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President's Message

T. S. Eliot has famously said that April is the cruelest month. Canadians agree, because for us northerners spring is the season particularly hoped-for, and dreaded—perhaps the warm weather won't ever come. This year, though, May has been warm and sunny, putting our gloomy April fears to rest. Spring is the season of renewal in another way as well, for CURAC members the renewal of our acquaintance with our colleagues across the country (*cont. p.2*)

Le Message du Président

Pour le poète Américain T. S. Eliot, avril est le mois le plus dur. Pour nous Canadiens, dont le pays c'est l'hiver, l'espoir du printemps s'accompagne de la crainte diffuse que le temps chaud ne viendra peut-être jamais! Pourtant, cette année, le mois de mai est arrivé, doux et ensoleillé, qui nous a fait oublier nos cauchemars d'avril. Le printemps est la saison du renouvellement dans un autre sens (*cont. p.3*)

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President's Message (*cont. p.1*)

at our Annual Conference. The Windsor Local Arrangements Committee (particularly John Meyer, its chair, and Ken Pryke, its program Coordinator), along with Bill Yule, the Board Conference Chair, have worked extremely hard to prepare this conference, and with great success. As for content, this year's Conference offers more: a full last day, and more invited outside expert presenters, including a senior partner and pension professional from Mercer consultants, and a number of invited medical and legal professionals. Not to mention the more active involvement in this Conference of our international sister federation, AROHE. These additions to the programme in turn lead to even more precise information in our sessions, particularly in the areas of pensions, benefits, medical and fiduciary issues, and professional research support.

These additions to the Conference partly reflect the successful establishment of our Board Committees over this last year, and the energetic advancement of work in the areas of their mandates: The Benefits Committee, led by its new Chair, David Lubell, are working on a final version of their Benefits/Best practices Survey, and will be reporting. Tarun Ghose's Medical Policy Committee is working on issues of senior health, and Tarun will be leading a session on these issues. Peter Russell's Professional Support Committee has been busy verifying the question of fair treatment of retired researchers with the five national granting agencies; there will be a reassuring report. Senior Housing is following up on its mandate, especially concerning the UBC housing initiatives. As you have seen, Communications Chair Ken Rea and his pan-Canadian editors have ironed out all the thorny editorial and staffing problems, and are now publishing the *CURAC Newsletter/Bulletin*; the first issue has been extraordinary, and this second one promises the same. The Pensions (benefits and legislation) Committee has been created under the helm of John Meyer, and, despite his onerous Conference responsibilities, his Committee is being assembled, and the priority issues identified.

I want to emphasize, however, that our efforts over the 2006-7 year have also had a goal beyond the advancement of our priority issues. The Committee structures, as well as the *Newsletter/Bulletin*, are meant to open CURAC to proactive communication, not only so that we may get to know one another better, but to provide a means for us to understand the sometimes very different problems of other academic retiree associations, and to attempt to identify realistic solutions. These goals, as necessary as they may be, are complicated by the different structures and cultures of individual universities, and by the need for members from all areas and disciplines to understand and cooperate with one another on the issues, problems—and solutions—which we have begun to share.

It is for these reasons that I speak for my Board colleagues, and the Chairs of our Committees, in once more urging you to seriously consider joining one of our Committees. Previously, this request has been a general one; this time the request will be for interested CURAC members to help to complete or add membership in specific

Committees. I shall be reminding Committee Chairs to clarify at the AGM what members are still needed for each Committee, and I do hope that this specific information will encourage and help you to identify a CURAC Committee on which you feel that you can make a real contribution—and to volunteer.

This will be my second and last *Newsletter* Message, as my mandate as CURAC President ends this month. Like Huckleberry Finn, “...if I’d a knowed what a trouble it was... I wouldn’t a tackled it.” We have nevertheless come a long way, owing to the cooperation of so many colleagues with whom I have had the privilege of working—let me sincerely thank all of you. I feel sure that our new President will be continuing on the journey we have begun. Finally, grateful thanks to all those who have so generously contributed to the development of this year’s Conference. I very much look forward to seeing many of you in Windsor.

Howard Fink

Le Message du Président (cont. p.1)

aussi, car pour les membres de CURAC/ARUCC c’est le renouvellement de nos contacts avec nos collègues à travers le pays à l’occasion de notre congrès annuel. Le Comité local d’organisation de Windsor (en particulier John Meyer, son responsable, et Ken Pryke, son coordonnateur du programme), assistés de Bill Yule, responsable du Comité central du congrès, a travaillé avec beaucoup d’énergie pour préparer ce congrès, et avec beaucoup de succès. En ce qui concerne le contenu du programme, le congrès de cette année offre beaucoup plus: une dernière journée complète, plus d’experts invités, y compris un associé principal et professionnel des régimes de retraite de la compagnie Mercer, et plusieurs professionnels de la santé et du droit. Également à souligner : la participation de notre fédération sœur internationale, AROHE. Ces ajouts au programme fournissent des informations encore plus précises aux présentations, particulièrement en ce qui concerne les régimes de retraite, les avantages sociaux, les problèmes médicaux et légaux, et le soutien à la recherche.

