

RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

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Vol. 10 No. 3 Winter 2011



President's Report

Jack Stevenson

RALUT exists to protect the interests of its members. And, whenever possible, we try to add value, in a cost effective way, to the services we offer you. I discuss in turn our recent actions to achieve these two objectives.

As you know, this year we have not received the customary “augmentation” of our pensions. This means that we have not received protection against 25% of the inflation recorded in the Consumer Price Index. I have written the following letter to President Naylor:

At the direction of the Board of Directors of the Retired Academics and Librarians of the University of Toronto (RALUT) and its members, some 700 in number, I am writing to express our strong protest against your Administration’s obdurate opposition to augmentation of our pensions. The loss of augmentation will do untold damage to our incomes, especially those of our most vulnerable older members with small pensions.

I urge you and your administration, during current negotiations with UTFA, to restore augmentation.

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ANNUAL GENERAL MEETING

26 April 2011,
from 11:00, Hart House Music Room

In the midst of snow and ice and shovelling and sliding it’s always nice to think of spring. And when you think of spring, do please think of the RALUT AGM and how much you’ll enjoy good company and Hart House’s delicious sandwiches. Enter RALUT AGM in red letters in the 26 April space in your pda/daytimer/wall calendar,

This year marks RALUT’s Tenth Anniversary and we plan to honour it fittingly. More of that later but we’re planning a cash bar (wine) and birthday cake and war stories.

Registration from **10:30 am** in the Music Room, second level of Hart House, with a sandwich lunch and hobnobbing in the South Dining Room, immediately opposite.

Program begins at **1:00 pm** with our speaker **The Hon. David Crombie**, who has been invited to speak about Toronto’s civic politics and their trajectory.

I very much hope you can make time to join your colleagues to hear what RALUT is doing on your behalf and look forward to seeing you on the 26th.

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Although we have had no indication that our benefits might be altered unfavourably in the current situation, we are keeping a sharp eye on them, too, just in case they become an issue. More positively, our Benefits Chair, Past President Doug Creelman, has prepared a study of the benefits now available to us and a list of enhancements that might be sought in UTFAs negotiations with the administration.

The Chair of RALUT's Pension Committee, Helen Rosenthal, has been chosen by UTFAs to be the retirees' member on the new Pension Committee of Governing Council that will monitor and have oversight of matters affecting the University's registered pension plans. (See the UTFAs web site for details.) We congratulate her and wish her well as she engages in this new endeavour for us.

We trust that UTFAs will continue to fight on our behalf during current negotiations. We also trust that Helen and the other three retiree representatives on UTFAs Council will keep us as fully informed as possible as events unfold in difficult times.

Under the leadership of Roselyn Stone, plans are well in train for our 2011 AGM, at which former Toronto Mayor David Crombie, a well respected figure, has been invited as special guest speaker, and at which there will be a special celebration of RALUT's 10th Anniversary. It's your party—come and enjoy it with us in the Gothic splendour of Hart House.

Elinor Fillion's carefully prepared and prudent budget for our fiscal year 2011 was approved at the January meeting of the Board. Its approval was preceded by the approval of two motions on which her budget was predicated. Let me explain them.

Our Dell computer and its operating system are now six years old. Moreover, our Lotus data base software is so old that it is no longer being supported by the manufacturer. The Board approved in principle the buying of a new computer and software.

I have appointed a Task Force—VP (Operations) Diane Henderson (Chair), VP (Policy) Tom Alloway, Treasurer Elinor Fillion, Consulting Member Ken Rea, with your President ex officio—to implement the decision. If the Board's second decision works out as we hope, the purchase can be paid for entirely out of current operating funds; if not, we can dip into our reserve fund set aside for special projects.

The second prudent decision was to move, in part, to electronic distribution of the Reporter. Why have we done so and how will it work?

The Reporter is our most important means of keeping in touch with our members. It is also the largest single item in our budget, with its cost rising because, for example, of the regular increases, including a very recent one, in postal

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Annual General Meeting continued from page 1

Getting there:

TTC Subway The closest Subway Stop is Museum. Walk south from the Museum stop on west side of Queen's Park Ave, cross Hoskin Ave and continue south on Queen's Park Circle about 30m to the pathway that runs right along the front of Hart House.

Bus No.5 Avenue Rd S, "Hart House Circle" stop lets you off right at that path.

No. 94 Wellesley Get off at Tower Road

Parking available in Tower Road (leads south from Hoskin Ave to Soldiers' Tower.). Hart House Circle and King's College Circle. Staff in Hart House tell me that at

the time of our AGM, we're a little more likely to be able to find parking in those areas.

Accessibility: The **wheelchair ramp** runs off **Tower Rd** into the West Entrance of the House and the elevator, which serves all levels, is on the east-west corridor of the south wing between The Hub (front desk) and the Chapel. The **wheelchair lavatory** is on the first level near the entrance to the Great Hall. Other washrooms are on the lower and second levels.

See you there

Roselyn Stone, Chair

Membership and Events Committee

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REVIEW OF *Einstein Wrote Back: My Life in Physics*

by John W. Moffat, University of Toronto and Perimeter Institute for Theoretical Physics, Waterloo, Ontario

REVIEW BY
Denis J. Sullivan¹, and Philip A. Sullivan

¹ Denis Sullivan is an astrophysicist at Victoria University, Wellington, New Zealand.
Philip Sullivan is an engineer at the University of Toronto.

