# The RALUT Reporter

Retired Academics and Librarians of the University of Toronto

Vol. 1, No. 2 June 2001

J. Robert S. Prichard Alumni House, University of Toronto 21 King's College Circle, Toronto, Ontario M5S 3J3

## Luste New UTFA VP

At the recent elections of officers of the Faculty Association, President Rhonda Love was re-elected by acclaim. We are pleased to report that Prof. George Luste, who has been supportive of and a major contributor to the creation of RALUT, was elected Vice President, Salary, Benefits and Pensions. We can hardly imagine a better qualified person for the job. Election of the vice presidents is done by UTFA Council. The President's Letter has more to say on the changes at UTFA.

Others elected were:

Vice-President Grievances: Judith Pod (re-elected)

Treasurer: *Brenda Mallouk* (re-elected)

Chair, Appointments Committee and Chair, Teaching Stream Committee: Margaret Procter

Chair, Status of Women Committee: Shahrzad Mojab

Chair, University and External Affairs Committee: Mary-Alice Guttman

Council Members-at-Large: Sean

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### The Finlayson Letter

Recently, UT V-P Finlayson sent a letter to all members of the pension informing them of plan the termination of the negotiations on pension matters. It's mentioned in several articles in this issue of the Reporter. If you did not receive a copy and would like one, let us know by phone at 416 978-7256 or e-mail at ral.ut@utoronto.ca and tell us if you'd rather have it by mail or e-mail.

Hawkins, Dieter Misgeld, Kent Weaver (re-elected)

## **President's Letter**

Dear Colleagues,

It was good to see so many of you at the members meeting on May 1st. We may need to reserve a larger hall for our next meeting as our membership has grown to nearly 600! To give you plenty of advance notice of our next members meeting, let me tell you now that we have scheduled it for Monday, October 29, 2001. We plan to combine the meeting with a social event. Please mark that date in your diaries. The next issue of the RALUT Reporter (early September) will give details on time, place etc.

Charles Meadow has agreed to edit the Reporter and to be our communications director. We thank Charlie for taking on this job. I know that he would like to hear from any of you who are interested in writing for the Reporter, including letters to the editor. John Cairns succeeds Charlie as RALUT's Secretary.

Your executive found themselves overwhelmed by the administrative responsibilities that our rapidly growing and very active association was throwing at us. Accordingly we decided to retain an administrative assistant on a part-time basis to help us with this work. We interviewed and hired Erica Horst for this position. Erica has been working in a similar position for Hize Publishing. Among other things. Erica will be looking after membership files, mail-outs. our minute-taking and monitoring incoming communications.

At the May 1st meeting, members approved our Pension Committee's proposal to arrange through UTFA a seminar-like forum on pension issues involving all the stake-holders in the Pension Plan, members of the University administration and the Governing Council. We have met with Rhonda Love, the President of UTFA, and she is now arranging a meeting to discuss this approach with officers of the Steelworkers local which represents many of the staff members of the Pension Plan. We have also put this approach forward in our response to the letter Michael Finlayson, the University's Vice-President for Administration and Human Resources, sent to active and retired librarians and faculty after the collapse of negotiations with UTTA. A copy of our letter is included in this issue of the *Reporter*.

Apparently, the University Ad-

ministration is planning to bring a tect of the existing pension arrange- retirees associations at next year's pension proposal to the Governing Council's Business Board later, this month. I say "apparently" because it has been developed on a confidential basis, so your Executive has not seen the proposal. From the snippets of rumour that have come our way we gather that it entails a very small improvement in pensions. When the proposal was put before UTFA's Council on very short notice, UTFA said it did not object to such an improvement providing it did not prejudice future negotiations. Your Executive has objected in strong terms to the unilateral, secretive way this proposal has been handled, and has asked UTFA to include a statement of our objection to this process in its response to the proposal.

Changes in two Vice-Presidencies, UTFA's and the University's, have improved prospects for a more collegial approach to the resolution of pension issues. George Luste succeeds Llovd Gerson as UTFA's Vice-President for Salaries, Benefits and Pensions. As UTFA's Chief Negotiator, Professor Gerson worked hard to advance retirees' interests. His knowledge of pension issues and the strong commitment to using surplus funds to improve pensions is evident in the reply he has written to Michael Finlayson's letter on behalf of UTFA. Our main differences with Professor Gerson were about process more than substance. We wish Professor Gerson well and hope he has a pleasant and productive study-leave. George Luste campaigned for the UTFA Vice-Presidency on an approach to pension issues along the lines RALUT has advocated. We very much look forward to working with George when he takes office on June 30th.

