RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

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Vol. 5 No. 2 July 2005

President's Report

Doug Creelman



I'm honoured by the trust put in me as your President; it will be a very interesting year. RALUT is growing, in people, in accomplishments, and in projects. RALUT needs more people to support our projects, expanding our accomplishments. This is a special call to the "Class of '05" to join us and contribute.

The Annual General Meeting was well attended, and Interim President Frank Iacabucci opened

the meeting with a wonderful wrapup of his latest stint in Simcoe Hall. He also voiced warm appreciation of the contributions we retirees are making to the University. We welcome Frank back to the ranks of UofT retirees.

Some of the more interesting elements of the meeting (after the President's address) were discussions of plans for Senior Scholars Centres on all three campuses, plans arising out of the hard-won joint Memorandum and a "Letter of Agreement" for retiree involvement with the University. In the United States, Retiree Centers [sic] have been established at many universities; ours will be the first in Canada. Equally ambitious is the announced initiative to host a Forum on University Retirement Living. This will be in 2006; stay tuned.

Peter Russell, Germaine Warkenten and I went to the CURAC meetings in Vancouver, along with representatives of about 30 Canadian retiree groups. A highlight there was announcement of the CAUT arrangement of health insurance coverage for Canadian university retirees. Most of us will not need it; our coverage at UofT is quite good in the context of other universities. However those

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CURAC's 2005 Conference and **AGM**

Ken Rea

Vancouver was ablaze with rhododendron blooms to greet the sixty or more delegates to the third annual conference of the College and University Retiree Associations of Canada held May 11th to 13th – or the fourth such gathering if we count the initial meeting here in Toronto in 2002 at which the decision to revivify the national association of post-secondary retiree organizations was taken. When the Vancouver sessions ended it was evident that CURAC had reached a new stage in its development as an organization. With a total of thirty member organizations (two of which in Quebec, ARUQ and FRUQ, are themselves multi-member bodies) it had become large enough to justify its claim to represent the bulk of Canada's organized post-secondary retirees. While accurate data are unavailable some 15,000 individual retirees are now represented by CURAC's member associations. The membership has also become more broadly representative of the post-secondary sector. In 2005 the first college group, the Ontario Colleges of Applied Arts and Technology Retirees Association, joined and during the Vancouver conference it was learned that the College and Institute Retirees of British Columbia had also decided to become a member.

There were significant changes in the leadership with some who had been instrumental in founding the organization stepping down. John Dirks, who had chaired the steering committee that prepared the way for the 2003 founding conference in Halifax, was replaced as Past President by Peter Russell who was succeeded as President by Howard Fink of Concordia University. Alasdair Sinclair of Dalhousie took over as Treasurer from Germaine Warkentin. Two new members-at-large, Anne Piternick (UBC) and Duff Spafford (Saskatchewan) were elected.

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RALUT REPORTER VOLUME 5, NUMBER 2

Supplemental health and dental plan available for retirees

The Canadian Association of University Teachers (CAUT) has announced that it has established a supplemental health and dental program for retired members. The plan, underwritten by Manulife Financial, one of Canada's leading health insurers, will provide health and dental benefits previously enjoyed under a university or college group plan.

Most members of RALUT are reasonably covered with regard to benefits; UTFA has done well. But there is a group of persons who retired before 1981 whose coverage is much less adequate. The CAUT arrangements will be of interest to them. They will also be of interest to those who choose to commute their pensions and are not covered by UofT benefits.

The plan will be made available to all associate retired members of CAUT. Any members of CURAC but also any other retired faculty or staff are eligible to join CAUT as an associate retired member for \$30 per year.

The Manulife plan, called FollowMe, provides various levels of coverage for individuals, couples and families. Prescription drugs, vision care, hospital benefits, extended health care benefits and services, homecare and nursing,

accidental death benefits, hearing aids, ambulance services, and more are available under the Basic and Enhanced program. Enhanced Plus provides additional dental coverage.

Individuals who are about to retire and are losing benefits under their group plan will have a 60-day window following their date of retirement to purchase the FollowMe plan without the need to provide any medical evidence or information.