John Moffat's book explores three topics: his difficult early life and remarkable career; tales about famous 20th Century physicists he has met; and perspectives on modern theoretical physics, both on the state of the science and as a profession. The autobiographical theme is fascinating. On the second we learn that, as do us lesser mortals, the intellectual giants of physics have their foibles. On the third, Moffat's descriptions of the relevant physics tend to be superficial, opaque and even misleading, but his comments on the political aspects of the profession are revealing. Taken as a whole, however, the book should be of interest to both academics and the general reader.

Born in 1932 in Denmark to a British father and Danish mother, his family moved to Britain in 1938 to escape the Nazis. His wartime schooling was disrupted by frequent moves around Britain, and he personally experienced

the horrors of Nazi bombing, causing him to develop post-traumatic stress disorder. On his return to Denmark in 1947 he resumed schooling in a language he could then neither speak or write. Although he subsequently became fluent in Danish, an oral exam in mathematics, required for admission to a university preparation school, precipitated a panic attack. He failed so badly that the teacher examining him declared "I can guarantee that you will never become a mathematician (sic)", thus terminating his formal education in Denmark. Inspired by his father's painting hobby, in 1949 he moved to Paris in an attempt to become an artist. Despite studying under the respected modernist Serge Poliakoff, and despite receiving favorable notices, financial exigency forced his return to Copenhagen a year later.

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rates. Last year we cut costs by omitting the summer issue, in order to concentrate on the more newsworthy seasons of fall, winter and spring. Instead of just cutting back, we would prefer to enhance our communications efforts.

There is a way to both cut costs and improve service: provide electronic delivery to those willing to receive it, while preserving hard copy mail service for those who need it.

I assure you, we will not forget or neglect the needs of those RALUT members who do not use computers, and we will continue to communicate with them in the form to which they are accustomed.

Yet the Reporter in electronic form opens new vistas for enhanced communications. I will mention here only two examples. First, the electronic form will enable you

to manipulate the text to suit your needs or desires. You can increase the font size, if you have visual problems. You can save, or download and print, the whole issue or the parts that most interest you. Second, it will be easier for us in the future to enable inexpensive forms of communications *from and among* members, say in the form of commentaries and discussion groups on issues raised in the Reporter.

A survey of our members conducted in 2009 showed that over 80% of the respondents were willing to receive the Reporter electronically. Organizations to which RALUT belongs, such as CURAC and AROHE, and many of our sister university-based retirees associations, already distribute their newsletters electronically. We can do it, too.

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Then began his *annus mirabilis*: motivated by Sir Arthur Eddington's popular accounts of cosmology and Einstein's relativity, and blessed with a "photographic memory," he taught himself mathematics and physics, including learning "the basics of calculus in less than two weeks." This he achieved while working at menial jobs to help support his family. Within the year he was confident enough of his understanding of Einstein's work on one of the major challenges of modern physics—unifying the theories of electromagnetism and gravitation²— to identify what he considered a flaw in Einstein's latest work. He obtained an interview with Nobelist Neils Bohr who, while impressed by the sophistication of two manuscripts he had written, nevertheless recommended he take formal undergraduate education. Considering this a waste of time, in desperation he wrote to Einstein in 1953, sending him the manuscripts. To his amazement, Einstein responded cordially, taking his work seriously. This and subsequent exchanges with Einstein prompted British government officials to help him. They arranged visits to prominent scientists in that country and in Ireland, the outcome of which was an unprecedented direct admission in 1954 to a doctoral program at Cambridge University under the supervision of cosmologist Fred Hoyle.

Upon successfully completing his doctorate, and after completing research positions in England, the USA and Switzerland, he joined the Department of Physics at the UofT in 1964. He retired in 1998 and then joined the Perimeter Institute in Waterloo, where he continues the work of his youth on all of the most challenging aspects of modern physics. He has devoted much of his career to "searching for new ways to come to a fundamental understanding of the universe by proposing alternatives to currently accepted theories."

The second theme includes entertaining tales about the unusual and often obnoxious behaviour of many of the giants he interacted with. For example, Erwin Schrodinger—the discoverer of the quantum-mechanical wave equation that bears his name—lived in a *ménage-à-trois* at the time Moffat visited him in Dublin. Moffat also paints a fascinating word picture of the Austrian physicist Wolfgang Pauli—the inventor of the

² *That is, working towards a final set of laws describing all physical phenomena.*

Exclusion principle—giving examples of his irascible and egotistical behaviour. These and other stories are consistent with those found in other sources. To a scientist familiar with their Nobel Prize achievements they are intriguing, but they are probably less interesting to the general reader, who might dismiss the behaviour as typically human.

Given that the book is basically autobiographical, it is understandable that the descriptions of difficult physics concepts are brief, but the text would have been much improved if he had strived for greater clarity. For example, his introduction to Einstein's special theory of relativity seems to attribute recognition of the significance of constant velocity relative motion in mechanics to Einstein, when it was already an integral part of Newtonian mechanics. He then omits the crucial point: in relativity the speed of light is always the same irrespective of the relative motion of source and observer. His following paragraph about Einstein's general relativity is not much better. At one point he opaquely describes inertia as "its resistance to an external force" and subsequently gives a second and better description, namely "the property of a body moving at constant speed until an external force changes its speed." Many of the footnotes intended to explain the technical details are also opaque, even to mathematically literate readers not immersed in the subject.