June 30th is also Michael Finlayson's last day in office. Given that Professor Finlayson was, first as UTFA President and then as University Vice-President, the chief archi-

ments, it is not surprising that he did "Learneds" which the University of not readily agree with challenges to. Toronto and Rverson are hosting from those arrangements. Finlayson worked very hard for the University and is responsible for much retirees, for a number of years have of the improvement in the University's infrastructure and strengthening of its finances. We wish him well too for the extended study leave he so richly deserves. He will be replaced by Professor Angela Hildvard, the Principal of Woodsworth College and an Associate Professor at OISE. We hope that Professor Hildyard will be open to the innovative approach now being proposed for dealing with pension issues.

In May when I attended the "Learneds" (now called the Congress of the Social Sciences and Humanities) at Laval, I found a lot of interest among retired colleagues in the activities of organizations like RALUT. Though we had been told there was no retirees association at Laval, this turned out to be quite wrong. There is a strong retirees association at Laval which has just reached an agreement (quite amicably, I am told) with the University on the distribution of a large pension surplus.

In talking to members of other retiree associations I found that their organizations differ from us in three respects. First, most of them are open to all retired staff as well as retired academics and librarians. Second, most of them have no formal links with their faculty associations. Third, none of them seem to be engaged as we are in resolving difficult pension issues with the University. Their active membership focuses more on educational, cultural and social activities. I was asked by colleagues at universities which do not yet have a retirees association on how they might go about setting one up. Clearly we all can learn from one another. With that in mind. I have committed RALUT to hosting a conference on

But Michael May 25 to June 1, 2002.

As many of you know, a group of been gathering at the Faculty Club on Thursday mornings for conversation, guest speakers and lunch. In effect this in terms of social and group, educational activity, was a precursor of RALUT. On May 24 members of your Executive Committee were asked to give a presentation on RALUT to the Thursday morning group. We were well received and greatly enjoyed the occasion. One attraction of the Thursday morning group is the presence of former administrative colleagues old friends like Jack Sword and Bill Foulds. The group would welcome new members from RALUT. For more information contact Prof. L. Canzona (ccanzona@home.com). I would like to see RALUT reciprocate by opening its membership to retired university administrators. I promised to introduce an amendment to RALUT's Constitution to make this possible at our next members meeting.

I hope you all have a pleasant summer. We members of the Executive are looking forward to a little rest from the organizational work which has been pretty heavy for the last four months. I hope we can use some of this time to research the best way of restructuring retirees' relationship with UTFA as part of the general constitutional restructuring UTFA's Council has committed itself to get under way in the fall. And, always of course, there is likely to be some action on the pension front - we'll keep you posted.

Peter H. Russell, President

# Don't Just Read the **Reporter, Write for it!**

In our early days, the RALUT Reporter was written by the officers and served as a report to members.

We would like to hear from you as well. Send us letters to the editor, op ed pieces, book reviews, even articles about an interesting trip you took.

The only rules are: keep them fairly short (say 400 words) and we reserve the right to do some editing for length. Of course, with this distinguished group there will be no question of misspellings or grammatical errors.

Send items to the editor at our campus mail box (see p.7) or by email to ral.ut@utoronto.ca.

# Latest on Pensioners' **Class Action Law** Suit

On March 12, 2001, four retired women faculty launched a class action suit against the University of Toronto. They are Ursula Franklin (Metallurgy), pike for a good while is that our own Cicely Watson (Education Policy), Blanche Van Ginkel (Architecture), and Phyllis Grosskurth (English).

fact that the University has unjustly enriched itself at their expense. It 1987 the Ontario Government passed the Employment Standards Act, a salary equity law. The University of Toronto applied this between 1991-1993. Roughly \$6000 was added to the salary of 196 women, in acknowledgment of the inequities until then. The plaintiffs were omitted from this review because they retired prior to 1991. But, of course, they suffered unequal salaries compared with male faculty members.

The women tried every means to reach a fair settlement with the Administration, but when they were completely stone-walled they had no option but recourse to law.

Judge Arthur Gans has ordered the University to proceed forthwith. One of the problems the plaintiffs faced was the University's refusal to provide them with the names of the women who retired prior to 1991. This Judge Gans has ordered the University to do.