Ces nouveautés à notre congrès sont un reflet partiel de la mise en place au cours de l’année dernière des comités du conseil d’administration et d’un avancement remarquable dans la réalisation de leur mandat. Le Comité des avantages sociaux, sous la houlette de David Lubell, est à préparer une version finale de son Enquête sur les avantages sociaux et les pratiques recommandées et il fera rapport. Le Comité des politiques de la santé travaille sur la question de la santé des aînés, et son président Tarun Ghose animera une séance de discussion sur ce sujet. Le Comité de soutien professionnel de Peter Russell s’est occupé du traitement accordé aux chercheurs retraités par les cinq agences nationales de subventions ; il devrait nous faire rapport de tendances rassurantes. Le Comité sur le logement des aînés s’intéresse en particulier à l’initiative de l’Université de Colombie britannique. Comme vous pouvez le constater, le responsable des communications Ken Rea et ses collaborateurs de partout au Canada ont réglé tous les

problèmes éditoriaux et de personnel et publie le *CURAC Newsletter/Bulletin* ; le premier numéro a connu un succès exceptionnel, ce qui sera aussi le cas de ce deuxième numéro. Le Comité des régimes de retraite a été créé, sous la direction de John Meyer, et malgré les lourdes responsabilités de ce dernier dans l'organisation du congrès, le comité est à se mettre en place et les sujets prioritaires sont en train d'être identifiés.

Je veux souligner, toutefois, que nos efforts au cours de l'année 2006-2007 ont poursuivi un autre but, au-delà de l'avancement de nos dossiers principaux. Les comités et le bulletin ont pour objectif d'ouvrir notre Fédération à la communication proactive, non seulement pour que nous apprenions à nous connaître mieux, mais aussi pour nous permettre de comprendre les problèmes des autres associations de retraités d'université, souvent très différents des nôtres, et d'envisager des solutions réalistes. Ces objectifs nécessaires sont rendus plus complexes par le fait que les structures et la culture des universités sont bien différentes et par le besoin que les membres de tous secteurs et disciplines collaborent ensemble sur les questions, les problèmes — et les solutions — au sujet desquelles nous avons commencé à échanger.

C'est pour ces raisons que, au nom de mes collègues du conseil d'administration et des responsables des comités, je vous invite à nouveau à songer à vous joindre à l'un ou l'autre de nos comités. Dans le passé, cette demande est restée générale ; cette fois-ci, nous demanderons aux membres intéressés de CURAC de se joindre à des comités spécifiques. À l'assemblée générale, je vais demander aux responsables des comités de préciser leurs besoins de collaborateurs, et j'espère que ces précisions permettront à chacun d'entre nous d'identifier un comité où il pourrait jouer un rôle utile — et à offrir ses services.

Ce deuxième message du Bulletin sera mon dernier, puisque mon mandat à titre de président de CURAC prend fin ce mois-ci. Comme le disait Huckleberry Finn, "*...if I'd a knowed what a trouble it was... I wouldn't a tackled it*"-- « ...si j'avais su que ça serait autant de trouble... je ne me serais pas lancé là-dedans. » Mais nous avons fait de grands progrès, grâce à la collaboration de ces nombreux collègues avec qui j'ai eu l'honneur de travailler – un grand merci à chacun de vous. J'ai confiance que notre nouveau président aura le goût de continuer dans la voie tracée. Finalement, grands mercis à toutes les personnes qui ont si généreusement travaillé à la préparation du congrès de cette année. J'ai bien hâte de vous retrouver nombreux à Windsor.

Howard Fink (*trans. R.M.*)

Featured Member Associations

In this issue we feature two member associations, the St. Clair College Retirees' Association and the University of Windsor which are co-hosting the 2007 Conference.



The St. Clair College Executive Committee at Work

A Brief History of the St. Clair College Retirees' Association

Résumé – L'Association des retraités de St. Clair College a été établie en 1992 à l'initiative de certains retraités, dont Mason Macdonald, qui en a été le président pendant plusieurs années.

Les relations entre notre Association et le Collège sont excellentes. L'Association offre de nombreux services à ses membres et au Collège : gestion des archives du Collège, animation d'ateliers pour les futurs retraités, publication d'un bulletin, organisation d'activités, etc.

De son côté, le Collège aide les retraités de diverses façons : aide financière, stationnement, usage des installations sportives et des bibliothèques gratuits,

fourniture d'un espace de bureau et de services connexes et invitation des retraités aux manifestations importantes du Collège.

In 1992, a group of College retirees (including Mason Macdonald, Stan Bah, Diane Molyneaux, Mike Gretes, Bill Waldron, Jake Jacobs, Del Zangari, and others) established the St. Clair College Retirees' Association. Mason Macdonald was the founding President and remained in that role for several years. The main purpose of the organization was to provide an opportunity for retirees from all St. Clair College Campuses to meet and socialize. In the early years, the Association operated two major events, a Retirees' Christmas Party, and a spring Annual General Meeting. In subsequent years a Fall BBQ was added to the list of events. In 1994, Stan Bah, and Bill Totten re-wrote the Constitution, which was passed and implemented. The new goals of the Retirees' Association were to increase visibility, organize and operate one social event per month, and to lobby on behalf of retirees for benefits. In 1998, Bill Totten became President and remained in that position for several years. He was followed by Pat Hallahan, and our current President Jay Ertel.

In 1998, Alan Gregson, from the Mohawk College Retirees' Association invited representatives from the other College Retiree Associations to a meeting to discuss the establishment of a Provincial College Retiree Association. A meeting of representatives from about ten College Retiree groups and from the Council of Regents took place, and a Provincial Association was established. In 2001, the Provincial Association was transformed to become the Ontario College Retirees Association with Bill Totten elected Vice-President. It remains active to this day with Bob Pando as President.

The relationship between the St. Clair College Retirees' Association and the College is excellent. We feel that "Although we are gone, we are not forgotten". We also try to provide enough service to warrant College support.

