

RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS AT THE UNIVERSITY OF TORONTO

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PRESIDENT'S REPORT

TOM ALLOWAY

RALUT ENDOWED MEMORIAL FUND UPDATE

BEATE LOWENBERG

As we get older, most of us find that our need for medical services increases, but the medical system shows signs of stress. The shortage of family practitioners is so severe that many Ontarians are forced to rely for primary healthcare on drop-in medical clinics where patients are generally unable to establish a long-term relationship with a particular physician. There are also shortages in the numbers of practitioners of many medical specialties, and those shortages mean that people must often wait several months to obtain an appointment with a specialist. Waiting times for elective, and in some cases even for non-elective surgery, are often prolonged. For some kinds of surgery, such as hip replacements and cataract removal, the number of procedures that hospitals are allowed to perform is limited. As a result, for certain kinds of operations, patients and surgeons must wait in queues for the opportunity to operate. Moreover, several factors seem likely make the situation worse. The cost of medical services increases faster than the general rate of inflation at a

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It is extremely gratifying to report that the endowment book value of the RALUT Endowed Memorial Award fund for the fiscal year ended April 30th 2012 was \$77,935.00. Consequently during the current academic year RALUT will be able to make three student awards of \$1000 each using the interest earned by this RALUT fund during the previous fiscal year: That fund can now be considered to be self-sustaining and it is reasonable to anticipate that similar awards will continue to be generated in the future.

Since its inauguration in April 2007, thanks to the generous donations of our members complemented by the then available Ontario Trust for Student Support (OTSS) dollar-for-dollar donation matching grant, the RALUT Endowed Memorial fund has made very satisfying progress from just one \$1000 award (in 2009) through two \$1000 awards (in 2011) culminating with this year's three \$1000 awards.

However that valuable OTSS grant has been discontinued and consequently alternative options had to be considered, which fortuitously

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time when the government is increasingly concerned about reducing its deficit. At the same time, the increasing proportion of seniors in the population makes it more and more difficult for the government to control costs.

This situation has led some experts to question the viability and sustainability of our healthcare system. Governments have commissioned reports, such as Ontario's Drummond Report; and various experts have expressed opinions about how the healthcare system should be changed to control and reduce costs. A major controversy concerns whether an increased role for the private sector would help or harm the quality of healthcare available and what effect greater private sector participation would have on efforts to control costs.

To facilitate discussion of these issues within our

organization, RALUT will sponsor a Forum on the Viability and Sustainability of the Ontario Healthcare System. The forum will feature presentations by Globe and Mail columnist Jeffrey Simpson and by well-known healthcare consultant Dr. Michael Rachlis. Mr. Simpson will discuss his views on healthcare reform that he described in detail in his recent book, *Chronic Condition: Why Canada's Health Care System Needs to be Dragged into the 21st Century*. Dr. Rachlis will compare and contrast his views to Mr. Simpson's.

The RALUT Forum, which is free of charge to all RALUT members, will take place from 1:00 to 4:00 PM on Monday, February 7, 2013, in the Music Room at Hart House. The format of the meeting will be to have each speaker present his views for 30 to 40 minutes, after which the floor will be opened up to questions and comments from the audience. I look forward to seeing many of you there.

Memorial Fund Update Continued

materialized in May 2012 when the University of Toronto launched a new matching initiative for needs-based awards: "Boundless Promise Program".

This matching initiative is applied to the awards, not the donations as previously, and thus differs from the OTSS system. Consequently the rate of growth of this new RALUT endowment fund, to be named "**RALUT Boundless Memorial Award**", is likely to be significantly slower than had been the case with our existing RALUT Endowed Memorial Award fund. Another important difference is that \$25,000 raised within five years is the minimum threshold required before awards can be made to which that University of Toronto matching would be applied.

Donors will be able to continue assisting students in financial need by now contributing donations to this newly inaugurated RALUT Boundless

Memorial Award fund, which also commemorates our deceased members.

Online donations through the University or RALUT websites can be made using this UofT link: <https://donate.utoronto.ca/> Enter "RALUT" in the box labelled '*enter keywords here*'. Or for those who prefer the more traditional alternative, a donation pledge form will accompany this Reporter issue and is also available from the RALUT office as well as the RALUT website.

Every donation will receive a university-issued income tax receipt.

I would like to thank committee member Diane Henderson for her help.