CAUT has also negotiated a one-time offer for all existing retirees, regardless of their date of retirement, enabling them to apply for coverage without medical evidence. This offer will be made available to all associate retired members of CAUT as of October 1, 2005 and will continue for 60 days.

Premiums for the FollowMe plan vary according to province and the choice of the plan level. For more information on the plan, or to request a brochure, contact CAUT's insurance broker, Matt Power, at <matt@lee-power.ca> or by telephone at (613) 236-9007.

An application form to join CAUT as an associate retired member can be obtained from the CAUT website at www.caut.ca/en/membership. You may select the appropriate form for associate retired membership under the heading "Membership Options and Application Forms."

CURAC 2005 continued from page 1

CURAC moved closer to becoming incorporated with the approval of new bylaws replacing the constitution of the existing non-incorporated entity. It is expected that the incorporation procedure will be completed soon.

It also became evident at Vancouver that CURAC had developed to the point where it was beginning to accomplish things. Officers and chairs of committees were able to report very positive outcomes of the tasks they had been charged with over the course of the year. Doug Creelman and others involved with the retiree benefits issue presented a statement of principles relating to retiree benefits which the delegates unanimously adopted. They were also able to report that subsequent to representations made to CAUT following last year's CURAC conference at which the plight of retirees who lost benefits upon retirement had been brought to light, a new healthcare benefits plan for retirees had been negotiated by the CAUT with Lee-Power and Manulife Financial, details of which were expected to be released shortly. Howard Fink and Tarun Ghose (Dalhousie) had produced a privacy policy

statement which was approved by the membership. Helen Barton (McMaster) and Peter Russell reported on their retiree representation survey which documented how poorly retirees are currently represented on governing bodies, boards and committees of their institutions and employee associations or unions. Ken Rea, Secretary, reported on the expansion of the services through which CURAC was facilitating communications among member organizations. Ralph Winter (Acadia) and Bob Liptrap (Guelph) had produced a series of news briefings which had been distributed to newsletter editors of member organizations throughout the year and visits to the CURAC website <www.curac.ca> had shown a large increase over the previous year. While still completely dependent on membership fees and some surplus revenue from annual conferences, Germaine Warkentin reported that CURAC's financial situation was stable and that it had been possible to provide some travel subsidies to assist member organizations send delegates to the conference.

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President's Report continued from page 1

more elderly folk who retired before 1981 when our current plan was established, should look for the announcement in the Fall of a 60-day window for application without medical examination.

The other main event at CURAC was a session on housing. The University of Washington and the University of British Columbia both described exciting retiree living arrangements. Washington's is an ongoing concern, currently

being expanded. UBC is starting now to build. The facilities have apartments, capability for assisted living for those who need help, and associated nursing home facilities. They are handy to the university. They are something we would love to emulate here.

If you are able to help, please let us know. RALUT's standing committees all could use people. From Entertainment to Benefits to Housing we welcome new contributors. Contact me – we would love to put you to work.

Annual General Meeting

The annual general meeting of RALUT was held on May 5, 2005 at Alumni Hall, Victoria College with attendance close to 100. Members were able to enjoy an excellent lunch of sandwiches, vegetables, fruit and cookies as well as an opportunity to socialize with colleagues from the past. Interim President Iacobucci gave the opening speech, reported elsewhere in this issue.

The regular meeting was called to order at 1.40 pm by outgoing President Ralph Garber. He expressed warm appreciation to the RALUT executive, committee chairs, committee members and staff as well as to UTFA's George Luste for all that has been accomplished during his tenure. He noted that the prospects for senior scholars and a retiree centre look very good. He was pleased that RALUT-initiated social activities appear headed for success. And he also noted how important it was that RALUT had a national presence in CURAC and an international presence in AROHE. He lauded the partnership being developed with York and Ryerson Universities.

The treasurer's report revealed that RALUT is financially healthy. (See the Treasurer's Report elsewhere in this number.)