Also Moffat characterizes theoretical physics as "imagination in a straightjacket", because new ideas leading to theories have to be ultimately verified by experiment. While this colorful phrase conveys some sense of the relationship between theory and experiment, it oversimplifies. Towards the end of the book he makes two statements that further cloud the issue: current "dominant fads" [in physics] were all based on consensus in the physics community, not on hard experimental evidence"; and "[M]odern physics develops by consensus and less and less by experimental data." The essential point is that experimental data are used to test theories and supply definite constraints but, in the areas of interest to Moffat, namely astrophysics, cosmology, and particle physics, data to test existing and new theories are sparse. Consequently physicists distinguish between rival theories all satisfying existing

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Pensions Report

Helen Rosenthal

Many of you will be aware of an ongoing debate between the President of UTFA, George Luste, and the President of U of T, David Naylor, on the subject of our pension fund. Their written comments can be accessed on the UTFA website at www.utfa.org and make for interesting reading. The exchange was initiated by Luste's Dec. 13, 2010 presentation to Business Board, followed by Naylor's response of Dec. 15 and then by Luste's subsequent remarks of Jan. 9, 2011. While they debate the size of the deficit in the pension fund and the resulting consequences, retirees should understand that current pensions are not in jeopardy, as U of T has a defined benefit (DB) pension plan which guarantees pensions, and their annual indexation by 75% of the increase in the Consumer Price Index (CPI). Retirees' DB pensions, by law, cannot be reduced except in the case of bankruptcy, a most unlikely outcome at U of T.

You will appreciate, after reading these documents, the difficulty in quantifying the deficit in the pension fund. The irresponsible high-risk investment policy of UTAM that resulted in the 30% loss in the pension fund in 2008, a greater loss than at any peer institution, is an obvious contributor to the deficit. The deficit has also grown as a result of the many years in which the administration

did not contribute to the fund. Since 1987, when the administration assumed full responsibility for the pension plan, there have been 18 such full or partial contribution holidays. A number of these holidays were mandated by law but only then on the basis of the predicted surplus in the fund, which is determined by the actuarial assumptions that are set by the administration. One assumption is the predicted rate of return (above inflation) from the investment of the fund. The higher one sets the assumption, the higher the predicted assets in the fund, hence the appearance of an enhanced surplus, hence the legal requirement not to contribute so that the surplus does not exceed a certain threshold. The current assumption is for a 4% real return (above inflation), in spite of the fact that the average real return over the last ten years has been 0%.

Pensions are protected, thanks to our DB plan, from the consequences of the pension fund deficit although, in times of deficit, pensions are much less likely to be improved or to be augmented to full cost-of-living protection. The deficit is of concern to all those involved with U of T, retired or not, including faculty, librarians, staff and students, as the liabilities that cannot be covered by the pension fund must be paid from the operating budget, with the obvious consequences for the entire U of T community.

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observational data by using other criteria such as aesthetic quality, minimizing the number of assumptions used, and prior success at prediction.

The book's greatest strength lies in the glimpses he gives into the professional attitudes of the pioneers he met, and into the current state of the topics he has investigated. For instance, Einstein was already isolated from the 1950's physics mainstream because he considered the probabilistic formulation of quantum mechanics made it unacceptable as a "complete and real description of nature." Typically Bohr dismissed Einstein as an "alchemist," whereas Einstein, in writing to Moffat, looked to logical simplicity as the cardinal criterion of a successful theory of gravitation.

As another example, during his doctoral period he identified "serious mistakes" in a 1949 paper by Einstein and a colleague, which was published in the *Canadian Journal of Mathematics*, together with Einstein's portrait by Karsh. Another young astrophysicist, New Zealander Roy Kerr, who later discovered an important exact solution to Einstein's difficult-to-solve equations of general relativity, verified Moffat's mathematics, and together they submitted a critique to the prestigious US journal *Physical Review*. To their dismay, the journal editor refused publication because it would "besmirch" Einstein's reputation. The topic being central to Moffat's thesis, and Einstein having recently died, he repeatedly wrote to the other author, receiving no replies.

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Delivering the REPORTER

We have, since the inception of the REPORTER, delivered it to members by mail. It was also placed in the RALUT Website, for access by others, and by RALUT members who misplaced their print copy, or whose dog ate it. For those who wish to see what happened in the past, the website now also contains a complete archive of back issues.

The mailing is costly. Every year postage for mailing the REPORTER looms as the largest item. Like almost every organization, RALUT is looking to trim its budget. Trimming the cost for delivery of the REPORTER would help achieve that goal. RALUT has polled members with a questionnaire a while back. Many members indicated that, while the REPORTER was important to them, the mode of delivery was less important, and that they would be satisfied if they were to receive the REPORTER by e-mail.

The RALUT Board has therefore decided that we should utilize as far as possible delivery by e-mail. That would be

satisfactory for many members, and it certainly would cut the cost of delivery.

In future, then, the normal mode of delivery for the REPORTER will be by e-mail.

However –

- Members who do not have an e-mail address, or have not provided the office with one, will still receive, as usual, a hard copy of the REPORTER by mail.
- Members who have given the office an e-mail address will receive an e-mail communication explaining (more fully than does this note) the change and the advantages of receiving the REPORTER electronically.
- Members who have provided their e-mail address will be informed that they will automatically receive the REPORTER electronically in the future. However, they will also be given the option of continuing to receive a hard copy by surface mail.

