



## NEWSLETTER/BULLETIN

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To Member Organizations:

Please send this newsletter to your members. Permission to reproduce any material in this newsletter in your own newsletters is hereby granted.

CURAC/ARUCC 2010 CONFERENCE @ YORK UNIVERSITY  
KEELE CAMPUS, May 18-20, 2010  
By Joan Cunnington (OCRA)

The 2010 CURAC conference will be held at York University's Keele campus this year. York University is Canada's third largest university, and its Keele campus is in the north-west corner of the City of Toronto. In 2009, York celebrated its golden anniversary, having begun 50 years earlier as an affiliate of the University of Toronto with its first class of 76 students. From that small beginning, York has grown into the large Keele campus (and smaller Glendon campus) with approximately 51,000 students and 7,000 faculty and staff.

The Keele campus is easily reached from most areas in the GTA by public transit with bus and subway connections, Pearson Airport being the only exception to this ease of access. There is plenty of parking for students and university employees who choose to drive. Lot No. 88, conveniently located near the buildings in which conference sessions will be held, has been assigned for the CURAC conference.

Most of the conference sessions will be held in the TEL (Technology Enhanced Learning) building, a new, well-equipped building on The Pond Road. A campus map is included in the conference package to help delegates find their way around.

Also located on the York University Keele Campus next to the TEL building on The Pond Road is a satellite campus of Canada's largest community college, Seneca College of Applied Arts & Technology. The college is participating in the CURAC 2010 @ York conference and will host a lunch and one afternoon of conference sessions in its Stephen E. Quinlan building (also known as Seneca @ York).

Representatives of the two York University retiree associations which are sponsoring the conference established a local organizing committee and have been working since the 2009 Moncton conference on the many details that go into the making of a successful CURAC conference. Please turn to the next page for some of these details.

## Accommodation

### On-campus rooms:

- Schulich Executive Learning Centre at \$130 per night (breakfast \$15); limited availability;
- York Pond Road student residence at \$70 per night (no breakfast). *Please note that reservations cannot be made at this residence before May 1 and availability is not guaranteed.*

### Off-campus rooms:

- Extended Stay Deluxe Toronto-Vaughan, 3600 Steeles Avenue West, \$109 per night. Includes breakfast, free shuttle to and from the conference location, and a light evening meal Monday-Thursday. This hotel is a 10-minute drive from the Keele campus.

## Food

A light continental breakfast will be provided by the conference committee for delegates who do not have access to breakfast at their accommodation. Two lunches, one banquet, and several nutrition breaks are also included in the full conference registration fee of \$130.00.

## Program

The conference theme is "Pensions and Benefits .... and Beyond." Pensions and benefits are frequently the main focus of retiree conferences, and some highly qualified speakers will cover these vital topics. As an example of the "Beyond" aspect of the program, the session "Keeping Active and Involved," will provide details about some unusual projects and pursuits that can enable retirees to broaden their outlook and enhance their quality of life while maintaining some links with the past.

Here's a brief summary of the program:

- *Ageism and Aging: Challenging Exclusion and Promoting Inclusion* - Greg Shaw, Director, International & Corporate Relations, International Federation on Ageing; moderator - Joy Cohnstaedt.
- *Pensions*: Harry Arthurs, Commissioner, Ontario Expert Commission on Pensions; Hrvoje Lakota, Principal, Mercer Consultants; moderator - Andrea Boctor, Stikeman Elliott LLP.
- *Insurance needs for retirees*: Anne Stevenson-Schramm, Morneau & Sobeco consultant.
- *How Seneca@York was developed and built*: Steve Quinlan, retired Seneca College President, and Peter Kanitz, retired Principal of Seneca@York campus, followed by conducted tours of the campus.
- *Keeping active and involved*: a number of different ideas from all over the country.
- *How retiree associations do and can influence decisions that affect their members*: several retiree representatives will share their experiences.
- *Story telling*: retiree associations bring updates on their accomplishments.
- There will also be presentations by some of the conference sponsors.