Affidavits will be filed on June 15. The four plaintiffs will be cross examined during July by the University's lawyer. Towards the end of the week of August 13, Judge Gans will provide the timetable for getting to him the written memoranda of arguments and briefs of case law.

If the case is certified, the University has agreed to discuss in the fall an expedited timetable for the discoveries and trial.

Phyllis Grosskurth

# **Report of the Pension** Committee

The best news to come down the George Luste was elected from the floor at the May UTFA Council meeting to replace Lloyd Gerson. It will be Their complaint is based on the mentioned elsewhere in these pages but since George is our rock and our salvation (we hope) in pension matters, I am mentioning it here in order that vou can share in our election elation.

Our Pension Committee has, of course, met several times since the last issue of the RALUT REPORTER. Its primary objective has been to prepare responses both to the administration's "unilateral" (President Birgenau's word) decision to override the failure of the negotiations with the UTFA VP's team and to declare a onetime only "Christmas present" (as

Peter calls it) of a few hundred dollars for a number of the retirees; and to the letter of April 23 from the administration's VP. Michael Finlayson, which was broadcast to all of us.

Both responses, one brief, the other, the result of hard work by the Committee and three drafts, by Charlie, me and Peter, with input from all the members, were cleared for mailing and distribution by vour Executive Committee; RALUT is a democratic organization.

#### **UTFA'S BANKRUPTCY?**

About one year ago, at the spring UTFA Council meeting at which VP Gerson received the go-ahead to enter into early negotiations in what seems now like a sheer vanity exercise, (a) to make good on his promises in an endless series of Newsletters, and (b) to do so by the (likely) end of his tenure as VP-I argued that this unnecessary early round of negotiations would, among others things, bankrupt UTFA. I was derided, mocked and scoffed at. Last week (the week of June 4) the Treasurer of UTFA announced to UTFA Council that UTFA was facing bankruptcy. This appeared to catch her by surprise. In an answer to a question asked by an "active" colleague, she conceded that Gerson's going into early negotiations had, not by itself of added to UTFA's financial course. distress, since it cost-by her estimate-about \$150,000.

1 mention this here not only because most of us are members-many of us very long-time members--of UTFA and must be distressed by what has happened and how it happened. But also because I want to balance with sobriety the glad news of George Luste's election to replace Gerson. George, I fear, will be greatly hampered in the real negotiations, which will begin in the late fall, by the deficit position UTFA is running every month and its monthly payments (tens

the pension negotiations.

Anyone for Treasurer?

#### SURELY А DEFAMATORY RUMOUR?

A rumour circulating after the failed negotiations relates that the administration sought to raise the cap on the SRA-the supplementary retirement allowance which adds to the pensions and future pensions of "highfliers", those most well-off among the faculty. The rumour declares that it wished to raise it from \$150,000. where it is at present, to \$200,000 in order to allow those with very high salaries to receive as much pension as possible.

But this cannot be true, surely? No administration at the U of T, knowing that some of our older survivors receive miserable "benefits," that older pensioners often live in penury (some letters would indeed make you weep), that the women pensioners who have engaged in a class action suit for greatly improved pensions regard their pensions as contemptuous and derisory gestures, would venture to do such a thing. Would it?

If it were true - as it cannot be - I suspect that even those few pensioners who now receive the SRA would be irate.

#### FINLAYSON LETTER

On April 23 of this year, Michael Finlayson, U of T Vice-President -Administration and Human Resources sent a letter to, we believe, all faculty members and librarians, active and retired. It concerned "the salary and benefit negotiations between the University and the Faculty Association" that "ended without an agreement." In fact, the negotiations (we believe - it's all done in great secrecy) were

of thousands of dollars) on its debts, entirely about pensions. Many of us felt principally to law firms for various that Prof. Finlayson's letter unfairly grievance cases as well as to support blamed UTFA for the failure and, to put it kindly, seemed to have missed a few points.

> The RALUT Executive Committee has sent a response, reproduced below.

Harvey Kerpneck Chair. RALUT Pension Committee

Reply to VP Finlayson's Letter

June 15, 2001

Professor Michael Finlayson Vice-President - Administration and Human Resources, Simcoe Hall University of Toronto Toronto, ON M5S I A I

Dear Professor Finlayson,

On April 23, 2001 you wrote to all of us on pension issues at the University of Toronto. The aim of your letter was to counter "misinformation circulating through our community" about pension matters. As the Executive Committee and Pension Committee of the organization representing over 500 retired academics and librarians of the University of Toronto, we felt we must respond to your letter for there is much in it which does not strike us as a fair and balanced account of the pension situation at our university. We feared that silence on our part might be interpreted as acceptance of your account.