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I have appointed a Task Force (consisting of Reporter Editor Fred Wilson, VP Diane Henderson, VP Tom Alloway, Consultant Ken Rae, with President Jack Stevenson as Chair) to implement the decision.

How will it work? The Task Force will be working out the details, but the highlights will be something like this:

- Members who do not have an email address, or have not provided us with one, will still receive, as usual, a hard copy of the Reporter by mail.
- Members who have given us an email address will receive an email communication explaining the change and the advantages of receiving the Reporter electronically.
- And they will be informed that they will automatically receive the Reporter electronically in the future. However, they will also be given the option of continuing to receive a hard copy by surface mail.

As of the AGM in April I will be stepping down as your President. It has been an honour to serve you and I thank all those who have been supportive—our work has been and must be a team effort.

Others will be stepping down from the Board, too. We need a continuous supply of new blood, both for the Board of Directors and our various committees where the basic work is done, to keep our organization lively. Volunteer your services. You will find the work interesting, useful and fun as you interact with your colleagues.

I urge you to contact as soon as possible the members of your Nominations Committee—Chair Doug Creelman creelman@psych.utoronto.ca, Roselyn Stone roselyn.stone@utoronto.ca and Tom Alloway antguy@abspruce.ca. Suggest to them members who could make a useful contribution to the Board or its committees. *Most importantly, offer your own services.*

RALUT Endowed Memorial Fund: Encouraging News

When the RALUT Endowed Memorial Fund was established in late March 2007 we did not anticipate how generously our membership would respond to this appeal to commemorate our deceased members by assisting academically excellent students in financial need.

Thanks to our members' ongoing and enthusiastic response as well as the Ontario government's matching dollar-for-dollar Trust for Student Support (OTSS) program, the major portion of the 2009 RALUT award was already derived from interest earned by this then just two-year-old endowment fund (the remainder being directly funded by RALUT) while in the following year the interest earned was more than sufficient to fund the 2010 student award.

Thus last year the RALUT Endowed Memorial Fund was already 'self-supporting' with respect to completely financing its student award.

The latest available information reveals that the fund has now reached a gratifying book value of \$52,970; this includes OTSS matching. More recent donations of \$8,720 are still awaiting the matching process.

We are also delighted to report that the OTSS program has been renewed for another year.

Our intention has been to increase the number of annual awards as the interest earned by the growing fund value also increases, and we anticipate that this intention can now be implemented.

Support of our financially disadvantaged yet academically excellent students remains an urgent issue due to the ongoing daunting economic situation to which students remain extremely vulnerable. Although the OTSS program has been renewed, we should not allow ourselves to be lulled into complacency as this renewal is just for one year: **Each donated dollar has a guaranteed book value return of 100% due to the current OTSS program, thus responding to this appeal now is—literally—a 'golden' opportunity!**

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

Many thanks to committee members Diane Henderson and Helen Rosenthal for all their help.

Beate Lowenberg

Pensions Report

Fred Wilson's version

Helen Rosenthal, chair of RALUT's Pensions Committee, reports elsewhere on the current problems with our Pension Plan, and UTFA's work to secure reasonable relations with the Administration on our Plan. I would like to add something that grows out of my experience with UTFA.

As Helen says in her article, there is an ongoing debate between the President of UTFA, George Luste, and the President of U of T, David Naylor, concerning the current state of our pension fund. (See www.utfa.org)

Our pensions are paid from the monies generated by the investment of the pension fund. The agreement

with the University concerning our pensions requires the payment into the pension fund by the University, on the one hand, and, on the other hand, the faculty and librarians who are members of the plan. For those faculty and librarians what they contribute to the fund is foregone salary, put aside into the fund to be invested, and eventually to pay our pensions. The idea is that income generated by investing the fund will provide these pensions. The contributions to the fund must be sufficient to guarantee that there is enough money there to provide the pensions earned by retirees through the salary that they have foregone.

A pension fund is in a deficit if it does not have enough money in it to pay out the pensions of the retirees who contributed to the fund. At the University of Toronto, the fund is at present in a deficit.

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Our plan is a Defined Benefit (DB) plan, and by law regarding DB pension plans, it is the responsibility of the University to cover the deficit, and ensure the payment of the pensions to which it has agreed.

The administration and UTFA debate the size of the deficit in the pension fund and the resulting consequences. There is also disagreement about who is to blame for the deficit. The latter is of less concern than the former. But, whatever else may be said, it is clear that the managers of the pension fund (that is, the administration that appointed the fund managers) followed a reckless investment policy that allowed the deficit to grow to the point where, it can be argued, the fund does not have enough money in it to cover future pensions.

It does not follow that our pensions are certainly in jeopardy. Ours is a DB plan, and the University is therefore committed by law to paying our pensions, no matter what the deficit is. If the administration cannot find the money there in the pension fund as invested, then it must find it elsewhere.

You will appreciate, after reading these documents in the exchange between President Naylor for the administration and George Luste for UTFA, that there is considerable difficulty in determining what exactly is the amount of the deficit in the pension fund. But, there is a deficit, and it is not small.

Two things are clear.

For one, the pension fund was managed by the University of Toronto Asset Management committee (UTAM). Over several years, UTAM followed a high-risk investment policy. Following this policy resulted in the 30% loss in the pension fund in 2008, a greater loss than at any peer institution. The policy is an obvious contributor to the deficit, and following it was simply irresponsible.

