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## President's Report

In my first column as in-coming President it is my pleasure to begin by paying tribute to two of my predecessors, Ralph Garber and Doug Creelman. Ralph served two years as President and four years as Past-President; Doug served four years as President and is now

serving as Past-President. Those years, six in total so far, were years of growth and success for RALUT, due in large measure to their leadership.

Observing them, I noticed that their success was due not only to their diligence and cognitive intelligence but their emotional intelligence—their interpersonal skills. Perhaps these skills derived in part from their other activities, Ralph as a social worker and Doug as a psychologist and accomplished sailor. Academics, full of ideas and eager to put them across, are not always easy to deal with. Ralph, with his witty and disarming sense of humour, could dissolve tension in a flash. Doug, probably as he would as captain of his sailing boat, would be calm, patient and unflappable in the face of a potentially stormy session.

These two leaders will be a hard act to follow. As a philosopher I am ostensibly a lover of wisdom—from which it does not follow that I actually possess any of that rare commodity. What I can promise, however, is to be a good listener, to be sensitive to the needs of others, and to work hard to advance the purposes of RALUT. Let me say a few words about the other officers of RALUT.

# 2009 Annual General Meeting

There was an attentive and record audience for the special presentations by invited guest speakers Warren MacKenzie and Greg York on the subject of "Portfolio Tips in Turbulent Times"; followed after an enjoyable buffet lunch by special guest speaker Keith Ambachtsheer on "Our U of T Pension Plan: Your Questions Answered". Encouraged by the response last year, throughout the day there was an enticing display of books written by RALUT members for sale.

Doug Creelman, commenting that this would be his final Report as RALUT's President, referred to the significant event of the opening of the Academic Retiree Centre (ARC) next fall. As for all Reports to the AGM, additional information was provided in the printed President's Report given to AGM attendees and also published in the RALUT *Reporter* (Vol. 8 No. 4: Spring 2009).

The Centre is the outgrowth of negotiations with the University regarding the end of Mandatory Retirement; it will have a comfortable lounge, a computer-equipped collection of carrels in a separate room, and offices for RALUT and ARC. The Senior Scholars' College, with self-nominated Fellows as its core, will also be housed at the Centre. Since we aim to keep the Centre open every day throughout the week, the Administrator Pat Doherty is looking for volunteers to facilitate this.

The President then spoke about other important accomplishments such as RALUT's representation, again, on the negotiating team for salaries, pensions, and benefits; involvement in the organization of popular library-based computer literacy courses, and several successful Senior Scholars' Symposia--an annual event since 2006.

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## ARC and Senior College Finally Materialize

Peter H. Russell

Two retiree institutions, the Academic Retiree Centre and Senior College, which have long been in the planning stage, have finally arrived.

On Tuesday June 16 I went to the fourth floor of 256 McCall, walked around to the southwest corner and couldn't quite believe my eyes. Some men were moving new furniture into the Academic Retiree Centre! It looks terrific. I am especially pleased with the room that houses eight study carrels. It is light and airy and the carrels are most commodious. The reception area, ARC Administrator Pat Doherty's office and the RALUT office all look larger than I envisaged them.

Pat Doherty and Judy Sherk will be moving into ARC over the summer. ARC's formal opening will take place from 4-6pm on Thursday October 1. You will all be receiving

President's Report continued from page 1

Our new Vice-President, Diane Henderson, has been working hard to advance the purposes of RALUT for the past five years as Treasurer. Diane has kept an impeccable set of books for us and has exercised a canny frugality with your money. She will be assisting me as Vice-President for Operations, keeping a watching brief over treasury, membership, communications and office staff. Lino Grima, another indefatigable worker and one of the retiree members of UTFA Council, is continuing as Vice-President for Policy, with a watching brief over pensions, benefits and public policy.

Beate Lowenberg, who has done an outstanding job with Commemorative Initiatives, will continue to chair that committee and will continue as RALUT Secretary, in which latter role she will assist me with the operations of the Executive Committee. We give a special welcome to Elinor Fillion who, I am sure, will very ably fill Diane's shoes as Treasurer. The Executive committee is rounded out by members-at-large Roselyn Stone, Scott Rogers and Tom Alloway, who bring their lively intelligence and special knowledge to our discussions. Although no longer members of the Committee, Joan Winearls and Ken Rae continue to donate their talents, Joan as Archivist and Ken as computer expert and all-round trouble shooter.