For example, the Retirees' Association carries out the following activities:

1. we manage the College's art collection
2. we organize, and store the College archives
3. we have established and operate the Memorial Plaque program
4. some retirees participate in the College tutoring program
5. some retirees assist with College events, such as:
 - a. volunteer to support sports teams
 - b. volunteer to support SRC elections
6. we conduct educational workshops for Retirees, and assist with workshops for those considering retirement
7. we operate a "goodwill committee" (i.e. notices of congratulations, and sympathy for retirees)
8. we organize trips (i.e. attend the Stratford festival, international trips, local tours), and social events (i.e. bridge club, woodcarving)

9. we publish a Retiree Newsletter which is distributed to all retirees, with the fall edition also being sent to all College employees.
10. we continue to provide a Christmas Party, a Fall BBQ, and an Annual General Meeting.

The College President is invited to join us at our social events (mainly those in item 10).

The College has generously supported the Retirees' Association. For example:

1. we receive financial support based on our paid membership.
2. we are provided complementary parking.
3. we have use of the athletic facilities (and lockers) at no cost.
4. we have use of the library at no cost.
5. the College has provided us with an office and storage area, equipped with standard office equipment, computer services, and shelving.
6. the Retirees are invited to all major College social events (e.g. President's Christmas staff brunch, and the June staff appreciation luncheon).

In summary, there has been and continues to be a considerable amount of good will, support and work by the College staff, and the Retirees for the continuing benefit of all.

Windsor University Retirees Association (WURA)

Résumé – La Windsor University Retirees Association (WURA) a été créée en juin 1991. Elle compte présentement 225 membres, sur un total de 390 retraités. La cotisation annuelle est de 20 \$.

Le comité de direction (12 membres) se réunit une fois par mois, ou au besoin. Le bulletin (WURA Newsletter) a publié 64 numéros depuis sa fondation en 1991. Périodicité trimestrielle. Responsable actuel (depuis le numéro 26) : Datta Pillay.

Jusqu'à 2007, la retraite était obligatoire à l'atteinte des 65 ans.

La Windsor University Faculty Association (WUFA) est un syndicat local agréé qui regroupe 535 professeurs et bibliothécaires et 250 chargés de cours. Tous les retraités sont membres associés de WUFA, mais ne paient pas de cotisation. Lors des trois dernières négociations collectives (1996, 1999 et 2001), la caisse de retraite était en surplus. Les actifs bénéficièrent d'un congé de cotisation de juillet 1996 à novembre 2002; les retraités ne touchèrent rien du surplus, et leurs protestations à ce sujet furent ignorées. La WURA n'a aucune audience directe à l'Université sur les questions de retraite et d'avantages sociaux : elle doit acheminer ses représentations à WUFA (comité *Retraite et avantages sociaux* et comité de l'*Entente*). En fait, les demandes de WURA sont ignorées ou ont peu de crédit aux yeux du syndicat ou de l'Université. En 2001, le syndicat et

l'Université ont établi un fonds de dotation de 1,3 M\$ dont les intérêts couvrent des dépenses reliées aux avantages de santé des retraités.

En 2005, WURA et l'administration de l'Université ont établi un *comité consultatif conjoint* destiné à faciliter les contacts. Les retraités sont invités à certaines manifestations de l'Université et reçoivent toutes les publications de l'Université. Le comité a fourni un espace de bureau, un budget annuel de 1000 \$ et contribue avec WUFA à subventionner la participation aux conférences de CURAC/ARUCC.

On peut considérer comme cordiales les relations entre WURA et l'Université.

WURA was established in June 1991 by three retired professors; Late Ralph Cowan (Business Administration), W.G. Phillips (Economics) and Norm Shklov (Mathematics & Statistics). WURA has a Handbook and a Constitution WURA has a WEB Page at <http://cronus.uwindsor.ca/users/d/dthomas/first.nsf>

Total number of Retirees 390 (current)
Members of WURA 225 (Membership fee \$ 20 per year)

WURA Executive Committee has (12 members) - Meets once a month/or as needed. This includes a President; Vice-President; Secretary; Treasurer; Past President; Editor Newsletter; and six directors. These office bearers are elected annually at the Fall General Meeting. In addition, there are five standing committees: Bursary Fund Committee; Nominating Committee; Pension & Benefits Committee; Social Committee; Endowment Committee. WURA holds two Annual Meetings - Spring General Meeting in April and Fall General Meeting in October.

WURA Presidents - Professor Norm Shklov served as the founding president from 1991 to 1995; he was succeeded by Professor Edwin Habib 1995-1997; Professor Kumar Chatterjee from 1997 -1998. From 1998 to 2001 Professor Stan Cunningham was president followed by Professor Alan Metcalfe 2001 - 2004; Professor John Meyer was president 2004-2006. In 2006 Professor Gordon Olafson took over as our current president. Normally, the president holds office for two years and he/she is succeeded by the Vice-President, who is the president-elect.

Distribution of our retirees which includes Faculty, Librarians, non academic administrators and survivors is as follows

No of Administrators	9
No of Spouses - survivors	26
No of Retirees living in Windsor	237
No of Retirees living elsewhere in Ontario	43

No of Retirees living elsewhere in Canada	19
No of Retirees living in USA	34
No of Retirees living in other countries	11

The WURA Newsletter was also established in 1991 - 64 issues have been published so far at four issues per year. Professor William Phillips served as founding editor from 1991 - 1997 for the first 25 issues. Since then Professor Datta Pillay has served as editor.

Retirement was Mandatory at age 65 until 2007. Early Retirement (ER) privileges were available to members who would continue to have health coverage until age 65 and reduced life insurance to a maximum of \$ 100,000. Upon retirement - All benefits cease - No life insurance/ However there is an option to carry life insurance into retirement at retiree's own cost. Retirees have to pay for health benefits - 4 plans (single, couple, family and dental only) Only Dental is covered 50 percent by the university. Other benefits include Library services, IT services, and email, St. Denis Centre gym facilities, Discount parking, office space where available,

WUFA - Windsor University Faculty Association - Certified union of 535 faculty, librarians, 250 sessional instructors - Has a constitution. WUFA is the organization that is mandated to represent all retirees in matters of pension, benefits etc. Retirees cannot negotiate directly with the university - have to go through WUFA.