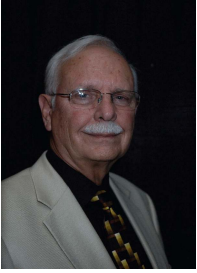
The committee is very grateful to the speakers who have volunteered their time and expertise to create this program.

Full details of the accommodation, transportation arrangements, program, registration form, and post-conference activities can be found on the CURAC website: [www.curac.ca](http://www.curac.ca)



The Ontario College Retirees' Association held a very successful general meeting at Fleming College in Peterborough on October 29, 2009. About 65 members and guests representing 14 colleges and related organizations attended. Keynote speaker Derek Dobson, CEO of the CAAT Pension Plan, spoke about present and future conditions relating to the pension fund. Elections to the executive were held, and amendments to the by-law were passed. We thank Fleming College for hosting the event and providing such a delicious lunch.

## THE PRESIDENT'S MESSAGE - JOHN MEYER (WINDSOR)\*



Colleagues, hopefully a warm and sunny Spring is around the corner after this volatile and unpredictable winter. We rejoice in and commend the Canadian Olympian athletes who achieved so much as well as the cultural performers in the Winter Olympic ceremonies. I am sure some of those achievers were from your institutions as was the University of Windsor's Tessa Virtue capturing gold with her partner, Scott Moir, in ice dancing.

Since our last Newsletter so well edited and produced by Joan Cunnington, there has been considerable activity on the part of your President and Board. My thanks go to the board members for their individual contributions.

*Our 2010 Eighth Annual General Membership meeting and CONFERENCE (May 18-20) is well prepared and ready for your REGISTRATION. (see [www.curac.ca](http://www.curac.ca))*

The local organizing committee is well on the way to completing an outstanding program as well as the many detailed tasks essential for a successful conference. The conference is sponsored by both York retiree associations (YURA and ARFL), and Seneca College is also a participant.

**PLEASE BRING YOUR DELEGATES & MEMBERS TO YORK UNIVERSITY!**

Great news from Regina - Board member Jack Boan has set up a committee for the 2011 AGM/Conference in Regina. Jack has also written an article about the First Nations University of Canada - see page 6.

Evan Simpson, President, Memorial University of Newfoundland Pensioners' Association, has prodded us to work through a proposal for a policy statement that promotes the inclusion of retirees in their former employers' contract negotiations for external services; for example, research projects. Please see page 4. I hope to create a regular policy section for our website.

Follow up action in connection with the elimination of indexing in the Bishop's University pension for six years has resulted in the formulation of a memo to CAUT reminding them of their policy on "retirement" and how a few of the Quebec universities and faculty associations advocate inconsistent proposals and efforts that adversely affect present and future retirees' pension and benefits.

Your Board also has undertaken to propose several amendments to the current Bylaws that may provide greater flexibility in member participation and accountability. Once concluded they will go to the membership for notification and AGM action.

We continue to promote and encourage more Partnerships. Mercer Consulting, Waterloo Insurance, CARP, and AHED will all be participating in the York Conference. Please see the last page in the newsletter for a special offer from Waterloo Insurance. I am working on some more ideas for possible future partnerships.

The Nominations Committee under chair Tarun Ghose has completed its annual task of preparing the slate of nominations for the AGM. We are also looking for volunteers for future Board and task/group/committee work. Finding new members is not an easy task, so **PLEASE CONSIDER YOUR ROLE IN THE NEAR FUTURE.**

***AN ORGANIZATION IS AS VIBRANT AND PROGRESSIVE AS ITS LEADERSHIP AND MEMBERS. WE NEED YOUR INPUT!! PLEASE KEEP US INFORMED AND ADD YOUR VOICE.***

# John Meyer

CURAC President

\*John has kindly ceded his regular space in order to bring readers the latest news about the CURAC conference, May 18-20, 2010, at York University.

