

RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

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President's Report

Jack Stevenson

This is my third and final report as (unincorporated) RALUT President for the academic year 2009-2010. In my fall report I paid tribute to my predecessors and current colleagues and stated that 2009-2010 would be a year of *innovation, transition and renewal*. In my fall and spring

reports I laid out in copious detail our various activities under those three heads. It is time now for a more economical, relatively speaking, summary report of where we now stand, especially since this issue of the Reporter will contain detailed reports and additional material from others (q.v.).

Three major innovations have reached fruition and hence constitute the first stage of our renewal:

- (1) Senior College is up and running, with a very successful series of stimulating talks during the fall and spring terms and, under its auspices rather than RALUT's, a broad ranging Senior College Symposium. On May 27, 2010 it held its first AGM, at which it adopted a constitution. RALUT's baby, as we might regard it, is thriving. RALUT will continue to nourish it, while being mindful of the fact that babies grow up and become gradually more independent. I urge you to drop in at the Senior College web site <http://www.faculty.utoronto.ca/arc/college.htm>, where you can avail yourself of information about it, including audio pod casts

continued on page 7

2010 RALUT Annual General Meeting

All Annual General Meetings are important events, but—to paraphrase a well-known author—some are more important than others.



At the AGM

RALUT's 2010 AGM belongs in this latter category, since in addition to the now customary presentation of written as well as oral report updates from the President and committee Chairs, there was also a unique business meeting to deal with RALUT's reincorporation as a not-for-profit, noncharitable corporation without shares: More of that later.

President Jack Stevenson indicated that he would move that the members elect a Speaker (as does UTFA) thus avoiding his having to be in the position of being both a participant in the discussions and chair of the meeting, and that Peter Russell, RALUT's founding president and currently our

continued on page 2

In this Issue

President's Report	1	Report from CURAC 2010	11
Annual General Meeting	1	RALUT Endowed Memorial Award Fund	11
Random Thoughts on Post-Retirement Research	2	The Academic Retiree Centre (ARC)	12
Prof. R. Debra addresses RALUT AGM	3	Senior College Becomes Legal	13
The Fifth Annual Senior Scholar's Symposium	9	On Falling	14
Pensions Report	10	The Toronto Round Table	15
		University Arts Women's Club	16

Random Thoughts on Post-Retirement Research

Suichi Nagata
Professor Emeritus, Anthropology

Social anthropologists have long been concerned with the cross-cultural study of events ritually marking life-cycle segments from birth to death. A recent trend in the west has been to de-segment and de-ritualize life stages so that boundaries in childhood-adolescence-adult-old age are blurred except, perhaps, in criminal laws, service discount, entertainment charges and pension payment. No more initiation rituals as society is secularized; the emphasis is on an undifferentiated life-course rather than a life cycle. Many public institutions, starting with the civil service, have abolished mandatory retirement, which is becoming a voluntary individual decision. The age at which to claim pension payment varies from occupation to occupation, country to country. Labour unions both in France and Greece engage in strikes and street demonstrations to defend what the Germans complain about, their lower age of retirement compared to the German. A study by Peter Laslett showed that the life expectancy varies among

occupations: politicians living longer, and heavy manual laborers the shortest. This leads to discrepancies in the desirability of retirement, as workers in the primary and secondary industries demand early retirement, while those in the professions or service industries wish to eliminate compulsory retirement altogether. A number of years ago, during the presidency of Robert Pritchard (1990-2000), UTFA tried to rid of mandatory retirement, arguing that the faculty in provincially funded universities have the same rights as civil servants in the provincial government, where retirement was no longer mandatory. UTFA lost and mandatory retirement was not abolished until 2005.

So now retirement age in the university is entirely voluntary and the distinction between the retired and active colleagues no longer reflects age except in broad terms. They form age sets more than chronological age mates. A similar change is seen in the student body, which now includes seniors returning to complete interrupted degrees or working for new degrees. Given these changes, there are many attractions tempting a university professor to stay on the active payroll, and to continue research and teaching. This would be particularly important for science faculty, who may need hardware and labs for continuing research. It would

continued on page 8

Annual General Meeting continued from page 1

honorary president—who is also a constitutional expert—fill that role; also, that RALUT lawyer Maya Lees be permitted to attend this meeting in order to provide any legal advice that might be required. It was noted that, as required by By-law #1, more than the required quorum of 25 members was present.

This motion was approved, as were the current Agenda and the Minutes of the 2009 AGM of the unincorporated association “Retired Academics and Librarians of the University of Toronto”.

In his written report President Jack Stevenson had reminded members that RALUT was originally founded in February 2001 as a voluntary association with no legal status, becoming a business corporation with shares in June 2002. However, in the period 2006-2007 RALUT received legal advice that neither being a business nor becoming a charitable corporation was appropriate due to the legal restrictions this would place on our advocacy activities and expenditures.

The solution was to dissolve the business corporation and reincorporate RALUT as a not-for-profit, noncharitable corporation without shares; one of the advantages of doing this would be that RALUT, its Officers, Directors and



Our President Jack Stevenson

members, would have limited legal liability. Consequently RALUT as a business corporation was dissolved in December 2008.

RALUT now having reached the last stage of incorporation as a not-for-profit, noncharitable corporation, the final step is to have the RALUT 2010 AGM ratify the By-law (the new name for the RALUT Constitution) and elect the members of the Board of Directors--as the Executive Committee will now be called--for 2010-2011. The Nominations Committee will request acceptance of the presented slate of

continued on page 4

Prof. R. Debra addresses RALUT AGM

Health Care in Canada: What's the Diagnosis?

Professor Raisa Deber PhD (MIT) is based in the Department of Health Policy, Management and Evaluation in the Faculty of Medicine at the University of Toronto. Her interests are health policy, health financing, medical decision making, health services organization and health services outcomes. She was the guest speaker at the RALUT Annual General Meeting in April.

To increase understanding of our health care system she made the following points:

- Health care is under provincial jurisdiction, so there is no “Canadian” health care system.
- “Public hospitals” in Canada are not public: they are charitable not-for-profit organizations which do receive most of their funding from government.
- Canada does not have “socialized medicine”; there is public financing (about 70%) of specified health services that are delivered by private providers.
- The public share of expenditure ranges from 98% for physicians to 90% for hospitals to 38% for out patient prescription drugs.
- Single payer health care systems are more efficient because of reduced administrative costs; the prevention of selection of clients at low risk (and the exclusion of clients at high risk); and the payer can drive tougher deals with providers.
- Sustainability requires decisions on what we will allocate on the basis of need and on the basis of ability or willingness to pay.