Vice-President Lino Grima presented highlights from his report on retiree centres. He noted that these centres, one to be established on each of the three UofT campuses, will serve retired academics and librarians who do not have facilities available in their departments, colleges or centres. The retiree centres will offer an opportunity to the UofT administration to consolidate the services it offers to retirees by locating them within the retiree centres. Grima expressed the hope that by September 2005, the university will establish project planning

committees for the three retiree centres. The UofT will be the first university in Canada to have such facilities.

Senior Scholars Committee Chair Germaine Warkentin was asked for a definition of a "senior scholar". Her response was "a retiree who wished to continue academic work". She extended an invitation to all members to attend a brainstorming session on May 18 to develop an exit questionnaire to be administered to those about to retire. The questionnaire should determine if and to what extent the respondents would like to continue their university activities. To answer a question re the role of the committee vis à vis stipends for retirees teaching courses, reference was made to the agreement between the Governing Council of the University of Toronto and the UofT Faculty Association on retirement matters (14 March 2005). In particular item d) specifies that such teaching will be remunerated at a minimum of the overload stipend rate negotiated with UTFA.

Policy Committee Chair Don Bellamy talked about campus-area housing for university retirees. He noted that housing projects of this nature have been established in the US. In order to develop a similar facility here, a conference is planned in the next academic year which will bring together a variety of experts. A residential needs assessment will be required and also a survey of the financial status of potential residents. Financing of such a project will be a major issue.

One of four RALUT members on UTFA Council, Ed Barbeau, noted that mandatory retirement has been the major issue recently, a subject that has been addressed thoroughly in the REPORTER.

Membership Committee Chair Beate Lowenberg touched on highlights of the committee's

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Remarks of President Iacobucci Alumni Hall, Victoria College, May 5, 2005

Interim University of Toronto President Frank Iacobucci opened the proceedings after lunch with a beguiling, informal and frank speech focussing first on how much he felt at home with the familiar faces in the audience. He expressed thanks to RALUT for sending him a "Care Package" after the upsetting office invasion he had experienced earlier in the academic year.

Reminding the audience of the years of underfunding endured by the University of Toronto, he said he was cautiously optimistic that the provincial budget scheduled to be released the following week would be responsive to the universities' financial needs as advocated in the Rae Report. He underlined the pre-eminence of the University of Toronto among all those in Ontario, which means that ideally our University would be funded above rather than below or at the national average. He paid tribute to the federal government for a recent history of generous research funding but warned vigilance was necessary to ensure this funding continued.

He praised the 'Stepping Up' document and urged that it continue to be used as a framework. He stressed that the UofT must get and retain the very best faculty, staff and students,

and must also enhance accessibility, the latter an initiative begun many years ago. He advocated widening entrance criteria so that students with unconventional credentials could be recruited. The student experience on campus must also be improved and to that end the new stadium will help along with new student centres on the three campuses.

He claimed the end of mandatory retirement at the University of Toronto is an historic landmark in Canadian history. It offers a new way of looking at a career, and also offers a comprehensive range of options.

He paid tribute to RALUT's role in achieving this.

In conclusion he noted that the University's current accomplishments are all the consequences of the contributions of retirees in the past. On a personal note President Iacobucci said that a principal reason that he went to serve in Ottawa and eventually became a Supreme Court Justice was because of the mentoring he received at the UofT. As he concludes his term as Interim President, he expressed much hope and confidence in the new President, Dr. David Naylor. He also looks forward to a continuing association with RALUT.

Cornelia J Baines MD, FACE Professor Emerita

Pensions Committee Report

For those of us receiving a pension from the University of Toronto there are a number of items, including inflation, indexation and augmentation, which are of ongoing interest. If there were no price inflation with respect to the goods and services we purchase, the buying power of our pensions would remain constant over the years. Unfortunately that is not the case. For example, over the past twelve years or more inflation as measured by the Consumer Price Index (CPI) of Canada has ranged from under 1% to almost 4% – for an "average" of a little less than 2%. Therefore, to maintain its current purchasing power, our pensions would have to be increased (indexed) by the full amount of the CPI each year.