## CURAC Policy Statement on Services and Inclusiveness of Retirees

Proposed by Evan Simpson (Memorial)

and adopted by the Board

When people retire from Canadian universities they typically find themselves written out of contracts for services they previously enjoyed. These services are primarily research related. Access to electronic journals and computer purchasing are cases in point.

For universities which value their retirees and avow the hope that they will continue to make a contribution, these exclusions conflict with the institutions' publicly stated stance.

Often these exclusions are inadvertent. They result from boilerplate language referring to "staff and faculty" that commercial providers interpret narrowly to mean "active" staff and faculty.

In practice, the resulting problems are often resolved by adopting the practice, "don't ask, don't tell." As long as an institution does not designate individuals as retired, services to them may continue.

This form of local solution to a systemic issue is not very satisfactory. It places administrations in legal jeopardy and fails to address a distinction that becomes invidious under the circumstances.

These problems might be avoided if each institution negotiated its own preferred arrangements, but the fact is that such negotiations are normally handled through regional or national consortia. These consortia are usually populated by "active" members of the community, who may forget to include retirees in their agreements or be dissuaded from doing so by national or multi-national providers.

We believe that the income of these providers would not be significantly affected by the relatively small number of retirees who would continue to take advantage of the services they formerly enjoyed. If the institutions make this clear by speaking in a common voice they should not be subject to additional charges for including retirees.

*Therefore, CURAC espouses the principle of inclusiveness of retirees and commends the practice that when Canadian colleges and universities negotiate with external providers for research-related services they will understand "staff" and "faculty" to include retired staff and retired faculty and will expect this inclusive language when they sign agreements.*

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### **REMEMBERING ... Nancy Accinelli of York University**

Nancy passed away peacefully at North York General Hospital on November 1, 2009, with family members at her side. As well as her family, Nancy left behind many grieving friends and colleagues; she lived a life full of accomplishment and love for friends and family. She was an exceptionally wise, warm-hearted and supportive person with unflagging vitality.

After a successful career as an innovative administrator, Nancy retired in 2005. She joined the York University Retirees Association (YURA), and quickly became a member of the executive and the association's co-president. In many ways Nancy's position in YURA was a continuation of her previous career as she continued to contribute to the social and cultural life of people at York. She saw the community as a whole, and her achievements enabled retirees to maintain an easy relationship with the institution in which they had spent their working lives.

Nancy was also a co-chair of the CURAC 2010 @York local organizing conference committee, an energetic and enthusiastic leader of the group. In appreciation of her work on the CURAC 2010 @ York conference and elsewhere, a special posthumous tribute and award will be made in Nancy's memory at the CURAC conference banquet on May 19, 2010. Members of Nancy's family will be present to accept this award.



## FOLLOWING UP ...

By David Lubell (Waterloo) and  
Peter Russell (Toronto)

Following up CURAC's meetings and correspondence with the national funding councils in 2007, in November 2009 we wrote to the Presidents of SSHRC (Social Sciences & Humanities Research Council of Canada) and NSERC (Natural Sciences & Engineering Research Council of Canada) asking how much weight committees give to new graduate supervisions associated with an applicant's research, and for statistics on the success of emeriti in grant competitions.

Both SSHRC and NSERC responded a month later. Although neither council appears to think that inclusion of graduate students on research teams is a *major* factor in committee decisions, they do acknowledge that it is taken into consideration. The data from SSHRC, covering the period since 1996, show that the number of applications from emeritus scholars, and grants awarded to them, has in general increased but the success rate has declined from a high of 66.7% in 2000-2001 to 44.4% in 2009-2010. NSERC data for 2005-2009, show an increase in the number of applicants from 105 to 134 (2007) and a decline since then to 95. Over the five years reported, the success rate has declined fairly steadily from 72% to 54% while the average amount awarded per grant has consistently remained at around \$30k.