Also needed is an understanding of what is meant by ‘care’. It includes: acute services in hospital, professional services by physicians and other health professionals, long term care in institutions or private homes, pharmaceuticals, diagnostic tests – and what about complementary and alternative medicine? Should the system treat all these variables in the same way? Which ones are medically necessary and needs-based?

The question Professor Deber posed was: if the population is aging and we all need lots of care, will Canada’s health care system ensure that it is there for us? Citing 1999 Manitoba data, she noted that the average attributable per capita spending for doctors and hospitals for women over age 75 was about \$3200. However this was highly skewed, with most of the spending occurring among the top 10 percent.

With increasing life expectancy the question arises, will health care costs explode? It depends on how healthy these additional years are. It may be that people are sick for a longer period of time (expansion of morbidity); or that people are sick for the same amount of time but at a later date (postponement of morbidity) or that people are healthier and spend fewer years being sick (compression of morbidity). Professor Deber noted that compression of morbidity seems to be occurring; contemporary elderly are much healthier than previous cohorts.

Also important is that in terms of driving costs, age is a relatively minor factor. More important than age is

- How care is organized and delivered
- What services are provided
- How aggressively conditions are treated
- How much services cost

In short, “the sky is not falling” and cost pressures are highest for social care services to maintain health, lifestyle and pensions. To support this conclusion, Professor Deber showed mean total expenditures for the full population in Manitoba for 2005-2006. With the mean attributable expenditure of \$2203.95, fully 84% of the population did not consume this amount of health care services. Only 1 % of the population was over the mean to an extent approaching \$80,000. In fact, in every age-sex group, approximately 80-90% of its members will spend less than the mean of that group.

Who should be paying for health care? Society? Voluntary organizations? Individuals and families? A survey has shown little public support for full coverage for home-based professional care and less support for community support services. But there is support for subsidizing these costs.

Currently government is not required to cover care not delivered by hospitals and doctors, but maybe it should. Proving cost-effectiveness is difficult but not impossible. Services and clients are heterogeneous so many choices are

continued on page 4

Health Care in Canada continued from page 3

necessary. Multiple payers exist. And one size will not fit all. The federal government is unwilling to get involved; the provincial governments want to cut costs; and service providers feel squeezed and unappreciated. Current service recipients are mainly satisfied with their care. Wait list problems are in areas of elective care, not urgent care. Yet people are worried and there are those who want to keep them that way.

For more information:

1. Payne G, Laport A, Deber R, Coyte PC. Counting backward to health care's future: using time-to-death modelling to identify changes in end-of-life morbidity and the impact of aging on health care expenditures. *Milbank Quarterly* 2007;85:213-157

2. Boundaries of Medicare Project Results: <http://www.teamgrant.ca/M-THAC%20Greatest%20Hits/M-THAC%20Projects/Boundaries.html>
3. The Canadian Research Network for Care in the Community: <http://www.crncc.ca>
4. Hollander Analytical Research: <http://www.hollanderanalytical.com>
5. The CIHR Team in Community Care and Health Human Resources: <http://www.teamgrant.ca>

Cornelia Baines
Senior Scholars Committee
Senior College

Annual General Meeting continued from page 2

nominees, which includes information for members of the Officers recommended for election at the first meeting of the Board of Directors. In this way transparency will be achieved and, at least indirectly through its election of directors, the members can control the appointment of officers.

Treasurer Elinor Fillion then thanked all the members who had contributed donations in addition to paying their fees, and confirmed that the total income in the Annual Financial Report should state \$27,872 instead of \$24,972. Acting Membership Chair Diana Henderson emphasized the constant necessity for recruitment of new members.

Pensions Committee Chair Helen Rosenthal presented an update of her written report, indicating that the UTFA and administration teams were in the process of submitting their arbitration briefs and arguments to Martin Teplitsky on April 27th--29th. UTFA and the administration have still not



Cornelia Baines Introducing the Speaker

agreed on the Terms of Reference for the Pensions Committee ordered by Teplitsky in a previous arbitration award.

UTAM (the University of Toronto Asset Management Corporation) submitted its report for 2009 to the Business Board on April 26th. Under UTAM's management, the Pension Fund lost 30% of its value in 2008 and a return of over 40% was therefore required just to bring it back to its 2007 value. However, the Pension Fund gained only 5.4% in 2009, a result which even UTAM admits is "disappointing". To put this return in perspective, UTAM's own reference investment portfolio, a theoretical mix of 60/40, equities to fixed income funds, would have returned over 18% while a passive investment of 50/50 would have returned over 20%.

UTAM's continued poor management of our Pension Fund makes it clear that governance reform is necessary. A member raised a question regarding UTAM's costs;



Guardian of our treasure, Elinor Fillion

continued on page 5

Annual General Meeting continued from page 4

H. Rosenthal responded that there was no mention of UTAM's costs in its report.

Public Policy Committee Chair Don Bellamy's updated oral report revealed some rather serious limitations in the number and range of senior residences and support services in Ontario, especially in view of the fact that our aging population is rapidly expanding and demand will outstrip our ability to meet the costs of needed services. Ontario has legislation which regulates standards in our large residential care sector, which is both profit and non-profit. Quality of care is an obvious responsibility of our licenced and regulated human service professions. However, currently many workers in personal care and other areas are not regulated at this time.

Specialized legal services intervene when called upon to act on behalf of seniors whether living in residences or receiving care at home, in order to deal for example with complaints of inappropriate or inadequate care or even abuse. Ideas about advocacy in this area of public policy suggest that acceptable solutions will be both hard to achieve and slow in materializing.

There were several comments from members, this being an area of growing public concern. It was suggested that we look into efforts such as those made by the Advocacy Centre for the Elderly to have organizations delivering home care adhere to relevant provincial standards. International comparisons investigating the public arrangements covered in some EU countries would be helpful.

Chair D. Bellamy responded that RALUT needs to identify potential partners, such as the Triangle (i.e., Ryerson and York Universities) who could join RALUT in such a project; the province of Quebec has already started to study these issues.



