

# WATt**imes**

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## FROM THE UWRA PRESIDENT

— by Terry Weldon

Summer is drawing to a close and our thoughts are turning towards the resumption of our cool weather activities. Within the University of Waterloo Retirees Association, it is a time of change, as a few old friends leave our board and some new faces arrive.



Photo: Jay Thomson

I would, first of all, like to send out a special note of thanks to Bob Norman, in recognition of the superb contribution he has made as President of our organization over the past two years. His knowledge and experience have been invaluable in guiding us through our duties as we strive to improve our association. Thank you, Bob! Fortunately, Bob will be remaining on our board as Past President and we will continue to benefit from his input!

We are saying goodbye to three board members. Shirley Thomson has served in a number of positions with us over several years and has become recognized as our 'go to' person when it comes to knowledge of the inner workings of the UWRA. She will be greatly missed! Jim Brox served as our rep on the Pension and Benefits Committee and has supplied us with great insight into the continuing struggles experienced by the committee in keeping our financial future secure in these volatile

## IN THIS *WATt*imes ISSUE

From the UWRA President .....	p. 1
Annual Fall Reception Invitation .....	p. 2
Need to Update Information? .....	p. 3
War of 1812 Coach Tour Photos .....	p. 3
Profile of June Lowe .....	p. 4
Volunteer Opportunity .....	p. 5
Join Us for the Fall Luncheon .....	p. 6
New Retirees .....	p. 7
Out-of-Country Emergency Travel Assistance Benefit .....	p. 8
Pension and Benefits Committee Report .....	p. 9
PASTtimes Problematic Start .....	p. 11
Follow-up on a Former Retiree Scholarship Recipient .....	p. 12
UWRA Coach Tour Program Fall 2014 .....	p. 13
Remembering Carl Dare, Our Final Founder .....	p. 14
UWaterloo United Way Campaign 2014.....	p. 15
Annual Meeting Pictures .....	p. 15
Consumer Battles I Have Known... ..	p. 16
Email Updates for <i>WATt</i> imes .....	p. 18
Black History Coach Tour Photos .....	p. 18
GSA, University Renews Graduate House Lease .....	p. 19
A Job Well Done, Terry! .....	p. 20
Spring Luncheon Pictures .....	p. 20
Words of Thanks From A Retirees Scholarship Recipient ....	p. 21
UW Recreation Committee News .....	p. 21
We Remember .....	p. 22
Survey of Special Events .....	p. 23
UWRA Board Contact .....	p. 23
Membership in UWRA .....	p. 24

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times. And Barbara Yeaman has served as our Executive Secretary for the past year, producing our meeting minutes to the highest professional standard. She even does shorthand! Many thanks to all three of you for your considerable contributions!

We are rolling out the welcome mat for three new board members. Dr. Ramesh Kumar will be our new representative on the Pension and Benefits Committee. Ramesh has had previous experience serving on this committee and is highly qualified to fill this position. Gail Hansen Cunningham will be our new Treasurer and will benefit from her many years experience in financial analysis at UWaterloo. Ted Cross is taking over as Tour Coordinator of our popular coach tours and will be joined by Sue Fraser, already a board member. This team, I'm sure, will create some outings with a refreshing, new flavour! To our new board members, a hearty welcome

and we look forward to working with you in the coming months and years!

As we begin our 2014-15 year, it is our intention to continue our efforts to improve communications. Jay Thomson has made great strides in creating a *WATtimes* that is more interesting and informative. Hazel Kennedy has redesigned our website and continues to add useful features. And Gail Cuthbert Brandt edits our email messages, keeping you up-to-date with the latest UWRA happenings.

Please feel free to contact me, or any of our board members with your questions, suggestions, ideas or beefs concerning the UWRA. Our contact information may be found on the inside back page of *WATtimes*, or on our website at: [retirees.uwaterloo.ca](http://retirees.uwaterloo.ca). We are here for you and appreciate your support!

**An invitation for all UWaterloo Retirees to join us for the  
UNIVERSITY OF WATERLOO RETIREES ASSOCIATION'S ANNUAL FALL RECEPTION  
Thursday, September 25, 2014  
3:00-5:00 p.m. at the University Club**

We hope you are able to join us for this event. An invitation has been sent to the President and Vice-Chancellor, Feridun Hamdullahpur to be our guest speaker at this event. Other invited guests will include some senior administrators of the University, plus representatives from Human Resources, the Faculty Association President and the Staff Association President. This is a time to socialize and renew old and new acquaintances and a chance to chat with your 2014 UWRA Executive.

Complimentary cheese, cold canapés and hot hors d'oeuvres will be served. All paid up members of the UWRA will receive two free tickets for "on-the-house" beverages (wine, beer, soft drinks). Additional drink tickets can be purchased at \$5.00 each.

New and renewal annual memberships can be purchased at this event and you will then receive your complimentary bar tickets. Annual membership is \$12.00 or you can purchase a Lifetime Membership for \$120.00.

Free parking is available at the University Club and arrangements have also been made for additional free parking in the adjacent Lot M.

So please mark your calendar for this event because you never know who you might meet there!

# NEED TO UPDATE INFORMATION?

Over the course of your retirement you may need to update information whether you move, change your bank account, or find you need to resubmit your tax exemption form (TD1). Here is a list of contacts for making these changes, which you may want to keep in your files for future reference.

## CHANGE OF ADDRESS

Contact UWaterloo Human Resources at **pensions@uwaterloo.ca** or by calling 519-888-4567, extension 32785. HR will forward your new address to CIBC Mellon.

## CHANGE OF BANKING INFORMATION OR TAX EXEMPTION/WITHHOLDING TAX

Contact CIBC Mellon directly in any one of the following ways:

### Website:

[www.cibcmellon.com/retiree](http://www.cibcmellon.com/retiree)

### Mailing Address:

CIBC Mellon Pension Benefit Department  
P.O. Box 5858, Station B  
London, Ontario, Canada N6A 6H2

## Customer Service Line:

Monday to Friday, 8:30 a.m. – 6:00 p.m. ET

1-800-565-0479 (English within Canada)

1-800-268-1629 (French within Canada)

1-800-263-4497 (within the USA)

1-519-873-2218 (call collect)

## TAX RECEIPTS

UWaterloo Payroll issues T4A tax receipts in respect of taxable benefits such as the life insurance premiums UWaterloo pays on your behalf. Any questions or requests for duplicate tax receipts regarding taxable benefits should be directed to **payroll@uwaterloo.ca** or by calling 519-888-4567, extension 35935.

CIBC Mellon issues T4A tax receipt in respect of your monthly UWaterloo pension income. Any questions or requests for duplicate tax receipts regarding this tax receipt should be directed to CIBC Mellon's customer service line indicated above.

## UWATERLOO MEDICAL AND TRAVEL COVERAGE

Retirees requiring information about medical and travel insurance coverage should be calling our insurer, Great-West Life, directly at 1-800-957-9777 for assistance.

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## WAR OF 1812 COACH TOUR PHOTOS



The group stops at a cross honouring two French missionaries at Port Dover, 1669.



Gail Cuthbert Brandt brings Campbell's raid on settlements at Dover and Ryerse's Mills alive for tour goers.

# PROFILE OF JUNE LOWE

— by Neal Moogk-Soulis, a freelance writer and historian in Waterloo

June Lowe has, for the second time, retired and is hopeful that it will stick this time. She tried in March 2013 as the lead lab instructor for the Faculty of Engineering but was pressed back into service again in September for another term when the Faculty couldn't find anyone to replace her. You might say that she's irreplaceable.

"When they finally hired someone to replace me, it took two people to do my job," she told me recently, "I was just tickled." After she left UWaterloo she had a short teaching stint at the University of Dar El Salaam, Tanzania in the winter of 2014. She was doing what she does best, teaching a Systems Design course for a former student who has now become a department head there.

June grew up the oldest of five children, twelve miles outside of Deep River, Ontario in the small town of Rolphton, a company town operated by Ontario Hydro for workers who built and later operated the Des Joachim Hydroelectric Generating Station. June's father started in the construction crew and later rose through the ranks to become a supervisor at the plant. Before he worked for Ontario Hydro, June's father began his working life as a mechanic onboard whaling ships in the Antarctic.

June attended high school in Deep River, Ontario which was a community of families for the workers at the nearby Chalk River nuclear reactor. "Given the type of people who worked in Deep River, it was very much a science town. You either studied science or philosophy."

When she was in Grade 11, her father was seconded to a United Nations sponsored dam building project in Iran. Her father got along well with the multi-national workforce. Each country contributed according to their specialty: it was an Italian design; the models were tested by Americans; and it was built from Japanese, German and Canadian hardware. "It was built in the Iranian Grand Canyon. When it was built, it was the third largest dam in the world, more than 600 feet deep." The Lowe family lived in a compound with the rest of families of the construction crew.