Of course, much of RALUT's most important work is done by our Standing Committees: Pensions chaired by Helen Rosenthal, Benefits chaired by Ruth Pike, Public Policy chaired by Don Bellamy, and Senior Scholars chaired invitations. Use of the Centre, including its study carrels, will be possible earlier than that in September. If Pat Doherty is successful in recruiting enough volunteers, ARC will be open for business from 9am to 5pm, Monday to Friday. A training session for volunteers will be held at the Centre on Thursday September 10 at 10am. Please contact Pat Doherty (academic.retiree@utoronto.ca) if you are willing to be an ARC volunteer. More volunteers are very much needed.

ARC's neighbour on the fourth floor will be two programs of the Faculty of Pharmacy – its International Graduate Program for pharmacists from overseas and its Continuing Education Program. Pharmacy will have first call on the meeting and classroom space on the floor. But Maria Bystrin, Pharmacy's Director of Continuing Professional Development, assures us that there will be opportunities for ARC and RALUT to book space on the floor. We are promised information about the availability of rooms early in September.

On May 14, 38 retired faculty and librarians gathered at Massey College to make the organizational decisions *continued on page 5* 

by Cornelia Baines. I want to make separate mention of Claudia Colas, Chair of Membership, because she was involved in a serious accident in May while travelling in Greece. She has been in our anxious thoughts, but we understand that she is recovering well and as of this writing we await her return to Toronto.

We will all want to thank Ed Barbeau, our Webmaster, for all the work he has done for us on what is now a major method for communicating with our members. Our public face is often Judy Sherk, who works in our office two half days a week. If you have a problem, don't hesitate to contact her by phone or in writing. She is very able and friendly and will tend to your request as soon as possible.

I want to pay a special tribute to Fred Wilson, the Editor of *The Reporter*, who will be continuing in that role in the coming year. Fred does excellent work year round to keep up with the publication cycle and produces a professional level product—but under some handicaps, not the least of which are obtaining copy and obtaining it on time from his colleagues. He is a prodigiously productive author in his own field of philosophy, but he cannot also be expected to produce all the copy for the newsletter he edits. I ask for your assistance in this regard: make submissions to *The Reporter*, make them copiously and make them on time.

In the coming year we will be conducting an examination of all our communications activities, not only *The Reporter* and our web site, but our email, snail-mail and telephonic

## INVESTMENT TIPS FOR TURBULENT TIMES

#### Lino Grima

#### **RALUT Vice President**

#### **UTFA Council Member (Retiree Constituency)**

In these days of the financial bear, suggestions on how to deal with declining portfolios are likely to attract a large audience. So it was no surprise that even on a gorgeous sunny day, attendance at the 2009 Annual General Meeting of RALUT was about 40% higher than usual. Kudos to the organizers of our AGM.

Warren Mackenzie and Greg York of Second Opinion presented a seminar, 'Portfolio Tips for Turbulent Times'. Second Opinion offers its clients financial counseling services. The client of Second Opinion pays a flat hourly fee for the counseling and the firm is not involved in the sales of stocks or bonds or mutual funds thus removing one of the most serious conflicts in financial services.

The portfolio tips consisted of 13 steps. These steps are easy to understand but some of us know from personal experience that they are not so easy to follow without some coaching. The major penalty for not following these easy steps is underperformance in our investment portfolio. The typical underperformance is about 2.5% per annum. On an investment of one million dollars inside an RSP, for a male aged 60 years the expected real cost in today's dollars of this typical underperformance is \$200,000.

The first two steps reflect the need to put a lot of thought into this process. First, we need to accept responsibility for looking after, and being involved in planning our portfolio. This is more an attitude than an activity. Second, we need to be clear about what we want, particularly our spending and estate goals. It is a good idea to write these goals for future reference and to review them annually.

Step three is to review our goals and update our financial plan from time to time. A useful suggestion is to work out some scenarios to judge how our plan will work out under different scenarios (e.g. higher energy prices or a bear market in natural resources). Step four is to understand the various *risks* in our actual and potential portfolio such as the ups-and-downs of the stock and bond markets, fluctuations in interest rates, changes in the value of our dollar in relation to other currencies, inflation, and changes in tax rules. It would be next to impossible to predict such changes. What we need to do is to think through what difference such changes would make to our portfolio and try to have as robust a portfolio as possible.

Investors tend to buy and sell under the influence of greed or fear. Therefore step five is to follow a *process continued on page 7* 

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communications with our membership. Communication should be a two-way street, so we should be hearing from you, our members, in ways that are effective and convenient for you. We hope to receive your support and in-put in the endeavour to make RALUT's communications system the best among all the members of CURAC, our national body.

