

RALU NEWS



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CONTENTS

**REPORT ON COLLEGES AND
UNIVERSITIES RETIREES
ASSOCIATION OF CANADA
(CURAC) ANNUAL CONFERENCE,
MAY 20-22nd 2009** p. 1

Brian Phillips

**LIFE AT A DISTANCE: COLIN
GRAHAM OF THE RALU
COMMUNICATIONS TEAM** p. 3

Colin Graham

**WALK, RUN, WHEEL CHAIR,
CYCLE, ROLLER BLADE, ETC.
IN THUNDER BAY** p.3

Joe Stewart

**UPDATE FROM THE LU PENSION
FUND** p.4

Jim Stafford

**SUPPLEMENTAL HEALTH PLAN:
PICKING UP CLUES** p. 5

Clem Kent

COMMITTEES p. 6

**WHO ARE WE? A LISTING OF
MEMBERS** p. 7

EVENTS p. 8

MEMBERSHIP RENEWAL. p. 9

**REMEMBER OUR YEAR RUNS
August 31st to September 1st.**

REPORT ON COLLEGES AND UNIVERSITIES RETIREES ASSOCIATION OF CANADA (CURAC) ANNUAL CONFERENCE, MAY 20-22nd 2009

Brian A.M. Phillips, President, RALU

The Conference was held on the campus of the Université de Moncton, with generous financial support from the university, the city of Moncton, several of the Atlantic Province retiree associations and private companies including Mercer Consulting and Waterloo Insurance

Many of the member associations of CURAC are limited to retired faculty, librarians and administrative staff, though some associations, like ours, are inclusive of all employees of the university. As a result, the delegates were mostly retired professors, deans etc., though a sprinkling of other occupations were among the 70 plus delegates present. The Moncton campus (and the city downtown) is Wi-Fi friendly, so a number of delegates had their laptops on at the meeting and were able to explore the topics as they were presented.

Invited speakers addressed a number of topics. A presentation entitled 'Are Pensions in Danger' left most of the delegates uneasy, except those with defined benefit

pension plans, built in COLA indexing and continuing supplemental benefits paid by the college or university. An actuary from Mercer Consulting gave a very succinct and informative address on Retirement in a Bear Market (some actuaries can be understood, it seems) and a Moncton faculty member reviewed the Social Effects of the Current Economic Situation, painting a very broad picture that gave the delegates food for thought. The Mayor of Moncton gave an address on Municipal Sensitivity to the Needs of Seniors and left delegates in no doubt that Moncton is well ahead of most Canadian cities in its efforts to make the city an attractive residence for seniors.

One presentation addressed the topic of mandatory retirement, laws for which vary across the nation by Province, and one rather locally focused paper examined the demographics of New Brunswick (with countless poor diagrams). A session of Keeping Healthy in Retirement included a talk by an 85 year old who keeps herself more than busy publishing children's books fostering Acadian culture, a speaker on the topic of laughter who had a group of volunteers making fools of themselves (this delegate included), and a demonstration of Taoist Tai Chi.

The CURAC conference fee (\$125) included coffee breaks, two good lunches, Acadian style, and a banquet with a choice of lobster or salmon, followed by a concert at which Bruno and Aurelie Cormier (baritone and mezzo-soprano) left their audience in awe.

CURAC has forged links with CARP (Canadian Association of Retired Persons) and several other organizations (see the CURAC website at <http://www.curac.ca/>), and a presentation was made by the Moncton chapter of CARP. The recent introduction by Canada Revenue of the much fairer 'income splitting' for retirees was largely as a result of CARP's work advocating for Canadian seniors, both at Federal and Provincial levels.

For CURAC, as for any retirees association, intercommunication is of key importance. A discussion of how CURAC can improve its communications with its member organizations and assist with member needs and concerns was wide ranging. Member associations vary greatly in their relationships with their college or university administrations. On some campuses, efforts are made to include retirees in many academic and practical activities, events are sponsored and financially supported and office and meeting space provided. On others, relationships are less warm, though the stony silence that has thus far greeted attempts to develop new and useful relationships at Lakehead is unusual. On the whole, retiree associations are demonstrating that they represent a pool of goodwill, expertise, work ethic and volunteerism (and even money) that many colleges and universities perceive to be to their advantage to embrace.