All retirees are Associate members of WUFA, but we do not pay any dues and have no vote in the WUFA General Body Meetings. However, we have one representative on the WUFA Executive, 2 representatives on WUFA Council, three members on WUFA Pension and Benefits Committee, One representative on Contract Committee, One representative on Endowment Fund committee. All of these representatives are voting members of the various committees.

During the last three contract settlements 1996, 1999 and 2001, there was a surplus in the pension fund, which belonged to all members of the pension plan (current active faculty and all retirees). However, the disposition of the fund was negotiated directly between the university and WUFA and all active members of WUFA received a pension holiday from July 1, 1996 to December 1, 2002. That is, active members did not make a contribution towards their pension, but received as a taxable cash benefit. Retirees did not get any money from the surplus during the three contract settlements. Their later protests and appeals were ignored.

Endowment Fund - WUFA and the University in 2001 established an endowment fund of \$ 1.3 million. Interest to be distributed to (health) benefit costs of retirees.

WURA has the opportunity to submit proposals for improvements in pension and benefits through the WUFA Pension and Benefits and WUFA Contract Committee. However, the proposals are either ignored or not given a high priority at the negotiating

table, either by WUFA or University. WURA as an organization has no clout or power to either deal directly with the University or the Board of Governors. It has to go through WUFA channels.

WURA now has an office Room 202 Assumption Building on campus; Tel Ext 4260; *email wura@uwindsor.ca*.

WURA is a founding member of **CURAC** (College and University Retirees Associations of Canada).

Student Bursary Fund - WURA has established a Student Bursary Fund and annually awards three bursaries of \$1500 each. Contributions to the fund are from retiree donations, plus a \$50 donation to honor deceased WURA member.

In 2005 a **Joint Consultative Committee of Administration and WURA (JCC)** was established for liaison with senior management (President, Provost and Vice President Academic, Director Human Resources, Assistant to the President (Secretary to the Committee), plus three members of WURA Executive. The administration members of JCC are very sympathetic to retirees' causes and quite willing to help within the provisions of the collective agreement. In the past two years, several initiatives have been launched to acknowledge the contributions of retirees and a list best practices were generated to welcome retirees to campus activities - President's State of the University Address, President' Garden Party to welcome new faculty and staff, Annual Christmas Lunch, Annual Retirees Reunion Dinner, all University functions to recognize academic and research excellence. All university publications and magazines are distributed to all retirees. JCC has provided office space, an annual budget of \$ 1000, provides subsidies along with WUFA for participation in CURAC conferences. Several Deans of faculties also extended financial help to WURA members. to attend conferences or meetings.

Through the recommendation of JCC, WURA now has a representative on the Board of Governors Pension Committee.

Among social activities, WURA has arranged trips to museums, art galleries, New Year lunches, picnics, annual spring dinner, annual Christmas lunch and sponsors the University Retirees/Reunion Dinner.

In general, the University and WURA enjoy cordial relations. The President of the University or in his absence the Provost is invited to our Fall and Spring General meetings to bring greetings and offer their remarks, which is taken seriously.

[Prepared by Datta Pillay March 22, 2007]

“ONE BIG TENT”

M. Brian Ives, President, McMaster University Retiree Association

Résumé – Il existe d’importantes disparités entre les associations membres de CURAC quant au nombre de retraités. McMaster et Guelph ont plus de deux fois plus de membres que Toronto, et les autres grandes universités canadiennes ont toutes moins de 500 membres.

L’Association des retraités de l’Université McMaster, fondée en 1984, a d’abord exigé des cotisations individuelles. Cette situation a toutefois été jugée insatisfaisante, car l’Association sert effectivement tous les retraités, qu’ils soient membres ou non. Comme c’est le cas dans les autres universités, notre association regroupe des personnes de statut varié.

Nos efforts pour convaincre les organisations d’actifs de soutenir leurs retraités dans l’association ont connu le succès immédiatement. Le président du syndicat des employés a immédiatement accepté de financer ses membres dans l’association des retraités, ce qui a aidé à convaincre l’association des professeurs de faire de même. Le président de l’Université a à son tour accepté de faire sa part pour les employés de l’administration non-syndiqués. Les autres groupes n’étant pas une source importante de contributions individuelles, les revenus des trois groupes mentionnés suffisent à la gestion de l’association des retraités.

Donc, l’Association des retraités de l’Université McMaster se finance adéquatement sans exiger de cotisation de ses membres. Il y a quelques années, l’Association a rejoint un pourcentage important des retraités dans le cadre d’une consultation sur la redistribution des surplus du régime de retraite. La situation de l’Association comme représentante de l’ensemble des retraités a été importante dans ce succès.

When perusing the membership statistics of CURAC member organizations, one is struck by the inconsistency of the numbers. McMaster and Guelph have more than twice the membership of the University of Toronto, and the other large Canadian institutions all report memberships under 500. It has been properly noted that membership qualifications are quite varied, generally related to whether retirees pay dues and which employee groups are included in the organization.

I would like to make a case for the current "McMaster Model". Here the retiree association, MURA, which was founded in 1984, has always viewed that all retirees should be members. However, to make the organization work, income was required. Consequently, very early on a fee was instituted and only members who paid it were deemed "regular". But in order to keep all members informed of those matters required by the MURA constitution, the fee paying members subsidized the cost of printing and mailing 2 newsletters per year to the non-paying members.