Helen Rosenthal, Guardian of our Pensions



Beate Lowenberg Encouraging Donations to the Memorial Bursary

Commemorative Initiatives Committee Chair Beate Lowenberg announced that the current total of the three year-old RALUT Endowed Memorial Award Fund has now exceeded \$40,000; not all of this has yet been matched through the government Trust for Student Support (OTSS) program which is currently guaranteed only until March 2011.

RALUT is planning to grant two awards of \$1000 each this year, and continues to welcome donations of any size—each of which is eligible for an income tax receipt. It is now also possible to donate online via the University of Toronto website.

Webmaster Ed Barbeau announced that he is seeking to have the RALUT website redesigned, while RALUT Reporter editor Fred Wilson commented on the editorial benefits of having just three annual issues and offered thanks to all the contributors.

There was unanimous approval of a general motion to approve the foregoing Reports of the President and Chairs of committees of the unincorporated association known as "RALUT".

Now came the uniquely significant part of this AGM: The Ratification of the By-law of RALUT—Retired Academics and Librarians of the University of Toronto. As required, hard copies had been mailed to every member several weeks earlier.

A motion was made to modify one of the objects of the Corporation, but it was withdrawn when M. Lees noted, "Amending the objects would not only be complex and expensive, but it would take considerable time. The objects used by the Corporation were 'pre-approved' by the Ministry

continued on page 6

Annual General Meeting continued from page 5

and if they are amended in any substantial way, they would be subject to review and approval by the Ministry.”

A member enquired whether the Limitation of Liability (5.01, Protection of Directors and Officers) also applied to members. M. Lees responded that members do not make decisions and therefore are not exposed to such hazards. J. Stevenson stated that this change in incorporation was due to concern regarding the liability issue.

The following motion which had been moved by Douglas Creelman and seconded by Lino Grima, was then approved: In accordance with section 129 (2) of the Corporation Act of Ontario, be it resolved that By-law No.1 of RALUT—Retired Academics and Librarians of the University of Toronto, with the changes noted below making it slightly different from the draft version previously circulated to members, be confirmed.

L. Grima thanked J. Stevenson for bringing this to a successful conclusion, adding that it was necessary to examine the constitution for provisions which could facilitate changes. M. Lees advised that additional by-laws can be passed to amend provisions in By-law No.1. The by-laws amending By-law No.1 would be By-law No.1A, 1B, 1C etc. J. Stevenson noted that such amendments can be made by the Board, subject to confirmation by a two-thirds majority at a meeting of the members of RALUT that has a quorum.

Some of the additional changes that are included under the general motion, noted by the President, are summarized here:

The number of directors be changed from five to fifteen and that in addition the past President and the



Our Honourary President Peter Russell

honorary President be members ex officio of the board of directors. Also, every individual who is a member of the unincorporated association known as “Retired Academics and Librarians of the University of Toronto” as of the date of incorporation of the Corporation shall automatically become a member of the Corporation if he or she is not in default in payment of their annual membership fee.

P. Russell posed the question that the main motion, as amended, be accepted; it was approved unanimously (carried by more than the required two-thirds majority).

Chair D. Creelman then moved and T. Alloway seconded, that the report of the Nominating Committee be accepted; this was unanimously approved.

The motion to adjourn the 2010 RALUT AGM was moved by Ed Barbeau: Approved at 3.20 p.m.

Additional information is available on the RALUT website www.ralut.utoronto.ca where the Minutes of the RALUT 2010 AGM including committee written reports have been posted.

Beate Lowenberg



Ruth Pike Talking about Benefits

The AGM was ably organized by Roselyn Stone. The President has thanked her above, in his report, but we should all join him in thanking her for her job well done: Thanks Roselyn.

We should also thank Beate Lowenberg for once again ably providing minutes of the meeting.

of the talks already given and much else, thanks in large part to the electronic wizardry of Ken Rea. Does your retirement plan include keeping intellectually active? Then I strongly suggest that one way to do so is to join Senior College, either as a Fellow or as a member.

- (2) The RALUT office is now comfortably settled in the bosom of the Academic Retirement Centre (ARC), which is in turn ensconced within the quarters of the International Graduate Program in Pharmacy at 256 McCaul Street. Two problems still present themselves. First, the Pharmacy program has been so successful (and lucrative to the University) that we have experienced difficulties in maintaining our bookings for additional meeting rooms within their quarters. Second, RALUT, ARC and UTFA have been negotiating with the Administration about obtaining, within the proper bounds of privacy policies, contact information for retirees. All three organizations must be able to reach out to our potential members to provide the services we offer. But remember that you can still reach RALUT, at your initiative, at 416.978.7553 or ralut@utoronto.ca. Our efficient part-time secretary, Judy Sherk, will be glad to assist you. We three related organizations will continue our efforts to deal with the two problems mentioned here.
- (3) The informal organization without legal status known as "RALUT" is now a legal person—a not-for profit, noncharitable corporation, without shares—known as "RALUT—Retired Academic and Librarians of the University of Toronto." As such, and as an advocacy group, we are afforded the legal protection of being a limited liability corporation—basically and simply, any liabilities (remote though they may be) do not lie jointly and severally to our members, but are limited to the assets of the corporation as such. The process of becoming incorporated—obtaining letters patent, drafting a By-law (constitution) and fulfilling various legal and financial requirements—was more arduous and time consuming than I ever imagined. At times the various manoeuvres and legal fictions reminded me of the making of sausage—you would rather not know how it was done. But it has been done. And, now launched, we can start to navigate into our future. Although we do not have a charitable status directly, we still have an arrangement to funnel charitable donations, especially welcome donations

to RALUT's commemoratives initiative, through the University, which can issue tax receipts.

RALUT's 2010 AGM was a gala occasion in the gothic splendour of Hart House, organized by Roselyn Stone and her merry band of assistants. Our special speaker, Professor Raisa Deber, afforded us with her special expertise about health care systems and stimulated a lively question period. At the business portion of the AGM, various reports were received (q.v.) and, most importantly, the By-law of our Corporation was presented for ratification by our members. After discussion and questions it was adopted with amendments. The details of the AGM, our speaker's remarks, the minutes of the business meeting and the amended By-law are reported elsewhere in this issue of the Reporter, and on our website, ralut@utoronto.ca.

I now report as President for 2010-2011 of RALUT.