AROHE 2012

DOUG CREELMAN

The Association of Retirement Organizations in Higher Education (AROHE) held its semi-annual meeting in College Park, North Carolina October 21-24. I was RALUT's delegate; Ken Rae attended as well and participated in a panel on "International Perspectives: Retiree Organizations." Hosts were three universities: University of North Carolina at Chapel Hill, North Carolina Central University, and North Carolina State University. Some festivities occurred on all three campuses, but the meetings were all in Chapel Hill.

Some highlights of the meeting: There were plenary sessions in a large hotel ballroom and concurrent sessions (as many as four). Each meeting room was arranged with tables of 6, rather than with classroom rows. This setup facilitated getting to know one another and worked well. Dinners were at NC State and UNC. The luncheon-business meeting was at Chapel Hill and involved music and access to the campus art museum.

The plenary sessions were excellent. The highlight for me was one by Nortin Hadler, M.D., whose message was that medical treatment is too often given on the basis of tradition and toxicity, rather than efficacy. Medical practice works hard at doing no harm and not hard enough at evaluating the outcomes of procedures and treatments. But it was the working sessions that generated excitement and provided ideas.

Here are some that I came away with, in no particular order:

- Retiree organizations get university

support through not only the Provost's office, but also from the Advancement and Fundraising office. RALUT could look into a link there, for instance looking for support for our fund-raising efforts, which could involve some contribution to office expenses.

- One organization uses the Alumni office to offer former students opportunities to meet with, or reminisce about, their favourite professors.
- Marketing was the focus of several presentations. RALUT could do well, I learned, with having a marketing person on our board.
- Some associations offer scholarships specifically for the children and grandchildren of retirees. Is this something RALUT could look into both for visibility and as a special use of the new endowment fund?
- Several associations have active programs of weekly seminars; Washington University told of their five-session series on financial planning. Other topics being considered are elder care, travel, senior housing. The public is invited. There is a small registration fee with members paying a reduced price.
- Financial literacy came up again in seminars for the not-yet-retired as well as retirees on the complexities of phased and partial retirement, benefits, pensions, and such. RALUT could do that. The UofT HR people do a day, but an independent voice might be welcome.
- One organization has a program for medical school emeriti to visit hospitals (and seniors' homes), primarily to check and make sure seniors are being well treated. Could RALUT recruit more medical emeriti if we offered a challenging way for them to use their expertise?

TORONTO ROUNDTABLE

Founded in 1904, the Toronto Roundtable is composed mainly of retired U. of T. academics and librarians who meet monthly during the academic year for fellowship and to hear distinguished speakers.

SCHEDULE OF SPEAKERS FOR 2012/13

- Dec 12 Oskar Sigvaldason, former President of Acres International, Consulting Engineers, and on the Board of the Energy Council of Canada will talk on "The Dual Challenge of Energy Security and Environmental Sustainability".
- Jan 9 Ben McNally owner of Ben McNally Books at Bay & Richmond will give a presentation entitled: "The Ever Changing Environment of Independent Bookstores"
- Feb 13 John Fraser, Master of Massey College: My Life and Times. New book to be published
- Mar 13 Sterling Beckwith of York University will give a presentation entitled "How to Think Like a Composer"
- Apr 10 Pru Robey, Director, Knowledge Exchange will make a presentation entitled "It Starts With Space"
- May 8th To be determined.

Meetings take place in the Combination Room in Trinity College, University of Toronto at 12 noon for reception and luncheon, followed by the distinguished speaker at about 12.45 p.m. and finishing by 2:00 p.m.

Lunch is \$20.00 for members \$25.00 for non members. Guests are welcome.

Contact: Peter Levitt levittsp@sympatico.ca or

UNIVERSITY ARTS WOMEN'S CLUB

MAGGY STEPANIAN

The University Arts Women's Club was founded in 1929 to provide friendship, support and activities for the wives of faculty members and female members of Staff. Currently membership is open to faculty wives and female members of senior administrative staff, including those from the library service and administration. Some staff members have chosen to join at the time of their retirement in order to maintain a contact with the University.

The club's regular meetings are at St Thomas' Church Hall at 383 Huron Street. Each meeting starts at 12:45 PM, with a light lunch followed by a short business meeting starting and a lecture at 1:45. On Thursday, 21 February 2013, Sterling Beckwith, Singer and Conductor, Professor Emeritus Music and Humanities, York University, will speak about "Can Music Make us Smarter?". A Panel of our Authors is scheduled for Thursday 21st March 2013.