At the same time we wrote to 46 graduate deans asking four questions:

- Can retired members of the academic staff supervise graduate students as primary supervisor or must they be a co-supervisor?
- Do these regulations pertain as well to supervisions that were active when the staff member retired?
- Can a retired staff member take on new supervisions post-retirement?
- Are retired members of staff eligible (and encouraged) to apply for research funding to both internal and external sources?

We received seventeen replies. The responses to questions 1 and 2 were almost universally

positive; those to questions 3 and 4 were more mixed. In general it seems that emeritus professors are encouraged to continue with graduate supervision and research, subject to specific conditions at individual institutions. However, on the matter of permitting retired faculty to take on new graduate supervisions after retirement, Canadian universities and colleges are divided.

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Faisant suite aux réunions de l'ARUCC et de sa correspondance avec les conseils nationaux de recherche en 2007, en Novembre 2009 nous avons écrit aux présidents du CRSH et du CRSNG. Nous leur avons demandé quel poids ils accordaient à la supervision de nouveaux diplômés associés dans le cadre de la recherche de l'auteur de la demande ainsi que des statistiques relatives au succès des professeurs émérites dans l'obtention de subventions de recherche.

Le CRSH et le CRSNG ont répondu un mois plus tard. Bien que ni l'un ni l'autre des conseils semble penser que l'inclusion des étudiants diplômés sur les équipes de recherche soit un facteur *important* dans les décisions du comité, ils reconnaissent que cela est pris en considération. Les données du CRSH, couvrant la période depuis 1996, démontrent que le nombre d'applications des professeurs émérites et les subventions qui leur sont octroyées, ont en général augmenté, mais que le taux de réussite a diminué d'un sommet de 66,7% en 2000-2001 à 44,4% en 2009-2010. Les données du CRSNG pour 2005-2009, démontrent une augmentation du nombre d'applications de 105 à 134 (2007) et un déclin depuis lors à 95. Pour les cinq années retenues, le taux de réussite a baissé assez graduellement de 72% à 54% alors que le montant moyen accordé par subvention est resté de façon stable à environ 30 k \$.

Au même moment, nous avons écrit à 46 doyens diplômés pour leur poser les quatre questions suivantes :

- Est-ce que les professeurs à la retraite peuvent diriger les thèses des étudiants et étudiantes des cycles supérieurs en tant que

superviseur principal ou doivent-ils avoir un co-superviseur?

- Ces règlements s'appliquent-ils aussi pour les supervisions en cours au moment où le professeur ou la professeure a pris sa retraite ?
- Un professeur à la retraite peut-il prendre en charge de nouvelles supervisions après sa retraite?
- Les professeurs à la retraite sont-ils éligibles (et encouragés) à solliciter des fonds de recherche auprès des sources internes et externes?

Nous avons reçu dix-sept réponses. Les réponses aux questions 1 et 2 étaient presque toutes positives, celles aux questions 3 et 4 étaient plus partagées. En général, il semble que les professeurs émérites sont encouragés à poursuivre la supervision des diplômés et leurs travaux de recherche sous réserve des conditions spécifiques en vigueur dans chacune des institutions. Cependant, sur la question de la possibilité que des retraités prennent en charge des nouvelles supervisions après la retraite, les universités et collèges canadiens sont divisés.

*Many thanks to Robin Tremblay for his translation of the "Following Up ..." article.*

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## FIRST NATIONS UNIVERSITY OF CANADA DIFFICULTIES

by Jack Boan (Regina)

Although a complaint about questionable uses of funds (an issue still under investigation) goes back to 2005, what brought things to a head at this time was the announcement by Advanced Education Minister Bob Norris that the province would no longer fund the university.

