

ARF Newsletter

Association of Retired Faculty and Librarians of York University



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1. A New Format for Ageing Eyes *by the Editor*

WE HAVE had some suggestions that as our eyes grow older, and since eyeglasses are no longer part of our benefits package, we should consider a new format with somewhat larger and more readable type. Hence this new format. We welcome any comments on this or any other topic. See the publication box at the end of the newsletter for information on getting back to us. □



2. The President's Column *by Peter Harries-Jones*

DEAR Colleagues in Retirement, this is the first column that I write to you as President of ARF so it is indeed a pleasure to wish all our current members, and the more contemplative 'might be members,' looking over their shoulders: "Happy New Year and adventuresome 2003." Taking over the Presidency from my immediate predecessors, Howard Buchbinder and

Margaret Knittl, does indeed ensure an adventuresome year for me. To create and sustain an organization like ARF, virtually from scratch, in so short a period of time requires a great deal of honest toil and ARF has been fortunate to have two such remarkable people at its helm over the last few years.

I would have liked all members to share the extensive briefing that I received from our immediate past-President when I contemplated taking over the position. I believe it lasted an uninterrupted two hours, with supporting documentation. Margaret's briefing to me covered a whole range of issues regarding pensions, benefits, administrative 'quirks' and promises unkept, ARF-relations, keeping an informative registry of members, and developing issues in the wider world in such great detail that I knew that all I had to do was as to pick up the baton, as it were. ARF was most certainly 'in readiness' and had a well-honed agenda as its 'score.' The past-President summarizes this agenda in the current Newsletter. It is an agenda created by Margaret's inquisitive response to the university Administration's explanations—not accepting some of them at face value and doing the arithmetic all over again—despite the many hours of work this involved and the lack of readily available information. For me, it was a comfort to know that Margaret promised not only to be on the end of the phone to field my questions but would also continue to participate actively in our Executive by handling some of its on-going agenda items. On behalf of ARF, I would like to give the warmest "thank you" to our immediate past-President.

Since taking office, one of the major tasks of the Executive has been to define ARF's position with regard to the next YUFA contract. The current contract runs out in May. This is a lengthy procedure under the revised YUFA constitution. The first phase is the establishment of a Bargaining Priorities sub-committee which puts together a package of proposals that it forwards to the YUFA executive. The YUFA executive then sends it along to YUFA stewards for their comments before returning the

adjusted proposals to the actual negotiating committee. The negotiating committee then explains and presents the proposals to the YUFA membership at large. At the moment, the process is in its second stage, in which the Bargaining Priorities sub-committee reports to the Executive. It is a pleasure to report that ARF's meetings with that sub-committee have been very warm. Further—the sub-committee has had an outside actuarial consultant review the whole issue of benefits for retirees at York, taking ARF's concerns into account, and the committee has indicated to us that it regards retirees' benefits as priority issues for the next contract.

But YUFA and ARF have also been active on pension issues, especially the so-called 'shadow pension.' This issue is following quickly on an attempt by the Administration to reduce pension entitlement by 2.25 percent—a result of actual mortality losses of retirees at York being below the actuarially predicted outcome. Yes, fellow retirees, we live too long for the actuaries to be comfortable about our resilience! In fact the Administration was able to reduce pensions by a full 2 per cent by the beginning of the year 2001 before acting on the additional .25 per cent reduction. The 2 per cent cut in pension entitlement fell under the rubric of permitted unilateral administrative procedures, but the additional .25 percent required a change in the language of pension plan itself. In spite of a campaign, one can call it by no other term, to get both active members and the retirees to agree to the additional cut, the Administration met unanimous opposition and decided to shelve its proposal, ARF hopes permanently. No sooner had the latter been shelved than the 'shadow pension' issue introduced the prospect of yet another cut in pension entitlement.

The term 'shadow pension' appears nowhere in the Pension Plan document. Its origin lies in matters of procedure. The Pension Office uses an estimate for all Money Purchase Accounts (the procedures do not affect pensions under minimum guarantee) based on the most recent end-of-year amount (December 31st of the year before a person retires) as an initial cut-off point. One's final pension entitlement is adjusted upward if the fund increases between December 31st and retirement date. In addition, final pension entitlement has a further adjustment generated by a four-year rolling average of fund performance. In the event of the fund's decreasing, the amount of pension does not decrease from the cut-off date and the four-year rolling average entitlement still applies.

