

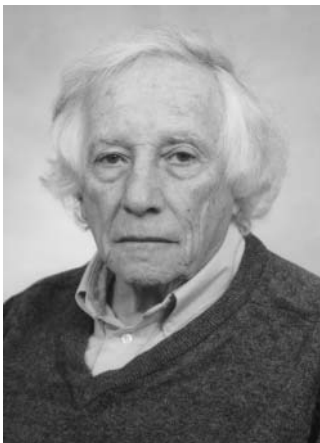
# RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

Visit our Web site at [www.ralut.ca](http://www.ralut.ca)

Vol. 3 No. 4 December 2003

## President's Report



*Ralph Garber*

It is not unreasonable for members to ask: 'What have you done for us lately?' Fortunately, we have a few answers.

We believe you have received word that the Arbitrator found in favour of UTFA and RALUT in awarding the Dental Benefit of an additional \$1,000 per annum to both active and retired faculty and librarians. You will find details elsewhere in *The Reporter*. The UTFA

Negotiating Team has effected a two-year agreement with the University Administration.

RALUT has UTFA to thank for its diligence in pursuing the complaint about the University's intended exclusion of retirees. They are also the leaders, with two retirees on the negotiating team, in arriving at an early settlement. It was rumoured that the two retirees were only Assistant Professors when they began negotiations, but this proved to be false. They were actually on a plan of phased retirement, demonstrating that retirees retain their faculties, even after retirement.

The issue is not dead, however, but dormant, as one claim made in the negotiations was that since retirees must be granted vested interest in their benefits and pension because of a case in the Canadian courts finding in favour of retired employees, the University has no incentive to improve retiree benefits as these will add considerably to the cost of maintaining such a program. We will keep you posted.

*continued on page 3*

## Dental Plan Improvements Secured For Retirees

As part of the 2002-2003 UTFA-Administration settlement on salary, benefits, and pensions, UTFA negotiated for its members a substantial improvement to the dental plan, increasing the cap on Major Restorative dental coverage from \$1500 to \$2500. The UTFA negotiators took it for granted that this improvement applied to everyone who UTFA represented: active faculty, librarians, and retirees.

The Administration, however, unilaterally decided to apply the increase in the dental cap to active faculty and librarians, but not to retirees.

*continued on page 2*

## Pension Improvements!

UTFA and the University of Toronto Administration have reached a settlement in the Salary, Pensions, and Benefits negotiations. Mr. Kevin Burkett mediated the settlement in which a number of improvements in salaries and benefits were secured.

RALUT welcomes the improvement in Pensions that has been achieved.

### Pre-1981 Pension Improvements

Especially welcome are the improvements secured for pre-1981 pensioners who are not eligible to participate in the U of T group health plan.

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### *Pension Improvements continued from page 1*

For each pre-1981 pensioner or survivor in receipt of a pension, the University will establish a Health Care Expense Account (HCEA). Commencing in 2004, in January of each calendar year, the University will allocate into the HCEA the following amount:

- \$1,000 per survivor or single pensioner, or
- \$1,500 per pensioner or partner

The pensioner or survivor may submit claims for eligible medical and dental expenses for reimbursement up to their allocated amount, the process to be determined once the provider is selected to administer the plan. Any unspent balance for each pensioner or survivor up to an amount equal to one year's allocation can be carried forward for one calendar year, after which it is forfeited.

Eligible expenses include deductibles from other health plans including government drug plans, necessary medical equipment and devices, prescription drugs, hospital expenses not covered by government health plans, dental treatments, professional and paraprofessional medical treatments, and other medical and dental expenses which could be claimed as tax deduction under CCRA guidelines.

### **Other Pension Improvements**

The University of Toronto Pension Plan provides for a raise in pensions payable if there has been an increase in the Consumer Price Index Canada (CPI) during the previous year. This raise, in years of a CPI increase of less than 8%, amounts to only 75% of the increase in the CPI. That means, of course, that pensions would be eroded because of inflation unless a further increase were negotiated. This UTFA has succeeded in doing.

Starting Feb. 1, 2004, for those who retired 2002 and earlier, there will be an augmentation to Pensions in Payment of 0.94% of Pension Benefit Payable.

Starting July. 1, 2004, for those who retired 2003 and earlier, the augmentation will be a Top-up of July 1, 2004 Indexation from 75% to 100% increase in CPI.