When I took office as Vice President, there was something about this two-class system which did not sit well with me. It was clear that our Association was representing all retirees, for example through voting membership on the Salaried Pension Trust Committee, and was attempting to serve all members in every way. Like all colleges and universities, our retiree population is quite diverse, in terms of the original employment "status" of our members. Specifically at McMaster, we have -- listing our convenient abbreviations in alphabetical order and without explanation -- Affiliates, Clinical Faculty, Hourly, Faculty, Research Associates, Staff and The Management Group. Furthermore, the Hourly group is as diverse as the whole comprising, among others, cleaning staff, food services, security and trades. MURA also considers pensioned survivors of retirees as Associate Members.

On investigating whether we might find funding support from those organizations which represented the various groups while employed, we hit "paydirt" right away! The president of the (unionized) staff association immediately liked the idea of doing something to support the retired staff members and immediately pledged to fund their involvement in the retiree organization. That helped us sell the idea to the Faculty Association. To support The Management Group (basically union "exempt" staff), we approached the University President, who quickly agreed. It was not so easy to find a funding source for the other groups of retirees, but since they did not represent a significant source of voluntary revenue we were confident we could operate MURA with the income from the three major sources.

Consequently, MURA is now on a sound financial basis without relying on member financial contribution and without some members paying for services enjoyed by others. Furthermore, we feel we can serve all McMaster retirees to the extent they wish to participate. A few years ago, MURA was instrumental in contacting the necessary large percentage of its membership to agree to a retirement pension surplus redistribution, and being able to serve everyone was an important feature of that activity. We believe we can assist with any similar initiative which might arise in the future.

MURA enjoys an excellent operating "arms length" relationship with the university administration, and we have every reason to believe this close collaboration serves all McMaster retirees well. And it sure helps when the whole retiree population is in the same big tent!

Funding Retirees' Research

**Germaine Warkentin,
Professor Emeritus of English, University of Toronto**

[First published in the ACCUTE (Association of Canadian College and University Teachers of English) Newsletter, March, 2007.]

Résumé – Nombre de professeurs d'université retraités continuent à faire de la recherche et à publier leurs résultats. Mais se pose le problème de l'accès aux sources de financement.

Les quatre conseils acceptent les demandes de subvention des professeurs retraités. Mais il arrive que des professeurs aient de la difficulté à obtenir l'endossement de leurs doyens ou directeurs de département, qui invoquent habituellement des problèmes d'espace ou d'infrastructures. Les doyens et directeurs de département semblent oublier que le département tire des avantages financiers des subvention ordinaires de trois ans accordées aux retraités.

Les professeurs retraités ont surtout besoin des petites subventions (de 5 000 \$ ou moins) pour engager un assistant de recherche, pour faire faire des illustrations pour leur ouvrage ou leur article, pour se déplacer à un congrès. Mais dans la plupart des départements, les besoins de subvention des professeurs retraités n'arrivent pas en tête de liste.

Vous serez un jour à la retraite vous aussi. Que faire pour aider ? Les doyens et directeurs de département peuvent considérer les avantages que retirera leur université de subventionner les recherches des retraités.

D'autre part, si vous êtes vous-même un retraité affecté par cette situation, vous serez heureux d'apprendre que CURAC a créé un comité sous la direction de Peter Russell, qui proposera aux conseils de subventionnement de créer un fonds spécial pour octroyer de petites subventions aux retraités, une solution analogue au *programme pour chercheurs autonomes* du CRSSH. Toutefois, nous n'avons pas eu de réponse du CIHM (conseil de médecine). Un bond en avant pour les retraités actuels et les retraités que vous deviendrez bientôt.

Retired university teachers never really retire; a surprising number continue to do research and publish. At my university, a survey by our faculty retirees' organization

RALUT <<http://www.ralut.utoronto.ca>> confirms that about 20-25% of retirees continue to "write that book" – and publish it too! They also write articles, give invited lectures, serve their professional organizations, begin new research projects, and generally make a stellar contribution to the reputation of the university. But there's a problem, and it's getting bigger: access to funding. Or really, there are two problems.

The four granting councils welcome applications from retired faculty. SSHRC will treat your Standard Research Grant proposal like any other; it's a level playing field. But can you get your department chair or dean to sign off on your proposal in the first place so that it can be submitted? Some retired academics have encountered real problems at their universities. The reasons given are often related to space allocation and infrastructure issues. At UofT there is a procedure for appeal to the Provost, which at least recognizes the importance of retiree research to the university. Even then, deans and chairs seem to forget that she who gets a three-year Standard Research Grant also brings money into the department: funds based on the percentage of SRG awards to her department which are intended to support smaller research grants for faculty. And there lies the second problem.

These small research grants (\$5000 or less) are often the very ones retirees need most: money for a short-term research assistant, illustrations for their book or article, travel to a conference. But in any department, the research needs of retired faculty are usually low priority, and perhaps rightly so; new faculty and scholars testing new projects are bound to go to the head of the list. Injustices do occur, however; I know one very notable retired scholar who has given up his longstanding research grant and now finds he can't get so much as a few dollars to attend a conference. There's at least one institution that has separate funds for which a retiree can apply, but they are competitively available to all.

Some day you are going to retire too, and if you are going to write that book, or draft that article on a new topic, or go to Saskatoon or Salonika to give that paper, you too will need funding. What can we do about this situation now? There are several ways to help. First, if you're a dean or a chair, think positively about the ways in which supporting some kind of research funding for your retirees will add lustre to your university, instead of (as is too often thought) draining resources away from it. Find that office space and that photocopier, or back that trip to Saskatoon or Salonika. For the same reason, if you are a department member serving on a small grants committee try to find a solution for that meritorious retiree application sitting on your desk.