The first meeting of our Board of Directors (the successor to the former Executive Committee) was held on May 13, 2010. In summary, the Board of Directors made these decisions:

- (1) The Board elected the officers of RALUT, as per the By-law and the recommendations that were presented to the RALUT AGM for information: President, Jack Stevenson; Vice-President (Operations), Diane Henderson; Vice-President (Policy), Tom Alloway; Corporate Secretary, Beate Lowenberg; Treasurer, Elinor Filion. These persons and ten other directors were elected by the RALUT AGM. It was noted at the Board meeting that the By-law allows fifteen elected directors and two ex officio ones (the Past President and the Honorary President) for a total of 17 (seventeen) directors. Given that one elected member might not be able to serve in 2010-2011, there is the possibility of two vacancies on the Board. The By-laws allow the Board to fill these actual or possible vacancies.
- (2) The Board adopted for the regulation of it and its committees' proceedings Robert's Rules of Order, 11th revised edition.

After an informal discussion in committee of the whole of RALUT's objectives and former committee structure, the Board appointed an ad hoc committee or task force, consisting of the president and two vice-presidents, to review RALUT's committee structure and to recommend options for its reform. It will be up to the task force to decide how to proceed over the summer break, but I may

continued on page 8

President's Report continued from page 7

propose that we look at such mandates as have existed for standing committees in the light of RALUT's objectives, comments from former chairs and committee members, and—most importantly—comments from RALUT members as to whether we are serving your needs and desires. This is a work in progress to be presented to the Board in the fall. We want your input. Send me your ideas at johnstevenson@sympatico.ca.

In a previous report I stated my belief that RALUT, as an advocacy group trying to be effective, should make friends, rather enemies. CURAC (College and University Retirement Associations of Canada) held its annual meeting this year at York University. RALUT made a donation to help defray York's expenses, a contribution that was acknowledged in the conference program and afforded special recognition at the conference banquet. Doug Creelman contributed to the program of events and Peter Russell showcased RALUT's evolution with reference to ARC and Senior College. Ken Rea and I were also in attendance, especially at the business meeting, where I stood in for Doug, our official delegate, when he was called away to deal with the exigencies of a nautical event on Lake

Ontario. Doug will represent RALUT in October at the continental association of academic retirees, AROHE.

In the perilous times ahead it is important that retirees band together to share information, to keep our members informed and to be prepared to act in concert. Valuable contacts were made at the CURAC conference, which I intend to pursue in the fall.

I cannot emphasize enough the importance of RALUT members' participation in its affairs. I do not hold myself out as an exemplar, but I have asked myself why I agreed to engage in RALUT's efforts. You may well have a different answer, but here is mine. I am basically a shy person who does not seek the limelight. Nevertheless, after some dozen years of retirement I found that I craved the intellectual stimulation and camaraderie of consorting with my former and new colleagues—something RALUT and its offshoots afforded me. I also felt that I owed a payback to RALUT and UTFA who had represented and advocated on my behalf.

Do you want to have fun and do something useful? Consider participating in RALUT and its offspring. You will find a warm welcome.

Post-Retirement Research continued from page 2

be painful loss of professional opportunity and dignity to abandon a project merely by compulsory retirement. For such scholars it is reasonable to allow access to the "tisch", as my anatomy teachers used to say, and their retirement may mean a blurred break, a transition rather than a rupture.

In most humanities and social science disciplines, there seems to be more of a continuous progression, rather than an abrupt break between being active and retired. In terms of physical requirements, the most these disciplines require is a computer offering easy access to world-wide library resources. Of course, disciplines such as physical geography, demography, and acoustic linguistics call for the use of complicated machinery and powerful computers. The researchers in these fields may need institutional support to carry on and decide to postpone retirement to ensure such support.

Research in my discipline of social anthropology is in a way un-marked by age and retirement, mandatory or voluntary, and does not call for termination or alteration of pre-retirement academic habits. In fact, for some, retirement is a welcome change as it means release or "liberation" from teaching and thesis supervision and irksome administrative

trivia. Some colleagues resume the research with a renewed vigor now that interruption by teaching and administration is gone. Some others take up new research agenda that have been suppressed due to formal academic duties. No deadlines to upset research schedules. Of course, there are those who miss the hurly-burley of life in the department and may take up "supply" teaching and keep up networks of students and colleagues, but not for access to laboratory equipment. Others may teach in overseas institutions. Universities in the emerging economies provide inviting opportunities for retired academics to work. Some of my colleagues undertake series of public lectures in the universities where they once worked, calling these visits as the "last pilgrimage". A lucky few may be offered expense-paid fellowship to assume a chair of a specialized field for a prolonged period. Another important group of retirees in my discipline and others join NGOs to help support the causes of their choice, humanitarian or developmental, domestic or foreign, to "direct his or her mind and energy toward helping others in a more dramatic and risky fashion than younger, more prudent folk would venture" (Nozick)

Research engagement for the retired, while just as diverse, tends to be self-funded. Research funds are limited, funding agencies prioritizing younger researchers. For various reasons, team research is not usually a choice. Shorn of institutional

continued on page 9

The Fifth Annual Senior Scholar's Symposium

The Fifth Senior Scholar's Symposium was held this year on April 13th. The venue was changed from Massey College to the Faculty Club which provided more space. Cheryl Misak, Vice-President and Provost gave the opening remarks and reported on some of the key steps the administration is taking to enhance the functioning of the university.

The morning was devoted to a panel discussion entitled: The Mission of the University in the Future . Dr. John Dirks introduced the topic with some background comments and chaired the morning's discussion.

Two retired scholars, Professor Cornelia Baines and Harold Atwood, presented their perspectives on the Mission. This was followed by Prof George Fallis of York university who spoke about the U of T as a research institution and reported some ratings that indicated where the university stands today.

The quality of student education was the next topic considered, and several people addressed this important issue. These included Professors Frank Cunningham, Merrijoy Kelner and Michael Marrus.

The final subject for the morning was Government and Financing as they affect the U of T. The discussion was initiated by Ian Clark, co-author of a recent book entitled

"Academic Transformation: The Forces Reshaping Higher Education in Ontario". The Honourable Frank Iacobucci and Professor George Luste then added their views to the subject.

Each topic was followed by discussion from the floor, and by straw votes which indicated how the attendees felt about these issues. All in all, it was a very lively morning.

Lunch was served by the Faculty Club and after lunch, four senior scholars gave reports on their research. Professor Richard Simeon spoke on "Thinking About Sudan: From Theory to Practice to Teaching and Back. Professor Frances Burton reported on her new book, entitled "Fire: the Spark that Ignited Human Evolution". Dr. John David Stewart reported next on "Inhaled Insulin, A Pharmacological Breath of Fresh Air". The final speaker for the afternoon was Professor Dennis Duffy who spoke about "The Second Death of Dr. Lewis Yealland: A Post-War Tale".