The Administration intend to change these

procedures in the case of decline in fund performance by calculating a 'shadow pension'—one that would have been 'the right one' had they taken the fund decline into account. This 'shadow pension' is not merely a bookkeeping exercise. The Administration's proposal is to use this amount, the 'shadow pension,' as the basis for any adjustment resulting in increases to pension entitlement generated by the four-year rolling average. Thus it may take several years for the four-year rolling average adjustment to increase the 'shadow pension' above the levels of the money purchase pension calculations for each retiring member, as currently guaranteed in the Plan document. The Administration's proposal would not give any *actual increase* to a new retiree during that interval, between 'shadow pension' calculations and pension entitlement, even if the four-year average index were positive.

All the above applies to people retiring this year, many of whom we hope will become ARF members. But there is a worrying component for *all* retirees as well. Should the Administration plan go through, then page 26 of the new Pension Booklet will apply, describing adjustments to the amount of pension in the following manner: if the moving four-year average fund return is below 6%, the "deficit" will be tracked (by creating a "shadow pension" amount) and future adjustments positive or negative will be applied to the reduced "shadow pension." This means that although your actual pension will not be reduced, if the fund returns are low in one year but over 6% in the next year, your actual pension will not go up in that next year, unless the "deficit is paid up," i.e. until the "shadow pension" finally exceeds your actual pension.

YUFA have challenged this statement which was arbitrarily—without any consultation—inserted into the new Pension Booklet and have decided to take this case to the FSCO (Financial Services Commission of Ontario) in order to have a binding resolution to resolve the dispute. It has asked other organizations to join in support of its action and ARF have been pleased to do so. The advice from YUFA's lawyers to take the case to FSCO has been unequivocal and YUFA is confident of winning.

Finally, ARF is proceeding in earnest with the collection of information about new retirees since there are likely to be around 100 this year and about the same number annually over the next two or three years, substantially changing the balance of retirees to active tenured faculty members. We are in the process first, of finding out who these people are, and second, of drawing

up a Retirees' Activities Questionnaire based on a similar endeavour prepared by the University of Toronto. We hope when it is finished that you will be as supportive of this questionnaire as you have been with the recent questionnaire on medical and dental benefits. □



3. ARF Is Making a Difference

Margaret Knittl's extension of her report to the AGM in October

THE executive has assigned me the task of reviewing ARF's accomplishments over the last two year. I'm to be comprehensive, up-beat and brief! So I've boiled it all down to one short sentence. ARF makes a difference!

ARF's most basic job has been and continues to be to raise awareness that retirement really does happen and that retirees remain part of the York community. That process was well under way by 2000. A landmark achievement was the joint ARF/YUFA creation of the Benefits Trust Fund for YUFA retirees now bearing fruit in improvement to our dental benefits. Its establishment also served notice that we are here for the long haul.

The increase in funding for retiree benefits negotiated by YUFA in 2001 (from \$66,000 a year to \$300,000) banished cost over-runs and left room for significant improvements to our plan: a fairer deductible for single members, provision for continuing membership in the plan for survivors of deceased retirees, and better refunds on dental bills for us all. It did take nine and a half months to achieve—but you know York. Oops! I'm supposed to be upbeat.

Another milestone was the key role ARF played in apposing the Administration's proposal to solve the problem of the cost to the pension plan of retirees' undue longevity by nicking the increments (if any) to our pensions by .25% a year. It would have made a small difference in the beginning but a growing difference as time went on. YUFA resisted this manoeuvre from the beginning, but ARF played a significant part in rallying opposition from YURA and YUSA. The knowledge that we were prepared, if necessary, to take the issue to the provincial Financial Services Commission gave the Administration pause too, I believe. The knowledge that we had this option and of how to go about using it, we owe to our staunch friend, Dale Hauser. The upshot? The .25% proposal has been dropped and the problem solved for now by updating the actuarial tables the pension plan

uses, and by drawing upon the pension plan surplus.