There are a number of ways in which you can make a contribution, for example by volunteering to be a member of one of our committees. Give to get. Longevity is associated with the maintenance of social connections. And it is not all work, we have fun, too. Come join us for lunch every first Wednesday of the month at the Faculty Club, where we have lively conversation and good cheer. (You can pay by cash or credit card as well as by your member's chit, if any.)

Our Annual General Meeting 2009 was a great success, with a 40% increase in attendance this year. This success was due mainly to Doug Creelman, who conceived the idea of having experts on pensions and investments as our speakers. He managed to obtain Keith Ambachtsheer (an international expert on pensions from U of T) as the Special Speaker at the AGM to present on "How the Financial Crisis is Impacting on Pension Finance: Implication for the University of Toronto Pension Plan and its Stakeholders." Warren Mackenzie from Second Opinion (an investment advisory company) spoke on "Investing Tips for Turbulent Times" in the morning session. These presentations are reported on elsewhere in this edition of the newsletter by Vice-President Lino Grima. I should say, *en passant*, that Warren Mackenzie told me after his session that the show of hands to his questions and the questions posed to him from the floor indicated that the audience was much above the average level for investors. Are you as surprised as he was?

The worldwide financial crisis is still upon us and will likely be with us for a number of years to come, if we count the time that it will take to unwind the debts that have been incurred to fight it. We have been assured that the pensions of those of us who have already retired from the University of Toronto are probably safe. True, but nothing in this world is absolutely safe. Rest assured that RALUT will be keeping a careful and active eye on all developments, such as pension fund losses and future inflation, which could affect our pensions and benefits. You will be hearing more from us on these issues.

JT (Jack) Stevenson

From University of Toronto Bulletin June 9, 2009 reprinted with permission

## Study Aims to Keep Older Drivers Safely Behind the Wheel

#### By Tammy Thorne

Bespectacled eyes just barely peeking out over the top of the steering wheel, left-turn indicator light blinking continuously on a car traveling at 20 miles per hour — this is the stereotypical image of an elderly driver.

It is a stereotype that researchers at the Toronto Rehabilitation Institute, a fully affiliated teaching and research hospital of the University of Toronto, are setting out to disprove with the first study of its kind of older drivers that will help determine ability to drive. One of the study's goals is to find ways to keep older drivers on the road longer. Professor Gary Naglie of medicine is one of the lead investigators working on the new study, sponsored by the Canadian Driving Research Initiative for Vehicular Safety in the Elderly. CanDRIVE will follow 1,000 older adults for five years in seven Canadian cities with the goal of identifying key factors that affect the ability to drive safely. The results will aid in the development of a simple, objective test that family doctors can use to identify high-risk older drivers. "Once we have something that can identify older drivers who are safe, we can also identify remedial problems and the smaller percentage that are unsafe and hopefully prevent more accidents," Naglie said. "I want to make sure we have the best possible tool so we can do this well."

Mature motorists may not be the worst on the road but as Canada's population ages, the number of older people who hold a driver's licence is growing steadily. This combined

#### 2009 AGM continued from page 1

The Report presented by Treasurer Diane Henderson as customary spans the period from one AGM to the next. However, the Treasurer pointed out that the RALUT financial year actually corresponds to the calendar year. As was evident from this Report, RALUT's financial position remains strong thanks to prompt membership renewals plus additional donations.

Ruth Pike, Chair of the Benefits Committee, reassured members that although some aspects of the Committee's work may be taken over by ARC, the advocacy role of the Committee will not be affected. The Benefits Committee has compiled useful contact information regarding member with the fact that many family doctors report that they do not feel confident in their ability to evaluate patients' fitness to drive makes this new research essential to a safer society as well as the quality of life for older drivers.

Doctors generally don't like to take away patients' licences as it can strain the doctor-patient relationship and lead some older drivers to not report symptoms for fear of being told they can no longer drive.

Statistics show that both new drivers and elderly drivers are most at risk for motor vehicle crashes per kilometre driven, with an almost exponential increase after the age of 75. Yet other studies show that some of the safest drivers are senior drivers.

"Certainly they are some of the most experienced," said Naglie, a geriatrician and scientist.

"The issue is not age but disease and functional disabilities that often come with age. Older people tend to be more prone to medical illness that can affect physical and cognitive function, but not all older people have these conditions. That is why it is imperative that assessment is individualized. It's not age — and that distinction is important."

Naglie believes that, ultimately, the study will improve the safety and the quality of life for older drivers.