The whole day's talks and discussion will be included in the Proceedings which will be published in the fall and available from the office of the Academic Retiree's Centre.

A wine and cheese reception concluded the symposium.

Submitted by the Senior Scholar's Symposium Committee of Senior College:

Merrijoy Kelner and John Dirks, co-chairs, with Cornelia Baines, Suzanne Hidi, Peter Russell and Roselyn Stone.

Post-Retirement Research continued from page 8

affiliation, many retired academics become independent scholars in, say, SSHRC grant applications. Other agencies impose age-limit on applicants. Place of residence as well as citizenship have been other conditions that continue to restrict the mobility of retired researchers, although they are now freed from institutional bondage. Field work in foreign locales is the standard research practice in social and cultural anthropology. Research visas have been increasingly restricted due to national security concerns. National and local governments whose jurisdictions cover field research sites, often try to influence research deemed prejudicial to their own policies, sometimes even against the interests of the studied population. These questions occur to any field anthropologist, retired or not, but for the retired researcher, without institutional affiliation and often without government sponsorship, the relationship with the people encounter subtle differences as the people begin to be confidential about their political stance against the powers that be, realizing the researcher is not government

"informer", with whom it is safe to share concerns they may withhold from government agencies. Young researchers who enter the field with official endorsement, may be shunned by the people for fear of government interference. Of course, this type of risk, attendant to the maintenance of research neutrality, greatly depends on the political circumstances of the studied populations and if their position vis-à-vis the state is non-antagonistic, these concerns may be irrelevant. Nonetheless the people with whom anthropologists live for an extended period of time tend to be "minorities" in the society in question and they almost invariably perceive themselves as oppressed, and often marginalized from the main stream society. These circumstances may give rise to unique obligations on the part of retired researchers who, in contrast to the still academically connected ones, are freer from formal institutional control, but may become suspect to the authorities in the area. Health is another factor for retired field workers. Covering long distances on foot, climbing up and down thickly forested, remote hills, living on meager supplies of wild plants and animals are for the

continued on page 10

Pensions Report

Helen Rosenthal

At the time of writing, there are two pension issues awaiting resolution.

The first is the matter of pension augmentation. Retirees' pensions are indexed annually by 75% of the previous year's increase in the Canadian Consumer Price Index (CPI), and UTFA argues, in its negotiations with the administration for Salaries, Benefits and Pensions, for an augmentation to pensions of the remaining 25% of the CPI so that pensions retain the purchasing power they had at the time of retirement. Without augmentation, pension income does not keep up with inflation. Negotiations and mediation were unsuccessful and the matter has proceeded to arbitration with Martin Teplitsky. His award, by mutual agreement, will cover the two years from July 1, 2009 to June 30, 2011 and is expected soon. Check the UTFA website at www.utfa.org for the latest information. While augmentation for these two years will neither cost nor pay much because of low inflation, the principle of augmentation must be maintained, particularly for protection in years of high inflation.

You may be interested in reading the arbitration briefs, also to be found on the UTFA website, and note, among much interesting information, that the administration rejects augmentation because of the diminished content of the Pension Fund. You will recall that poor management of our Pension Fund by UTAM, the management group established by the University's Business Board, resulted in a loss of 30% in 2008, the greatest loss that year of all Canadian university pension plans. Under continued UTAM management, the Pension Fund gained back only 5.4% in 2009, a result which even UTAM admits is "disappointing".

The second is the matter of reforming the governance of the Pension Fund, a matter of obvious importance. In his previous award, the arbitrator Martin Teplitsky set out terms for a Pension Committee that would take over the role of administrator of the Pension Fund from UTAM and the Business Board. UTFA and the administration have been unable so far to agree to the terms of reference for this committee and the issue will go back to Teplitsky, who remains seized. This Pension Committee is to have 16 members, 4 appointed by UTFA and one of those a retired member of the Pension Plan. Again, check the UTFA website throughout the summer for the latest information.

Post-Retirement Research continued from page 9

young and vigorous, and consulted doctors may discourage old scholars returning to field sites even if they are the ones familiar to the place and people. Retirement often means abandonment of field research.

Disseminating the fruits of research also poses a problem for retired scholars. Limited finance makes it difficult to maintain membership in professional associations. A number of associations now offer reduced rates for the retired but attendance in association meetings has to cover the cost of transportation, accommodation, etc. in addition to registration fees and I am not sure if these expenses are tax-free for the retired in Canada. Major professional journals do not accept submissions from the scholars who do not belong to the association supporting the journals. Retired researchers have to seek out the journals which may not be on the list of Social Science Abstracts and publications there may not count as referred articles. Lack of the opportunities for scholarly interaction through professional associations and journal publishing confront retired researchers with a danger of isolation. To alleviate this difficulty, some universities provide a small research stipend to the retired faculty. It may certainly help to cover incidental costs of research activities such

as association affiliation and attendance of professional meetings, exempting such expenses from tax.

In more recent months, however, research after retirement has become considerably more attractive, at least in my own area, and it is partly due to the availability of electronic services. Now I can access 19th century reports and publications by means of world-wide web and download PDF files. Much information is exchanged by means of e-mail and file attachment. Although there are still numerous problems such as lack of specialized fonts, improvements are impressive. As regards scholarly interaction, RALUT has been active in organizing Senior Scholars' Symposia, publishing papers presented therein. "Senior College", Academic Retiree Centre, and frequent seminars by the College members and invited guests, organized by unstinting efforts of dedicated retirees and generous secretarial staff, are precious and a welcome anchor to the scholarship of the retired. True, these activities, essentially interdisciplinary, may not directly relate to one's own research but they certainly help to see what kinds of issues and concerns a community of retired academics are engaged in. As Peter Laslett said, it is important that the Third Agers claim their own realm, to transcend what they left by retirement, and to prepare for a more reflective stage of Fourth Age.

Report from CURAC 2010

RALUT is an active member of the Council of University Retiree Associations in Canada. Three RALUT stalwarts attended this year's 3-day meeting in May, at York University. It was a rich and rewarding time.

From Harry Arthurs' presentation on his Report to the Legislature on Ontario Pensions to the final session where associations shared tales of their issues and accomplishments, the 65 delegates and members were treated to many challenges and lots of information. I can't cover everything, but here are a few highlights.