June's first year of university was in Beirut, Lebanon. "It was a lovely, beautiful place. It was called 'the Florida of Europe' for people of moderate means". June finished

her general science degree at Carlton when her family relocated back to Ontario. Immediately after university, like many of her peers, she was hired to teach high school. She hadn't planned to end up at UWaterloo.

"I had taken a break to go to graduate school and as I was finishing my degree, I knew that the high school teachers were preparing to go on strike. I wasn't keen to go back to work like that. One of my instructors suggested that I apply for this lab instructor position at the University of Waterloo."

June duly applied for the position, signing "J. Lowe" on any of her correspondence. The hiring committee was surprised when a woman walked into the interview rather than a man. "You could tell that I wasn't what they were expecting. One of the committee members asked me to tell them the difference between an alternator and a generator in a car. So I picked up a piece of chalk and drew them a diagram on the chalkboard."

The unconventional interview matched the unconventional nature of June's job responsibility. "When they first hired me they had been having a lot of trouble with their lab instruction. Often the grad students were unable to assist the undergraduates. They couldn't teach properly. They were uninterested. Some of the grad students couldn't speak English very well either. It was a mess." In some programs, the failure rate exceeded fifty per cent.

"My job became what I made of it and my responsibility level increased over time." The responsibility level also depended on the quality of the other instructors that she worked with. "I picked up the slack whenever it was necessary." Though she was never involved with research, she did sit on various University committees including the Women's Committee and the Presidential Hiring Committee.

"My number one responsibility was always to the students," she said. She made it her goal to take a picture of each student and to learn their names as fast as possible. Over her 42-year teaching career, June estimates that she has taught over 30,000 students. She has attended numerous convocations and stills keeps in touch with some of her former students.

"I loved being with the students and hearing about their troubles and aspirations. I got to see them develop term over term. I would see this scared little boy heading to his first job in the middle of Saskatchewan gain the confidence and experience that they needed."

Waterloo life wasn't all simply teaching courses and learning names. June took part in the EngPlays, FASS and TalEng. There were the now-defunct Welcome Back Stag parties each term, "Though I always made sure to leave before the strippers arrived," she said with a twinkle in her eye.

She also held court from time to time at her property in West Montrose. Strawberry Daiquiri Day has become an annual tradition that began by accident. "I'm not really sure how it happened, but there is pick-your-own strawberry farm nearby. I invited everyone to go pick strawberries one year and to make daiquiris at my house afterwards." Strawberry Daiquiri Day has seen its share of pranks. "There was one year where I was going to be late so I told everyone else to go on ahead. When I arrived, there was a scarecrow out front wearing a very distinctive red dress of mine." Another year saw a bicycle mountain grow on her front lawn.

"I was always careful about the drinking," she said. "The police were always welcome to drop in. One year, the police told us that their breathalyser was broken. Either

everyone had to go downtown to be tested, or they could stay the night. Everyone turned back and the party started all over again. We had a sleepover and my deep freeze was emptied for dinner."

June knows many of the faces of UWaterloo. "A walk across campus can take me three hours by the time I say hello to everyone," she said. "There are always people to talk to. People were also dropping into my office and the door was always open."

Now that she's retired, June has a few projects in mind, the largest of which is tearing down and building a new house in Waterloo. "I purchased that house in 1972 for \$14,000. The University guaranteed my mortgage and I lived there for ten years." The house was built in 1935 out of anything that was on hand. "When we took down a wall, we could see that it had been built with old tea chests." With a two year deadline to rebuild the house, June will be busy for a while.

Travel is also on her mind: Australia and New Zealand are on her bucket list. Pitcairn Island is also on her list. June's father visited the island in the 1930s on his passages to and from the Antarctic. "They say when you retire that you shouldn't make any plans for at least a year," she said. "But I've already broken that. There are is always something that needs doing. Though I do miss the teaching.

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## VOLUNTEER OPPORTUNITY

*Often retirees ask about opportunities to volunteer in studies that have the potential to help the aging population. Here is such an*

*opportunity that some of our colleagues have participated in already and enjoyed the experience. An email has been sent by the UWRA to the mailing list on behalf of the research team already.*

My name is Jennifer Howcroft, and I am part of a research team in Systems Design Engineering at the University of Waterloo. Other members of the team include: Dr. Jonathan Kofman and Dr. Edward Lemaire. We want to develop a method to quickly assess and predict the risk of falling in older individuals, with the goal of preventing falls. In order to do this, we need to measure the walking of a wide range of older individuals. We are inviting University of Waterloo retired staff and faculty to participate in this study.

We are looking for people who are at least 65 years old. You must be able to walk for 6 minutes without help or a walking aid (no cane, walker, etc.) and not living with dementia or similar disorders.

If you agree to participate, we will measure your walking with small sensors attached to you and your shoes. This session will occur at the University of Waterloo and will last just over one hour. You will receive \$5 to reimburse you for on-campus parking. Then, for 6 months, you will be asked to record any falls. You will not wear the sensors during these 6 months. This will allow us to identify walking styles that are related to falls.

I would like to assure you that this study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee. The final decision about participation is yours.

If you would like to participate or want further information, please email me at: [j2irwin@uwaterloo.ca](mailto:j2irwin@uwaterloo.ca) or call me at: 519-888-4567, ext 37839.

Thank you,  
Jennifer Howcroft, PhD Candidate  
Systems Design Engineering

Research Supervisor: Dr. Jonathan Kofman  
Systems Design Engineering, University of Waterloo  
519-888-4567 ext 35185 | [jkofman@uwaterloo.ca](mailto:jkofman@uwaterloo.ca)

# JOIN US FOR 2014 FALL LUNCHEON! – by Pat Cunningham

Plan now to attend the UWRA Fall Luncheon on Thursday, October 30, 2014 at the Sunshine Centre/ Luther Village. We look forward to seeing you and other UWaterloo friends and to hear **Susan Mavor**, who retired last year as head of the Special Collections department in the Porter Library, speak on the history of Westmount neighbourhood in Kitchener-Waterloo as well as the founding of the local rubber industry.

Both the neighbourhood and the industry were founded over 100 years ago, in 1912 – a momentous year in Kitchener’s history. Susan will highlight the archival resources in the Library’s Doris Lewis Rare Book Room which were the basis – and the inspiration – for her

publication *Westmount, The Tie that Binds the Twin Cities: An Illustrated History of Westmount’s 100 Years*.

Bring a guest or two, and enjoy visiting with friends from UWaterloo! (Neither you nor your guest need be a member of UWRA; one of you simply needs to be a UWaterloo retiree.)

Tickets are \$28 each for UWRA members and guests; \$30 each non-members. Reserve your tickets early!

**NOTE:** To help save costs, we will no longer mail tickets. You will receive an email or call to confirm your order was received and your ticket will be waiting at the door.

## UWRA FALL LUNCHEON Thursday, October 30, 2014 141 Father David Bauer Dr., Waterloo

Speaker – Susan Mavor  
*Westmount Neighbourhoods in Kitchener-Waterloo*

Cash bar: 11:30 a.m.    Lunch: 12 noon    Door Prizes  
Tickets: \$28 each for UWRA members and guests; \$30 each non-members

For tickets, please fill in form below and mail to:  
Pat Cunningham, 88 McCarron Crescent, Waterloo, ON N2L 5N2 Telephone: 519-888-0334

### UWRA FALL LUNCHEON, Thursday, October 30, 2014

Name(s) \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

No. of Tickets \_\_\_\_\_

Amount enclosed \_\_\_\_\_

Please make cheques payable to UWRA. Deadline for ticket sales is **Tuesday Oct. 21, 2014**.

Parking is available in designated areas at the front, side and back of Luther Village.