There had been a warning. On January 28, 2010, Mr. Norris stated that within days he would be making an announcement as to whether the province would continue to fund the First Nations University of Canada (FNUC). The next day, January 29, Clarence Bellegarde, Chair of the FNUC Board of Governors, said that the finances were solid but they were investigating areas of concern raised by a former financial officer, and asked that the media and all stakeholders be patient. However, Norris, upset over the procrastination by FNUC in the matter

of bringing forth a long overdue report on governance, and the admission that there was another question as to financial probity, announced a few days later that the grant of some \$5.2 million annually was to be discontinued. To compound the matter, on February 8, Chuck Strahl (Minister of Indian Affairs and Northern Development and Federal Interlocutor for Metis and Non-Status Indians) announced that the federal grant of \$7.2 million would be discontinued as of March 31, 2010. The reaction came swiftly. Chief Guy Lonechild, of the Federation of Saskatchewan Indian Nations (FSIN) stepped in and took charge.

The FNUC Board of Governors was dismissed, and Del Anaquod was appointed as FNUC's interim senior administration officer. Del Anaquod was a good choice for this job. In the mid 1970's when the Saskatchewan Indian Federated College was inaugurated, Anaquod held an important administrative position, and although the university has changed somewhat, his prior experience qualifies him uniquely to undertake this work.

Evidently, Chief Lonechild met with Minister Bob Norris privately, and reached an agreement whereby if the University of Regina would take over the financial affairs of FNUC, the province would continue to fund the FNUC, funnelling the money through the University of Regina. (*Leader-Post*, February 17, 2010). However, things look a little less sanguine at the Federal level. Mr. Strahl wrote a letter to the editor of the *Leader-Post*, February 23, saying, inter alia,

"I want to be clear that the Canadian government will no longer directly fund First Nations University of Canada. We will continue to work with our partners to ensure that the university' students are able to complete their current academic year. The decision not to renew funding for this institution was based on many attempts to help make governance accountable and its spending transparent. Unfortunately, these efforts proved to be unsuccessful..."

Meanwhile, the President of the University of Regina, Dr. Vianne Timmons, came out publicly guaranteeing that the students of FNUC would not suffer academically as a result of the governance turmoil. Dr. Timmons is uniquely

positioned to step up to the plate at a time like this. Her life has been devoted to inclusive education. She taught in this area of education in the provinces of BC and Alberta, and in addition, she has authored or edited nine books, written eleven book chapters, and more than forty peer-reviewed articles, as well as being involved in more than thirty funded research projects. She was honoured by the Canadian Association for Community Living with the National Inclusive Education Award at a ceremony at Ryerson University in Toronto, on February 25, 2010. With that background she is understandably sympathetic with the aboriginal and other students whose future was threatened by events at the First Nations University of Canada.

But where do we go from here? It is important to realize that the FNUC is not a degree-granting institution: all its graduates get University of Regina diplomas, as was the case when it was still the Saskatchewan Indian Federated College. And as with the other federated colleges, no matter which institution a student is registered in, classes throughout the campus are available to all. So there is already a working relationship among the various entities.

A clue to where we are going may be found in the address given to the University of Regina by President Timmons on February 23, 2010. An abridged version follows.

"These have been a difficult few weeks for many of us at the University of Regina – but even more so for our colleagues at First Nations University of Canada. During this time there has been a lot of uncertainty, and there has been a lot of sadness as well. But with that sadness, I have seen a lot of hope and pride.... We have all seen First Nations University students doing everything they can to save their beloved institution – meeting with their leaders, holding public demonstrations, and serving as a strong reminder that students must be the first consideration in any academic or administrative decision.

"Respectful discussion really came to the fore in the dialogue sessions for faculty and staff.... At those dialogue sessions, I heard your concerns and got a better understanding of how the First

Nations University funding crisis is affecting you – academically, professionally, and personally.

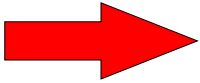
"Respectful engagement not only characterized the mid-February dialogue sessions with faculty and staff, but was also a key component of partner meetings held around the same time between the federal and provincial governments, the Federation of Saskatchewan Indian Nations (FSIN), and the University of Regina.