Ann Stevenson Schram, the Principal of Morneau Sobeco Income Fund, spoke about retiree needs. Her main message - we need, individually, to take charge of the services and facilities available to us; nobody else will do it for us.

Some examples:

- Some medications, we all know, are not covered by the Ontario Drug Plan. But, if your physician is willing to push, and if the drugs are medically necessary, drugs that are not listed can in fact be paid for. But we have to advocate for ourselves.
- Many assistive devices are available. How can we know which ones are covered by OHIP? Get the on-line list, and apply if needed.
- Community services (in-home nursing and assistance) keep changing what is offered. It's up to us to keep current with the Community Care Access Centre.

- We should keep abreast of current laws and requirements on long-term care facilities. Nursing and assistance is required if a facility is licensed. We need to be aware of the current coverage, and in each case whether a place is in fact licensed.
- When we travel, to other provinces or outside Canada, we should know what coverage we have for medical emergencies. Do you know how to contact our World Access provider if you have an accident while traveling? Check it out.

Several programs were described where pre-retirement planning and post-retirement counseling are provided at their university. In particular, York University right nearby and the University of Southern California, further afield, described extensive programs that are supported by their university human relations departments.

At the SUNY Buffalo there is a program called REV-UP, Retiree Employees Volunteer – University Programme. Supporting volunteer involvement in the University, activities from guiding visitors to assisting academic departments in programme development, they involve a large cadre of active and involved retirees.

These are a few of the interesting things that I took from the conference. There was a lot more. The programme, and some of the PowerPoint presentations are on the CURAC web site – google it.

Doug Creelman
RALUT Past President

RALUT Endowed Memorial Award Fund

It is extremely gratifying that this Fund, approximately two and a half years following its inauguration in April 2007, had grown to \$35,218 as of November 1st, 2009 (the most recently available information which includes government matching)—an impressive testament to the generosity of our donors. Consequently the RALUT Executive was able to make two awards of \$1000 each in 2009. RALUT is planning to do the same again this year, making one \$1000 donation for the first award, with the second one consisting of interest earned by this fund 'topped up' to \$1000 as was the case in 2009.

To date, RALUT has made five \$1000 awards since this initiative commenced in 2006 with the RALUT Memorial Student Bursary. The RALUT Endowed Memorial Fund, which is eligible for government matching and donor income tax receipts, has now replaced this Bursary. As

previously, the recipients are financially needy students who excel academically.

Students are often among the most financially vulnerable members of the community; our support now provided could produce eventual dividends far in excess of the original 'investment'. As our most recent recipient confirmed: "...sincerely thankful for this award, as it relieves some financial pressure allowing me to focus more on my studies..."

Online donations using the University or RALUT websites can now readily be made using this University of Toronto link: <https://donate.utoronto.ca/> Type "RALUT" in the box labelled 'enter keywords here'. Each donation will receive a university-issued income tax receipt and all donations are eligible for matching by provincial government funds. For those who prefer the more traditional alternative, a donation pledge form accompanies this Reporter issue.

Beate Lowenberg

The Academic Retiree Centre (ARC) at the University of Toronto

Following a four year planning process, the Academic Retiree Centre (ARC) for the University of Toronto, St. George campus was officially opened on October 1st, 2009. The Centre provides a base for retirees to continue their connection with and service to the University of Toronto, as well as carry on scholarly and professional activities. Located at 256 McCaul St., just south of College, the premises are renovated (including new air-conditioning and ventilation) and tastefully furnished.

The Centre is open Monday to Friday, 9am to 5pm. Amenities include:

- lockers for files and other personal property.
- eight study carrels that are wired for power and direct internet access providing a quiet and private workspace on the St. George campus. Two of the carrels are set aside for drop-in use and others may be reserved via email (academic.retiree@utoronto.ca).
- a high-quality photocopier. Pre-paid blocks of 50 copies may be purchased for \$5. These contribute to the financial support of the Centre's operations.
- a comfortable and welcoming reception area/ lounge with kitchenette facilities, complete with coffee and tea generously donated by RALUT.

Eligible users of the Centre include retired faculty and librarians, retired clinical faculty, and retired senior administrators who have worked at UofT for ten years or more. To join the ARC listserv and to be kept informed of events and activities, email academic.retiree@utoronto.ca.

The Centre's operations are overseen by a ten-member Board of Management, currently chaired by Edith Hillan, Vice-Provost, Faculty and Academic Life, and co-chaired by Peter Russell. ARC has one half-time administrator. Since its opening, a total of thirteen volunteers have given generously of their time and energy, performing weekly four-hour shifts at the reception desk. As well, two Work-Study positions were assigned to ARC last year to assist with outreach and organization of events.

The office of RALUT is located within the Centre. Meeting rooms required by RALUT are booked in UofT space through the ARC administrator.

ARC is the administrative headquarter and support centre for Senior College.

Pension and Benefits

For retirees with questions or concerns regarding their pension or benefits, ARC has two specialists available, Keithann Newton (416) 978-4673 (keithann.newton@utoronto.ca), and Libby Shirriff (416) 978-2113 (libby.shirriff@utoronto.ca), who are also available for in-person group sessions.

Speakers Bureau

As the Centre's mandate is "to facilitate and encourage retirees' involvement and contribution to the larger community beyond the University," ARC is forming a Speakers Bureau which will list any individuals who are prepared to give talks or lead discussions. Sample topics will be included in the list, which is to be sent to schools, seniors' homes, service clubs and other appropriate organizations in the GTA community. Currently 32 have registered to participate; more are welcome. The Speakers Bureau will begin activity in Fall 2010.

Art @ ARC

Now Showing: May 1 to July 30: *Vernissage 2*, art in oil, acrylic, pencil, by Professor Emeritus Denis Bouchard.

All retirees who create visual art (photographs, paintings, drawings), are invited to apply to showcase their work at ARC. A professionally installed, secure display system in the reception area will display up to seven works to advantage; frames and interchangeable mats are available for those who have unframed work. The Art Committee of the Academic Retiree Centre is now accepting submissions of artwork to be exhibited at the centre on a rotating basis. Submissions can be made by email and will be approved on an ongoing basis throughout the year for showing periods of one to four months. Please submit a maximum of seven jpeg image(s) of your work to academic.retiree@utoronto.ca with a subject heading of *ARC Art Submissions* with the following information included in the body of the email message: your name, phone number, short biography, titles of works, dimensions, and media.