Written reports by the CURAC standing committees are available – Benefits, Communications, Health

Care Policy, Nominating and Pension committees. Please contact brianph@shaw.ca if you wish to see them.

Particular thanks is due the Lakehead University Faculty Association for providing partial financial support from the Professor Emeritus memberships in LUFA, and to CURAC who provided all delegates with a distance scaled subvention to defray expenses. Next year CURAC meets at McMaster University, in Hamilton, Ontario.

I left the conference encouraged by the energy and expertise expressed at the meetings and very comfortable with the fact that CURAC is doing good work among the college and university retirees associations, informing and supporting them across the country. A questionnaire was circulated to all delegates titled 'What can we do for your association'. It is important to realize that we are not alone.

COLIN GRAHAM JOINS THE COMMUNICATIONS TEAM

Colin Graham

Why would a retiree move from the BC coast to the Yukon?

Arthritis. And grandchildren: 2 of the 9.6 live in YT, the others are in Windsor (2), Pennsylvania (2.6), and Wisconsin (3). The Yukon, and Haines Junction in particular, has still, dry winters and dry summers. Arizona without the pollution or John McCain. The bouncing barometer and dampness of Vancouver winters has become too much for us. We have rented our house on Bowen

Island while we decide if we will make the move permanent and full-time.

Here in Haines Junction we look at the sun on the snowy mountains. The cold does not bother us, though we do prepare carefully for the 150 km trip to Whitehorse. That is a beautiful drive. Elk are often seen in the winter. Bison and moose are in the area, though we have not seen any since October. We are eating the occasional bison steak and sausage; my step-son went hunting and came back with 1/2 of a large bull.

We heat with wood, as we did in Thunder Bay, though here it is beetle kill pine, not birch. Internet and phone service is cheap, so I can carry on with mathematics, and will go to Waterloo next week for collaboration. I am tutoring 2 high school students in pre-calculus mathematics for the fun of it; the correspondence course material leaves much to be desired - another story - but the students are nice kids. I have also joined the Lions Club, and my wife has joined the local quilting group - it has more members than on Bowen Island (pop 4K+), where we lived last winter.

Haines Junction (pop. 800 in the village and surrounding area) has more facilities than communities 10 times as large in BC: hockey rink, 200 seat theatre, swimming pool (summer only), curling rink, K-12 school. Health centre with staff on call 24/7. In many ways we are better off than on Bowen Island.

The locals say it has been unusually cold this winter. We had about a fortnight when the temp stayed below -30 and we had -47 one night at the HJ airport (outside the urban heat island!). The lowest on the thermometer outside the kitchen window was -45.

Best,

Colin

WALK, RUN, WHEEL CHAIR, CYCLE, ROLLER BLADE, ETC. IN THUNDER BAY

Joe Stewart

Recently, I spent an afternoon trying to chase down maps and other information on Thunder Bay's recreation trails. As a casual cyclist (as opposed to a mountain biker), I am writing here only about the paved shared-use trails, which I know quite well. I checked with some outdoor stores and the Terry Fox visitors' centre, coming up with just a copy of the "current river greenway trail map" and information pamphlet at a price of \$2.50. I was mentally moaning and complaining about why the city had to charge for a map which, though quite well done, covered only one area within Thunder Bay, until I read the fine print and learned that it was published (2006) not by the city but by the not-for-profit Thunder Bay Trails organization and that the proceeds go toward the maintenance and expansion of our trails. That's great but, still, I wondered why the city seemed not to be promoting the trails and why some parts of them are in poor condition with frost

heaved bulges, potholes and cracks. Why, I wondered, didn't the city maintain these facilities?

Well, I was becoming rather despondent until I went to the city's Park Planning office, from which I came away enthused and hopeful. There the secretary gave me a draft copy of the city's revised trail map now in preparation, and I was able to talk with Park Planning Coordinator, Paul Fayrick. He is holding off publishing the map until he has a better idea when and how much some planned work on the trails will be done. Some funding is in place and some is being applied for to accomplish certain goals, including repaving of some trail segments and expansion of routes. I think Mr. Fayrick hopes to publish the new map by late summer or fall. Another interesting thing is that the city's trails will be integrated into the Trans-Canada trail.