Second, if you are a retiree who is concerned about this issue, you will be delighted to know that CURAC, the national association of university retiree associations (<http://www.curac.ca/>) has a committee working hard on the problem. Professor Peter Russell (Emeritus, Political Science, University of Toronto) and his colleagues from across the country are proposing an approach to the four granting councils that they hope will lead to a special fund for small grants to retirees; it won't cost much, and it's worth

doing. Russell and the president of CURAC, Howard Fink (English, Concordia), will be meeting with members of all four councils during February to argue the case for a new way of funding retiree scholarship, one analogous to the programme for Independent Scholars now in place at SSHRC. If it's successful, perhaps we'll also begin to see a change of heart on the part of deans and chairs who refuse to sign off on Standard Research Grant proposals. That would be a big step forward, for we retirees now, and for you retirees in the future.

COMMENT

On Dr. Ghose's Article on the Previous Issue by Cornelia Baines:

Résumé – Je désire ajouter quelques commentaires à l'excellent article du Dr Ghose sur le régime canadien de soins de santé.

- 1) Notre système de santé n'a pas besoin de plus d'argent, mais bien d'un changement de comportement de la part des médecins et des patients. Certaines caractéristiques de notre système encouragent les médecins à faire le minimum. Certains médecins ne considèrent qu'une seule plainte par visite, ce qui augmente le nombre de visites nécessaires pour le traitement et par conséquent les revenus du médecin. Les médecins sont dans une situation de conflit d'intérêt. Ce problème doit être reconnu.
- 2) Les médicaments sont la plus importante composante de l'augmentation des coûts du système de santé. On pourrait s'inspirer de la Nouvelle-Zélande. Les médicaments y sont classés dans une table de 3 x 3, avec les coûts en abscisse et l'efficacité en ordonnée. Les médicaments qui tombent dans la cellule coût élevé/efficacité basse ne sont pas remboursés par l'agence. Ce système facilite le choix de médicaments plus raisonnables.
- 3) Ma perception du système en vigueur en France est négative. Il est vrai qu'il y a peu d'attente, mais la qualité des services médicaux n'est pas équivalente à celle qu'on obtient au Canada. Même une personne assurée doit acquitter des frais qui dépassent ce que rembourse l'assurance.
- 4) Finalement, un système rationnel d'accès aux soins devrait rendre inutile les expédients comme celui qui consiste à laisser un malade admis à l'urgence sur une civière au lieu de la transférer dans un lit d'urgence, avec pour effet d'accélérer son admission aux soins de longue durée.

Nous avons un excellent système de soins de santé, mais qui n'est malheureusement pas apprécié à sa juste valeur.

To the editor

I have just read Dr. Ghose's op-ed on the Canadian Health Care System and find it

excellent. But it impells me to add a few comments.

1) In the words of a senior but still active Toronto cardiologist, our health care system does not need more money– it just needs changed behaviour by doctors and patients.

In terms of physician behaviour, many are aware that a fee-for-service system can evoke unnecessary services but other systems tend to encourage physicians to do as little as possible. When I was paid at a clinic on a sessional basis, I had colleagues who arrived with coffee and morning paper, caught up on their phone calls and then saw three patients. I received precisely the same stipend that they did although I would see 12 patients in a morning and stay two hours longer.

Current practice sees GPs who will deal with only one chief complaint per visit, relying on additional visits for other equally important complaints to enhance revenue. All very understandable given their low remuneration and high overhead, but not desirable.

Simply put doctors are in a conflict of interest situation because it is in their own short term interest to maximize their income, not to protect the health care system. I have no idea what the solution is, but it is a problem that must be recognized.

As for the patients, the low threshold for seeking medical advice was well illustrated by a patient who called me at 9 am for an appointment to deal with diarrhea that had commenced at 5 am the same day.

2) I believe that drugs are the single most important contributor to rising health care costs in Canada. One explanatory example would be revenue-enhancing drug combinations. A drug company can combine in one pill, two old standbys, and can charge hugely for the new formulation.

However, a solution can be found in New Zealand. There all drugs are rated according to where they fall in a 3X3 table: the rows relate to efficacy: high medium and low while the columns relate to cost: high medium and low. Any drug falling in the high cost/low efficacy cell will not be paid for by the agency providing drugs. When different therapies are available for the same diagnosis, selecting the most reasonable drug becomes an easy task using this system.

3) With a son employed and paying taxes in France for almost 3 years, I have a different perspective on the wonders of their health system. True, there are no waiting lists to see a doctor. However in his experience, the quality of care offered does not match that in Canada, and in spite of his being insured he is hundreds of Euros out of pocket because doctors demand cash, often in excess of what the insurance will pay, and then the hapless patient has to wait for re-imburement. He is still waiting.

4) Finally it is clear to me that bureaucratic rigidity and the ways in which people circumvent it, need attention. Example: patient arrives in emergency with a third stroke in one-year period, and clearly is not a candidate for any kind of home care. If transferred to

an ER bed, it will take weeks to transfer her to long-term care. If however, the patient remains on the ambulance stretcher until an application is made for long-term care with subsequent hospital admission, transfer to long-term care occurs within three or four days. You should not have to play these kinds of games in a rational system.

Overall, I believe that we have an excellent health care system which is insufficiently appreciated. The evidence that Dr. Ghose presented (as opposed to my anecdotes!) is invaluable.

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CROSS COUNTRY CHECK-UP

UBC Retirees Get New Premiums for Extended Health Benefits

John Stager

Résumé – En janvier, nous avons pris connaissance de nouveaux tarifs de cotisation pour le programme de *Protection médicale étendue*. La protection est assurée depuis 4 ans par Sun Life, qui offrait des tarifs favorables au départ. Mais depuis, à cause des réclamations, les tarifs ont augmenté. On peut s'attendre à une augmentation annuelle des tarifs. La compagnie offre un plan séparé pour chacune des trois cohortes.