The club also has a variety of interest groups including Antiques and Art Appreciation, French Conversation, German Conversation, Gourmet Lunch, Outings, Reading, and Theatre Group. These groups meet independently once or twice a month. New groups are formed according to the wishes of the members.

An annual members' fee of \$30 covers all general meetings and lunches and participation in Interest Groups. Guests are welcome at our general meetings with a \$6.00 for lunch. There are extra charges for the Christmas Party and our Annual General Meeting and Spring Luncheon held at the Faculty Club.

Those interested in joining UAWC are invited to contact Shirley Zaky, Vice President of Membership, (safwat.zaky@utoronto.ca, 416-

MAKING A DIFFERENCE—RALUT ENDOWED MEMORIAL AWARDS

TOM ALLOWAY

Dear Members and Friends of RALUT,

I have very positive news about the RALUT Endowed Memorial Award: The book value of fund was \$77,935 as of April 30, 2012. As a result, we are able to use previously earned interest to fund three student awards of \$1000 each for the current academic year. Because we can use interest for the awards, that fund is now self-sustaining.

However, the Ontario government's dollar-for-dollar donation matching grant, which greatly speeded the growth of this fund since its inauguration in April 2007, has recently been discontinued. In future, we will be taking advantage of the University of Toronto's "Boundless Promise Program", a recently launched matching initiative for needs-based awards. However, the Boundless Promise program works differently from the previous government program. Instead of matching contributions, the Boundless Promise program matches awards. For that reason the growth rate of this new RALUT fund, named "**RALUT Boundless Memorial Award**", will be slower than that of the previous fund.

Because this more slowly growing new program needs to reach a value of \$25,000 within five years, we need your contributions more urgently than ever.

This new RALUT Boundless Memorial Award fund will help to assist appropriately selected students in financial need while commemorating our deceased members. Helping needy students potentially benefits Canadian society and humanity in general in ways that far exceed the value of the monetary awards.

The RALUT Boundless Memorial Award endowed fund welcomes donations of any size. You can use the donation form included here or make your donation on-line on the RALUT or University of Toronto websites: <https://donate.utoronto.ca/> If you use the university online form, enter RALUT in the search box. Every donation will receive a university-issued income tax receipt.

With your participation, we can continue to *make a difference*.

Yours sincerely,


Tom Alloway, President

NUMBERS TO CALL FOR INFORMATION

Information about our pension and health plans is available on the RALUT web site, the Green Shield site, and at the UofT Human Resources & Equity web site. Below are a few phone numbers with live people who are available to help:

- For questions about our pension plan, call 416-978-5595. The Pension Specialist there can help.
- For questions about our Green Shield Extended Health Plan, try calling Green Shield's toll-free number, 1-888-711-1119. Have your Green Shield card with your UofT faculty number handy when you call.
- For specifics about the UofT health plan, you could call the Human Resources and Equity Help Line at 416-978-4673.
- And there is, of course, the friendly Friday morning RALUT consulting service. Visit or call Doug Creelman when he is at the Retiree Centre from 9:00 AM to noon Fridays (256 McCaul St., Room 412) 416-978-7553

HEADS-UP ABOUT YOUR PENSION DOUG CREELMAN

Check your pension statement to be sure that the appropriate increment has been added to your pension each 1st of July. In recent years it has been small, but real, and it is our due. At least one case has come to our attention where this has not happened.

If you have issues or questions, call UofT Pension Services at 416-226-8278 or the UofT Pensions specialist Richard Ashmore at 416-978-5702.

PUBLICATION NOTICE

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/partners of the faculty and librarians of the University of Toronto. RALUT or any of its officers can be reached by post at its office at Suite 412, 256 McCaul Street, Toronto ON M5T 1W5.

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Gift Commitment Form
The RALUT Boundless Memorial Award at the University of Toronto

NAME _____

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E-MAIL _____

Donation Payment Options (please check one)

Option #1

Cheque enclosed (made payable to University of Toronto) in the amount of \$ _____

Post-dated cheque(s) enclosed in the amount of \$ _____

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RALUT FORUM ON THE
**VIABILITY AND
SUSTAINABILITY OF THE
ONTARIO HEALTHCARE
SYSTEM**

KEYNOTE SPEAKERS:

JEFFREY SIMPSON

Author of Chronic Condition: Why Canada's Health Care System Needs to be Dragged into the 21st Century

MICHAEL RACHLIS, M.D.

Noted Healthcare Consultant

MONDAY, FEBRUARY 7, 2013
1:00 TO 4:00 PM IN THE
MUSIC ROOM AT HART HOUSE