____