Des options ont été envisagées pour faire face à l'augmentation des primes, mais toutes nécessitaient des changements aux avantages et conditions de la police. On a jugé préférable d'augmenter les primes sans changer les conditions. Si des changements étaient envisagés dans l'avenir, il va sans dire que les participants seraient consultés auparavant.

Les réclamations ont presque toutes été pour des médicaments ou des soins à l'hôpital. La nature de notre plan est toujours celle d'offrir une protection contre les *urgences médicales majeures*. Les nouvelles primes mensuelles sont d'environ 46 \$ pour les personnes seules et de 92 \$ pour couples et familles.

Once again, in January we have new premiums for Extended Health Benefits. We changed to a new carrier, Sun Life, about 4 years ago, and negotiated a new plan that increased the Lifetime limit to \$100,000. People on the old plans could continue if they wished, but all new retirees that want to stay with the University system, must join the

new plan. Sun Life started out with very favourable rates, but after facing claims and payouts, premiums have gone nowhere but up. It is likely that rate change will now be an annual event. The plans are simply a matter of matching the number of participants and their total premiums against the cost of benefits, plus inflation and overhead to the carrier. UBC retains a consultant company to interface with Sun Life, and a patterns of consultation with users was established. Each year now the University has asked four selected plan members to help with the review of performance before changes were introduced. Incidentally, this consultation was at the initiative of UBC Human Resources and there was no formal process to find participants. When it started about four years ago the Administration simply asked Bill Webber and John Stager and two retired staff persons to help, presumably because they were all 'good guys'. Sadly, Bill Webber died this past year, and Jim Richards, former Dean of Agriculture, joined John to represent retired faculty along with the two retired staff persons.

Sun Life treats each of the three existing plans as separate cohorts, each sustainable. Last year only Plan1 was comfortably within revenue, and hence had the premiums reduced. The other two plans, especially Plan 2, had claims barely met by premium income, and with forecast inflation, premium increases had to be applied.

Options to soften the impact of premium increase were examined, but in each case they involved changes to the terms and conditions. For example, all claims could be compensated at 80% instead of moving to 100% after the first \$1000 was covered. Or claims could be stratified to restrict high cost drugs. Or even the deductible in Plan 3 could move from \$1000 to \$1500, \$2000, or even \$2500. Obviously, this would cut the claims payments, and the premiums could be relaxed accordingly. Such changes would be major shifts in the benefits, and without some wider consultation, it made more sense to face the required premium increase. Clearly in the future if other options were to be proposed, then the membership should have a voice in the changes. Thus, the University plans to poll the member on options and strategies for the future.

It may be of interest to know most claims are drug or hospital related. There were only a few claims that covered large items or major costs. While the plans may be used as support for medication, it is still a protection against sudden and unexpected medical emergencies. Moreover, it has the benefit of applying out of Province, and there are no age or previous medical conditions limitations factored into benefits program. The new monthly Extended Health premiums for the ongoing plan are about \$46 for single persons, and \$92 for couples and families.

Centenary 2008, University of Alberta

Alison Scott-Prelorentzos

Résumé – On se prépare à souligner sur toute l'année 2008 le Centenaire de l'Université de l'Alberta.

Un Festival des Idées se tiendra en novembre, qui s'adressera à la grande communauté civique. Un projet de réaménagement du Quad est en cours. La présidente Indira Samarasekera a inauguré une série de Conférences de la présidente qui recevra des conférenciers du Canada et de l'étranger.

Les facultés, départements et services de l'Université préparent leur propres manifestations, expositions, colloques, etc. On tente d'obtenir de la Monnaie royale l'émission d'une pièce *Centenaire de l'Université de l'Alberta* et de Postes Canada l'émission d'un timbre commémoratif.

L'Association des professeurs retraités est présente par son président au Comité de planification des Fêtes du centenaire. L'Association a décidé de soutenir plus particulièrement les activités du Festival des Idées.

Informations fréquemment mises à jour sur le site Web :
<http://www.uofaweb.ualberta.ca/2008/>.

Plans are well advanced for a year-long celebration of the University of Alberta's Centenary, involving the communities of the three campuses: the main campus and the Faculté St. Jean in Edmonton and the Augustana campus in Camrose.

Key annual dates will be given extra emphasis in 2008 and will form a framework for the jubilee year: International Week in late January, the Spring Convocations in June and the Homecoming Days in mid-September. In September there will be a Birthday Party in the Quad. A Festival of Ideas in November, which it is hoped will become an annual event, will probably happen off-campus and aim at attracting the wider community. A major Quad Redevelopment Project is underway, University President Indira Samarasekera has initiated a President's Lecture series, with speakers from across Canada and elsewhere.

Faculties, departments, and university offices are making their own plans for events, exhibitions, colloquies and so on, thus there will be something going on somewhere on campus throughout the year. Some events are planned to draw the city and the province into the celebration. Application has been made to the Royal Mint and to Canada Post so that a University of Alberta Centenary coin and a commemorative stamp will tell the country that our institution is marking its first century.

The Association of Professors Emeriti is represented by its President on the Centenary Steering Committee and by its Vice-President on the Legacy Committee, the latter dealing chiefly with permanent physical changes to the main campus. The Association decided to support particularly the Festival of Ideas and has appointed a member of the Executive to act as liaison with the organizers.