The augmentation will apply to pensions being paid to a retired member or to the spouse, domestic partner, or dependent child of a deceased member and survivor pensions being paid pursuant to section 11.01 of the University of Toronto Pension Plan (benefits for Pensionable Service prior to November 1, 1975) except pensions being paid from the Teachers Insurance and Annuity Association and Government Annuity Branch under prior plans.

The above augmentation percentages will be applied to pension benefits payable from both the Registered Pension Plan and the SRA. The above augmentation shall also be applied under the University of Toronto (OISE) Pension Plan, provided however for pensions in payment indexed at greater than 75% of the Increase in CPI. The augmentation balances above shall be adjusted to reflect the higher indexation.

### **Other Matters**

It was also agreed by both parties to set up joint working groups to address a number of issues such as changes to the PTR model and, of particular interest to retirees, pensions and retirement policy.

More particularly, the Joint Working Group on pensions will investigate and make recommendations with respect to an alternative pension plan, including design, eligibility, transition, and a framework for its introduction.

The Joint Working Group on retirement issues will review and make recommendations with respect to employment relationships and engagement with the University for faculty approaching, at, and post retirement.

It is anticipated that the existence of these working groups will be publicized so that faculty and librarians, including retirees, may take part in the process.

### **Thanks**

The negotiating team members were:

Tom Alloway, UTFA VP Salaries, Benefits & Pensions, Chief Negotiator

Parth Bhatt, UTFA Executive, French Department

Ken Lavin, UTFA Executive, UofT Library

George Luste, UTFA President, Physics Department

Margaret Procter, UTFA Executive, Writing Support

Helen Rosenthal, Retired, UTSC Mathematics

Peter Russell, Retired, University Professor Political Science

Helen Rosenthal and Peter Russell are, of course, members of RALUT

We owe the members of the negotiating team our thanks for all they have done for us.

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### *Dental Benefits continued from page 1*

UTFA challenged that decision. Martin Teplitsky, acting as the arbitrator whose decision was binding on both parties, settled the Award. He had remained seized of the matter, and UTFA appealed to him, arguing that the Administration's decision broke with all past practice.

Mr. Teplitsky decided in UTFA's favour. The decision is binding.

UTFA Council unanimously supported the stand on benefits to retirees. We thank them for their firm position on this issue. We also thank UTFA President George Luste and UTFA counsel Jeffery Sack for the work they have done on our behalf. It is appreciated.

George Luste tells us that both the existence of RALUT and Peter Russell's presence at the appeal deputations to Mr Teplitsky were key in securing this benefit for the retirees.

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## **RALUT's New Academic Plan**

*Germaine Warkentin*

RALUT's advocacy on behalf of retirees who continue academic life after 65, almost always without recognition from the University administration, is bearing fruit. On November 17, we presented to the Provost, Dr. Shirley Neuman, an extensively researched, eleven-page memorandum, 'Academic Productivity in Retirement.' Our paper outlines the academic contributions retirees are making, and the real advantages to the university in fostering their work in a systematic way. Research was drawn not only from experience here in Toronto (for example the RALUT/UTFA Re-Designing Retirement Forum of last April), but also from CURAC (College and University Retirees Organizations of Canada), from the examples of some American universities that have addressed the academic needs of retirees with imagination, and even from as far afield as Australia.

The memorandum, RALUT's Academic Plan, was prepared in response to the Provost's White Paper outlining the academic direction the University of Toronto will take as it moves forward over the next six years. Provost Neuman's White Paper points out the need to systematize the whole Appointment/Retention process, in order to acquire and keep the best talent for U of T. RALUT's Memorandum suggests ways in which an innovative policy on activity in retirement would support the process of appointment and retention through all of an academic's productive life, ensuring that new

appointees would know that on retirement they would continue to be valued by, and involved in, the life of the university. Because the appointment-retention cycle is a Provostial responsibility, we recommended that administrative and budgetary responsibility for a comprehensive programme for the academic support of retirees should not be devolved on faculties and departments.

Among the specific recommendations is giving prospective retirees the opportunity to select their future relationship with the university: Senior Scholars, Mentors, or Associates. Freedom of movement between the three groups is part of the programme. The recommendations for Senior Scholars address the University's expressed concern with the need for regular post-retirement evaluation of participants, and for access to teaching. The contribution of retired librarians in mentoring staff and new faculty is explicitly recognized. We have also recommended the establishment of a small task force to investigate the support needs of retired scientists who no longer have laboratory space but who want to remain in academic contact with colleagues and students. Budgetary and funding issues are addressed, and we drew special attention to the urgent need to consider the modest space needs for supporting academically productive retirees.