For two, the deficit has also grown as a result of the many years in which the administration did not contribute to the fund. Since 1987, when the administration assumed full responsibility for the pension plan, there have been 18 such full or partial contribution holidays. A number of these holidays were mandated by law but only then on the basis of the predicted surplus in the fund, which is

determined by the actuarial assumptions that are set by the administration.

One crucial assumption is the predicted rate of return (above inflation) from the investment of the fund. The higher one sets the assumption, then the predicted assets in the fund will be higher. If the investment is added to the assets of the fund, then, if it is high enough, then it will be possible for the fund to generate the pensions the University is obligated to pay, even if the University were to not make a contribution to the plan in a given year. Indeed, the law requires that, if the plan has, through the investments, a surplus in it, then the University need not and should not make a contribution to the fund that year. The University can take a contribution holiday.

The current assumption is for a 4% real return (above inflation), in spite of the fact that the average real return over the last ten years has been 0%. The assumption is clearly unreasonably high.

The point is that the unreasonably high assumption about the rate of return on the investments created the appearance of an enhanced surplus. Since there was the appearance of a surplus, the administration could invoke the legal requirement not to contribute so that the surplus does not exceed a certain threshold. The assumption and the apparent surplus was used to justify the University taking a contribution holiday. Eighteen of them, in fact.

When I first became a member of the UTFA Executive in 1982, our pension fund was in deficit. At that point, the negotiated Plan made the administration, and the members who were contributing to the fund from their salaries, jointly responsible for covering the deficit, to ensure that there would be enough money there to pay, in the agreed DB amounts, the pensions of the members when they retired. But the problem was quite over-shadowed by UTFA's struggle for some form of binding arbitration for salary and benefit negotiations. UTFA ultimately gained a form of binding arbitration of Ptolemaic complexity, and it does in its own way work. When those issues were settled, the matter of the deficit became moot: the investment market had improved, and the deficit had been eliminated.

In fact, the market was so good that there was a surplus in the fund: it had more than enough money than was needed,

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Pension Report Freds Version continued from page 8

so far as the actuaries could tell, for the University to cover the pensions it was obligated by the DB plan to pay.

Then when I assumed the Presidency of UTFA in 1987, I was told that the surplus had been eliminated. In the previous round of negotiations, under UTFA President Michael Finlayson, UTFA had negotiated a deal which used all of what was then the surplus in the pension plan to finance improvements in salaries and benefits. As part of the deal, UTFA had given up any claim to the surplus while the administration assumed complete liability for any deficit.

The deficit had become non-existent – the market had seen to that – and so was the surplus – it had been used up to improve salaries and benefits.

(It is worth noting that George Luste, the present UTFA president, opposed the Finlayson settlement and the giving away of any surplus. UTFA Council rejected his arguments, and accepted the deal that Michael Finlayson had negotiated on UTFA's behalf.)

During my first year as UTFA President, however, a surplus re-appeared. Where did it come from? It turned out that the actuarial assumptions of the pension plan were changed, and a new surplus resulted from that change. The actuaries at the time insisted that the change was a normal adjustment, one not made at the behest of the administration. But UTFA had given away any claim to the surplus. The result was what seemed to be a windfall to the administration. The University could take a holiday from contributions, and put the surplus that the market made possible to other uses such as the endowment funds, rather than using it to the benefit of the members of the plan. (It should also be noted, however, that, during the years of surplus, UTFA did one year negotiate a contribution holiday for faculty and librarians who were members of the plan, giving them a modest increase in their take-home pay.)

In due course, as we all know, the markets did what they always do, and turned around. What had been a large surplus over the years quickly became the present even larger deficit. If the surplus had been invested back into the plan to allow for these contingencies of the market, instead of covering costs for things favoured by the administration, the plan would not have fallen into deficit.

The combination of (1) the low rate of return on investments, and (2) the contribution holidays the administration has taken, have created the present deficit in our pension plan.

We must remember that our pensions are protected, thanks to our DB plan, from the consequences of the pension fund deficit. However, we must also remember that the liabilities (e.g., our pensions) that cannot be covered by the pension fund must still be paid, from most likely the operating budget. Consequently, in times of deficit, pensions are much less likely to be improved or to be augmented to full cost-of-living protection.

But further, given the deficit, the administration can meet the University's responsibilities only by taking money from the operating budget throughout the University. Moreover, by law the University cannot simply postpone contributing to the pension fund in the hope that the market will again reverse itself. The deficit has become huge and the University has, by law, only a relatively short period of time in which to eliminate it through increasing its contributions to the pension fund. Note that the members of the plan have no obligation to increase their contributions to help cover the deficit. The Finlayson negotiations ensured that members had no liability for the deficit: equally, they had no right to any of the surplus – in return for gaining full control of the surplus, the administration also assumed full responsibility for the deficit.

The deficit has obvious consequences for the entire U of T community: the deficit must be covered and to do that money will have to be taken from the operating budget of the university. With that, it will look like money is being taken from the students to subsidize the pensions of retirees. Whatever happens, it is evident that the funding of the University's usual activities of teaching and research are compromised.

Perhaps needless to say, there is pressure from the provincial government for solving the problem of the deficit by increasing the contributions of the members.

The deficit, it has become clear, is of concern not just to retirees but to all those involved with U of T, retired or not, including faculty, librarians, staff and students.