Currently we are resisting the use of the device of a "shadow pension," discussed elsewhere in this *Newsletter* (I must be brief), on the grounds that it is unwarranted under the pension contract. In this case, very appropriately, it will be the All University Pension Committee that will take the matter, if need be, to the Financial Services Commission.

We have learned recently that there is no up-to-date, authoritative version of what our extended health and dental benefits actually are. So far we know of four versions, each differing in one or more ways from any of the others. Would you believe it! I assure you, we intend to make a difference here too. □



4. Highlights of the Annual General Meeting in October

by Elizabeth Lander

ABOUT 35 members gathered in the Senior Common Room of Founders College on October 24th, 2002 for an occasion which started with a very substantial and delicious lunch. This was followed by two hours of news and reports on recent activities of the ARF Executive Committee, including vigorous discussion by everyone present about many of the issues which confront retired faculty and librarians at York University.

Margaret Knittl, retiring as Chair after an extremely active two-year term, gave an upbeat report in which she reviewed our recent accomplishments; she also outlined the serious issues which we face. Our relationships within York, with an Administration reluctant to recognize us, with YUFA on whom we are dependent in many ways we are not used to, and with YURA and other employee groups, need constant attention, and although we can claim successes (e.g. the 0.25% issue) we have many challenges facing us in the short term, e.g. the "shadow" pension, negotiations for improved Benefits, the problems with the new Benefits Booklet, a more equitable way to calculate "starting" pensions, etc. Margaret speaks about some of these issues elsewhere in this *Newsletter* and articles on many of them have already appeared within these pages.

Bill Whitla, our retiring Treasurer, gave a "good news" report. Our bank balance is healthy, our small investment is secure in an ING account, our \$5:00 per head payment to YUFA for Associate membership is current, and our financial advisor, Paul Evans, is happy to endorse our financial report. Bill was given a strong

message of appreciation for his impressive service as Treasurer, and the membership acknowledged how fortunate they are that he has agreed to continue on the Executive as a hard-working Editor of the *Newsletter*.

The Election of Officers and of a new Executive Committee retained a healthy balance between continuing members and new ones. Regret at the loss of Sidney Eisen and Ruth Grogan from the Executive, expressed by Margaret Knittl, was balanced by the agreement of Peter Harries-Jones to serve as our new Chair, Ian Sowton as our Treasurer and Arthur Haberman as the new pre-retirees representative. We also have new Executive members from both Glendon and Atkinson and a continuing librarian. We are a strong and representative team. Sidney Eisen gave a wonderful speech of thanks to Margaret for the leadership she has provided for us. As she built on the shoulders of those who preceded her she strengthened the organization in its present healthy state. We are active and kicking where necessary, and we aren't going to go away. Margaret helped to make that a reality.

Michael Creal spoke about our proposed input into upcoming negotiations between YUFA and the Administration where we hope to improve our Benefits package in several ways. The membership heartily endorsed all ARF's efforts in this regard.

George Eaton reported on the YUFA/ARF Trust. Its tax status has not been officially declared so the amount of its surplus is unknown. Once this is determined it may be possible to provide some small further improvement to our Benefits.

A recent pan-Canadian conference of retired faculty and librarians (now known as CURAC) at the U of T was attended by some members of our Executive and other ARFers. They reported that it was heartening to hear of news and activities at other institutions, and to talk about problems which academics everywhere apparently face in the 2000s. Another such gathering is planned for this year in Halifax.

Margaret reported that recently we had sent out a questionnaire which solicited views on our Benefits package. We will shortly issue another one, similar to one sent out by RALUT (our sister organization at the U of T) to its members. This time we will canvass information about our members' University and community-related activities—their academic activities—as retirees, and the cooperation/support they receive (or not), from the York Administration.

The meeting ended with a general discussion about the difficulties experienced by ARF with the DHR

and some other York Administrators. Specifically, their reluctance to allow ARF access to lists of retirees and pre-retirees, citing privacy concerns, precludes contact with many potential members. The Executive was instructed to follow up recent problems in this regard with a letter.