The Provost welcomed the Memorandum, and plans to transmit it to the new Administration/UTFA Joint Working Group on Retirees, which will shortly begin meeting. RALUT members who would like to read the entire memorandum will find it on our web site: <http://www.ralut.ca>.

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### ***President's Report continued from page 1***

Organizations tend to prove they are effective by adding to their infrastructure as proof that they are busy doing the organization's business. RALUT too, has been adding to its standing committees. We have created a Public Policy Committee and a Special Events Committee.

We are not a charitable organization, and we have no authority to issue tax receipts for contributions. Therefore, we are free to pursue advocacy on behalf of our members and all retirees when there are policy issues that come before any of our elected bodies. Through monitoring legislative initiatives of concern to retirees, as well as the administrative policies proposed or carried out by these bodies, we will be able to inform members of RALUT on government action. We will also be able to inform the public about our views.

One issue that has occupied retirees is the prospect of ending mandatory retirement. Curiously, many Presidents of Ontario universities have petitioned the government to declare a seven-year moratorium before either enacting or enforcing the change. These might be the same people, or their predecessors, who brought us higher tuitions for students and unequal benefits to retirees. On the benefits question, which the University of Toronto has agreed to improve, this University is an exception. However, on the

matter of the seven-year moratorium on ending mandatory retirement, we will monitor closely.

We created the Special Events Committee because of requests from members that RALUT offer opportunities for attendance at events, or for arranging travel or theatre tours at favourable rates. We will need volunteers to serve on this Committee before it becomes active.

The Executive Committee of RALUT is considering a small number of Constitutional amendments. It is also pursuing a Nominations Report recommending candidates for the next round of elections. On the Constitution, there will be a resolution regarding fee changes (only for some categories, not a general fee change). We will present amendments and nominations at the Annual meeting in the Spring of 2004.

RALUT has responded to the Provost's academic planning exercise (The White Paper) with a position paper prepared by Germaine Warkentin, assisted by Ken Rea. Our position paper, 'Academic Productivity in Retirement', details how retirees can continue to make a contribution to the University's academic programme. Copies of this paper will be made available to members. We will also inform you on how or whether the University intends to follow up on RALUT's position. Our argument is that retirees are a valuable resource and not dead wood, nor ready to be encased in such.

## A 'Toronto Triangle' Meets

*Germaine Warkentin*

The 'Toronto Triangle' is an informal discussion group of representatives from the retiree organizations of the University of Toronto, York University and Ryerson University, coming together to discuss common problems and share information on issues of particular concern to Toronto-area universities. The group was a gleam in the eye of RALUT executive members as early as 2002, but began to coalesce at last year's regular meetings of the Steering Committee that worked towards the formation of CURAC (College and University Retiree Associations of Canada).

Now that CURAC has been established, the Toronto group has decided to meet several times a year. The first meeting, which (as Ontario Regional Representative for CURAC) I chaired, was held in the RALUT office on November 3. Besides me, those participating were Ralph Garber (Toronto: RALUT), Peter Harries-Jones (York: ARF), Brenda Hart (York: YUFA), Alex Murray (York: ARF and YURA), Ken Rea (Toronto: RALUT and National: CURAC), Ken Thomson (York: YURA), Al Tucker (York: YURA), and Reg Wallace (Ryerson: The Ryerson Connection).

The first item on the agenda was 'Sustaining and Improving the Present Level of Benefits,' dealing with the rising cost of drugs. Peter Harries-Jones gave a detailed presentation documenting the escalation in drug prices. He commented on what higher costs are likely to do to our benefit plans in view of the rapidly increasing number of retirees, who are heavy users of drug plans. The imbalance

between drug costs and other more stable items will lead to pressure on administrations to reduce limits on other elements in our plans. As CURAC Ontario Regional Representative, I was asked to poll Ontario retiree organizations about their experience with this troubling issue.

In considering item two, 'How to Win Results with an Administration,' it was noted that RALUT has instituted a Public Policy Committee chaired by Meyer Brownstone. It would be useful for this committee to invite additional participation from other Ontario universities, and to liaise continuously with them.