CanDRIVE is funded by the Canadian Institutes of Health Research.

For information about how to participate in the driving study, please call Novlette Fraser at 416–597–3422, ext. 7851 or fraser.novlette@ torontorehab.on.ca. Participants must be 70 or older and drive at least once a week.

entitlements, available on the Benefits Committee web page together with other pertinent information.

Chair of Pensions Committee Helen Rosenthal again expressed increasing concern regarding the management of the Pension Plan. George Luste has produced a presentation on this topic and a website article by him is also available.

Martin Teplitsky is now seized regarding governance of the Pension Plan.

Responding to a member's question regarding the need for equal representation on pension plan governance, Peter Russell stated that RALUT's position is for equality and mediation. Since it is customary in public companies to

## **Report to the RALUT Executive CURAC Conference Moncton** 20-22 May 2009

#### Doug Creelman, RALUT delegate

The conference was attended by about 30 delegates and others, from universities across Canada. Sessions filled a room designed for 70, in the Université de Moncton academic building. RALUT was represented by Jack Stevenson, as RALUT President, Peter Russell, as Founding President of CURAC, and me as Official Delegate of RALUT.

A packed agenda over the two days featured sessions on pensions, the current investment market, concerns of local associations, health, and compulsory retirement. Simultaneous translation was available for the few presentations that were delivered in French. Interestingly, there was no English-French translation.

Some things we learned:

Defined benefit pensions can be in danger; some institutions have unilaterally ceased contributing to their

#### ARC and Senior College continued from page 2

necessary to bring into existence the college approved by RALUT and ARC's Board of Management. These 38, together with another 44 who could not attend the May 14 meeting, are the Founding Fellows of the College. It was a lively and productive meeting. Minutes of the meeting are available on the ARC web-site. At this inaugural meeting of Fellows the following decisions were taken:

- for now the name of the college will be Senior College
- Senior College will be governed by a Council of up to 15 elected by and accountable to the Fellows
- All Fellows may attend Council meetings and contribute to discussions but only Council members may vote
- The College should have a Chair, Vice-Chair, Secretary and Treasurer and Program Directors
- Founding Fellows will contribute \$100 each to provide the College with some start-up funding
- Senior College will seek recognition from the University which, among other things, will enable it to work with the Department of Development on fund-raising for the College

pension funds. Individual investors should act carefully in the current bear market, and not follow the mob, with a target return of 4% above inflation. Among offerings to members, tours of research laboratories sounds like something interesting to try, in addition to the cultural outings that RALUT currently offers. Pension governance was reported to involve retirees in the oversight committees at several institutions, unlike at the University of Toronto. We also enjoyed a session on health at which laughter was demonstrated to be very useful for resolving mental and physical health issues.

At the Annual General meeting John Meyer from the University of Windsor was elected President. Doug Creelman, from RALUT, was designated Chair of the Benefits Committee. The next meeting, in May 2010, will be at York University in Toronto. The RALUT delegation offered whatever help we can provide.

At the May 14 meeting, the Fellows elected 15 members of Council and the College's officers. The members of the Council are listed below with the titles and responsibilities agreed to by the Council at its first meeting on June 18:

Principal: Peter Russell Vice-Principal: Cornelia Baines Registrar: Merrijoy Kelner Bursar: Charles Chaffey Communications Chair: Ken Rea Program Convenors: Harold Atwood, Martin Klein, Joe Whitney Co-ordinator of Distance Fellows: Neil Strauss Co-ordinators of fund-raising: John Dirks, Morris Goldner University Relations: Suzanne Hidi Members-at-large: Ruth Pike, Scott Rogers, Germaine Warkentin The Senior College Council held its first meeting on June 18 at Massey College. All members of Council participated, including one, Neil Straus, by a conference call connection. It was gratifying to see how many other

Fellows attended and contributed to the meeting. There was much discussion about program activities. To pull all the ideas together and plan a program of seminars for the *continued on page 8* 

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confirm the accounting company every year, we should do likewise respecting the asset management team.

The Senior Scholars committee, chaired by Cornelia Baines, has thrived this year. The 2009 Symposium was very successful and the Proceedings of the 2008 Symposium have now been published and will be distributed within the university to the speakers and the administration and Governing Council, among others. Library training exercises were another much appreciated project.

This committee, significantly, was the spawning ground for the Senior Scholars' College. Cornelia Baines was also responsible for producing the impressive "RALUT Publications and Honours 2008" publication which accompanied the spring 2009 *Reporter* issue (V.8 # 4).