UTM Senior Scholars Centre

Space at UTM is currently being renovated to provide a home for the UTM Senior Scholars Centre. It will be located at 3359 Mississauga Road North, South Building, Suite 3137. The opening is to be announced soon. Plans include five carrels, a shared printer, telephone, lockers, access to a lounge area, and a kitchenette.

continued on page 15

Senior College Becomes Legal

Peter Russell
Principal of Senior College

After a year of operating informally, the Fellows of Senior College adopted a constitution at their first Annual General Meeting, held at the Faculty Club on May 27, 2010-05-28

The Constitution basically incorporates the institutions and practices that have developed since the Fellows gave birth the College in May 2009. The Fellows of the College constitute a Senate and the Senate is the governing body of the College. The Senate elects a Council of up to 20 members, annually, to plan and direct College activities. The Council elects the officers of the College and appoints committee chairs.

The Constitution provides for two kinds of membership. All retired faculty, librarians and senior administrators of the University of Toronto are eligible to be members of the College as are similar retirees from other degree granting Canadian universities or colleges. U of T retirees who live outside Toronto can be "distance fellows." Fellows are members who wish to take an active role in College life and pay a full fee (currently \$100) to sustain the College. Registered members are those who wish to be kept informed of College activities and attend its events. Registered Members will pay a small fee (currently \$10) to cover administration and communication costs.

Most of the AGM was taken up with reports from the College's Officers and Committees. Merrijoy Kelner, the Registrar, reported that as of that day the College had 55 paid up Fellows. Our Bursar, Charles Chaffey, tells me that this figure has now risen to 64. The College also has a number of "honorary" fellows whose 2010 fees were waived as a way of thanking them for making presentations at College meetings during the year. So the College Fellowship now numbers about 70. This is good, but there is certainly room for growth. Merrijoy, who also chairs the College's Membership and Recruiting Committee, said the committee would begin actively recruiting members in the fall. And where better to start recruiting than the membership of RALUT!

Charles Chaffey's financial report indicated that Senior College is coming close to meeting its founders' aim that the College should be fiscally self-sufficient. Its largest expense is paying for the time that Pat Doherty, the ARC Administrator devotes to the College. We have the assurance of the Provost that she will approve the College as a fund-raising project the University's Department of Advancement. The College's top

priority project will be raising funds to provide small research grants to Fellows for such things as attending conferences and hiring research assistance.

Joe Whitney, who has so ably chaired the Program Committee through the College's first year, reported that the Committee had arranged 19 meetings in 2009/10. All together the attendance at these presentations of work in progress and panel discussions was 427. A survey of Fellows shows that 100% were either very satisfied or satisfied with the year's program. Following a discussion of the difficulty in finding days and times convenient for everyone, the Fellows unanimously resolved that next year meetings in the first term would be held on Tuesday mornings and in the second term on Wednesday afternoons.



Peter Russell

Other College initiatives reported on were:

- A wikapaedia-type encyclopaedia on the University of Toronto which is being organized by a committee chaired by Alexander (Sandy) Gregor, a retiree from the University of Manitoba. Assembling information about all aspects of the University in an electronically accessible way seems a natural undertaking for retirees
- A life-writing project led by Ruth Pike aimed at building an on line volume of memoirs of university experiences
- A partnership with the Workers Education Association and Woodsworth College to provide course teachers and a lecture series for University-in-Community whose low income and immigrant students are unable to attend university.

More information on all of the above, including pod-casts of College meetings, is available on the Senior College website maintained by our masterful Communication Co-ordinator, Ken Rea.

The meeting concluded with a hearty vote of thanks to Pat Doherty whose skillfull and cheerful administration is the key to making it all happen.

On Falling

Fred Wilson
Editor, RALUT Reporter

The first time I fell, I tripped, fell face first. My first thought, was to the effect I've broken my new glasses. I felt around for them, and found them – unbroken. I also found that I was bleeding profusely. I had thought the fall was an accident, just another accident. But the manager of the restaurant that had the door-mat that I had tripped over thought worse, and immediately called for an ambulance. I was taken to Toronto General where they staunched the bleeding, and closed the relatively small cuts, with super-glue, not in the old fashioned way with stitches. It took my wife a while to learn what had happened and then more time to discover where I was. But find me she did, and took me home.

The second time I fell it was in a subway station, near a ticket booth. My feet started to seize up on me and my walk turned directly into mincing steps. I have been diagnosed with Parkinson's Disease, and that is one of the things that happens to those who have it. You have got to learn to watch for that, and to react quickly. I hadn't yet learned quite what to do. So my feet were more or less frozen while my upper body was carried forward by its momentum, and getting far ahead of my feet, I tumbled over. No harm done, no cuts, only a couple of bruises, some embarrassment. But my wife who was with me, was quite upset: what, she said, if it had happened on a platform as a train was coming in? She had a point.

Toronto Western Hospital has a Seniors Wellness Clinic, and as part of that it has a *Falls Prevention Programme*. It is a programme designed for those who have a tendency to fall, to prevent those falls. This includes in particular older persons. Often they are simply insecure from a loss of confidence. Others have illnesses like Parkinson's or arthritis. Loss of mobility and an unsteady gait are other contributing conditions. Some medications might also contribute. One fall often becomes a significant risk factor for further falls.

As for me, my experiences with falling determined me, or my wife, or both of us, that it would be a *good thing* for me to go through this programme. The physician who looks after my Parkinson's referred me to the programme. The programme contacted me and the first thing was that I had a long series of interviews with a social worker, a physician, a physiotherapist, and several others. They had their meeting, I guess, to go over the results, and the upshot was that I was accepted.



Fred Wilson

I have now gone through the programme. It is run by an interdisciplinary and interprofessional team. It continues for twelve weeks, two hours each week. The meetings were group sessions. Members of the team also provided individual counseling, before or after the group sessions.

The first hour each week was generally given over to a lecture on various ways to prevent falls and harm from falls – don't leave things about that one can trip over, be careful how you walk (very relevant for me!), watch what you eat (osteoporosis is something to guard against if you have a tendency to fall) – or to sessions where we practiced how to get up from a fall, and how to walk on stairs, and a session on how to deal with the fear of falling. Some of the statistics were interesting – for example, the fact that 50% of arthritis sufferers having unexplained falls.