Like all ARF meetings, this AGM provided an opportunity to touch base with former colleagues, exchange news and views, enjoy a first-class lunch. (I particularly recommend the smoked-salmon wraps!) and be brought up-to-date on issues of great concern to all faculty retirees and librarians. Please let me urge more of you to attend future meetings. We need your support; you need an alert and active ARF.

ARF *is* making a difference. □



5. Did you receive the new Retirees' Benefits Booklet? *by the Editor*

SOME ARF members reported at the AGM that they have not received the new Benefits booklet, entitled "Post Retirement Benefits Program." It contains useful summary information about benefits, as well as some mistakes that we have commented on in recent issues of the *Newsletter* and have asked DHR to correct. Just so you know what we are talking about, the booklet contained a letter dated July 5, 2002, but the document is dated "effective January 1, 2002" on the table-of-contents page. The booklet was mailed out in late August, 2002. If you did not receive one, you can ask for one and at the same time ensure that you are correctly identified and located on the Human Resources mailing list by phoning Teresa Ducharme, Pensions and Benefits, Human Resources, 416-736-2100, ext. 33912. □



6. How to get listed on the York Phone and E-Mail directory *by Mary Williamson*

YORK Atlas is an online directory that allows users to search for information about individuals and organizational units associated with York University. York retired faculty and librarians can be identified by their names and e-mail addresses if they choose to do so. Just contact your old department and ask the "Telephone Designate," usually the Administrative Assistant, to add your name and e-mail. If you still have or share an office, that information can probably be listed as well. Ask your

Admin. Assistant. The list is updated frequently. Further information, including a list of all departmental Telephone Designates, can be found at: http://starcraft.ccs.yorku.ca/atlas/servlet/atlas/template/about_en.vm □



7. Have you looked for retirees' benefits on the York Web Page? *by the Editor*

IF YOU have been looking for information about Retirees' Benefits on the York Web-page (as a phone-call to Benefits at Human Resources advises you to do) don't waste a lot of time on it. The fact is, we aren't there. While the webpage contains information about employee benefits for full-time teaching and support staff, as well as administrators, there is nothing about any benefits for any group of retirees. Can Human Resources please rectify this short-coming soon? □



8. Redefine the Possible? York's New Logo and Tag *by William Whitla*

SINCE we are speaking of the York Web-page, what about that new logo and tag? You can see it later in this article. A number of ARF members and full-time colleagues have raised concerns about the puerility of the new motto and the poorly-designed logo that has recently appeared on York's web page and that is gracing York stationery and many other locations. We understand that the logo and the tag are the bright ideas of some communications expert who has been hired for a sum that the Administration will not disclose to redefine York's corporate image.

And corporate it is. Some people think that the large letter U on a red background is like the logo for the Liberal party. Its defenders (as in an unsigned article in the Fall 2002 issue of *Profies*, the alumni magazine) have claimed that it represents the open university: "It is strong, modern, progressive, yet as the open 'U' signifies, unbound by the old, and responsive to the new." Well, many others don't like the new corporate identity. They don't like the coat of arms fading off in a shadow to the right. Others think that YORK-U, even though it appears on e-mail and web addresses, is just uncouth in formal images and correspondence, and is not a worthy appellation on letterhead and official

documents for a great university. Do we see a similar phrase at Duke? Imagine the possible: DUKE-U. Or what about MacU? Most Ontario universities use their full name with a crest (Queen's, Waterloo, etc), with MacMaster having a reasonably bland slogan too, "Inspiring innovation and discovery." But York's? Are we claiming the new, they the old? Look at our web pages and ask if we are pulling in more and better students now with a new logo? Do we really need to be that much more groovy to entice students and tell them what to expect? But are the supposedly new-age logo and tag even groovy? Most students we have talked to think not. We hear that Glendon has refused them because of the way the French does not work in the logo. Now that suggests that the communications expert was really up and running in taking into account our important bilingual College! Osgoode and Schulich are apparently not impressed either.

