

# ARF Newsletter

Association of Retired Faculty and Librarians of York University

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### I. The President's Column *by Peter Harries Jones*

**D**EAR Colleagues in Retirement: This *Newsletter* is definitely a good news *Newsletter* for you will find below some information on the current collective bargaining. YUFA targeted Retiree Benefits as one of the five areas where it wished to see improvements in the collective agreement. The decision was prompted by rapidly growing numbers of retirees, especially during the next three-five years. The numbers are so significant that ARF did not have to plead its case to YUFA for strengthening retirees benefits. Throughout the winter months, the ARF Executive together with the YUFA Bargaining Priorities Committee and, later, the main YUFA Negotiations Committee specified a number of areas in which benefits to retirees could be improved, and these eventually narrowed down to three main ones.

\* First, some form of improvement in the lifetime medical cap—which at \$25,000 is the lowest of all Ontario university benefits plans.

\* Second, assurance that the level of monetary benefit would keep pace with the influx of new retirees and that per capita benefits

remain on an even keel. This was a complicated exercise in financial planning with YUFA calling in its own actuarial consultants to undertake a review of likely costs and effects with increased numbers, which ARF then subjected to further queries and enquiries.

\* Third was the benefits plan itself. Though retirees may think that there is a document called the Benefits Plan that lists medical, dental, paramedical and other benefits, no such authoritative document appears to exist. There are versions of the benefits plan, one of which is held by Great West Life, together with a schedule of payments; another is outlined in a booklet called York University "Post Retirement Benefits Program" circulated by the Pensions and Benefits office of the Department of Human Resources, and a third is on the York University Website. The "Post Retirement Benefits Program" states that "if there is any conflict between this booklet and the official plan documents, the terms of the official plan documents will apply." Excellent idea, except that all attempts to trace the "official plan documents" have proved as illusive as finding those weapons of mass destruction in Iraq. Perhaps ARF should sponsor trips to various antiquities museums in Syria, where all "suspect" documents and activity surrounding them is alleged to occur.

The results of bargaining are significant and most welcome, but do not exhaust the total list of concerns which ARF still has. We will be working on these in the next year or so, finding ways to make the administration of the Plan more effective within the constraints of the new collective agreement.

### The Questionnaire

**S**UCCESS at bargaining is complemented by ARF's success in distributing, collecting, and collating the results of our questionnaire on use of medical and health benefits. Again, the details are in another section of the *Newsletter*, but it is apparent that you are a lively group of people out

## GENERAL MEETING

WEDNESDAY, JUNE 25

12-2:30 p.m

Founders Senior Common Room

### On the Agenda:

- Latest information about pensions and benefits in the new contract
- Report on CURAC, the national organization of university retirees

Lunch provided

Please Note the Date

there who are willingly to let their views be known. Your responses have helped us enormously in that we had hunches, but no clear profile of where there were satisfactions or deep dissatisfactions with post-retiree benefits. The results have clearly indicated both.

While we promise not to deluge members with surveys, the next task that the Executive has identified is to gather information a) about retiree commitment to York in terms of faculty continuing to teach, supervise graduate students, or undertake active research, or continued engagement in some form of administrative functions and b) how well the agreed process of retirement—as per the collective agreement—is functioning. Over the past few years ARF has had letters concerned about the position of Senior Scholars, research support, teaching opportunity and monies available for conferencing. These have not always been congruent with agreed procedures. We would like to find out and profile the glitches in order to act upon them. With the support of other universities and colleges through our national organization we can draw on a larger experience and constituency for help.

### “Shadow Pension”

THE good news is followed by no news at all. The “shadow pension” proposal put forward by the Administration would, if held to be valid, severely compromise any increase in pension adjustments in the foreseeable future; this means that if inflation rises there will be no corresponding increase for quite a few years in the existing pension that you receive (see *ARF Newsletter*, Issue 24, January, 2003 for details). The matter is now before FSCO, the Financial Services Commission of Ontario, awaiting adjudication some time this summer. We believe that our case, which is being put forward by YUFA lawyers will prevail, but there is no certainty. The Administration holds that unless they introduce a “shadow pension” the on-going adverse financial effects to the Fund will be considerable. Our case is that the financial effects will be short-term only and that the proposal is a violation of the trust document establishing the Pension Fund which cannot be broken retroactively in this manner. In any event if financial returns on the pension fund remain below six percent in the next couple of years, we will still be without any increase in pension adjustment. The point about the proposed “shadow pension” is that it lengthens considerably the period of time in which we, retirees and the newly retiring, might expect no increases at all.