# NEW RETIREES – reported by Human Resources, University of Waterloo

Name	Department	Position	Hire	Retire
Patrick Mihm	Plant Operations	Mechanic 1	June 84	April 1
Douglas Campbell	Plant Operations	Electrician	Aug. 83	April 1
Michael Holmes	Library	Computer Systems Technician	March 83	April 1
Dominik Gratzner	Audio Visual Centre	Director	Aug. 96	April 1
Rosemary Chase	Audio Visual Centre	Assistant Media Co-ordinator	Oct. 86	April 1
Helen Warren	Statistics and Actuarial Science	Administrative Co-ordinator, Research Services	Sept. 84	April 1
Olga Zolkowski	Housing and Residences	Housekeeper	July 90	April 1
Marsha Wendell	Co-op and Arts Special Programs	Arts Computer Experience Co-ordinator	Feb. 75	April 1
Teodor Burca	Plant Operations	Custodian I	April 04	May 1
Elisabeth Adrian	Centre for Career Action	Career Advisor	Jan. 01	May 1
Irene Schmidt	Registrar's Office	Records Assistant	May 79	May 1
James Hogan	Co-o Education and Career Action	Student Advisor	Jan. 12	May 1
Mark Zanna	Psychology	Professor	Sept. 75	May 1
Frank Saccomanno	Civil and Environmental Engineering	Professor	June 78	May 1
Roni Oestreich	Housing and Residences	Off-Campus Housing Specialist	April 94	June 1
Maria Lonkovic	Food Services	Food Services Assistant	Sept. 96	June 1
Linda Schmidt	Centre for Education in Mathematics and Computing	Financial Assistant VI	Sept. 96	June 1
Sharron Dawe	Optometry Clinic	Occular Disease and Primary Care Externship Coordinator	Sept. 83	June 1
Erin Harvey	Statistics and Actuarial Science	Statistical Consultant	July 80	June 1
Darlene Dietz-Hicks	Procurement Services	Buyer	Jan. 78	June 1
John Flanagan	School of Optometry and Vision Science	Professor	Oct. 85	June 1
Pamela Van Allen	Dean of Science	Academic Services and Admissions Officer	Aug. 70	June 1
Tom Edwards	Earth and Environmental Sciences	Professor	July 88	July 1
Joel Greenberg	Drama and Speech Communication	Professor	July 90	July 1
Eva Lau	Economics	Continuing Lecturer	Jan. 83	July 1
Jim Reid	Plant Operations	Electrician	March 90	July 1
Donna Harper	Food Services	Cook	Sept. 84	July 1
Barbara Checketts	Renison University College	Executive Officer	April 78	July 1
Zuhra Becirevic	Villages 1 & 2	Housekeeper	Sept. 92	July 1
George Wright	Office of Research	International Industrial Liaison Officer	Jan. 13	July 1
Diane Ridler	Geography and Environmental Management	Administrative Manager	Aug. 73	July 1
Victor Iacobellis	Food Services	Cook	March 89	July 1
Neeltje Cheeseman	Co-op Education and Career Action	Account Manager	March 08	July 1
Susan Spaetzel	Dean of Engineering Office, Eng. Grad. Studies	Assistant to the Assoc. Dean, Graduate Studies	Oct. 84	July 1
Bruce Irvine	Centre for Sight Enhancement	SEEPAC Database Administrator	Nov. 96	July 1
Celia McGill	Mechanical and Mechatronics Engineering	Research Administrative Officer	July 88	July 1
David Northey	Kinesiology	Lab Technician	Oct. 89	July 1
Carol Weaver	Conrad Grebel University College	Associate Professor	July 86	July 1
Andre Roy	Geography and Environmental Management	Professor	Aug. 11	August 1
Lori Gove	Office of Advancement	Director, Principal Gifts	Aug. 03	August 1
Carmen Roecker	Registrar's Office	Editor, Undergrad Calendar/ Mgr. Communications	Dec. 70	August 1
Paul Hayes	Electrical and Computer Engineering	Lab Instructor/Co-ordinator	Jan. 81	August 1
Joanne Kursikowski	CEMC	Co-ordinator of Operations	Oct. 87	August 1
Neil Stewart	Plant Operations	Maintenance Supervisor, Plant	July 85	August 1
Frances Kirk	Retail Services	Lead Hand Bindery	Oct. 81	August 1
Deborah Mustin	David R. Cheriton School of Computer Science	Administrative Co-ordinator	June 76	August 1
Nell Peters	Health Services	Venipuncture Technician	Sept. 84	August 1
Maria Liko	Plant Operations	Custodian I	March 90	August 1
Maryann Gavin	Office of Advancement	Sr. Director, Advancement Services	March 78	August 1

# OUT-OF-COUNTRY EMERGENCY TRAVEL ASSISTANCE BENEFIT

## GENERAL INFORMATION:

If you have a medical emergency you must call the help line number printed on the reverse of your Benefit Card as quickly as possible.

Assistance is available 24 hours day, 7 days a week.

It is important to carry your Benefit Card and provincial health plan number with you at all times.

## SERVICES:

You can obtain the following services from the help line numbers:

- » Arrangement for significant physician and hospital costs to be billed directly to Great-West Life (contingent upon the provider accepting this method of payment)
- » Medical advice from a qualified physician
- » Referral to hospital and medical facilities
- » Non-medical assistance; example, referral to legal counsel, assistance contacting family or business
- » Emergency response in the required major language

## WHO DO I CALL?

Toll Free\*:

- » From within Canada and USA call 1-800-527-0218
- » From within the United Kingdom call 0-800-252-074
- » From within Mexico call 001-800-101-0061
- » From Cuba call collect 1-204-946-2946

Call collect from anywhere in the world:  
Baltimore, USA call 410-453-6330

*\*If you have difficulty with any of the toll free numbers, please call Baltimore collect.*

## WHAT'S COVERED?

Emergency medical expenses\* incurred outside province of residence to \$1 million dollars Canadian lifetime

maximum per covered person for the initial treatment of the injury or illness.

- » Emergency medical evacuation when authorized by the insurer
- » Transportation of a family member to the beside of sick or injured insured person
- » Return of deceased

*\*Medical emergency is defined as an "unforeseen event." That is, a sudden, unexpected illness or injury or an acute episode of disease requiring immediate medical attention.*

## PENSIONERS:

- » Eligibility requires Canadian residency and continuation of Provincial Health coverage.
- » Employees who retired on/after January 1, 1996, who receive a monthly UWaterloo pension, have 60 days per trip for out-of-Canada coverage.
- » Employees who retired on/prior to December 31, 1995, who receive a monthly UWaterloo pension, have 6 months of travel coverage per trip for out-of-Canada coverage.
- » Ontario Pensioners, who will be travelling outside of Ontario for longer than 7 months, should consult their provincial Ministry of Health (OHIP for Ontario prior to leaving their province.
- » Pensioners residing outside Ontario, but within Canada covered by the extended health plan are subject to lifetime maximums. Purchasing private travel insurance is highly recommended.

For more information please refer to UWaterloo's Out-of-Country Travel Plan webpage: <https://uwaterloo.ca/human-resources/benefits/medical/out-country-travel-plan>



# PENSION AND BENEFITS COMMITTEE REPORT TO THE 2014 ANNUAL MEETING OF THE UWRA

— by Jim Brox, former Pension and Benefit Liaison, UWRA

## **PENSION PLAN:**

**Education and monitoring.** The committee receives regular reports from the pension plan's consulting actuary on legislative, policy and other government initiatives which may affect the pension plan. The committee uses this information to consider new opportunities, respond to requests from the government for feedback, implement legislated changes to the pension plan and prepare for upcoming issues. Some of the government initiatives the committee has been monitoring over the past year are the proposal to have public sector pension plans pool their assets, 50:50 cost-sharing between plan members and their employer, the proposal to merge university pension plans into a single pension plan for the sector, changes to the Canada Pension Plan, and solvency funding relief for public sector plans.

The consulting actuary also keeps the committee up to date on changes being made by other public sector defined benefit plans (to the extent this information is public). This information is used to assess whether the pension plan is competitive, consider options which may be appropriate for the pension plan and test whether decisions made by the committee are reasonable.

Throughout the year, the committee monitors the economic and demographic context for the pension plan, as well as the overall health of the pension plan, through the review of the actuarial valuation report (produced annually), the actuarial valuation assumptions (reviewed and approved annually), and the quarterly reports on the total fund return and investment manager performance.

**Cost of living increases.** The cost of living adjustment to all pensions effective May 1 is equal to the annual CPI increase of 0.94%. The same increase will be applied to eligible deferred pensions and to pensionable earning of individuals receiving Long term Disability Benefits.

**Changes to actuarial assumptions.** During the discussion of the actuarial valuation assumptions in 2014, the committee was asked to consider whether certain actuarial assumptions needed to be changed to reflect shifts in economic and demographic trends. Guided by

the consulting actuary, the committee decided to make changes to the economic assumptions (i.e. assumed inflation rate, salary increases and investment return) and to adopt a mortality table that builds in generational improvements in mortality. This mortality table is now the practice standard for actuarial valuations. The new actuarial assumptions were used for the January 1, 2014 actuarial valuation report.

The changes to the mortality table increased the estimated unfunded liabilities by \$80 million and the changed economic assumptions increased the unfunded liabilities by \$19 million.