Then there is that motto or tag, "redefine **THE POSSIBLE.**" First, it is in different typefaces, sizes, colours, and use of upper and lower case letters. As if to falsely highlight a wrong emphasis, "the" is in small caps, followed by an even larger capitalized "possible," giving a typographical emphasis we discourage or outlaw in students' essays. If you haven't seen it, take a look at the remodelled York homepage at <http://www.yorku.ca/yorkweb/index.htm> and consider the motto that appears on each page. "redefine **THE POSSIBLE?**" Now that is something that many of us would not accept as a statement in a student's essay. Too ambiguous. Too clichéd. Too corporate-imagey.

Just consider for a moment what it might mean—possibly. To redefine the possible might mean that whatever was once possible can now be redefined so as to be impossible. Or perhaps the possible has had its bar raised, and one has to jump higher because what was once attainable (perhaps in days of fewer students competing for more spaces?) is now unattainable, a very likely scenario, and one that's perhaps a mite discouraging for the anxious parent searching university web-sites to find a place for Suzette or Johnnie. Or perhaps what was possible has indeed been redefined logically as something else—the probable? the accessible? the ordinary? Or it might mean



redefine **THE POSSIBLE.**

something that could be paraphrased as “You thought you could not get into a university, but here is York saying it is possible, even for you with your weak grades.” Or another paraphrase: “What seemed like an impossible goal, a university education, now is yours to grasp.” Perhaps the last version is the most charitable, but by any account the tag is meaningless, totally ambiguous, an embarrassment as many of you will know when you talk to colleagues from other institutions. In the Faculty of Arts it has already become “Redefine the Passable” and we have heard it put even more crudely. Whoever coined the phrase for York’s “university identity” (as the issue of *Profiles* puts it), is unaware of how language works to turn people away as much as to turn them towards a goal. As a bankrupt and empty cliché it bases its appeal on “what might be done”—a terrible translation of York’s motto, *tentanda via*: the way must be tried. □

9. Two Helpful Hints

a. The Fifteen Month Limit on Claims.

DON’T forget that you have only fifteen months to submit claims for your Medical and Dental benefits. After that, Great West will not allow them. So it’s very likely best to submit the claims when you incur the bills, or at least to gather them up periodically. □

b. It’s Income Tax time.

WE have learned from many members that a receipt from ARF for your dues qualifies in your Income Tax returns as a deduction for membership in a professional association. As you know, by paying your membership you thereby become an Associate Member of YUFA, as well a paid-up member of the Association of Retired Faculty and Librarians of York University. Another good reason for joining ARF and putting your dues to good use. □

THE ARF Newsletter is published by the Association of Retired Faculty and Librarians of York University (ARF). ARF is an independent organization of retired faculty and librarians of York University, and of pre-retirees who pay membership fees. Members of ARF are Associate members of YUFA and YUFA has recognized ARF as “the representative organization for retired members” of YUFA. ARF is a member of CURAC (College and University Retirees Association of Canada).

At the Annual General Meeting of October 2002, the following slate of officers was returned, including those subsequently nominated to the Executive to extend its base and representation, as the meeting agreed.

EXECUTIVE

President

Peter Harries-Jones

peterhj@yorku.ca

Vice-President

Alex Murray

amurray@yorku.ca

Past-President

Margaret Knittl

knittl@yorku.ca

Secretary

Elizabeth Lander

elan@yorku.ca

Treasurer

Ian Sowton

isowton@yorku.ca

Editor of Newsletter

William Whitla

wwhitla@yorku.ca

Pre-Retiree Member

Arthur Haberman

arthurh@yorku.ca

Members-at-Large

Michael Creal

mcreal@yorku.ca

Nicole Keating

nkeating@glendon.yorku.ca

Barry Loughton

loughton@yorku.ca

Elaine Vayda

eevayda@rogers.com

Mary Williamson

maryfw@yorku.ca

The Editor of the *Newsletter* welcomes comment, letters, or items of interest to other ARF members, reserving the right to edit any submissions. Please send them by e-mail (wwhitla@yorku.ca) or by post to ARF, c/o YUFA, 241 Schulich School of Business, York University, 4700 Keele Street, Toronto ON M3J 1P3. Other members of the Executive may be reached by post at the same address, or by e-mail.