Memories of Things Past

Ten Years Ago

by Charlie Meadow

First Editor of the REPORTER

Ten years! I can't say it feels like only ten weeks; it feels more like 20 years, I guess because a lot has happened to me since those pioneering days. I was not actually the first editor but I was the first to have that formal title. The very first edition of what became the *RALUT Reporter* was put together by Sewell Russell, wife of our first president, Peter. She wrote and assembled the text and arranged for the final typing and printing to be done by a woman whose name I can no longer recall, who ran a typing-copying service in downtown Toronto.

How did I come to this? In previous life I was required to take a course in printing and typesetting, in seventh grade. Later, I wrote some books and became editor of two academic journals. So, printer's ink began to flow in me early. As a professor, I had served one term on the U of T Academic Board, didn't like it, ran for and won a seat as retiree member of the UTFA Council, and then segued into early membership of RALUT's council (before the current name was born).

Back to the Reporter. When I agreed to edit the Canadian Journal of Information Science I found that it had no publisher. Each previous

editor had made his or her own deal with a printer of choice. I found the UT Press eager to take on another journal and they offered all sorts of professional help on a continuing basis. So, when I found myself editor of RALUT's new publication, without funds, I approached them once again with the Reporter. As a result, its appearance became much more professional than our first try. Not free but reasonable.

Anyone who has ever run an organization's newsletter knows the agony of finding enough copy as a publication date looms. So it was for me at first. But as we formed committees, got recognized by the University, worked with XX and YY, established our own office and a retired scholars' organization, the paper has grown fatter and with more good reading.

By the way, most of the expansion I just bragged about came after I was lured to Victoria, the land of the nearly dead, and under the leadership of our current editor, Fred Wilson. Out here in the west, I adjusted my definitions of cold to 5°C and hot to 27°. Other than that, adjustment has been easy and pleasing. I am working on what I hope will be my last professional journal paper, then to really retire. I have even learned to split an infinitive without guilt.

RALUT REPORTER

Retired Academics and Librarians
at the University of Toronto

J. Robert Prichard Alumni House,
University of Toronto, ON M5S 3J3
416 978 7256

Vol. 1 no. 1
April, 2001



We need a massive turnout of retirees at the UTFA AGM.
Monday April 23, Medical Sciences Auditorium, 4.00 pm.
Please be there and be there early

Memories of Things Past

January 30th, 2001

(PROPOSED) ASSOCIATION OF RETIRED FACULTY OF THE UNIVERSITY OF TORONTO (ARFUT)

The time appears to have come for us to consider setting up our own Retired Faculty Association. Several letters from us since last autumn have described our dissatisfaction with the University of Toronto Pension Plan. The University of Toronto Faculty Association (UTFA) is negotiating with the University Administration to change the Pension Plan from the current Defined Benefit Plan to a Defined Contribution Plan. We support such a change for the betterment of our currently employed colleagues, but we have always insisted that ensuring a fair share of the current pension surplus for existing pensioners requires discussions that are completely separate from the matter of future pensions, salary and related benefits.

Our most serious concerns are principally three:

1. The enormous existing surplus over what is required to fund existing and future pensions;
2. The fact that improvements in pensions payable to future retirees have always been denied to those of us who are already retired;
3. The parlous state of some of our older colleagues, many of whom are female or survivors of deceased retirees, and who are especially disadvantaged by the puny amount of their pensions.

Last September several hundred of you attended a meeting that endorsed a series of motions demanding exactly such a course; i.e. completely separate negotiations for the distribution of the pension surplus as the only way of ensuring that our fair share would not be bargained away. Yet, last September UTFA rejected, and refused to endorse, our wishes. Instead, it agreed to proceed with combined negotiations in which salaries, benefits, pensions and the future of the pension plan would be considered together. It also accepted the University's condition for opening negotiations which was that our right to arbitration be waived. Its only concession

to our demands was an agreement to increase retiree representation on UTFA Council from two to six. These four additional retirees are permitted to speak but not vote. (This was adopted as an interim measure until the UTFA Constitution could be amended to allow at least six full representatives.)

We have been deeply dissatisfied with the conduct of negotiations so far. UTFA's negotiating committee was established without consulting us in any way about its membership, and we have a profound difference with UTFA over the size of the pension surplus. This surplus, which our contributions helped to create, continues to grow, yet we are denied a commensurate share of it. Indeed, the University maintains that we have no right to any of it. We believe, with very sound actuarial support, that this surplus is at least \$150 million more than both UTFA and the University accept. We believe that UTFA gave away an enormous amount of the surplus even before negotiations began.

Our position on the most flagrant cases of inadequate pensions being paid to older retirees and their survivors is that these cases can readily be dealt with by drawing on the sum of at least \$750 million which the University has saved during its lengthy pension holiday. For most of the past thirteen years the University made no contribution to the pension plan. However, UTFA has declined to seek access to this money, and its Chief Negotiator has derided our insistence that it should be an essential part of the negotiations.

We are concerned that our best interests will not be fairly and actively pressed in the present discussions, and we fear that an agreement that is inimical to our just interests may be rushed through Council without our being able to prevent its passage. This fear is heightened by UTFA Council having passed, on January 18th 2001, a resolution barring our four additional retiree representatives from being present when the Chief

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Negotiator reports on the state of negotiations during *in-camera* sessions of Council. Since Council routinely goes *in-camera* to hear these reports, and since our two elected representatives are forbidden to communicate to anyone else what has transpired, our four non-voting retiree representatives will be denied all knowledge of the negotiations. UTFA, by barring our additional representatives from even hearing discussion of the negotiations, has withdrawn its good will gesture of last September when it increased our presence on Council.