**Review of pension plan protocols and development of new protocol.** In response to feedback from members on the 2012 pension plan changes, the committee agreed to develop a protocol setting out the parameters under which the Committee would increase the level of indexation for pensioners covered under the new plan provisions. At the committee's January 2013 meeting, members reviewed existing protocols and agreed to hold a special meeting in 2013-2014 to focus on the development of the new protocol, as well as committee education.

**Changes to investment portfolio.** The P&B committee and its Registered Pension Plan Investments Subcommittee continue to look for suitable investments. As well as equities and traditional fixed income investments, the fund has invested in infrastructure and real estate.

The total one-year return on the fund (excluding the real return bonds) as of December 31 was 13.66% which is higher than the required 3.85% plus CPI (currently less than 2%). Discussion included the fact that a higher rate of return could be had, but at a level of risk not acceptable for a pension plan.

The committee revised the current statement of investment policies and procedures in 2014. Since the current fund investment is not in line with the guidelines (too much cash), the committee agreed to the following changes to permitted asset ranges: i) increase permitted cash range to 0-15% of market value (excluding RRBs); ii) exclude in cash calculation, the cash balances with investment managers.

**Application for solvency funding relief.** Just prior to the December 7, 2012 meeting of the committee, the Ontario government announced a proposed amendment to Regulation 178/11 to allow pension plans that had not previously filed for solvency funding relief to apply, provided the application was filed before December 31, 2012.

The university is approved for Stage 1 solvency funding relief, therefore the university will have a four year period (starting 1 January 2014) in which it would not be required to fund the solvency deficit, and if the university qualifies for Stage 2 after three years (1 January 2017), the solvency deficit can be amortized over ten years.

## **BENEFITS PLAN:**

**Education and monitoring.** The committee reviews aspects of the benefits plan on a regular basis, including claims experience, insurance rates and premiums, and annual and lifetime maxima. The committee uses this information in order to see where costs are increasing, to assist with decision-making, and to identify where change may be required. In addition to its regular monitoring and education activities, the committee received a presentation from Aon Hewitt on benefits plan design and commissioned a benchmarking study against ten other benefits plans, including other universities and local employers.

**Benefits Review Working Group.** In response to feedback received from the community and information received from the committee's resource people, the committee decided to form a working group to look at the relevance, sustainability and competitiveness of the extended health, dental, life insurance, short- and long-term disability, and employee assistance plans. The working group includes one Pension & Benefits Committee member from each of the employee groups, one of the president's appointees and the non-voting member from the Federated University and Affiliated University Colleges.

The working group surveyed employees to collect information about awareness and understanding of the current plan and areas of satisfaction and deficiency. Based on this information and a market comparison against nine other organizations conducted by Aon

Hewitt in 2012, the working group explored options for potential plan improvements. A "buy up" option that would address the identified deficiencies was presented to the various stakeholder groups with mixed feedback and strong opposition in some cases.

In light of the University's current focus on developing a robust employer-employee relationship, which includes the objectives to review the university's total compensation programs, systems and processes to ensure competitiveness in the market, the working group recommended the buy up option not be pursued at this time and acknowledged a holistic review of total compensation will be performed by the strategic theme group. The benefits working group's research and findings will be presented to the theme group for further development with the proviso that any and all changes to the pension and benefits programs must be forwarded to the Pension and Benefits Committee for review and approval.

## **THE COMMITTEE AND ITS MEMBERS:**

The Committee is a standing committee of the Board of Governors responsible for overseeing UWaterloo's pension plans, extended health care and dental plans, self-insured sick leave and long term disability plans, and life insurance plans. The Committee consists of representatives from senior administration, the Board of Governors, retirees, regular staff members, faculty and CUPE Local 793. For a list of current members and resources, please see the Pension & Benefits Committee webpage. The Committee's regular meetings are held on a monthly basis (except April, July and August); meetings are generally open to the university community and agendas and minutes are available on the web. Recommendations for changes and improvements to the university's pension and benefit plans are developed and refined by the Committee and, if agreed by the Committee, forwarded to the Board of Governors for approval. The Committee's approach to pension and benefit plans is based on the following principles:

1. There will be one pension and benefits plan for all members of the UWaterloo community regardless of the type of work performed or the employee group to which one belongs.

2. Benefits are provided for both the employee and his or her family where relevant.
3. Employees should be covered for catastrophic events.
4. The current level of benefits should be maintained.
5. Cost implications to both the university and its employees should be considered.

**Editor's Note:** *Jim's term on the P&B Committee ended in April 2014, so this is his last report. Jim has served retirees and the UWRA faithfully as he represented us and informed us clearly of the decisions of the P&B committee. Much Thanks, Jim! Ramesh Kumar (formerly of the Economics Department) is his replacement on the committee (on which he has served in the past) and has joined the UWRA Board of Directors.*

## PASTtimes PROBLEMATIC START

Simon is the historical troll but another mischievous one lurks in this new irregular *WATtimes* feature too! The caption to the UWaterloo photo from the past, published in the Spring issue, contained a major error in the clue: the wrong date!

Our malevolent troll was stronger than both Simon and your editor. But he was no match for 4 retirees who correctly provided the story behind the photo.

Ron Aziz contributed that the UWaterloo 1957 Chevy was donated by Stedelbauer (Board Chairman) and contained past presidents Gerry Hagey and Burt Matthews, and Bill Davis (l to r) in back, with President Doug Wright in the passenger seat.



Gordon Ambrose, who retired in 1994, spotted the driver Stephen Little, Secondary School Liaison. He added that William G. Davis was Minister of Education at that time and a very good friend of Waterloo.

Bruce Lumsden (and confirmed by long-time convocation hooding mate, former registrar Trevor Boyes) didn't get thrown by the false date! It was the 25th anniversary of UWaterloo, likely the Spring convocation. Bill Davis and Ed Stewart received honorary degrees that day. Steve Little did a lot of work coordinating the 25th celebrations. Bruce adds: "Brings back lots of memories!"

Says Simon, the troll:

"It was absolutely the 25th anniversary (1982). I was not at Waterloo at the time of the 10th (1967), but there was not much in the way of public celebration at that time, just the launch of a fund-raising campaign. The 20th (1977) was not celebrated at all, as best I can remember. But the 25th was a big deal, and Steve Little was the chair of the anniversary committee. That date fits with the information about Wright and Davis that various people have provided. There were also miniature replicas of the 1957 Chev — I think I may still have one of them somewhere."

**THE NEW PHOTO:** Here's another historical picture from the early days. If it stirs memories and stories or if you can identify the people, please send these to the editor, Jay Thomson, [sjthomson\\_48@sympatico.ca](mailto:sjthomson_48@sympatico.ca), #406 — 200 Shakespeare Dr., Waterloo, ON, N2J 6C1. The occasion is rather evident.



## FOLLOW-UP ON A FORMER RETIREE SCHOLARSHIP RECIPIENT



Photo Credit: Marcel Pinheiro

Recently, Whitney Albright, who oversees the Keystone Campaign on campus, had the opportunity to connect with Marcel Pinheiro, who in 2008 received the UWaterloo Retirees Scholarship while he pursued his graduate studies in Biology. Marcel shared with us details of his academic journey since

receiving the scholarship, and where his academic and professional journey has led him over the past six years.

### **Marcel, after graduating from the University of Waterloo, where has life taken you?**

After completing my Ph.D. in Biology in January of 2013 at the University of Waterloo, I began lecturing at Wilfrid Laurier University in the Faculty of Science. After a short period at WLU teaching 1st year microbiology, I was excited to successfully compete for the position of Lecturer in the UWaterloo Biology department in August 2013, where I would begin teaching zoology and parasitology. I am very lucky to have the opportunity to engage my students in the classroom as I show them the expansive diversity of animal life in the world around us. Along with a full teaching load, my wife and I have recently welcomed a wonderful baby girl into our family, which also includes her inquisitive 5 year-old brother! I am honoured to be apart of the University of Waterloo community and to have a direct role in inspiring the next generation of biologists!

### **Why did you choose the University of Waterloo and why did you choose to study Biology?**

The UWaterloo Biology department has a well-deserved reputation for excellence in teaching, and offers students access to a diverse community of biologists and science faculty. My interest in biology started at an early age in primary school science fairs. Learning about the

complexities of living things captured my interest from that moment on.

### **What are you working on right now? I see through a quick search that your thesis was on “Interactions of ciliates with cells and viruses of fish” and as follow up to that question, what do you hope your research will lead to?**

My research during graduate studies focused on how single-celled organisms called ciliates, commonly found in freshwater, can interact with other living things in their environment. Interacting with larger animals in water, such as fish, some ciliates can cause disease by attacking the tissue of the host fish. Interacting with the smallest organisms in water, viruses that can cause disease in all manner of living things, ciliates have the potential to influence how these viruses ‘survive’ in the wild. My research provided exciting findings into both the study of how ciliates attack fish tissue and how to better study this process in the laboratory, and that ciliates can destroy an important virus of fish.