Some found it perhaps a bit depressing at some points as there seemed to be so many cautions, foods to avoid, actions to beware of, etc. and not enough positive examples and encouragement

The second hour each week was given over to fitness exercises, led by a physiotherapist. These sessions were organized on the premise that keeping active is good for anyone, and especially for those getting older. And on the hope that doing this for twelve weeks will put one in the habit of such exercises. The premise is sound, the hope likely not forlorn. It has been mentioned to me that the balance exercises, not usually included in sessions with a personal trainer, were particularly useful and worth learning; I found that to be true.

I found the other participants in the programme to be friendly, and supportive, each of the others. Some regretted that there wasn't more time allowed in some of the presentations for questions and discussion or much attempt to build a sense of community and mutual support (though that happened to some degree) – with a group of adult learners, the participants in the group will often bring a lot of useful information and learning should be a cooperative venture. However, between the staff and the participants, the weekly sessions were sufficiently enjoyable and sufficiently informative to quickly become something

continued on page 15

The Toronto Round Table

I am sure many of you are familiar with the Toronto Round Table. It has been in existence since 1905. It meets every second Wednesday of the months October to May in Hart House at about noon. We have a buffet lunch followed by a presentation of about 30 minutes plus question period. Everything is very informal and congenial. Usually there are between 35 and 55 people present. Members are mostly retired academics and other interested people.

This year we had an eclectic collection of speakers. Among them Yue Chi, an adventure tour organizer, gave us her incisive impressions of South Africa to-day. Simon Houpt spoke to his book "Museum of the Missing: A History of Art Theft", Michael Pieri gave an interesting talk on the horrific social conditions in Toronto at the beginning of the 20th Century. In addition David Eng gave us a presentation of making short movies, Prof. Lidu Yi gave a fascinating presentation on cave art in China and explained how it can

be interpreted and lastly Prof. Robert Farquharson made a presentation on "Orde Wingate – a Renegade General".

Starting October 13th, we have a number of speakers lined up. They include Prof. Norma Rowen talking about the "Story of Fairy Tales", Prof. Koretsky on Chaucer, Prof David Foot, author of *Boom, Bust and Echo*, on a similar subject to be determined, Prof Tim Nau on the subject of "Do Artists make good Rulers" and Matthew Farish on the subject of Canadian sovereignty in the North.

The annual membership is \$30 for singles or couples. The charge for lunch is \$15 collected at the door. If you are interested please contact Peter Levitt by e-mail (levittsp@sympatico.ca) or phone (416-967-5535). Professor Jock Galloway is the current president

Peter Levitt, Secretary.

The Academic Retiree Centre continued from page 12

UTSC Retiree Services

The Scarborough campus retirees subscribe to a dedicated faculty listserv. Contact Nancy Masocco at the Office of the Dean and Vice-Principal Academic, (416) 208-2792 (deanadmin@utsc.utoronto.ca). Announcements of campus events are sent regularly. Plans are underway for a brochure on retirees services and programs, possibly to be included in UTSC retiree packages. Also planned is a survey of retirees needs and interests.

Keep in touch

- To keep informed of activities, request an ARC listserv subscription by email to academic.retiree@utoronto.ca.
- Check the ARC website for announcements at <http://www.faculty.utoronto.ca/arc.htm>.
- ARCNews, a bimonthly newsletter, is also available online at http://www.faculty.utoronto.ca/arc/ARC_Newsletter.htm.

Pat Doherty,
Administrator, Academic Retiree Centre

On Falling continued from page 14

to which I looked forward. And there was a little graduation party at the end, complete with mortarboards and a neat certificate for completion.

In my judgment, it was a worthwhile programme. Like any such programme, there are parts one finds helpful, other parts less so, but for my myself, I found it generally useful, and generally helpful – I now walk more carefully, particularly on stairs, pay greater attention to leaving things lying about where one might trip on them, and watch what I eat more carefully.

I recommend the programme for anyone who has experienced a fall. Speak to your physician about it, and ask him or her to refer you to the programme.

The contact person is Carol Banez, Clinical Nurse Specialist, 399 Bathurst St., 8th McLaughlin 442, Toronto, ON, M5T 2S8; e-mail carol.banez@uhn.on.ca

A full discussion of the programme can be found in Carol Banez *et al.*, "Development, Implementation, and Evaluation of an Interprofessional Falls Prevention Program for Older Adults," *Journal of the American Geriatric Society*, 56 (2008), pp. 1549-1555.

All RALUT members (RALUT is a member of CURAC) are eligible for discounts on a wide range of insurance coverage from Waterloo Insurance. These discount programs save members money and provide the peace of mind that their vehicles and property are insured.

Members can save up to 60% plus their group discount on property and auto insurance with Waterloo Insurance. Additional discounts could apply for: multi-vehicle coverage, vehicle anti-theft systems, new home, home alarm, claims free status, policyholder age, mortgage free or combining both auto and property coverage with Waterloo Insurance.

Visit www.waterlooinsurancequote.ca (Group Code # 6262) for a no-obligation quote or purchase of insurance OR Call Waterloo Insurance today at 1-866-247-7700 and see how much money you could save.

University Arts Women's Club

The University Arts Women's Club offers opportunities for friendship and learning through a variety of lectures, interest groups and activities. The Club welcomes members who are, or who are partners to full or part-time teaching staff in the Faculty of Arts and Science. Other Faculties and Senior Administration staff in the University of Toronto, active or retired, are invited to participate or join.

Guests (male or female) are welcome at all General Meetings.

A contribution of \$6. for a guest would be appreciated.

For information, call Shirley Zaky (416) 766-2150

RALUT Deceased Members

We regret to notice the following deceased members,
May 2009 – April 2010

<i>Aprile, Marie</i>	<i>Hodgetts, J.E.</i>	<i>Stanacev, Nikola</i>
<i>Berman, Melvin</i>	<i>Jackson, Robert</i>	<i>Stoicheff, Boris</i>
<i>Chapman, Jacqueline</i>	<i>Lee, Martin</i>	<i>Veryba, Wasyl</i>
<i>Choudhry, Nanda</i>	<i>Marmura, Michael</i>	<i>Walker, John A.</i>
<i>Cohen, Joyce</i>	<i>Martyn, Katherine</i>	<i>Weissleder, Leonor</i>
<i>Crispo, John</i>	<i>Prokipchuk, Edward</i>	
<i>Flinn, John F.</i>	<i>Stager, David</i>	

Thanks to Tom Alloway for the photography

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