Item three focussed on the on-going discussion in university retiree circles for academically productive retirees. It was agreed that sources of research funding for retirees need to be developed, and the likelihood of retirees changing fields needs to be kept in mind. There was some discussion of the forthcoming presentation on academic planning for retirees that RALUT will make to Shirley Neuman, the U of T Provost, in response to her recent White Paper. A number of informal initiatives in the area of academic 'Special Events' were mentioned, as well as the work of Luigi Bianchi (York) and Frances Friskin (York) in bringing scholars together for regular substantial academic presentations across wide fields of interest.

Finally, we turned to the need to keep informed about the possibility that mandatory retirement rules will disappear. It was agreed that both the CURAC group of Ontario universities, and the RALUT Public Policy Committee would be keeping a very sharp eye on this issue.

The Toronto Triangle will meet again in February, with the York University organizations in charge of arrangements.

## **RALUT Handbook, first edition 2003-2004**

Ken Rea

Many established retiree organizations, especially in the US, publish handbooks for their members and RALUT has just produced its first effort of this kind. The 32 page publication provides a lot of basic information about RALUT: a brief history and description of the organization, its Constitution, the names and e-mail addresses of members of the Executive, information about pension issues, benefits, and member interests, and other matters members might want to be familiar with. In the hope it will encourage more communication among members, and make it easier to find those involved in committee work and other activities, there is a membership directory listing names, postal addresses, telephone numbers and e-mail addresses of all RALUT's active members (except

a few who requested that such information not be published). Compiling the information and generating the directory from RALUT's membership database was all done in-house by volunteer labour so production costs were kept to a minimum. Of course all such publications require updating from time to time. The membership directory is based on membership as of the middle of October 2003. Additions, corrections and other changes will be published in the RALUT Reporter from time to time. If you have any suggestions about improving the Handbook please send them directly to RALUT Communications, Suite 404 — 256 McCaul Street, Toronto ON M5T 1W5 or by e-mail to [ral.ut@utoronto.ca](mailto:ral.ut@utoronto.ca) or leave a message by calling 416-978- 7256.

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## Executive Talent Needed

RALUT now has nearly 700 paid-up members. We are one of the pioneer groups working to create recognition of the elderly in our society, much as the feminists of the Sixties changed the way women were regarded. There may be a chain of events here – many RALUT members were those very feminists. RALUT's role is to clarify the significance of retired academics and librarians of the University of Toronto in the life of the University and of the community.

During the first two years of its existence RALUT was fortunate to have outstanding leadership. As a result, the organization flourished and grew. We improved pensions and benefits, we created a RALUT presence with a website, *The Reporter*, the RALUT Handbook, and a public forum on mandatory retirement. Recently, we created two new committees: Public Policy, to review and comment on legislation and policies on retirement at the municipal and provincial levels, and a Special Events Committee, to arrange lecture series, theatre trips, gallery visits, and other such events as may interest the membership.

New ideas and new people on the Executive Committee will keep RALUT alive and effective. We invite members to

nominate colleagues, and to offer themselves, as members of the new Executive Committee to be elected at the Annual General Meeting in April 2004. The term for Executive Committee members is two years. Terms can be renewed. Please send nominations to any member of the nominating committee at the RALUT e-mail address: [ral.ut@utoronto.ca](mailto:ral.ut@utoronto.ca).

Members of the Nominating Committee are:

Joan Hind-Smith, Chairperson  
Ralph Garber  
Joan Winearls  
Doug Creelman  
Fred Wilson

Or, you can mail nominations to us at the RALUT office: 404-256 McCaul Street, Toronto ON M5T 1W5

The deadline for nominations is January 30, 2004. We will list the nominees in the March issue of *The Reporter*. Nominations may also be made from the floor at the Annual General Meeting in April

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## RALUT Policy Committee

The RALUT Executive has formed a Policy Committee whose function it will be to track, monitor, analyse, and advise RALUT on public policy issues of relevance to retirees and near retirees. The members of the committee are:

Meyer Brownstone: Chair  
John Hastings: Health, Pharmaceuticals  
John Munro: Insurance, Pensions, Mandatory Retirement  
Blanche van Ginkel: Urban Planning, Housing  
Don Bellamy: Social Welfare Policy, Social Development  
Lino Grima: Environment  
Ralph Garber: Ex Officio

We anticipate more members when we add increased specialized policy capacity. The Committee is establishing working links with UTFA (External Affairs Committee) and with similar bodies in other Toronto Universities as well as the national retiree association CURAC (College and University Retiree Associations of Canada).