Our aim in responding in this way is not to plunge the resolution of pension issues into an acrimonious exchange of missives. It is our hope that, together with all the stake-holders in surplus." Later on, you also refer to the the university's Pension Plan, we will be able to discuss the "complex and contribution to the Plan but for legal controversial" matters of pension policy referred to in your

letter with members of the administration and the Governing Council in a collegial, seminar-type fashion before proceeding with any further, formal negotiation of pension issues. A recent meeting of our members unanimously approved such an approach. Your letter, along with ours and any other your responses to letter from stake-holders, could be submitted as papers to be examined and discussed in such a setting.

The need for the kind of open discussion we propose is indicated in your second paragraph where you accuse the Faculty Association of "intransigence" for rejecting the University's proposals in the recent negotiations. In the absence of any information about the University's proposals, there is no way a fair-minded person can assess the University's proposals. While we recognize that protocols of confidentiality apply to the negotiating process, we fail to understand why, after the negotiations have terminated, members of the University community cannot be told what the University brought to the table. One matter which is of particular concern to retirees is whether the University's willingness to discuss UTFA's proposal for a new defined contribution plan was premised on funding the new plan, in whole or in part, with funds from the surplus in the existing plan.

This brings us to questions of "pension surplus" which take up most of the remainder of your letter. It is important to identify the two different kinds of "surplus" you discuss. You first define "surplus" as "the amount by which the value of the assets held in the plan exceeds the value of the pension liabilities of the Plan." Let us call this surplus held in the Plan "the inside funds the University budgeted for its reasons did not pay into the Plan as "surplus." Let us call this

distinguish these two kinds of "surplus" can only add to the confusion in the University community about pension matters.

is not at the disposal of the University dure. to use as it wishes. It is to be used solely for the benefit of Plan members tion, on grounds of equity and pru-(active and retired) unless all Plan dence, whether the amounts of surplus members consent to some of it being used to improve pensions have been used for other purposes. 46external surplus," on the other hand, meet the needs of retired colleagues is untied money that does not have the who served the University with great same constraint. The two surpluses are distinction over many years and their closely connected. It is because of the survivors living virtually at the poverty millions of dollars (over \$500 million level. It does not ensure that pensions on July 1, 2000) in the "inside surplus" that the University in the majority of comparable to those enjoyed by faculty years since 1987 has either not had to or else been legally prevented from contributing the further hundreds of America. millions of dollars (by your estimate \$305m but presumably much more if presented in terms of today's dollar value) it would otherwise have paid into the Plan. In other words, it is the "inside surplus" that entitles and sometimes forces the University to enjoy a "pension holiday" and thereby creates the "external surplus." If the University were to use significant amounts of the "inside surplus" to benefit members of the Plan (as RALUT strongly believes it should), it would no longer have a "pension holiday" but would be required to make employer contributions to the Pension Plan, as most universities do.

Most of your letter details how funds from the two kinds of surpluses have been used to benefit Plan members and to provide other benefits to the University. That these uses of pension surplus have been beneficial to faculty and librarians for improvements in pensions and benefits and to the University for such things as seeding endowed chairs, improving student aid and building infrastructure is not in dispute. However, some of the

main concern is with more funda- SRA and the reduction of "Rae The "inside surplus," as you know, mental points of substance and proce- Days".

> On substance, we seriously ques-The anywhere close to what is needed to at the University of Toronto are librarians at the leading and research-oriented universities in North

> > We question, for instance, why substantial portions of the "external surplus" were used to provide Supplementary Retirement Allowances for many members of the Plan who retired at salaries higher than approximately \$96,000 and to protect active members from the "horrors" of Premier Rae's Social Contract, while very little was used to relieve the circumstances of the most penurious pensioners and survivors. In particular we have in mind the pressing needs of the groups identified by RALUT as urgent and immediate priorities. namely inadequate pensions or circumstances resulting from:

• gender discrimination in the past • many years of living with pen-

sions ravaged by inflation

• spousal pensions below those allowable by law

 poor pension credit for part-time service prior to 1996

• rules discriminating against those with broken service

the "external surplus." Failure to details do puzzle us - for instance, how "external surplus" at least as much as, if a plan which provides "complete not more than, those of the better ,off inflation protection" three paragraphs retirees and active members who have later "covers 75% of inflation." But our benefited from the introduction of the

> We trust that you agree with us that it is in our mutual interest that we try to "normalize" our pension situation at the University of Toronto so that it is not the exception to the rest of the academic mainstream in North America. Noting the negative publicity that has arisen from the recent lawsuit, it is surely in our common interest that we resolve these problems in a way we can all accept.