Commemorative Initiatives Committee Chair Beate Lowenberg was happy to announce that, since submission of the printed Report to AGM in March stating that the RALUT Endowed Memorial Award Fund stood at \$31, 770 (including fully matching government funds), additional donations totaling a further \$2395 (which is also eligible for government matching) has been received. All this has been achieved in the space of just two years since the inauguration of this fund in April 2007–thanks to the extraordinarily generous support of our members.

Consequently, it was decided to make two awards in 2009:

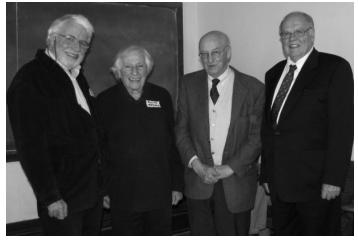
1. The first \$1000 annual award from the RALUT Endowed Memorial Award Fund, the major portion being funded by earnings obtained from this endowment.

2. The fourth \$1000 annual award from the RALUT Memorial Award Student Bursary, which is directly funded by RALUT.

In conclusion, Beate Lowenberg emphasized that we should not relax our efforts to assist academically excellent students in financial need at this critical economic time: This endowment fund continues to welcome donations of any size, each of which is eligible for a university-issued income tax receipt as well as matching by government funds.

New Projects Committee Chair Roselyn Stone invited suggestions from "this vast talent pool that is the membership of RALUT" for new directions in interesting, worthwhile and also entertaining ideas on which to focus imagination and seed money; communicating these to her electronically and/or at the monthly RALUT lunches.

#### Presidents Past and Present at AGM



Doug Creelman, Ralph Garber, Peter Russell, Jack Stevenson

The Nominations Committee Report was presented by Chair Ralph Garber. There being no further nominations from the floor, the following nominations were accepted unanimously:

President: Jack Stevenson

Vice-President:	Diane Henderson
Treasurer:	Elinor Fillion
Member-at-Large:	Tom Alloway

Continuing Officers:

Vice-President, Secretary,	Lino Grima Beate Lowenberg
Past President:	Doug Creelman;
Honorary President:	Peter Russell

Other invaluable continuing members of the Executive Committee are Cornelia Baines; Don Bellamy (Policy); Claudia Colas (Membership); Ruth Pike (Benefits); Scott Rogers; Helen Rosenthal (Pensions); Roselyn Stone (New Projects); and Fred Wilson (Editor of RALUT *Reporter*).

Ed Barbeau has generously agreed to continue being responsible for our website. RALUT's Administrator Judy Sherk has been providing much appreciated assistance throughout the year, most recently in connection with this AGM.

On the motion to adjourn, incoming President Jack Stevenson proposed a vote of thanks to Ralph Garber and his Nominations Committee for their endeavours, also paying tribute to Past President Doug Creelman who has served so successfully for the past four years—and who will no doubt be asked for advice by the incoming President!

Beate Lowenberg

## The Toronto Round Table.

This note is to introduce you to the Toronto Round Table (TRT) and to invite your participation. The TRT is a University of Toronto institution, founded as a discussion group by faculty in 1905. Today, it continues as an informal lunch club that meets at Hart House on the second Wednesday of each month from October to May. The meetings start with buffet lunch at 12 noon followed by a talk at 12.45 pm.. There is usually an opportunity for questions. We adjourn shortly after 1.30 p.m.

Our speakers are drawn from academia, the arts and public life. During the season just ended they included Professor Rory Fisher on "Aging Well", Bob McMullen on "Missionaries to Merchants", Dr. Peter Alberti with slides described the "Silk Road from Islamabad to Bukhara and Samarkand with interesting historical references," Professor Michael Gervers also with slides gave a presentation on "Discoveries Relating to Christian Ethiopia in the Middle Ages," Professor Trevor Levere spoke about "Science in the 19<sup>th</sup> Century Exploration of the Canadian Arctic," Professor Virginia Maclaren analysed "The Waste Economy of Southeast Asia and Toronto", Dr Michael Graham spoke on the 2009 investment challenge and Professor Frank Collins amusingly discussed when "To Translate or not to Translate".

Next season will begin with a slide presentation by Yue Chi on Tibet and its culture and people followed by Simon Houpt who will introduce us to the "Dark Side of the Art Market". He will be known to you from his years as the Globe and Mail's arts correspondent in New York as well as the author of *Museum of the Missing: A History of Art Theft.* At our December meeting, Professor Marion Boulby, of Trent University, will speak on "Islam and the West in the Middle East". Our winter and spring list of speakers will be available shortly

As you will see from the above, the talks cover a wide range of topics. All of them attract a good audience.