On April 29<sup>th</sup>, the Administration held an information meeting for pre-retirees in the Senate Chamber at York, mainly on issues of the Pension Fund

and its prospects. Several questions from the floor asked about how the four-year rolling average was calculated, the subsequent adjustment to pensions, and the difference between past experience of increased fund returns and the present experience of falling returns. No Administration spokespeople would be drawn on the matter and by-passed the questioners. In fact, the spokespeople did not refer to the fact that the matter of the adjustment calculation was in dispute and had been referred to FSCO for adjudication. Some messages are apparently too sensitive to communicate even at communication meetings

### The Inauguration of CURAC

AT THE time of writing, Halifax is hosting the Learned's. Among the many events timed to occur with the Learned's is the inauguration of the College and University Retiree Associations of Canada. ARF is a founder member of CURAC and the Executive has agreed to support the inaugural Halifax meetings financially. YURA also supports CURAC so that York University is the only Canadian university so far which has two representatives in this new all-Canadian body. See items 5 and 6 later in this *Newsletter*.

### “Seamless Retirement”

THE theme of CURAC's inaugural conference is ‘seamless retirement’ yet the numbers of retirees who at age 65 want a clear break from the university in which they have spent much of their working life and the numbers who continue in the orbit of the university is a matter of some dispute. Some think few colleagues would want to continue teaching, but the report by Germaine Warkentin suggests otherwise. Certainly this is an area that will have one look in Ontario if the Provincial Liberals win the next election and another look if the Ontario Tories win.

The Ontario Tories have promised that if elected they will eliminate mandatory retirement. The Ontario Human Rights Commission has recommended elimination of mandatory retirement and several provinces now prohibit mandatory retirement in their human rights or labour laws, including British Columbia. It has also been eliminated in the federal public service in Quebec and Manitoba. In Ontario, university professors took the existing Ontario law to the Supreme Court of Canada in 1990 but received a verdict that could only have been framed in Canada: Yes, said the Supreme Court, mandatory retirement is discriminatory but it is a reasonable limit on equality Rights in the Charter of Rights and Freedoms.

Some of the ambiguities of this decision will be resolved should mandatory retirement become eliminated, but not all. The general rule would be that if Section 10 of the Ontario Human Rights Code is amended to eliminate the "age" exception—allowing for discrimination (termination of employment) of individuals over age 65—this amendment will not absolutely preclude ALL employers from imposing or negotiating mandatory retirement on workers IF the employer (and union) can demonstrate that there is a bona fide occupational requirement for retirement at a particular age. This could be either earlier or later than age 65. For example, in cases such as airline pilots, and even school bus drivers tribunals have found sufficient evidence to justify mandatory retirement policies of employers.

Such a justification will almost certainly be difficult for employers to establish in the case of university or college academic staff (notwithstanding the 1990 decision of the Supreme Court of Canada in *McKinney et. al.*). As well, employers are allowed under other human rights exceptions to have pension and retirement plans that discriminate on the basis of age if such plans are "bona fide" (e.g. Alberta, s. 7[2]). To take all this down to our local level, on the one hand, the York University Pension Plan does state that the normal age of retirement is 65. On the other hand, if faculty associations continue to "agree" to mandatory retirement in their collective agreements, or otherwise, they could face complaints of discrimination by their members. Whether the complaints would be successful would depend upon the specific wording of the legislation, the ability of the defendants to demonstrate a bona fide occupational requirement for mandatory retirement at age 65 (or whatever age they chose), and of course the quality of the evidence and capacity of the arbitrator/tribunal hearing the case.