We also question the process through which the University has made decisions on spending funds from both the "inside surplus" and the "external surplus". In a university that prides itself on collegiality, might it not have been more collegial if the members of the Plan had been informed, through their representatives, of the spending plans and consulted on the best ways of spending the surplus funds? At a time when University of Toronto pensions were failing much below those enjoyed at other comparable universities and many of our members were experiencing serious financial distress, it was not considerate to make decisions about funds saved from our Pension Plan in such a top-down non-collegial manner, nor does such decision-making add to the repute of the university.

At the end of your letter, you state that "in assessing the benefit provided by a pension plan, it is important to measure the value of the pension paid on retirement compared with the contributions by the plan member." The implication here is that a reasonable pension is no more than a good return on the members' contributions. But what about the employer's contributions? We very much agree with the answer you gave to that question as President of the Faculty Association

The needs of these colleagues, in our view, deserve to be met from the

in an UTFA Newsletter on January 23,1987:

Employers "contributions" to pension plans are not <u>ex gratia</u> payments. They are employees' deferred salary. For this University's administration to reduce payments into the Pension Plan is to reduce staff members' total compensation just as surely as it would be were the University to withhold money from our salaries.

We find your 1987 position on assessing pension plans much more cogent than your current position. In the years since 1987 when, according to your data the University was not even matching the plan members' contributions, all of the universities with which the University of Toronto likes to compare itself were contributing considerably more than members to their pension plans; most of them three times more - and not at the cost of reduced salaries. So, while no doubt fine things have been done for the University with our "deferred salaries" during the years the University has enjoyed a partial "pension holiday", these things were not done in a fine way, or without real cost to pensioners and their survivors.

One way of beginning to compensate for this neglect of pensioners' interests is to distribute in an equitable manner (as pension improvements and/or cash payouts) the funds that have accumulated in the Plan (i.e. "the inside surplus"). We realize, of course, that this would likely mean the end of pension holidays for the University. But we cannot see - in all fairness why the University's pensioners should be required to assume such a disproportionate share of the extra funding needed for strengthening its programs and infrastructure, particularly at a time when much less well endowed universities, such as

Dalhousie, Laval and McMaster have reached agreements with pension plan members on -major dispositions of "inside surplus" funds.

It is our intention that this letter, rather than prolonging a public exchange of letters between the University administration and members of the Pension Plan, will initiate a period of open, collegial discussions among all those with a stake in the Pension Plan, colleagues in the University administration and members of the Governing Council. We believe that this is the best way to deal with the "misinformation circulating9i on campus about pension matters an to build a climate of harmony and equity on the treatment of pension issues at our university. One suggestion we make is that the Governing Council's Business Board establish a broadly representative Task Force to look into the whole pension question. It is urgent to do so before new negotiations commence.

Let us be clear that we not suggesting that the full, open discussion of issues of pension policy and principle be a substitute for negotiation. Rather, we are calling for such a process to take place prior to any negotiation of pension issues with UTFA or other stake-holders. One of the verv important policy issues to be considered in these pre-negotiation discussions is the very question of whether the matter of distribution of pension surplus should be combined with regular salary and benefit negotiations.

We hope our letter has lessened the "misinformation" about pension issues circulating through our community and we urge you and your administrative colleagues to accept this letter in the collegial spirit in which it goes forward.

Yours sincerely,

Peter Russell, President Germaine Warkentin, Vice President

Ann Schabas, Treasurer John Cairns, Secretary Charles Meadow, Communications Director Bernard Etkin. Pension Committee Member John Gittins, Executive Committee Member Marvin Gold, Executive Committee Member Calvin Gotlieb, Pension Committee Member John Hastings, Executive Committee Member cc Robert Birgeneau, President, University of Toronto Wendy Cecil-Cockwell, Chairman, Governing Council Amir Shalaby, Chairman, Business Board, Governing Council Rhonda Love, President, UTFA Angela Hildyard Vice President

Elect Human Resources,

# Other Retirees' Associations

Here are some web sites for retiree associations at other Canadian and United States universities. They vary quite a bit in terms of what's in the site, the purpose of the organization, and who may belong. For example, at Brock, it's an association of *all* retirees, union members as well as faculty, it's primarily social, and it seems to work.