### **If you were able to thank the people who support the Retirees Scholarship, what would you say to them?**

I must thank the supporters for believing in a system that provides support for young students and researchers. That, with their generosity, I have been able to be inspired by biology, pursue a worthwhile research program of my own, and to develop into an engaging lecturer that is excited to now inspire the next generation.

### **For you, what is the most rewarding part of teaching?**

For me, seeing excitement in students is the most rewarding part of teaching. Covering the world of animal diversity affords me many opportunities to put the natural world on display. Using multimedia, humour, and straight-forward descriptions of the adaptations animals have developed to their environments, I aim to show new students many things they never thought possible.

### **Thank you Marcel for taking the time to share with us details on your exciting career path.**

# UWRA COACH TOUR PROGRAM FALL 2014 – by Terry Weldon, Tour Coordinator

We are pleased to present our slate of Fall Coach Tours for your consideration. We are also pleased to announce that your new Tour Coordinator will be Ted Cross, known to many around campus for his work in promoting intellectual property. Ted will begin his duties with the organization of the 2015 coach tours. Joining Ted will be Sue Fraser. Sue has a wealth of experience, having organized campus events over many years. Together, they will create many outings that I'm sure you will find attractive!

## WEDNESDAY, OCTOBER 22, 2014

### SHAW FESTIVAL – CABARET

When it comes to high calibre theatre, the Shaw Festival ranks right up there with the best. This year, the Shaw is presenting the Tony Award winning musical – Cabaret!

Welcome to the Kit Kat Klub, the hottest nightclub in Berlin. American Cliff Bradshaw has just arrived in town. When he meets nightclub singer Sally Bowles and the club's mysterious emcee, his life is turned upside down – just as the world is about to turn upside down, with Hitler on the rise. Hailed as a rare musical that both challenges and entertains, it premiered on Broadway in 1966 and ran over 1100 performances.

During the morning of our departure, we will travel to beautiful Niagara-on-the-Lake, arriving at the NOTL Golf Club in time for an enjoyable lunch, while gazing across the manicured greens. Following lunch, we will transfer to the Shaw's Festival Theatre for the afternoon performance.

COST: \$126 dollars for UWRA members, spouses and guests. Non-members: \$131 dollars. Price includes motor coach, lunch, theatre admission, all taxes and gratuities on included items.

COACH DEPARTURE TIME AND LOCATION: 9:30 a.m., UWaterloo parking lot X (behind Optometry). Free parking for UWRA cars has been arranged with UWaterloo Parking Services. Please arrive at least ten minutes prior to departure time to obtain your free parking permit. Returning to Waterloo at approximately 7:00 p.m.

## TUESDAY, DECEMBER 2, 2014

### ONE OF A KIND CHRISTMAS SHOW AND SALE, EXHIBITION PLACE, TORONTO

Travel will be to Toronto's Direct Energy Centre for a day at the One of a Kind Christmas Show, highlighting the brilliant creations of over 800 artisans, artists and designers from North America. Examples of the displays are items of art, furniture, fashion, home décor, toys, food, and more. It's the perfect place for Christmas shopping!

COST: \$40.00 for UWRA members, spouses, guests, \$45.00 for non-members. Price includes motor coach, show ticket, all taxes and gratuities.

COACH DEPARTURE TIME AND LOCATION: 9:00 a.m. UWaterloo parking lot X (behind Optometry). Free parking for UWRA cars has been arranged with UWaterloo Parking Services. Please arrive at least 10 minutes prior to departure time to obtain your free parking permit. Arrival time back at Waterloo is approximately 5:00 p.m.

Note: You can either take a packed lunch or purchase something at the show.

Tour will be led by Sue Fraser.

**DIETARY REQUIREMENTS:** If you have special dietary requirements, this must be specified at the time of booking. Please be as specific as possible as to what you need. Most of our meal providers are able to accommodate your needs, if given prior notification.

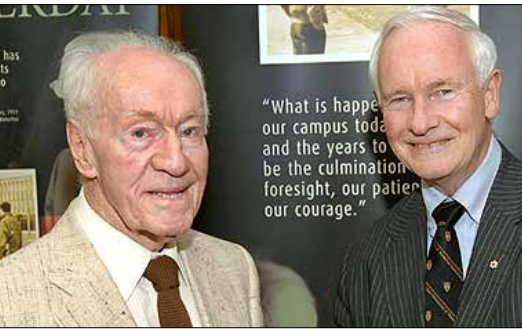
**RESERVATIONS:** For reservations and information, please contact Rediña Caracaz, B-435 Bairstow Cr., Waterloo, ON, N2K 2H7. Email preferred: [rcaracaz@sympatico.ca](mailto:rcaracaz@sympatico.ca). Phone: 519-885-6719. Please make cheques payable to University of Waterloo Retirees Association and mail to Rediña's address shown above. For further information, contact Terry Weldon. Email: [terryweldon@rogers.com](mailto:terryweldon@rogers.com). Phone: 519-744-3246.

**CANCELLATION POLICY:** Because we must pay our suppliers for numbers reserved in advance, we regret that we cannot offer refunds for cancellations made within seven days of the trip departure date, unless otherwise stated in the trip description. We do maintain a waiting list when applicable and if a replacement can be found within a reasonable time, a refund may then be made. If you find on the morning of departure that you must cancel, please call Terry Weldon at 519-744-3246, at least one hour before departure time to avoid delaying the group. Thank you.

**WEBSITE:** Please note that all trip details can be found on our association's website at [retirees.uwaterloo.ca](http://retirees.uwaterloo.ca).

# REMEMBERING CARL DARE, OUR FINAL FOUNDER

— by Brandon Sweet, Communications and Public Affairs, bulletin@uwaterloo.ca



Carl Dare, former president of Dare Foods and the last living member of the University of Waterloo's original board of governors, died on Wednesday, April 9. He was 96.

“Carl Dare was one

of the six community leaders who met in September 1955 to identify those who might serve on a possible Board of Governors for a “Waterloo College Associate Faculty,” (University of Waterloo),” writes university historian Kenneth McLaughlin. “He was the last surviving member of that remarkable group who founded the University of Waterloo.”

The Dare (formerly Doerr) family name is a familiar one in Waterloo Region. Dare Foods dates back to 1889, when Charles H. Doerr, Carl’s grandfather, opened a grocery store on the corner of Breithaupt and Gzowski (now Weber) Streets in Berlin, Ontario. By 1892 the store had become a biscuit-making operation. Born in 1917, Carl took over the family business in 1941 when he was twenty-four. He legally changed both his and his company’s name from Doerr to Dare in 1945. Under his leadership, the company became one of Canada’s leading snack food manufacturers.

He also played a leading role in the founding of this university. In September 1955 he was invited to a luncheon at the Granite Club by Gerry Hagey, president of Waterloo College, and Ira G. Needles, president of B.F. Goodrich Co. of Canada, who were interested in sounding out the local business community on the idea of a new science-focused institution that would be associated with Waterloo College (now Wilfrid Laurier University). There, Dare lent his support to the idea.

As McLaughlin notes in his book “Waterloo: The Unconventional Founding of an Unconventional University,” Dare was also one of 17 local business leaders and professionals who met at 4:00 p.m. on Friday, December 16, 1955, in the boardroom of Waterloo College, near the corner of Dearborn Street (which

would later become University Avenue) and Albert Street at the behest of Gerry Hagey. The meeting was chaired by Ira G. Needles, president of B. F. Goodrich Co. of Canada, with Dare serving as secretary.

As the three-page typewritten minutes of the meeting indicate, it was moved by Carl A. Pollock (president of Dominion Electrohome Industries), seconded by A.M. Snider (president of Sunshine Waterloo Co. Ltd.), and carried, that **“Those present agree that they will serve as charter members of a Board of Governors for a Faculty of Science to be affiliated with Waterloo College and that they will record their agreement by affixing their signature to this motion. Also, that those invited to this meeting, but unable to attend, be given an opportunity to serve and to indicate their agreement by affixing their signatures to the motion.”**

Among the others on hand were A. R. Kaufman of Kaufman Rubber, John E. Motz of the Kitchener-Waterloo Record, physician Harry Lackner, and lawyer J. Kenneth Sims, whose son Peter Sims would later serve as Chair of the Board of Governors of the University of Waterloo. Five men — including J. W. Scott, general manager of Waterloo Trust and Savings, eventually to be a part of TD Canada Trust — were listed as invited but unable to attend.