For those who haven't walked, run, wheel chaired, cycled, or roller bladed along our trails, you are missing out on some good exercise and fun along scenic waterways like the Neebing and McIntyre Rivers, McVicar Creek, Boulevard Lake, and the harbour waterfront, as well as through the city. One trail segment just completed last summer that I haven't yet biked goes under the Thunder Bay Expressway along the Neebing River. Thus, it complements the one other trail under the expressway along McVicar Creek. Another recent thing of benefit to cyclists is the fact that at least some city busses now have bike racks. At present, the best way to view current trail maps and other information, including how to donate or volunteer

to help is to go to the Thunder Bay Trails web site,
<http://www.tbaytrails.com>

UPDATE FROM THE PENSION FUND

Jim Stafford

The Pension Board held a meeting on May 21 and 22 for the purpose of reviewing the activities of the eight investment managers who invest the money in the LU pension fund. Their presentations were generally somber in spite of the growth in the markets during the preceding eight weeks.

For the record, the Fund showed a slight decline in the first quarter of 2009 — January 1 to March 31 — losing 2.6 percent of its value. This was reversed between March 31 and the middle of May, increasing by about eight percent in that short period, which translates to a gain of almost four percent since the beginning of the year.

The money managers cautioned that this is probably a short-term phenomenon, with market returns at the end of 2009 that, as one manager suggested, will amount to between plus or minus 5 percent. They pretty well all agreed that we would see very little growth for the next twelve months, at which point we may be faced with some serious inflation as all of the money that governments around the world have poured into the system begins to work. Even then, several of the managers expect the recovery to be slow as governments will be faced with high unemployment and staggering government deficits.

So the money managers were taking a steady-as-she-goes tactic, holding larger amounts of the Fund in cash and bonds at the time of the meeting. The bond managers were leaning towards quality corporate bonds while the equity managers were investing in Canadian equities, especially those in the energy and materials sectors. As of March 31, the money in our Fund was distributed so as to hold six percent in cash, 44% in fixed income, 25% in Canadian equities and 25% in global equities.

SUPPLEMENTAL HEALTH PLAN: PICKING UP CLUES

Clem Kent

There have been several meetings on the subject of the University sponsored supplemental health plan through Blue Cross Ontario, but little progress in clarifying the many issues that relate to coverage. There are about 20 groups in the University's contract with Blue Cross, and only a few contain retirees. One that does is group 013, composed mainly of retired faculty, some retired senior administrators and spouses, or partners. Under a clause in the LUFA contract to allow coverage for former LUFA members, provided the costs of the plan are borne by the participants. This seems to be the case with the University collecting from each participant a sufficient sum to reimburse Blue Cross for annual disbursements. But we have no check on this.

About 25 people have told RALU of their membership in this plan. While this is a small number of

retirees, as a group it has the advantage of some uniformity of benefits which may not be shared by other retirees. Although Human Resources have an open offer to discuss benefits on a one to one basis with any retiree, such discussions do not seem to lead to documented written explanations. Thus it seems appropriate to begin with group 013 to obtain acceptable descriptions of coverage for these people. Further, because of LUFA involvement, the Faculty Association has more power to seek explanations through the Benefits Committee of LUFA. The LUFA committee seems interested in helping in our endeavour, and we hope to work with them.

There was a recent presentation by the HR Benefits Officer of changes in benefits for LUFA members brought about by the new LUFA contract negotiated in summer 2008. The RALU Executive hope that a similar session can be arranged for 013 members before the fall, and is evolving a list of questions for the HR representative to address. If this can be done it will lead to a report at the Sept 17 general meeting, and may begin to establish a set of similar questions for other retiree groups.

COMMITTEES

Executive Committee

Brian Phillips, President
(brianph@shaw.ca), Clem Kent, Vice President (cfkent@shaw.ca) Ian Dew, Secretary
(dew.the@gmail.com), Abdul Mamoojee, Nominations,

(amamooje@lakeheadu.ca), Les Miller, Treasurer
(lesmilr@tbaytel.net), Jim Stafford
(jstaffor@lakeheadu.ca), Program.