"A working group involving representatives from both governments, FSIN, the University of Regina and First Nations University of Canada has been formed to develop this new partnership model for First Nations University. This new model must be developed, approved and implemented by early March – an indication both of the urgency and commitment of everyone involved to find a solution.

What form will the new partnership model ... take? What form CAN it take? Regardless of the structure it might take, the University of Regina is committed to the principle that forms the foundation of First Nations University of Canada – that First Nations people are the ones to define how their education will be provided – and it is important that any new partnership model takes that principle into account.

"That's why respectful engagement between the partners is so crucial – to find a financial and governance model that is acceptable to all. We must work respectfully toward and remain open to a solution that helps move us forward together, and preserves and builds on the First Nations culture, learning, and pride upon which First Nations University of Canada was founded."

My guess is that the University of Regina will be asked to handle the administration of the FNUC, until such time as the FNUC can mount an administrative structure that meets the approval of the funding bodies; and perhaps it will be asked to act in an advisory capacity in academic matters; and that both levels of government will provide funds as before, only the funds will be administered for some time to come by the University of Regina. In other words, it will be an arrangement somewhat like it was when the Indian Federated College began, in the 1970's.



## A WARNING ABOUT SIGNING UP FOR SOFTWARE ON-LINE INVOLVING SUBSCRIPTIONS

Marianne van der Wel (McMaster)

### Purchasing a Product On-Line That Involves a Subscription

A year ago I had difficulty removing a virus from my computer. A friend in the computer business recommended another antivirus program so I downloaded it, paid for the package with a credit card and tried it out. It did successfully remove the virus but it slowed my PC to an unusable crawl. Within two days, I abandoned the package and switched to a third software which worked much better. I completely forgot about the software which hadn't worked out.

One year later, I was unpleasantly surprised to receive an automated email congratulating me on updating my subscription for another year, and a charge of \$39.95 was levied to my credit card account. My email response to this automated message cancelling the subscription didn't work, so I called my credit card company.

### The Legal Versus the Ethical

My credit card company informed me that this transaction was perfectly legal because I had implicitly agreed (the terms of services being somewhere in the fine print) to renew my subscription automatically each year unless I sent a written notice to the antivirus company cancelling the subscription. I was told my only recourse was to ask the antivirus company for a refund and was given an 800 number to call.

I did so immediately but discovered via a recorded message that this antivirus company offers support only via its website, so I checked the website. After much searching on the company's website, I was able to send a cancellation request using an interactive form to the company's webmaster.

Here are some tips to provide some protection against questionable (but legal) business practices:

1. If you subscribe to anything online, save the information the company sends regarding your purchase.
2. If you decide not to use the package, cancel immediately IN WRITING.
3. Keep copies of your cancellation notice be it on paper, email or through an interactive web form (for the latter see below).
4. Keep copies of any confirmation e-mails (frequently automated) you receive from the company regarding your notice. If using the regular post (in case you cannot find an on-line contact), send it registered mail or by express post with signature required so you have proof of receipt.

Any charges to your credit card account after a certain period (15 days in my case) can be reversed by the credit card company but ONLY if you have written proof you sent the cancellation message - it must include a date!

### Save Your Cancellation Message When Submitting An Interactive Form

When you submit an interactive form, your message generally disappears. *Please print your message to a piece of paper* (or to a file if you have that capability) BEFORE you submit the form.

### Good Practices To Minimize Damage When Purchasing Online

1. Use a credit card with a low limit (whatever amount you can afford to lose).
2. Do not buy costly items when you do not know the company or individual. I risked \$40-\$50. I'm not happy about the loss but it's not my life savings.
3. Change your credit number periodically if that makes you more comfortable. This does not lift your financial obligation that you unwittingly agreed to but when the company contacts you when the automated transaction fails, you can have a dialogue with the company.