Members are invited to send in issues of public policy relevant to RALUT's mandate. E-mail to [meyerb@look.ca](mailto:meyerb@look.ca), or to other members of the Committee whose contact addresses are in the recently published RALUT Handbook. One issue of current interest is the question of legislation prohibiting mandatory retirement in which RALUT and UTFA have taken a position opposing that of the University Presidents who propose a seven year delay in implementation. Our aim is to develop a strong campaign through local avenues and through OCUFA (Ontario Confederation of University Faculty Associations)

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## SEND THE REPORTER YOUR RECENT PUBLICATIONS

We have had a warm response to our listing of retirees' recent publications in the fall issue of *The Reporter*. As a result, we plan to publish a listing twice a year, in the fall and in January (issues 1 and 3 of each year). In issues 2 and 4 we will, as we are now doing, solicit new contributions. We already have publications from several retirees on hand for January and would welcome more from members who missed the fall listing. If you didn't send us your publications earlier, the rule is: publications and honours since January 2002. And if you contributed to the list in the October Reporter, anything more recent is welcome.

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## Membership Cycle Begins and Recruiting Continues for RALUT

Germaine Warkentin

We sometimes hear from members who say “I feel guilty because I am not doing anything for RALUT”, but you *are* doing something, just by joining. Articles elsewhere in this issue testify to the importance of numbers. Two are about the UTFA settlement, with its Joint Working Groups on a) Retirees Engagement with the University and b) Pensions. Another is on RALUT’s quick action when library access appeared to be threatened. RALUT’s 700-strong voice is being heard. The best way to make sure that success continues is to keep our numbers strong. The RALUT renewal cycle begins in February when your letter arrives. Renew promptly! And how about doing some recruiting?

RALUT was founded early in 2001, and the Executive agreed in those hectic months to invite members to renew, not at the beginning of each calendar year, but in the month in which they first joined. If you were one of those who crowded the desks at the entrance to the Medical Sciences auditorium that February day, your membership will come up for renewal on February 1. If you joined in March the renewal date is March 1, and so on. Spreading the renewal paperwork over the year makes good sense for an organization mostly run by volunteers.

At the beginning of each month from February through June (though memberships do come in all year) volunteers

gather in the RALUT office to fill the envelopes that go out with our letters: a “RALUT Update”, flyers, and return envelopes. To those of you who renew promptly, our thanks. Those who lag behind receive a second notice two months later, and the few who remain in arrears for two months or more receive a phone call from a concerned RALUT volunteer. Much as we enjoy talking to our members, it would be great if we didn’t need to call you!

Volunteer work on renewals is busiest in the spring, but recruiting new members goes on all year, and it is hands-on work. Each spring Human Resources allows us to circulate an invitation to retirees of that year to join the association. However, privacy laws make it impossible for the University Administration to allow us to contact directly those faculty and librarian retirees who have not yet joined RALUT, or those currently employed who are retiring in the next five years. Here is where our members can help out: If you know of retired University of Toronto faculty members or librarians who have not joined RALUT, please talk to them about the organization and encourage them to join. Give us the names and we will send a letter of invitation, with a brochure and a free copy of *The Reporter*.

RALUT has about 700 members now, and new ones join every week. In two years we have lost less than a dozen. Of course, some, to our great regret, have died. We are enormously proud of the loyalty of the RALUT membership. Please help us reinforce that loyalty by renewing promptly when your letter arrives. And help us increase the power of our voice by persuading a friend to join!

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## RALUT In Action Library Accessibility

Ken Rea

RALUT’s usefulness to retirees and the University was demonstrated recently when several senior scholars found their on-campus access to the library computer terminals blocked. Their initial individual inquiries of junior library staff elicited alarming suggestions that policies affecting retiree access to library resources were being “reviewed”. Fortunately several of those afflicted then contacted Germaine Warkentin who, with the help of RALUT Executive Committee member Joan Winearls, contacted senior library officials. Lari Langford, responsible for access and information, quickly established that no such “policy review” was underway and the Chief Librarian, Carole Moore, instructed Michael Edmunds, who oversees the Information Commons, to locate the source of the problem.

Michael quickly traced the difficulty to a new access control system designed by Central Network Services that had recently been implemented to protect the large array of public access terminals in the Information Commons from abuse by unauthorized users. The system, which will be used for a number of other control applications in the future, relies for its functionality on a large database of information defining

authorized users. This database is fed by streams of data originating from a variety of sources, such as the vast student registration system ROSI. Its designers apparently chose to have faculty and staff data fed from the Human Resources database. Unfortunately, as implemented, this feed supplied only information for those currently on the UofT payroll. Retirees, research readers, and alumni who have been entitled to library access through the use of UTORid’s were consequently overlooked and found their access to the on-campus terminals blocked as a result. The problem, then, arose not because of a decision to exclude retirees but because, apparently inadvertently, they were not included.