The names of those in attendance and those who served on the University’s Board of Governors from 1957 to 1962 including Dare’s are enshrined on a plaque located outside of South Campus Hall facing University Avenue.



Dare also served as a member of the Legal Committee that made the application for the university’s incorporation and he later donated his family’s papers and the extensive corporate records of Dare Foods to the University of Waterloo’s archives.

In 2007 the University of Waterloo awarded Dare an honorary LL.D recognizing his role in founding the university. "At that time, Mr. Dare vividly recalled travelling to Queen's Park with the University's first President, Gerald Hagey, to lobby the government of

Leslie Frost for support for a new university in Waterloo," writes McLaughlin.

"Carl Dare's passing marks the end of a remarkable era and the passing of one of the Region of Waterloo's leading citizens," McLaughlin concludes.

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## UWATERLOO UNITED WAY CAMPAIGN 2014

The University of Waterloo plays an important role in the Waterloo Region. We proudly contribute to the success of our community and have a rich history in giving back to make where we live and work a better place.

One way the University community gives back is by supporting the annual United Way Campaign.

United Way KW works to make our community better by investing in three focus areas:

- » All that Kids Can Be — programs directed to children and youth that improve their sense of belonging and engagement, health and wellbeing
- » From Poverty to Possibility — programs focused on food security, housing stability and increased independence and stabilized functioning
- » Healthy People, Strong Communities — programs that seek to improve overall physical and mental wellbeing, community engagement, promote healthier family dynamics and build better systems to help people get the help they need.

Last year the University of Waterloo community exceeded our goal of raising \$240,000 for the United Way to invest in these priorities. UWaterloo retirees contributed over \$56,000 to the total dollars raised!

To learn more about the difference your donation made, you can read the most recent United Way KW "Community Matters" at <http://www.uwaykw.org/blog/community-matters-community-impact-update>.

This year, we want to help more people in our community. As a result we are aiming to raise \$250,000 and increase the number of faculty, staff, retirees and students who participate in the campaign.

To those of you who are on-going donors to United Way, we hope you will re-affirm your support with a donation again this year. If you are someone who has never given before, we ask you to consider joining us in helping United Way fund much needed local programs.

Your support is greatly appreciated by us, by the University, by United Way and, most importantly, by the people directly helped by the programs your donations fund. A caring community, working together towards a common goal, can accomplish a lot!

Watch for your pledge package in the Fall!

With our sincerest thanks,  
2014 University of Waterloo United Way Co-Chairs  
Nadine Collins  
Nadine.collins@uwaterloo.ca  
ext. 39257  
James Skidmore  
Skidmore@uwaterloo.ca  
ext. 33687

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## ANNUAL MEETING PICTURES



Outgoing President Bob Norman receives a token of appreciation from Christina Pace on behalf of the University.



Welcome to new Board member, Ramesh Kumar, Pension and Benefits Committee Liaison.



The audience is enthralled with the several reports from the UWRA Board of Directors.

# CONSUMER BATTLES I HAVE KNOWN: PUBLIC AND PRIVATE ADVENTURES AND MISADVENTURES

— by Bob Kerton, Economics, from a talk at the UWRA Spring Luncheon

If there is a mother of five children here, please stand by: you may be on duty. I will explain later.

I've selected a few stories from consumer battles won, lost, and tied in knots. My first adventure was with Ontario Hydro in 1960 when still a student. My mother, as editor of the weekly Ajax Guardian, wondered at that time, why the giant electricity firm would take her out for lunch. She was certainly not bought: in fact she allowed me to write an editorial criticizing Hydro's aggressive monopoly-pricing and published it, unsigned, without changing a word. It was excellent training for me to write a serious argument ... while faking to be an adult. I'm still doing it. At the time, Hydro was a completely unregulated monopoly: it could set its rates and there was no public body to question its prices. By the way, the free lunches for Mom got explained the day Hydro announced a new nuclear plant in our back yard (Pickering). I did not give up on the monopoly-pricing issue. In 1967 when I joined the University of Waterloo, I also joined the Consumers Association of Canada (Ontario). It took a decade, and a lot of aggrieved consumers, to get a law to require electricity rates to be regulated by Ontario's Energy Ministry.

So far, I sound like an evangelist for economic regulation. Nay! Nay! I confess to a pet peeve: I am especially annoyed when a lobbyist says "Consumers are always asking for more regulation." Really? I offer you an old and a new example: carrots and Carats. In the 1970s Canada had a regulation saying carrots had to be 4.5 inches in length. Do you ever remember consumers out in the street shouting "protect us against the attack of killer short carrots?" If you check with thugs and murderers, carrots are way down the list of weapons of choice. The plea for regulation probably came from Canadian carrot producers trying to keep shorter carrots from the US out of Canada's markets. It sure wasn't a plea from consumers.

Now for carats. In 2014, I did some research for the Competition Bureau in Ottawa. It included an examination of regulations under Canada's Precious

Metals Marking Act (PMMA). We Canadians must have rocks in our heads — and not precious stones either. We are the only country that uses regulations (the PMMA) requiring taxpayers to cover the costs of dishonest sellers who abuse a mark promising 18 carats in a gold bracelet to give you only 12 carats. Other countries have the seller of the suspicious item bear the cost of testing for the gold content. Canada has had the regular taxpayer cover the jewelers' testing expenses for years. But wait ... there's more! If precious metals were covered by the Competition Act like instead of its cosy PMMA, a deceptive selling tactic could result in a fine as high as 10 million dollars. The PMMA has a sweetheart provision: The Act says: "Every dealer who ... contravenes or fails to comply with any provision of this Act or the regulations, is guilty of an offence and liable on summary conviction to a fine not exceeding five hundred dollars." The first important point here is that any industry or trade that successfully lobbies to get itself covered by its own individual Act can remove itself from scrutiny of the Competition Act. Secondly, the example illustrates why we have such a high volume of special interest lobbying, and so many regulations.

What about so-called Marketing Boards? Their job is to keep most farmers from selling you eggs or milk. If a farmer does not have a special permit (quota) she cannot market at all. As explained in my talk, consumer action was a grand misadventure. Are there many of these 'non-tariff barriers'? About 1990, the European Union set up two important committees to count the number of good and bad regulations they had. They gave up counting after reaching 100,000.

A rule for having signals where a train crosses a road seems sensible. Not always. Long after the last rail train was removed from Newfoundland, they still had stop signs at tracks. Pretty soon, nobody stopped for the imaginary trains. However, in PEI, people were required to stop for the signs long after the last train was removed. Why? "It's the law."



So is deregulation good? Often, it is, but you have to look. The American philosopher Yogi Berra famously said: “You can see a lot, just by looking.” Unhappily, in the last while, evidence-based decision-making has fallen on hard times.

One of the more memorable times I represented the consumer interest before a parliamentary committee took place in Ottawa in the 1980s. When you are an unpaid volunteer representing the public interest, you usually get a polite hearing. Not this time. The Conservative Chair was polite, as was the late Herb Gray (as always). However, many members of that House of Commons Committee had no idea that competition policy was crucial for the prices we pay, and for the quality of products on the market. They had no idea that, in nearly 100 years, Canada’s old anti-monopoly act had never succeeded in court against an aggressive monopolist. Not once.

Lobbyists, working for monopolists had spun their magic to convince parliamentarians that everything was just fine without a new Act. As a result, our greeting that day was boisterous: members were combative — trying to score verbal points for their party. The standard attack on a professor is: “You are a theorist, out of touch with real people.” That line was pursued with all too much glee. Our message was lost in the noise. Our presentation team included Ruth Lotzkar from BC, Past President of the Consumers Association. Ruth, always a savvy leader, interjected: “I’m a mother of five and when I shop for groceries at one of our two BC chains, prices are outrageous!” Silence. No politician was foolish enough to take on a mother of five. The questioning became polite and progress became a possibility. If you are an academic who argues for the public interest, always have a practical mother of five on your team. It’s like having a stealth bomber — they can’t see it coming and after the encounter, there is not even a peep of opposition left standing.

Three happy things happened after that. First, the monopoly provisions of a new Competition Act were enacted in 1986. That Act turned out to be crucial in the late 1990s in keeping Canada’s big banks from

merging and charging us even higher fees. Second, I received thanks from some politicians who said we significantly improved their understanding of one or another economic issue. That goes a long way toward explaining why I would help prepare more than 40 briefs to Parliamentary and Senate committees. Third, the best change Brian Mulroney ever made was not his trade charade (pretending that managed trade is free trade); it was the little-known McGrath reforms of parliament. From the late 1980s on, members of parliamentary committees began to receive very short, very fair, briefing papers on issues. Two or three pages of research-based information prepared by the Library of Parliament magically transformed conscientious MPs from novices on economic issues to questioners with some grip on a topic. They no longer needed to rely completely on selected facts from lobbyists.