If the Tories win and the changes in legislation are proposed expect to hear a chorus of dissent invoking the old arguments that you have to get rid of older workers to make way for the younger ones. The more enlightened will respond that the old rubric does not hold any more and that mandatory retirement has been eliminated in the United States, New Zealand and Australia without major consequences. Removing the age cap would not prohibit employees from retiring at 65 or even earlier if they wanted to. Employees gain by having a choice, but also note that employers who have well-established pension plans may also gain with an older workforce that dies earlier after taking retirement. If you do not think this a reasonable point then recall that the lobbyists for the tobacco industry a few years ago tried to convince the Federal Government to support tobacco products on the grounds that smokers died younger and thus relieved the Federal government of a roster of benefits and pension payouts to an aging but more healthy population! □

## 2. The Progress of Contract Negotiations and ARF

*by Arthur Haberman*

CURRENTLY (early May), negotiations are ongoing between YUFA and the administration on the terms of a new contract, the old one having expired on May 1. I am pleased to report that members of the ARF Executive—Peter Harries-Jones, Margaret Knittl, and Arthur Haberman—have had cordial and collegial meetings with the YUFA negotiating team, led by Brenda Spotton-Visano. YUFA has included retirement benefits among its top five priorities, and is working to ensure that benefits are maintained and enhanced. As well, we have been collecting data to clarify the finances surrounding our benefits and the inclusion of those colleagues retiring in the next several years. Negotiations are ongoing, and there are no specifics to be reported, but we are hopeful that our interests will be furthered, as we continue to communicate regularly with the negotiating team. □

**STOP PRESS:** A tentative settlement has been reached. See the YUFA website, and more at the General Meeting.

## 3. The Survey of Ontario Members about Benefits

*by Barry Loughton*

THE responses to the recent ARF questionnaires (for Ontario and Out-of-Ontario retirees) on the use and quality of our Dental and Medical Benefits have now been tabulated and your experiences and views analysed. We sent out approximately 330 questionnaires and heard back from 145 people, a very gratifying response. In general the responses were similar to our earlier questionnaire sent to ARF members outside Ontario.

The initial impetus for the survey came from our discovery that in Ontario hospitals have few open wards. Patients asking for a semi-private room are assigned one and the insurance company sent the bill. Patients not stipulating a semi-private room are usually assigned one (by default) and the company is not charged for semi-private accommodation. We wanted to know if ARF members favoured changing their entitlement such that they might forego the "right" to semi-private hospital care so that benefits elsewhere in the plan could be expanded or improved. Though the response was clearly positive (yes we would do that) it was hardly overwhelmingly enthusiastic. Many members gave a qualified or cautious yes and many were undecided. The most vehemently negative votes came from members who had had the need to experience hospital care. In all, the results of the survey did not make a strong case for change.

However, other elements of the survey provided useful insights as to how the plan works and where useful changes might be made. Since our means of improving the plan lie in advising YUFA of its limitations so that they can incorporate such changes into their bargaining positions with the University, we will be forwarding your suggestions to the Faculty Association.

In general, the Dental Plan functions well. Usually claims are dealt with quickly without queries or delay. The Dental plan has proven adequate for routine dental maintenance but is clearly inadequate to cover any comprehensive series of treatments which quickly use up the available funds. While many had found the \$1000 cap sufficient for their needs to date many feared the prospect of major dental procedures and urged coverage be extended by raising the cap still further and improving the coverage for a wider range of procedures.

Nearly half the respondents had had occasion to use hospital care and all were satisfied that the plan worked. The most frequently-used ancillary service was physiotherapy. Several members remarked that the coverage for chiropractic treatment was so small it was hardly worth the effort of making a claim.

Though few had had to use Out-of-Province Emergency Health services there was a general appreciation of the limited value of the plan in providing coverage for the ailing traveller. Given the propensity for our members to travel, often "representing" the University at conferences and meetings, it is clear that this limitation in the plan that should be addressed.