### Finding the Fine Print

When you receive the purchase confirmation notice, read the WHOLE notice. If you do not find the "Terms of Service", check the company's website. If you can't find these terms, and they can be very difficult to find, contact the company.

### Final Comment

In any case, do continue to use ANTIVIRUS software to protect your computer but be on guard when downloading subscriptions to antivirus software from the internet!



## NOTICE BOARD

From time to time, CURAC receives requests for assistance or information about items or products that are available.

### Podcasts Available Online from Senior College at the University of Toronto Ken Rea (Senior College Communications Coordinator)

One of the first projects of Senior College, operating for the time being under the aegis of the newly-established Academic Retiree Centre at the University of Toronto, has been to organize a series of weekly talks on a wide variety of subjects by experts (mainly but not necessarily retired) in an informal setting -- usually in the U of T Faculty Club. We have been recording these talks and posting them online at: <http://profrea@podbean.com/>

They can be accessed by anyone with an audio-enabled computer. They can also be downloaded to MP3 players, or subscribed to using iTunes (scroll down the page and see "iTunes" under "Subscribe" in the right-hand margin). There are no restrictions on their use for non-commercial purposes.

### KEEPING SAFE OLDER DRIVERS DRIVING

Candrive is a federally-funded Canadian research program aimed at improving the safety and quality of life of older drivers. Candrive's primary research goal is to determine the key factors that impact their driving safety. This will be done through a 5-year cross-Canada study of older drivers. The study investigators propose to recruit 1000 drivers, aged 70 and older, from seven Canadian cities including Toronto.

The study will be comparing the characteristics of drivers with their driving performance. The results of this study will determine the risk factors that are associated with older driver involvement in motor vehicle crashes and lead to the development of an in-office decision tool to help physicians identify older drivers who remain safe and not safe to drive.

Interested in Participating? Please call us if you:

1. Live in the Montreal, Thunder Bay, Ottawa, Hamilton or the Greater Toronto area.
2. Are 70 years of age or older and have a valid general driver's licence.
3. Own a vehicle (1996-2010) which you drive at least four times a week.
4. Are fluent in English.

What Will Be Required?

1. Yearly assessment at the local Candrive site for each of the 5 years of the study - including an interview about your health, function and driving habits, as well as an examination of your physical and thinking abilities. No blood test or X-rays will be done. Participants living in Toronto will be seen at the Toronto Rehabilitation Institute.
2. Short visits every 4 months to discuss current driving and current health.
3. Installation of a device into your vehicle to record details about your driving patterns.
4. Permission to obtain copies of your driving record from the provincial Ministry of Transportation.
5. Participation is voluntary. The information collected will only be used for the purposes of the study and will be kept strictly confidential.

If you are interested in receiving more information about participation in this study, please contact the Candrive Research Office toll-free at 1-866-233-1133 or visit their website at [www.candrive.ca](http://www.candrive.ca)

# Did you really want to pay more for insurance?

**Unexpected repairs and events can really add up.  
So can the discounts from Waterloo Insurance™!**

**We are pleased to remind all members of CURAC of an important benefit program: Group Automobile and Property Insurance through The Waterloo Insurance Company (a division of Economical Insurance).**

This program offers you the opportunity to receive competitive group rates & quality insurance coverage for your car, home, condominium, cottage, seasonal dwelling and includes tenant insurance for renters.

The program provides the following benefits:

- Competitive group rates – save up to 60%
- No interest or service charges on monthly payment plans – an additional 3% savings
- Payment plans include monthly pre-authorized chequing, Visa, MasterCard & American Express
- No obligation telephone quotations
- Emergency after hours claim service 24/7
- Insurance tailored to your specific needs
- Friendly, professional advice

**To receive a no obligation quote and start saving simply visit [www.waterlooinsurancequote.ca](http://www.waterlooinsurancequote.ca) Group Code # 6262**

OR call Waterloo Insurance Sales and Service Centre today at 1-866-247-7700.