One final example concerns the two volume research Report I supervised for the Task force on the Future of Canada’s Financial Services Sector. Among other things, we tested financial documents for readability. Canadian documents were incomprehensible. To understand an ATM contract you needed a bachelor’s degree. To comprehend the average mutual fund contract, grade 16 was required. And to understand a life insurance contract you needed grade 20, whatever that is. Gobbledygook is used to design contracts that harm consumers. Carefully-written mumbo jumbo has much the same effect.

The Task Force recommended a financial agency for consumers. Paul Martin established a new Financial Consumer Agency of Canada (FCAC) in 2001. The FCAC got busy on unfair contracts and worked for plain language documents. A survey by Decima Consulting showed that by 2005, financial institutions had improved practices as a result of the existence of the new FCAC. The timing mattered: the US got its Consumer Financial Protection Agency in 2010, after the financial meltdown. Canada did so much better.

The takeaway lesson: Speak out — otherwise the lobbyists win for special interests. When you speak out, if at all possible, have a mother of five on your team.

# BLACK HISTORY COACH TOUR PHOTOS



**Leader Warren Stauch discusses the Black pioneers of the Queen's Bush settlement, northwest of Waterloo, to attentive retirees.**



**Rediña Caracaz checks details about the Black community in Grey county and some of the folk and their story, part of a display at the Grey Roots Museum.**



**The tiles of the hidden signs and codes of the Underground Railway at the Black History Cairn in Harrison Park, Owen Sound.**

## EMAIL UPDATES FOR *WATtimes*

As most of you know, the UWRA is now regularly sending email announcements and reminders of events to members who have provided their email address to add to the data base. However, there are a few emails that continue to bounce back.

1. Those of you who are receiving emails, read no more. But, don't forget to advise us if you change your email address in the future!
2. To those of you whose friends are receiving notices by email and you are not, but would like to, send in your email address for the data base!
3. And, for those who submitted an email address and are not receiving any announcements, check to see if the email address you provided is still in effect. If not, update us!

# GSA, UNIVERSITY RENEW GRADUATE HOUSE LEASE

— by Robert Henderson and Michael Makahnouk.



Our campus will be enjoying the hospitality of the Graduate House for many years to come: the GSA's lease was renewed with the University for two more decades, with provisions for another renewal beyond that. The Graduate House has been operating for over 40 years as a social and cultural hub on campus, offering a relaxing atmosphere for students, faculty and staff to meet, eat, and drink. While this new lease is similar in scope to the previous agreement, a major new addition is the inclusion of a small amount of surrounding green space. This will allow the GSA to have more flexibility to host outdoor events immediately adjacent to the building (e.g., during the new graduate student orientation).

Two years ago, the University and the GSA jointly funded a major renovation and revitalisation of the farmhouse. Since then, both the food and drink menus have had a similar overhaul: thanks to new daily \$5 lunch specials and "feature of the week" creations of burgers, pizzas and salads, there has been a surge in member activity. Thanks to this (and despite the student-friendly prices) over the past few years the GSA has been able to turn the operation into a small but positive stream of revenue that is used to help fund student initiatives. Very few student-managed pubs in the country are in this enviable position.

"Connecting with the Waterloo community has been a top priority for the Graduate House, and this commitment translates to the products and services we offer," says Henry Ensley, the Graduate House manager. "Our supply of Black Angus beef comes from Ayr, the

chicken from a farm in Milton, and produce is sourced as locally as possible. Our menu features fresh local fare, prepared by Waterloo students. An impressive selection of local micro-brewed beers is available on our 15 taps, with our beverage program acknowledged by the Ontario Craft Brewers Association." Recently, the Graduate House became a major outlet for the Block 3 Brewing Company, an independent brewery located in St. Jacobs and founded by Waterloo alumni. In addition, local musicians, including several Waterloo students, are featured during evening events in the "green room" (now black and gold, since the renovation). "We provide a unique social experience on campus for our graduate students, affiliate members, and their guests," Ensley concludes.

Owned and operated by the GSA, the Graduate House is a members-only club. All graduate students contribute a refundable membership fee, and any other member of campus (e.g., postdoctoral fellows, faculty, staff, and undergraduate students) may obtain an affiliate membership for a nominal fee. Once graduate students complete their degrees, they hold honorary lifetime memberships to the Graduate House. Membership fees offset operational costs, which in turn allow members to enjoy great products at great prices.



## A JOB WELL DONE, TERRY

Terry Weldon has changed jobs on the UWRA board, leaving as Coach Tour Coordinator to take over as President. In his tour role, Terry has planned carefully to educate and entertain many of us: history, development, countryside rail and boat excursions, wineries, theatre, museums, music, and fabulous eateries. Each tour was a social experience, organized and carried out to perfection for retirees and their friends. Terry has scouted out, previewed and led over 25 trips, what commitment! A huge "Thank You Terry!"

On behalf of all of the coach tour participants, *UWRA Board of Directors*

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## SPRING LUNCHEON PICTURES



Flora Cross (l) gets a prize from Bari Kerton who drew her name.



Veva Reilly receiving one of her two door prizes from Bob Norman.



Karl Bennett and Cobie Nessling in conversation.



Park Reilly, a day before his 94th birthday.



Speaker Bob Kerton tells another insightful story from his life of consumer advocacy.

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## WORDS OF THANKS FROM A RETIREES SCHOLARSHIP RECIPIENT



Photo Credit: Natalya O'Neill

I came to the University of Waterloo for their new Materials and Nanosciences program.

I am excited to be studying an up and coming field that is making significant changes in the study of science. Upon entering the University of Waterloo, I also received the President's Scholarship of

Distinction. I am very excited to continue my studies at this institution as well as experience co-op and research positions.

In addition to my interest in chemistry, biology, and physics, I have developed a passion for dance. I have been dancing ballet and highland dance for fourteen years. I also have been through examination by the British Association of

Teachers of Dance and received my teaching certification. I'm also practicing yoga and have received my level one teaching certificate. This past summer, I was employed by a local fitness centre to teach yoga to both students and seniors.

After I receive my Bachelor's of Science degree, I dream of continuing my studies in the field of Nanoscience and hopefully making a significant contribution to the field.

I thank you kindly for choosing me as a recipient for this award. I am solely responsible for paying for my education and this financial aid is greatly appreciated. I am overjoyed that my hard work and commitment to my studies was recognized.

Natalya O'Neill

2013 Waterloo Retirees Scholarship Recipient, Undergraduate Student, Second Year, Materials and Nanosciences, Faculty of Science

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## UW RECREATION COMMITTEE NEWS

The Fall is in full swing and the UWaterloo Recreation Committee has many events planned for employees and retirees of the University of Waterloo and the federated and affiliated colleges. Check our website regularly as new events are being posted throughout the term. The GROOVE dance class continues throughout the Fall term as does the UWRC Book Club. Free tickets to select Warriors home games are also available.

At this time we have discounted tickets to Footloose, Snow White, and Disney's the Little Mermaid available for purchase.

### **THEATRE AT ST. JACOB'S COUNTRY PLAYHOUSE**

40 Benjamin Road, Waterloo, ON

- » Footloose — the Feel Good Musical, Saturday, October 25, 2014 at 8:00 p.m.
- » Snow White — a Traditional British Panto, Sunday, December 14, 2014 at 4:00 p.m.

Payment required one month in advance of show date. Reserve group tickets: \$38.50 for adults; \$28.50 for youth (under 20). Contact Shirley at [schatten@uwaterloo.ca](mailto:schatten@uwaterloo.ca).

**DUNFIELD THEATRE**, 46 Grand Ave. S., Cambridge, ON  
Disney's the Little Mermaid — the Splashy New Broadway Musical, Sunday, November 30, 2014 at 1:00 p.m.  
Payment required 60 days in advance of show date. Reserve group tickets: \$38.50 for adults; \$28.50 for youth (under 20). Contact Shirley at [schatten@uwaterloo.ca](mailto:schatten@uwaterloo.ca).

As you may be aware, Canada introduced its anti-spam legislation on July 1, 2014 whereby one must opt in to receive commercial electronic messages. If you were on vacation at the time UWRC issued the email to opt in to continue receiving UWRC monthly emails, you can still receive the monthly emails by requesting [UWRC@uwaterloo.ca](mailto:UWRC@uwaterloo.ca) to subscribe you to the mailing list.

We hope to see you soon at an event!