We'd appreciate hearing if any readers know of other sites.

<sup>•</sup> University of California at Berkeley. http://thecenter.berkeley.edu/ucrabapp.p df

<sup>•</sup> St. Clair College, St. Clair Retirees Association. http://www.stclairc.on.ca/people/retirees /index.htm

• Simon Fraser University. Simon Fraser University Retirees Association, SFURA. httv://www.sfu.ca/retirees/

•University of Idaho. http://www.uidaho.edu/uira/

•University of Iowa. University of Iowa Retirees Association, UIRA. http://www.uiowa.edu/-uira/

•University of Michigan. University of Michigan Retirees Association. http://www.umich.edu/-hraa/umra/histor y/index.html?page=/-hraa/umra/history/ history.html

•University of Southern California. The Retired Faculty Association of USC. http://www.usc.edu/orp-/emeriti center/faculty/faculty.htm

•Washington State University, Washington State Retirees. hgR://www.wsu.edu/-retirees/

•University of Windsor. The Retirees' Association at Windsor http://zeus.uwindsor.ca/newsstnd/uwflra/

•York University. York University Retiree's Association, YURA. http://www.yorku.ca/yura/

### **RALUT's Web Site**

Following some preliminary discussions with Peter Russell and George Luste. Ken Rea has roughed-out a basic design for a RALUT web site. The dominant design criteria have been simplicity and ease of use. Functionally, the site is intended to provide an inexpensive and easily-updated means to promote interest in RALUT and to facilitate communication among members and their executive. It is understood that some members and prospective members will continue to rely on print Ken Rea materials, but to the extent possible. there appear to be substantial advantages in making as much use as we can of the new technology, especially since so many of the members are likely, because of their university

background, to be more or less accustomed to using computers. As for content, we intend to start out with the obvious: an explanation of what RALUT is and why it was established; basic documents such as the constitution; a section on pensions and related financial issues; an online version of the paper newsletter: links to sites of interest to members; and some "recruiting" and "help-wanted" material.

Once up and running, if we think there is sufficient interest to support something more ambitious, we may expand the site to provide additional content relating to interest groups and various activities such as travel, literature, and similar leisure and intellectual pursuits. Some thought is also being given to setting up a listsery -a mailing list through which members may conduct online discussions. Much of this remains tentative at this time because experience elsewhere shows that it is very difficult to sustain active support of anything beyond the basics. If we can find members willing to contribute and participate in some of this, its technical implementation will be relatively easy to manage.

It appears likely that the proposed RALUT site will have to be located on a commercial server, and our survey of the options available suggests that the Bell Canada basic virtual server option might best meet our immediate needs. Pending completion of these arrangements, some preliminary web pages developed for purposes of illustration and discussion can be accessed online by going to:

http://www.chass.utoronto.ca/-reak/ ralut

# U of T and Ryerson to Host the 2002 "Learneds"- and **RALUT Will Be** There

Next Year the "Learneds," actually now called the Congress of the Social Sciences and Humanities, will be held in Toronto, jointly hosted by the U of T and Ryerson. The dates are May 25 to June 1

RALUT will sponsor a get-together of retirees. Watch for more information in future issues of the Reporter.

The RALUT Reporter is published by RALUT, Retired Academics and Librarians of the University of Toronto, a non-profit association of retirees, near retirees and surviving spouses of the faculty and librarians of the University.

RALUT or any of its officers may be reached by post at J. Robert S. Prichard Alumni House, 21 King's College Circle, Toronto ON M5S 3J3, by phone at 416 978-7256, or e-mail at ral.ut@utoronto.ca

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Web site manager: Kenneth Rea RALUT Reporter Editor: Charles Meadow Editorial Assistant: Erica Horst

Do you know someone who would like to join RALUT? It only requires that he or she complete and send in this form, together with a cheque for the appropriate amount.

### RALUT

PLEASE TYPE OR PRINT:

### MEMBERSHIP APPLICATION

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO	
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RETIREE: \$50	I WOULD LIKE TO VOLUNTEE	R FOR RALUT.
ASSOCIATE \$50	AREA OF INTEREST IS:	
SURVIVING SPOUSE \$10		
SIGNATURE		

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