Our shock at these developments leads us to feel that the time has come to form our own retiree organization, as has been done by retirees at several other universities. The immediate purpose will be to press our case with greater vision, strength and determination than seems likely to come from UTFA's negotiating team and Council. We do not propose to withdraw from UTFA. Indeed, it is of paramount importance that we all continue to belong, but we believe that we must have an additional voice.

Beyond this immediate purpose, recent events have convinced us that there is a need for a permanent organization to represent and communicate with as many of our retired colleagues and their survivors

Steering Committee:

Professor Peter H. Russell

Professor John Cairns

Professor Harvey Kerpneck

Professor Germaine Warkentin

Professor John Hastings

Professor Charles Meadow

Professor George Luste

Professor George Milbrandt

Professor John Gittins

January 30th, 2001

as possible. Many retirees and partners of deceased colleagues are not members of UTFA. We believe that an organization that represents and is accountable to retirees and survivors is essential for maintaining a mutually beneficial relationship with the University.

We are under no illusion that this will produce magical results, but we see a great need for a vigorous programme of lobbying Governing Council and the University Administration, and of drawing attention in the press to our rightful share of the pension surplus. We are unwilling simply to hope for the best from the present UTFA/University negotiations, which do not appear to be going well for us. We believe that forming this organization is the right course of action for us to take.

Accordingly, we invite and urge you to attend a meeting on **Monday, February 19th 2001 at 2.00 pm** in the Medical Sciences Auditorium at the University to consider founding this new organization. A draft constitution is enclosed for your consideration. If you can not attend but wish to express your support, or if you require more information, please feel free to telephone any member of the Steering Committee.

Memories of Things Past

Vol. 1 No. 1 April, 2001

President's Letter

First, I would like to thank all of you who turned up at the Medical Sciences Auditorium on February 19th to found RALUT, and all of you who since then have responded to our invitation to join RALUT. Now "you" have become "us" and quite an "us" we have quickly become! Our Secretary Charles Meadow and Treasurer Ann Schabas tell me that as this first RALUT newsletter goes to print RALUT has 380 members. That is nearly four times the number that attended our founding meeting.

We expect that our membership will continue to increase rapidly. The University has agreed to facilitate a mail-out to all the retired faculty and professional librarians, and their survivors, on the Dept. of Human Resources' list of pensioners. Given that the total number on the University list is 1275 retirees and 227 survivors, there is clearly much room - and need - for growing our membership. And I should point out that beyond those receiving University of Toronto pensions, there are colleagues who qualify for membership as "retired academics and librarians of the University of Toronto" whose pensions are not with the University but with one of its components such as a College.

The mail-out is clearly an excellent step towards making RALUT a body that can effectively speak for and serve all retirees. But it is not a substitute for each of you spreading the word to colleagues and survivors of colleagues who are friends of yours but who have not yet joined RALUT. You will be able to do this more systematically when we supply all of you with up-to-date membership lists. This we hope to do once the big surge of new members is over. In the meantime, if you want to inquire about friends in your own part of the university, just leave your name and number on our phonemail at 416-978-7256, and a member of the Executive or a volunteer will contact you.

The mail-out facilitated by the University's Human Resources Department, the acquisition of a campus address at Alumni House and a 978 telephone number,

and permission to use the University crest are all examples of the excellent co-operation RALUT has received from the University. Soon after our founding meeting I wrote to President Robert Birgeneau about RALUT and requested an opportunity for our Vice-President, Germaine Warkentin and myself to meet with him. President Birgeneau responded quickly. Though the Vice-President for Administration and Human Resources, Michael Finlayson attended the meeting the President arranged with us, the meeting's purpose was not to negotiate pension issues but to review the broad purposes of RALUT. The President and Vice-President both responded in a very positive way to the creation of RALUT and promised the University's assistance in helping it to get organized. The co-operation we have received since then fully lives up to that promise -and for this we are very grateful.

Now, some of you reading this letter, may be saying to yourself, "well that's all very nice, but does this mean that RALUT is starting off by getting so cozy with the University administration that it will not be able to act as a strong and independent advocate of retirees' interests?" I want to assure you that this is not the case. Germaine and I told the President and Vice-President that while RALUT acquiesces, for now, in having retirees' pension issues negotiated by UTFA as part of its general negotiation of salaries and benefits, RALUT will assess the outcome of these negotiations in terms of the principles on pension surplus RALUT adopted at its founding meeting. We left no doubt that should we be confronted with an UTFA/U of T agreement that runs counter to these principles, they will most certainly hear from us.

Your Executive Committee has been monitoring the UTFA/U of T negotiations as best it can. Recently RALUT's Pension Committee, headed by Harvey Kerpneck, met with Lloyd Gerson, UTFA's Vice-President (Salaries, Benefits and Pensions) who conducts UTFA's negotiations (with a small group of

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Memories of Things Past

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“advisers” whom he did not want to attend the meeting). At this meeting we learned that mediation will take place from April 9 to 12. It may possibly run into the following week. If the mediator produces an agreement between the University and Professor Gerson, within a day or two it will be submitted to an emergency meeting of the 64-person UTFA Council (on which retirees have two representatives). If the agreement is ratified by a majority of Council, that - apparently - is that. UTFA officials told us that it is their understanding that a General Meeting of UTFA's members could not rescind ratification by using the power it has under UTFA's by-laws to give “directions” to Council. I might say that, as a constitutionalist, I am not at all sure these officials' understanding is correct.