Not surprisingly, the questionnaire generated a long wish list for services not currently covered in the present agreement. Those most frequently suggested were vision and hearing coverage. Others that appeared regularly were massage, and counselling and nursing/home care assistance. This last item perhaps deserves higher priority and could be tied to the existing Private Nursing Care Benefit. This particular service was used only once by our respondents. I believe that is the result of the fact that it can only be used to defray the cost of a care requiring a registered nurse. While such a service is valuable, most situations encountered do not require an RN but approximate to "home care assistance" rather than medical expertise. The expansion of the terms for Private Duty Nursing Care to include home care, or even nursing home care would be a useful alteration to the plan. Other suggested improvements to the plan included the opportunity for "catastrophe insurance"—with an additional optional premium, better out-of-province coverage, and raising the dental cap and the lifetime cap on Medical Benefits.

Most respondents found the new brochure helped them understand their benefits though some thought it could be improved. We are currently setting out to design

improvements which we hope DHR will incorporate into the next issue. The most frequent complaints from those who had difficulty in understanding their benefits lay in deciphering the rules for "deductibles", especially in regard to the relationship between the OHIP Seniors Plan and the York /GWL plan. Some others had experienced difficulty with the "deductibles for Dental treatments, in that wrong amounts were deducted, or an incorrect calculation of the year resulted in the wrong application of limits. Once again we hope to make sure these issues are clarified in a new Benefits Brochure.

Most found they could get advice on their benefits from either DHR or GWL. In general the finding was that the advisor was genuinely prepared to help but was sometimes poorly informed. More than one responder told us that DHR and GWL had given wrong information. In this regard only a very few members were aware of the state of their Lifetime Medical Benefits Account (capped at \$25000). Those who did know what it was had had to do some persistent questioning of GWL. The most frequent complaints of wrong information came from members who had queried the status of their account and learned of mistakes in the assignment of claims to the wrong account (dental bills being assigned to the medical account). Since few of us have had occasion to enquire about the status of our account, a yearly statement becomes even more important. There was virtually unanimous support for this service.

Finally we thank all those who responded to the questionnaire. While we might have guessed at many of the suggestions and answers that emerged, the strong response and your thoughtful comments demonstrated your concern for these issues and provided useful insights into the strengths and limitations of the plan. □



#### 4. CURAC's Foundation Meeting at the Congress

*Press Release from Dalhousie*

**I**n a press release on April 3, 2003, it was announced that a new national organization will be formed in May when participants to the first College and University Retirees Associations of Canada (CURAC) conference gather at a founding meeting at Dalhousie University in Halifax.



The new organization will represent the interests of university retirees on issues such as pensions and benefits and provide social and cultural services to its members. It also will provide a link to other local and national seniors' organizations in order to join the debate on issues such as health care, social benefits, and the changing nature of retirement.

"Canada's population is aging fast," says Dr.

Tarun Ghose, one of the conference organizers. "Our governments need to rethink and reconfigure government health care and social benefits policies...The concept of retirement is another area that is being examined by CURAC. Many people are now questioning whether traditional retirement at 65 or younger is relevant when people live longer and remain physically and mentally active longer. "CURAC wants to play a role in identifying new opportunities for personal development or in other opportunities such as mentoring or teaching in less developed countries," says Dr. Ghose.

CURAC's membership is open to organized groups of staff and faculty retirees associated with one or more institutions of post-secondary education in Canada. It will officially come into being at its national conference at Dalhousie on May 26.

For more information contact: Dr. Tarun Ghose (Dalhousie University) (902) 429-0312; Dr. John Dirks (University of Toronto), Chair, CURAC Steering Committee. Phone (416) 946-3288; Mary Somers, Dalhousie Public Relations, (902) 494-1210

 *Editor's Note:* There is also a mass of detail on the CURAC web site: its history, purpose, founding members (both ARF and YURA are founding organizations), proposed constitution, and the plans for the Dalhousie meeting. The web address is [www.curac.ca/](http://www.curac.ca/) 



## 5. Ontario Regional Report to CURAC

*by Germaine Warkentin  
Professor Germaine Warkentin from the University  
of Toronto has kindly made available to the ARF  
Newsletter the report she is making to the May  
meeting from Ontario.*