The annual membership is \$30 for singles and \$40 for doubles. The charge for lunch is \$15 collected at the door. If you are interested please contact the Treasurer, Nicholas Woodbridge by e-mail: nickwb@rogers.com

Jock Galloway, President.

#### Investment Tips continued from page 3

as opposed to choosing *products*. A clear process helps investors from acting based on fear or greed. Warren Mackenzie emphasized that if we can't articulate a process, we don't have one.

Step six is to keep our portfolio simple, so that we could make changes expeditiously and with confidence. Steps seven, eight and nine emphasize the importance of monitoring the performance of the portfolio and to compare the performance to a benchmark. There are two websites that could help www.showmethereturn.ca and www.showmethebenchmark.ca. The advice from Warren Mackenzie is clear "Just ask how you are doing compared to a benchmark and demand an answer".

Steps ten and eleven refer to fees and the value we receive from paying those fees. Higher fees than average may be justified if the returns are higher than the benchmark and even a low fee may be too high if the fund or stock underperforms a benchmark. Our financial advisors and/ or their firms receive some of their compensations from trailer fees of the instruments that we buy through them. Warren Mackenzie referred to this as a potential "conflict" in the financial services industry. On the other hand, people and firms need to be paid a fee for their services. In general we should keep fees in mind all the time. Step twelve refers to tax advantages. For example, it is more advantageous to hold interest bearing assets such as bonds and GICs in RSPs or RIFs rather than outside.

Step thirteen is to understand the different functions of the professional service provider. Some professionals may sell only mutual funds while others are full service brokers and can sell mutual funds and also bonds and stocks. Investment counselors do not sell investments. As noted above they provide advice for a set fee. All types of service providers have their place, they all charge fees and they all provide a service. The basic conclusion is that as investors we should strive to be engaged, informed and careful; we need to articulate clear goals and be assiduous in keeping track of our assets.

Warren Mackenzie is also the co-author (with Ken Hawkins) of *New Rules of Retirement* (Collins, 2008, \$21.95). A quick reading confirms that this is a good, refreshing read. A friend of mine who has read quite a few books about finance likes the emphasis of this book on *investing for retirement* and recommends it as "the best book of its kind for Canadians".

Professor Grima will report in the next number of the *Reporter* on Keith Ambachtsheer's presentation at the AGM

## **Honours and Publications**

Cornelia Baines, after doing a good job – in fact, an excellent job – on the Honours and Publications list, has decided to move on to other concerns. Compiling the list is the responsibility of the Senior Scholars Committee, but who will take on

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2009-10 academic year the Council appointed a Program Committee with the following membership: Harold Atwood, Merrijoy Kelner, Martin Klein, Joe O'Connell, Peter Russell and Joe Whitney. The Program Committee's first task will be to survey the Fellows for suggestions on themes and topics they would like to see discussed or on which they are willing to give presentations at regular weekly or biweekly meetings.

Four Fellows agreed to take the lead in developing other activities. Ruth Pike will look into developing a "Life Writing" project that might be linked to the University's oral history program. Neil Strauss will investigate what might be done to this particular responsibility has not yet been decided. So, I'll do the duties of collecting the information, until some one else comes along to take over. Send your items to: Fred Wilson, <fwilson@chass.utoronto.ca>

connect Distance Fellows, including those who are not far away but are homebound, to College meetings, Martin Klein will be in touch with Fellows about organizing reading groups, and Hans de Groot will work on plans for some public lectures.

So Senior College is off and running. Remember all retired faculty, librarians and senior administrators are members of the College and will be able to participate in College activities. And there is always room for more Fellows – the movers and shakers of the College committed to active participation in its life. The College has an inventive and knowledgeable Communications Committee headed by Ken Rea. So look forward to hearing much, much more about Senior College.

#### RALUT Deceased Members - May 2008 - April 2009

Allen, Patrick Bernhart, Alfred Campbell, Michael Drake, Florence Field, Neil Flint, Betty Hall, Pauline Hayne, David Hunt, Arthur Murray Kerr, Don MacCallum, Hugh McCahill, Michael McNeill, Ken McWilliam, Joanne Nowlan, David O'Brien, Michael Plumptre, Beryl Schwenger, Cope Sirek, Anna Smythe, Grace Thomson, Douglas Trainor, Lynn Wormleighton, Ralph Zakuta, Leo

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