As soon as our Pension Committee learns of an agreement emerging from the mediation process, it will assess its pension elements in terms of the statement of principles on pension surplus you unanimously adopted at RALUT's founding meeting. Elsewhere In this newsletter, Harvey Kerpneck will tell you about his committee's preparation for such an assessment. and our options if the agreement fails to meet our principles. The most positive point I brought away from the meeting is that UTFA's President Rhonda Love and Professor Gerson both assured me that they would not accept any move by the University to make an agreement reached in these current negotiations a once-and-for-all disposition of any surplus in our pension fund.

Let me conclude on a less ominous note. Recently I learned that there is a Canadian Association of Emeriti and Retired Academics (CAERA). CAERA at this point is simply a loose network of associations. It has, as yet, no national executive, formal membership or funds. But since 1994 it has held meetings at what we used to call “The Learned’s” (now known as the Congress of the Social Sciences and Humanities). Alas this year at Congress 2001 at Laval, CAERA will not meet as there is no retiree association to host a meeting. All this I have learned from the University of Alberta's Association of Professors Emeriti. Through the Alberta Association's efforts, 21 organizations of university retirees have been

identified. Why on earth did it take so long for the University of Toronto to provide the 22nd?

The material the Alberta Association provided shows the wide range of useful functions a retirees association can perform. For instance, the Alberta Association has developed an Emeritus Resource Inventory that is sent to Deans and Department Heads setting out the interests and needs of retired faculty. Quite a few retirees associations have web sites (RALUT will have one soon). Just a quick scan of these sites shows a tantalizing menu of possible activities. Our Members Concerns Committee, chaired by Germaine Warkentin, will soon be asking you about the activities and functions you would be most interested in having RALUT develop.

I know that many of you joined RALUT in the hope that it would “deliver the goods” in terms of a better deal on pension issues. That your Executive surely must strive to do for you. But I want RALUT also to be a participatory organization in which you can feel some ownership of what it is and what it does. That means having many members beyond the Executive involved as volunteers and participants in RALUT's work and activities. We have much to accomplish together.

Sincerely,

Peter H. Russell

We're likely better at computers than we thought

A very recent article reported on computer use in various age groups.

Tun, P. A., & Lachman, M. E. (2010, August 2).

The Association Between Computer Use and Cognition Across Adulthood: Use It So You Won't Lose It? Psychology and Aging. Advance online publication. doi: 10.1037/a0019543

Age group	32-44	45-54	55-64	65-74	75-85
Never	6.2	11.5	19.0	39.5	63.6
Monthly	5.5	3.3	3.1	4.0	3.3
Several times per month	5.6	6.0	5.9	2.4	4.9
Weekly	3.3	4.4	4.3	2.9	3.3
Several times per week	19.4	14.1	14.7	12.9	6.0
Daily	60.0	60.7	52.9	39.4	19.0
Total %	100	100	100	100	100
Total N	568	754	714	451	184

This was a telephone survey, primarily to investigate the cognitive effect (correlates?) of computer use in the population. Thus it does not catch the RALUT demographic. However it should be instructive when thinking about on-line communication. Only 19% of those over 75, and 40% of those 65-75 were on-line daily!

By the way, the study found significantly higher cognitive function among computer users, especially among the older age groups.

Doug Creelman

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Einstein Wrote Back continued from page 5

In the last chapter of his book he briefly surveys his long academic career at U of T. In addition to interesting details on his interactions with particle physics Nobel laureates Gell-Mann, Glashow and Salam (an academic mentor during his UK period), he provides brief commentaries on his own research in particle physics and cosmology, along with opinions about their current state.

He uses the term “herd instinct” to describe the negative impact of the peer-review system in journal publishing, which is so important in the academic world. There is a certain validity in this description, as is use of the term “fad” to categorize popular current research activities at particular periods in history. But these dismissive descriptions do not provide a balanced picture of the advance of verifiable physical theories. The process of testing them against experiment and observation is complex, and occurs in a competitive human environment.

In particular, he discusses his contributions to several of the unresolved key issues in cosmology: inflation in the early universe,

dark matter, and dark energy. They give the impression that his theories apparently explaining the observations are marginalized simply because they are not in the “herd’s mainstream interests.” But the state of affairs is more complicated than this, and a fuller account could have provided a better overview.

In conclusion, its limitations notwithstanding, Moffat provides an entertaining account of his career, useful insights into both the profession and the state of the subject. However, if one seeks a good understanding of developments in theoretical physics, better accounts are available. One is Nobelist Steven Weinberg’s *Dreams of a Final Theory: The Scientist’s Search for the Ultimate Laws of Nature*.

Recall the RALUT Wednesday lunches, in the Faculty Club

They are on the first Wednesday every month until June.

Hope to see you there!!

Publication Notice

The RALUT REPORTER is published by RALUT, (Retired Academics and Librarians of the University of Toronto), a non-profit association of retirees, near retirees, and surviving spouses/partners of the faculty and librarians of the University of Toronto. RALUT or any of its officers can be reached by post at its office at 256 McCaul Street, Toronto ON M5T 1W5

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