ABOUT a month ago, CAUT sent out the results of a survey to determine how universities were treating their retirees in the area of benefits. Forty-three were listed, and 18 of these were in Ontario. CURAC has been able to make contact with 16 of them, of which 13 answered the Canada-wide survey that we sent out last fall, and nine responded to my request that they report the current concerns of their members for this meeting. We also have detailed data covering 25 colleges, drawn from a survey done by OCRA, the Ontario Colleges Retirees Association. The status and membership of these groups varies. At some universities faculty are unionized, but retiree associations may have uneasy relationships with the union—or none at all. In some places the retiree associations take in both faculty and staff, who may have

differing needs.

A number of strong themes have emerged from the responses, but they can be reduced to two overwhelming concerns: 1) Do retirees have adequate resources to care for ourselves as we age? 2) What kind of representation can retirees claim within the university community in which we have spent our lives—and in many cases, continue to?

### Resources

UNIVERSITY pensions vary widely across Ontario, as in the rest of Canada. Some universities have poor plans (Toronto). At others the pensioners profess to be satisfied with their situation (Ryerson, Queen's). For those with inadequate pensions, whether they are in a Defined Contribution or Defined Benefit plan, the current condition of the equities market makes any improvement in pensions problematic. A further threat has been encountered at York; the *Newsletter* of their Association of Retired Faculty reports that retirees may be facing an attempt by the employer to cut previously agreed-upon pensions. And it is clear that improving the very low pensions of long-retired members and their elderly surviving spouses continues to be difficult (Laurentian, Toronto, Trent).

What no one is satisfied with is the benefits situation. First of all, only twelve of 18 Ontario universities offer any benefits to their retirees, whether 100% paid by the University or on a shared-cost basis. At six universities retirees have to seek out their own benefits insurance. Respondents to the OCRA survey ranked "benefits costs" and "benefits issues" highest on their scale of concerns. As experience shows, a good benefits situation can be transformed into a bad one by the decision of a budget chief, or when a faculty union overlooks or fails to protect the needs of retirees. Caps on life-time medical benefits may be low (York has the lowest in the province, at \$25,000). And actual benefits are erratic, particularly dental and vision provisions (Toronto), and insurance for out-of-country travel (York, Queen's). Long-term disability coverage is a concern at Guelph. Benefits packages may not have been negotiated equitably for older and more recent retirees (Trent, Ottawa). The communication of benefits information to retirees is very poor (Laurentian, York, Toronto). Better-informed staff at the insurer, and a yearly statement of retirees benefits accounts, were recommended by York. Toronto recently negotiated a new "Retirees' Benefits" brochure that states the individual's position in clear language.

## Representation

IN almost all of the responses there was a deep unease about the status of retiree organizations with respect both to the administrations of universities and to the faculty unions that often have to negotiate on retirees' behalf. Trent sums it up, writing "We have been frustrated in finding an appropriate mechanism for presenting our concerns to the administration of the university, although both unions have been somewhat sympathetic to our plight and have undertaken to raise issues in their negotiations. We have been politely told that because we do not have status or leverage, the university is not interested in the issues we want to raise." How can an association affect change when its status is either unregarded or ambiguous? Despite the size and long history of my university (Toronto), this has been one of our biggest problems. Retirees simply weren't on the screen at the UofT, and despite some recent practical improvements in our situation, this is still the way things are. At Ottawa the organization is attempting to work out a relationship with the regular faculty union; "consultations are great, but we should like to have some input into the collective bargaining process, particularly as it affects retired faculty members." The isolation of all parties from each other is particularly acute at Laurentian: no real health or dental package, no research support, little contact between retirees and the university, representation on some committees but no voting rights.