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 Committee

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, Colin Graham, cgraham@alum.mit.edu, Joe Stewart, arkyjoe@gmail.com Bonny Wigmore, bwigmore@tbaytel.net

Program Committee

The Program Committee met on May 28 to plan the programs for next year. Based on suggestions from the floor at a previous meeting, we intend to begin the 2009-2010 year with a presentation about the recreational trails in Thunder Bay. (See Joe Stewart's article in the

present newsletter for further information about this topic.) We have tentatively scheduled the first meeting for Thursday, September 17 at 7 p.m. in the 55+ Centre, however this cannot be confirmed at this point in time because the 55+ Centre doesn't

accept bookings this far in advance. We will let you know as soon as we can be certain of the date and time of the meeting.

Ideas for program or activities should be sent to Jim Stafford jstaffor@lakeheadu.ca

WHO ARE WE?

Allen, Ken

Babcock, Debra

Barber, Barb

Barber, Lynn

Baarschers, Wim

Birston, Ralph

Bjorklund, Sharon

Boone, Marg

Cappello, Tony

Carmean, Willard

Carter, Margaret

Charman, Jean

Chen, Anita

Chen, Minsun

Coolen, John

Coolen, Carol

Crewdson, Kathy

Dawson, Ken

Day, Bob

Dew, Ian

Dundas, Ruth

Eames, Bill

Epp, Ernie

Epp, Trudy

Farmer, Robert

Graham, Colin

Griffith, John

Hawton, Margaret

Himmelman, Joy

Holah, Dave

Kehlenbeck, Manfred

Kemp, Dave

Kemp, Pat

Kent, Clem

Kent, Elizabeth

Kiszka, Jerzy

Kondor, George

Kayll, Jim

Lankester, Murray

Lappage, Ron

Loos, Cynthia

MacGillivray, Dick

Mah, Peter

Mah, Lucy

Mamoojee, Abdul

McLeod, Rod

McLeod, Donna

Miller, Les

Miller, Iris

Mitchell, Roger

Momot, Walter

Morrison, Ken

Morrison, Jean

North, Henry

Parsons, Dave

Paularinne, Pentti

Phillips, Brian

Phillips Jenny

Phillips, Linda

Ponder, Margot

Roddy, Ann

Roddy, Dennis

Setliff, Ed

Stafford, Jim

Stefureak, Beverley

Stewart, Joe

Townson, Bryan

Vanson, Gilbert

Vervoort, Pat

Warkentin, Raja

Watson, Don

Weir, Neil

White, Geraldine

Wigmore, Bonny

Yang, K.C.

EVENTS. For more details check site (<http://sites.google.com/site/raoflu/>)

Jul 22nd, 2009. Haiku competition The Thunder Bay International Fine Arts Association presents a poetry competition. There will be \$1,000 in prizes and the chance to be published. For complete contest rules and a printable entry form go to <http://sites.google.com/site/tbifaa/Home>

Tentative* September 17th. Thursday. Annual General Meeting. 7pm. This is an important meeting as committee members will be nominated. The theme is the system of hiking and biking trails

Membership in RALU

Membership at the time of writing this is 73 and growing. You are encouraged to support the new association by joining us, even if you live far from Northwestern Ontario. Membership for those out of town will keep you on our email list, receiving newsletters and benefiting from contact with former co-workers. Annual membership is from Sept 1st to Aug 31st. Membership is \$10 per individual, with equal status of membership for retirees, spouses or partners. 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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Please complete the membership form and return with a cheque or money order for \$10 made out to the 'Retirees' Association of Lakehead University' to Secretary, Ian Dew, #3, 400 Red River Road, Thunder Bay, ON P7B 1B3.

MEMBERSHIP RENEWAL

**RETIREES' ASSOCIATION OF LAKEHEAD UNIVERSITY
Annual Membership Form – Sept 1st 2009 to Aug. 31st, 2010**

First Name _____ **Surname** _____

Email address _____

Mailing address _____

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

Office use only

Paid _____ **as Cash** _____ **or Cheque** _____
_____/_____/_____

Date dd/mm/yy