Brendan, Janet, Monica, Rose, Shirley, Verna  
UW Recreation Committee

[uwaterloo.ca/recreation-committee](http://uwaterloo.ca/recreation-committee)

# WE REMEMBER – reported by Human Resources, University of Waterloo

**Thyrza Little** passed away March 3, 2014. Thyrza worked at St. Paul's College as a secretary from January 1965 to her retirement date of October 1984.

**Professor Barry Wills** passed away March 18, 2014. Professor Wills began at UWaterloo in September 1964 in the Systems Design Engineering Department. He retired August 1, 2006. He is survived by his wife, Renée.

**David McKinnon** died April 2, 2014. David began working at UWaterloo in August 2001. He worked in Housing as a Residence Attendant and retired January 1, 2012. He is survived by his spouse, Emilie.

**Zhi Hua Gu** passed away April 7, 2014. Mr. Gu began at UWaterloo in May 1985. He worked in Chemical Engineering as a Research Engineer. He retired September 1, 2006. He is survived by his spouse, Darang Gu, also a UWaterloo retiree.

**Faye Abrams** passed away April 10, 2014. Faye began her employment at UWaterloo in December 1978 as Head, E.M.S. Reference and Collections Development Department in the Library. Her career in the Library as Liaison Librarian concluded when she retired on December 1, 2009. She is survived by her spouse, Lawrence (Laurie) Abrams.

**Shirley W. Thomson** passed away April 18, 2014. Shirley began working at UWaterloo in December 1997. She was a Co-op Advisor (Arts, Environment and Architecture) in Co-operative Education and Career Action prior to retiring May 1, 2010. She leaves behind four children and three grandchildren.

**Grace Iris Woodcock** passed away May 4, 2014. She was the surviving spouse of retiree Alan Woodcock who died in March 2003.

**John Van Roon** passed away September 16, 2013. John began at UWaterloo in May 1991 and was a Coordinator for the Engineering faculty in Co-op Education and Career Action. He retired in 2008. John is survived by his spouse, Marjery Ann Van Roon.

**Lenka Cerny** died April 27, 2014. Lenka began her employment in December 1973. She worked in the Library as a Library Assistant until she retired on February 1, 2002. Lenka is survived by her spouse, Ivan Cerny.

**Kurt Winkler** died April 18, 2014. Kurt began his employment in January 1975. He worked for the Federation of Students as a Bar Tender in the CC Pub. Kurt retired April 1, 1984. He is survived by his wife, Ruth.

**Raymond (Brian) Bradley** passed away May 25, 2014. Brian began working at UWaterloo in October 1977. He started in Police Services and over his career, held the positions of Patrol Officer, Sergeant and Chief Investigator. Brian retired February 1, 2010. He is survived by his spouse, Elaine Bradley, also a UWaterloo Retiree.

**Patricia Richardson** passed away May 20, 2014. Patricia began her employment in July 1970 as a cashier in the Bookstore. She retired from the position of Secretary to the Director in the Bookstore as of January 1, 1991. She is survived by her spouse, Henry.

**Gordon Wagner** passed away June 15, 2014. Gordon started working at UWaterloo in April 1983. He was a Custodian Foreperson in Plant Operations prior to retiring on April 1, 1993. Gordon was predeceased by his wife, Shirley, in 2001.

**Robert (Ross) Duke** died June 15, 2014. Ross worked in Security (Police Services) as an Information Officer. He started in April 1989. Ross retired May 1, 1989. He is survived by his spouse, Wanda.

**Kay Hill**, an honorary member of the UWRA Board of Directors, passed away, August 19, 2014. Kay served on the board from 1995 to 2001. She was a longtime employee of the University of Waterloo in the Chemistry Department and well-known throughout the university community. She was also a lifetime member of the Ladies Auxiliary of the KW Naval Club.

# SURVEY OF SPECIAL EVENTS

— by Pat Rowe, Membership & Records Coordinator

The UWRA conducted a survey of the Association in the fall of 2013, to determine the interests of the membership in various special activities. Surveys were distributed at the Fall Reception, two Bus Tours, and the Fall Luncheon. A total of 78 surveys were returned from UWaterloo retirees, their spouses, and friends.

The most popular activities were theatre performances, both ones out of town and local ones not requiring a bus trip. Next in popularity were trips in the countryside, followed by trade shows and wine tours. Less interest

was expressed for walking tours, speaker sessions or discussion groups.

A number of suggestions were made for activities other than those listed in the survey, including fall colour trips, St. Thomas train museum, Royal Winter Fair, Blue Jays games, Jack Miner Bird Sanctuary, opera, Hockley Valley, Muskoka, and Tiger Cats game. The Board would be happy to receive any other ideas.

The survey results and suggestions will be very helpful as future events are planned. Thanks to all who participated.

## BOARD OF DIRECTORS 2014-2015

### President

Terry Weldon, 519-744-3246  
21 Willow Green Court  
Kitchener, ON N2N 1W6  
Email: terryweldon@rogers.com

### Vice-President

Open

### Past President

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### Treasurer

Gail Hansen Cunningham, 519-662-6730  
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### Executive Secretary

Open

### Membership & Records Coordinator including Member Email addresses

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### WATimes Newsletter Editor

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### Social Events Co-chair, Luncheons

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### Social Events Co-chair, Fall Reception & AGM

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### Coach Tour Coordinator

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### Coach Tour Reservations & General Inquiries

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### UWRA Web Master

[retirees.uwaterloo.ca](http://retirees.uwaterloo.ca)  
Hazel Kennedy, 519-885-3075  
122 Sandy Ridge Place  
Waterloo, ON N2T 1C5  
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### University Fund Representative, Scholarship & Bursary Program

Robert (Bob) Kerton, 416-604-4144  
20 Southport Street, Suite 218  
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### Email Distribution and Member at Large

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### University Liaison

Christina Pace  
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Community Relations & Events  
University of Waterloo (NH 3021)  
200 University Avenue  
Waterloo, ON N2L 3G1  
Email: c2pace@uwaterloo.ca

### Honorary Members

Kay Hill\*  
Harold Ellenton  
Marlene Miles  
Robin Banks\*  
Jim Kalbfleisch

\* with us in spirit

# MEMBERSHIP IN UWRA

As a retiree, each year you will receive three issues of *WATtimes*, the newsletter of the University of Waterloo Retirees Association (UWRA). We also encourage you to become a member of UWRA (\$120 for a life membership or \$12 annually). Membership offers benefits and opportunities such as keeping in touch with the University and with former colleagues, making new friends, and enjoying a variety of social activities throughout the year at a special members' rate. Information is also available on the UWRA website, [retirees.uwaterloo.ca](http://retirees.uwaterloo.ca).

In addition, the Board of UWRA is now working to develop as comprehensive an email list as possible of all members who would like to receive additional members-only information from time to time between issues of *WATtimes*. Such information might include updates on pension and benefits discussions and changes, openings on bus tours, volunteer or part-time paid UWaterloo activities, and other timely and relevant information as it becomes available. *Joining this email list is entirely optional and does not change your membership in any way or add to the cost of membership. It is simply intended to improve communication with members who would like more current*

*information sent directly to them as it becomes available. This email list will not be passed on to any other group or agency or used for any other purpose. The list is used occasionally as required.*

To join UWRA, just fill out the form below and mail it, with a cheque payable to UWRA, to Pat Rowe, Membership Coordinator, 452 Beechwood Place, Unit 6, Waterloo, ON N2T 1Y8. Including your email address on your application will ensure that you receive additional information as described above. If you have any questions, please email Pat Rowe, the Membership & Records Coordinator, [prowe@uwaterloo.ca](mailto:prowe@uwaterloo.ca).

## MEMBERSHIP STATUS

To determine your membership status, check the line above your name in the mailing address of *WATtimes*, which shows your status. For example, DEC2014 means that you are an Annual Member and are paid up through December, 2014. LIFE2012 means that you took a Life Membership in 2012, and **no further fees are required**. An empty space indicates that you are not a member of UWRA.

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## MEMBERSHIP APPLICATION and RENEWAL FORM

Date \_\_\_\_\_

Amount:  Lifetime \$120     Annual (calendar year) \$12

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Email \_\_\_\_\_ Telephone \_\_\_\_\_

**PLEASE NOTE: Changes of address should be sent directly to Wanda Speek in Human Resources, GSC, Room 130 or email the information, [wspeek@uwaterloo.ca](mailto:wspeek@uwaterloo.ca)**

**RETURN UNDELIVERABLE CANADIAN ADDRESSES TO**  
University of Waterloo Retirees Association  
University of Waterloo  
200 University Avenue West  
Waterloo, Ontario N2L 3G1

Publications Mail Registration No. 40065122

**WATtimes**

OCCASIONAL NEWSLETTER FOR RETIREES

WATERLOO