One place where retirees may begin to assert their presence arises in their continuing participation in the task of the university, the production and communication of knowledge. About 1/4 of Toronto faculty retirees continue to supervise, mentor, and publish. University support for continuing academic work (grants, office space, participation in seminars and labs) may be a specialized need, but it is very hot topic among those concerned. The issue divides into the possibility of continuing teaching, where retirees have to work with the unions to establish a *modus vivendi*, and the obligation to support their continuing research, which of course enhances the universities' repute. Here is an area where we need to re-educate the administrations of our universities, who are in any case likely to get a forced education if mandatory retirement becomes a thing of the past. Henry Jacek of OCUFA was interviewed on Radio Noon, where he commented that no more than 2% of university faculty would be interested in continuing past age 65. "I could not disagree more," said my informant from Lakehead, who was unable to send me a long message because he was heavily involved in a math contest for high schools.

The median date of foundation for retirees groups, the CURAC survey tells us, is 1995. This means that many retiree groups are very new to the business of changing university policy from (in effect) outside the system. But "The retiree cohort is now large enough to convey points of view with emphasis that a small group was unable or unwilling to do in the past" (Toronto). If this is true of specific groups, it is even truer of university retirees operating as a group on the regional and local level. That group has great potential strength. I'd like to conclude with a final example: questions that one Ontario university had to face, and which others in the province and elsewhere helped them resolve. Guelph wanted to know how to acquire representation on their Board of Governors, and also had queries about how the boards of retirees' associations insure themselves. Kath Beaven, editor of their *Newsletter*, posted these problems on the CURAC e-mail newlist. Within a week she received replies from no less than seventeen organizations across the country, and was able to post a very informative report to the list!

What this shows is that by talking to each other and sharing solutions, retiree groups not only in Ontario but across Canada can begin to establish the coherent profile—the sheer presence—that will make them effective participants in the decisions and negotiations higher up that determine the daily well-being of their members. But equally important, we will also discover by a process of elimination what it is we are going to have to accomplish on our own, insurance programmes being an obvious first objective. With increasingly vital local, regional, and national contacts, all sharing information and modelling possible solutions, I am confident we can both make our presence felt, and act constructively to help ourselves. □



## 6. How to get the York Library Faculty Newsletter

by William Whitla

ALL sorts of information about library resources, new data bases, e-books, and so on is available at the York libraries home-page. Just go to the library page ([www.library.youru.ca/](http://www.library.youru.ca/)) and click on the "Faculty Newsletter" in the "What's New" box on the right of the screen. You can read about library resources, new developments in teaching and learning, computer services, and what is happening with library space, including library renovations. You can print the articles, or look at archived copies of past issues too. □



## 7. Deaths of Three Early Members of York

ARF members will be sorry to hear of the deaths of Bill Small, Harold Schiff, and Norman Endler in recent months. All three led active lives up to the end of their careers. Bill died on the tennis court, Harold in Cuba, and Norman after a short bout with a serious cancer, a recent book ready to go to press. Although the *Newsletter* does not usually mark the passing of our members, partly because we have so little access to information, these colleagues were associated with York from its early days, two (Bill and Norman) from its foundation, and continued with commitment to York's well-being. □

## 8. Help with Wrong Addresses?

AS MEMBERS know, we try to keep our mailing list up-to-date. We have had mail returned from the following colleagues, and wonder if anyone has kept in touch and can help with their present mailing addresses. Old addresses are listed:

Joseph Agassi (Israel?)  
N. S. Baird, 60 Underhill Dr. Apt. 203, Toronto M3A 2J7.  
Daniel Cappon, 32 York Valley Cres. Toronto, M2P 1A7  
J. Tait Davis, 5 Bellemeade Lane, Toronto, M2H 1Z2  
Donald F. Fine, 270 Lee Ave, Toronto M4E 2P5  
Donald A. S. Fraser, 1 Big Pine Rd., North York, M3C 3T5

Martyn C. Kellman, R. R. #4, Tottenham, ON, L0G 1W0  
Peter McHugh, 333 East 55<sup>th</sup> St, NY, NY 10022  
Elmer Philips, 52 McMurrick St. # 404, Toronto M5R 3T3  
Joan R. Rayfield 100 Millside Dr., # 607, Milton, L9T 5O2  
Laura Rice, 67 Sea St, #M4 Hyannis, Mass  
Louise E. Rockman, 484 Clinton St., Toronto, M6G 2Z4  
Heather Anne Ross, 58 Caroline, Toronto M4M 2X7  
Nikos Tryphonopoulos, 26 Underhill Dr. Toronto, M3A 2J3  
Francis J. Turner, 186 Claremont Ave, Kitchener N2M 2P8  
Divakara Varma, 12 Clancy Dr., Toronto M2J 2V8