The short-term solution that, to their credit, the library administration promptly implemented, was to authorize the issue of special “guest” accounts to individual retirees who asked for them. (Note that the problem was confined to on-campus access, off-campus access to the library system does not appear to have been involved.) While expedient, this is troublesome for all concerned and Michael Edmunds has been given the task of developing a long-term solution, one which will ensure that retiree data are continuously fed into the authentication database. For help with this he turned to RALUT and invited Ken Rea, RALUT’s Communications Director, to meet with him and Lari Langford to consider possible ways to restore

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## CARP and RALUT - WORKING TOGETHER

Welcome to CARP, Canada's Association for the Fifty-Plus! RALUT has arranged for you to receive a discount membership in CARP and a subscription to 50 Plus Magazine for one year. CARP is a ticket to great savings, an award-winning magazine and a strong national voice for Canada's fifty-plus! Today, over 400,000 members support CARP's mission to effectively promote and protect the rights and quality of life of mature Canadians through advocacy, education, information, and CARP-recommended services & programs.



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## From the Benefits Committee

*Douglas Creelman, Chair*

Most drugs are covered for us in Ontario. However, a member has pointed out a problem. When a prescription is filled, it will be done with the least expensive (usually generic) version of the prescribed drug. If, for whatever reason, the name-brand proprietary version is required, then the physician must specify the brand-name drug, with 'No Substitution' written on the prescription form. Ordinarily the generic version is completely equivalent; however, in unusual cases the brand-name version is needed. Be aware that you must ask the physician to write the prescription in the required way when the brand name is necessary.

## Volunteer Drivers Needed

Downsview Services for Seniors Inc. is a non-profit support agency that provides services which enable seniors to continue to live in their own homes. We have served the community since 1974. One of our most important services is the Meals on Wheels program. We provide hot meals on a daily basis to frail, isolated seniors in the Downsview community of North York. Currently, we are in urgent need of volunteer drivers for this program because many of our volunteer drivers are retiring. They tell us how much they enjoyed helping others.

Downsview Services catchment area is Bathurst St. to the east, the Humber River to the west, Steeles to the north and Lawrence to the south. Our address is 497 Wilson, between Bathurst and Dufferin, which is where meals are picked up. Volunteer drivers are required to have a valid Ontario driver's license, use of an insured vehicle, a clean driving record, time available on at least one

week-day for approximately two hours from 11.00 a.m. to 1.00 p.m. Gas mileage expenses are reimbursed, or a tax credit can be issued.

You can find further information about Downsview Services to seniors at [www.downsviewservices.com](http://www.downsviewservices.com)

Please contact: Ann Sargent, Manager, Volunteers & Community Liaison

Downsview Services to Seniors Inc.

Phone: (416) 398-5510 x 227

Fax: (416) 398-5535

[asargent@downsviewservices.com](mailto:asargent@downsviewservices.com)

### *Library Access continued from page 6*

retirees to the on-campus authorization database. As a result of these discussions it is expected that the library will ask those responsible for maintaining the Human Resources database to augment the existing feed to the authentication system with the retiree data with the retiree data which, so far as we know, are available there.

While there could still be some difficulties to overcome before this matter is fully resolved, they are likely to be technical rather than policy related.

While directly affecting a relatively small number of people, the lessons to be drawn from the episode are worth noting: people pursuing scholarly research, whether retired or not, are dependent upon secure access to their research resources; library administrators at the UofT have demonstrated that they are fully and enthusiastically committed to serving the needs of the retired members of the university community; systems engineers can make mistakes, especially when systems are as complex as those in place at the UofT (think federated colleges); and RALUT has a role to play not only in supporting its members when they face a crisis but in providing a direct and responsive link between the university and its retired members.

**Editor's note:** We're somewhat late. We were more or less ready to go to press when the dental story came in. Got that done, and then the settlement. The pension items could not be missed. Then came the library problems and the solution that Ken Rea arranged. That, too, required inclusion. Those are the excuses. *Fred Wilson*

## 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 of the faculty and librarians of the University of Toronto. RALUT or any of its officers may be reached by post at its office at 256 McCaul Street, Toronto ON M5T 1W5

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