More – much more – frequently updated information on the website:
<http://www.uofaweb.ualberta.ca/2008/>

Legal Setback for CIRA (College Institute Retirees Association of BC)

Résumé – Au printemps de 2001, une entente adoptée par les partenaires du régime maintenait 75 M\$ dans le régime, accordait 20 M\$ chacun aux employés actifs et à l'employeur sous forme d'un congé de cotisations de 5 ans et 5 M\$ aux retraités. De ce 5 M\$, environ la moitié fut donnée aux retraités d'avant 2002 sous forme d'un paiement unique correspondant à environ 1 mois de pension et l'autre moitié fut consacrée à des améliorations de couverture de soins de santé. Les employés qui prendraient leur retraite après 2001 devaient recevoir une augmentation de 11 % de leur rente; les retraités d'avant 2002 ne touchaient pas l'augmentation de la pension de 11 %.

La CIRA-BC a été créée en 2001 par le regretté Tony William pour combattre cette inéquité. En 2003, il intenta une poursuite en recours collectif contre les membres du conseil du régime de retraite, alléguant qu'ils avaient fait défaut à leur responsabilité fiduciaire d'équité. La Cour suprême de la Colombie-britannique avalisa en 2005 la requête en recours collectif; en 2007, la Cour d'appel de Colombie-britannique renversa la décision, toutefois sans examiner le fond de la question, mais sur la base des exigences légales préalables pour recevoir un recours collectif.

La décision de la Cour d'appel, écrite par le juge Hall, s'attache à la lettre de la loi sur les pensions. Si les requérants du recours collectif réussissaient à démontrer que les membres du comité de retraite avaient failli à leurs responsabilités fiduciaires, cela entraînerait automatiquement l'invalidation des mesures prévues à l'Entente, et donc l'impossibilité pour les requérants d'obtenir quelque dommage.

Les requérants ne disposent donc d'aucun autre recours, et l'avenir de CIRA sera décidé sous peu.

CIRA-BC (College Institute Retirees Association of BC) was formed in 2001 by the late Tony Williams to battle a perceived inequity in the distribution of a \$120 million actuarial surplus in the BC College Pension Plan. In the spring of 2001 a policy setting

Plan Partners' Agreement retained \$75 million of the surplus in the plan, awarded \$20 million each to actives and employers as a five year holiday from increased pension premiums, and awarded only \$5 million to retirees. Of that \$5 million about half was paid to those who retired before 2002 (each received a one-time payment of about one month's extra pension) and the other half went to pay for minor health coverage improvements for existing retirees and all those retiring over the next twenty five years. Those retiring after 2001 were to receive lifelong pension increases of about 11%, these increases being paid for by the aforementioned five year 'contribution increase holiday' segment of the surplus. The plaintiff class of pre 2002 retirees did not receive the 11% pension increase. The Partners' Agreement was unanimously endorsed by the Pension Plan Trustees in the summer of 2001. The majority of the trustees had first acted as Plan Partner negotiators and then a few months later voted to accept the Agreement which many of them had already negotiated.

To battle the perceived inequities of the surplus distribution Tony Williams founded CIRA and membership grew to over 200 retirees, about 10% of all pre 2002 retirees. The Trustees listed various retiree groups in newsletters, but refused to publish details of CIRA so most retirees still have no idea of the long battle waged on their behalf. Tony protested the surplus distribution to all the relevant pension decision makers including the Pension Plan Partners, the Plan Trustees, the BC Finance Minister, and even to the Premier, but to no avail. In 2003 he launched a class action suit against the Trustees, claiming they had breached their fiduciary duty of even handedness.

Sadly Tony passed away before savouring the 2005 decision of the BC Supreme Court, which certified the class action as appropriate to proceed to trial. The Trustees then appealed the certification to the BC Court of Appeal, which in January 2007 overturned the lower court decision and effectively decertified the class action. The merits of the case were not examined in either court, as the emphasis was on the preliminary legal requirements for class action certification.

The Appeal Court's decision, written by Justice Hall, was based on the 'letter of the law' whereby the Trustees act under BC pension law and that law says that pension rule changes made by the trustees must be within their fiduciary responsibility. For the plaintiffs to succeed, the pension rule changes of the Partners' Agreement would, by law, need to be invalid, which in turn would eliminate any basis for the plaintiffs' success. Justice Hall called this the 'essential conundrum at the heart of the case.' The full judgement can be found on the web, dated 11th January 2007, cited as Williams Vs College Pension Board. Here is a brief description of that complex judgment written by an independent legally trained observer, (from <http://www.lexpert.ca/deal.php?id=3600cision>)

Justice Hall found that the plaintiff had failed to establish a cause of action, which is a prerequisite to certification under the *Class Proceedings Act*, R.S.B.C. 1996 c. 50. He found that if a court at trial were to find that the regulations amending the plan to

implement the partners' agreement were invalid, then such amendments were void from their inception. As a result, the striking down of these regulations was an inescapable corollary of a successful allegation of breach of fiduciary duty by the trustees. Therefore, if the plaintiff class succeeded in proving their allegations, no action for damages was maintainable because the implementing regulations would be swept away.

No further legal avenues remain open to the plaintiffs and CIRA's future, while uncertain, will be decided by its members later this year.

Second Annual Atlantic Regional Conference

The second annual CURAC Atlantic Regional Conference was held successfully on May 4, 2007 at the [University of Moncton](#). An account of the proceedings is available on the CURAC/ARUCC website <<http://www.curac.ca>> as an Adobe PDF file.

The editor wishes to thank all who have contributed to getting this issue published and particularly Roch Meynard (RM) who handled the English to French translation.

Newsletter editors, webmasters, and executive committee members of member organizations are invited to help distribute copies of the CURAC Newsletter/Bulletin to their members. Please feel free to download the file and to extract or republish any items of particular interest. If you would like to have any of the content in some other format please send your requests to curac@curac.ca or by post to CURAC/ARUCC, 7-B Pleasant Blvd., Toronto ON M4T 1K2. Submissions for upcoming issues, suggestions for improving the Newsletter/Bulletin, and offers of help may be sent to the same. — KR