If you know where any one of these colleagues is, please drop ARF a line, or phone Bill Whitla at 416-766-6393 or e-mail him at [wwhitla@yorku.ca](mailto:wwhitla@yorku.ca). Many thanks for your help. □



## 9. Membership and Call for Dues for 2003-2004

by William Whitla

IT'S that time of year when we ask you to renew your membership in ARF. Since we cannot afford to send out annual reminders to individual members, we must rely on this general request to send in your dues, as most do on receiving this first notice. We currently have 242 members and a mailing list of about 425. If you have any questions about how up-to-date you are, you can phone Ian Sowton at 416-489-9120 or e-mail him at [isowton@yorku.ca](mailto:isowton@yorku.ca). □

*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](mailto:peterhj@yorku.ca)

#### Vice-President

Alex Murray

[amurray@yorku.ca](mailto:amurray@yorku.ca)

#### Past-President

Margaret Knittl

[knittl@yorku.ca](mailto:knittl@yorku.ca)

#### Secretary

Elizabeth Lander

[elan@yorku.ca](mailto:elan@yorku.ca)

#### Treasurer

Ian Sowton

[isowton@yorku.ca](mailto:isowton@yorku.ca)

#### Editor of Newsletter

William Whitla

[wwhitla@yorku.ca](mailto:wwhitla@yorku.ca)

#### Pre-Retiree Member

Arthur Haberman

[arthurh@yorku.ca](mailto:arthurh@yorku.ca)

#### Members-at-Large

Michael Creal

[mcreal@yorku.ca](mailto:mcreal@yorku.ca)

Nicole Keating

[nkeating@glendon.yorku.ca](mailto:nkeating@glendon.yorku.ca)

Barry Loughton

[loughton@yorku.ca](mailto:loughton@yorku.ca)

Elaine Vayda

[eevayda@rogers.com](mailto:eevayda@rogers.com)

Mary Williamson

[maryfw@yorku.ca](mailto:maryfw@yorku.ca)

The Editor of the Newsletter welcomes comment, letters, or items of interest to other ARF members, but reserves the right to edit any submissions. Please send them by e-mail ([wwhitla@yorku.ca](mailto: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 e-mail or by post at the same address.

**ASSOCIATION OF RETIRED FACULTY AND LIBRARIANS  
OF YORK UNIVERSITY**

**DUES FOR 2003/04 ARE NOW RECEIVABLE.  
FIRST NOTICE  
PLEASE CONTINUE TO SUPPORT ARF WITH YOUR  
MEMBERSHIP**

Please mail to: Association of Retired Faculty and Librarians, c/o YUFA  
241 Schulich School of Business,  
York University  
4700 Keele Street  
Toronto, ON M3J 1P3

- I wish to join ARF, to receive its mailings and support its activities
- I wish to renew my membership in ARF
- I am willing to undertake occasional work for ARF
- I am not yet a retiree, but I want to become an Associate Member of ARF

Enclosed is my cheque for the period 1 July, 2001 to 30 June, 2002.

- \$25 Regular Membership
- \$10 Associate Membership (available for pre-retirees)

Plus \$ \_\_\_\_\_ as an additional contribution to help ARF  
in its continuing work on behalf of York's retired Faculty and Librarians.

*And Please don't forget the*  
**GENERAL MEETING**  
  
WEDNESDAY, JUNE 25  
12-2:30 p.m

Founders Senior Common Room

*On the Agenda:*

- Latest information about pensions and benefits in the new contract
- Report on CURAC, the national organization of university retirees

**Lunch provided**

NAME (please print) \_\_\_\_\_

HOME ADDRESS \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_

Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Home Phone \_\_\_\_\_ Campus Phone \_\_\_\_\_

E-Mail \_\_\_\_\_ Fax \_\_\_\_\_