After July 1, 1992, the current pension indexation policy at the UofT is "the greater of CPI minus 4%, or 75% of CPI for Canada + 60% of CPI over 8% CPI". It sounds complicated but for those receiving a University pension since 1992, every July 1st indexation provided for an annual pension increase of three-quarters or 75% of the previous calendar year's CPI. This means that without augmentation to 100% of the CPI, our pensions would have lost some of their purchasing power every year since 1992.

In the mid 1990s, a Salary, Benefits & Pensions (SBP) settlement with the Administration provided full augmentation for all those receiving a pension. In theory, our pensions were "adjusted" to reflect their purchasing value at the time we retired. Subsequent SBP settlements between the University of Toronto Faculty Association (UTFA) and the Administration established that our pensions were augmented every July 1st to 100% of the Canada's CPI – from the 75% provided as part of the indexation policy. The last of these pension augmentations under the current agreement between the Administration and UTFA occurred on July 1, 2004.

To provide sufficient funds in the UofT pension plan to allow for indexation, certain assumptions are made with respect to inflation and the rate of return for investments. As an example, in 1997 the assumed inflation rate for the pension plan was reduced from 5.5% to 4.5%. In 1999 the inflation rate assumption was further reduced to 3.0% with another reduction in 2005 to 2.5%. This means that for all but three of the past 10 years (1996 to 2005) more money was set aside for indexation plus augmentation than was needed by the pension plan for both of these pension "adjustments".

In addition to the many assumptions that form the basis of ensuring sufficient funds are available for the pension plan to meet its obligations to those currently receiving pensions as well as to future pensioners, actual policy decisions by those responsible also have a bearing on the future financial position of the University pension plan. For example, it is important to remember all the past pension contribution holidays taken by the UofT since 1987.

Using the actual rates of return for the pension plan, more than one billion dollars is the total cumulative value of the University pension contribution holidays. In other words, since pension contributions are a form of "deferred salary", as a result of a policy decision not to make contributions either to the pension plan or a pension plan "trust fund", the amount of funds currently available to the pension plan is considerably less than MIGHT otherwise have been the case – over \$1 billion less.

At the time of this writing, the continuing negotiations between UTFA and the Administration have gone to arbitration. In addition to the usual July 1st indexation, let us hope that pension augmentation is part of the arbitration settlement.

Have a great summer!

George Milbrandt, Pension Committee Chair

REQUEST FOR COMMENTS

The University of Toronto has agreed to support a continuing role for retired faculty and librarians in the academic life of the University. RALUT and UTFA played a very significant role in securing this historic agreement.

Part of this commitment is to establish a Retiree Centre on each campus. Retirees have a unique opportunity to influence policy by presenting their views on the conceptual plan of the Retiree Centres, the scope and range of proposed services, and the role that they envision for themselves and their colleagues.

Members of RALUT are invited to read the draft proposal from their Retiree Centres Committee <www.ralut.utoronto.ca/retireecentre.html> and send their comments, questions, and suggestions to

Lino Grima, Chair, Retiree Centres Committee lino.grima@utoronto.ca or c/o RALUT, 256 McCaul Street, Suite 404, Toronto Ontario, M5T 1W5.

If you do not have access to the web, you may request a printed copy of RALUT's draft proposal via Canada Post.

RALUT PARTNERSHIP WITH PRIME MENTORS of CANADA (PMC):

UPDATE, JUNE 2005

- Recruiting an adequate supply of mentors remains an urgent priority: (To date there has only been one response to the advertisements displayed in the REPORTER & on the website)
- Additional (more enticing?) advertisements in both locations are essential, in order to achieve results in time for the start of the next academic year in less than 3 months!
- In order to facilitate some momentum for this initiative, the creation of a sub-committee is suggested: Beate Lowenberg, Conchita Tan-Willman, and one other member (preferably recruited from the general RALUT membership).
- Tri-Mentoring' is another option, made available by the newly-created partnership between PMC and the Centre for Community Development. This offers a university student intermediary, who liaises between the protégé and senior mentor: such team-work can prove to be very advantageous. N.B. It appears that this initiative was warmly welcomed by the Office of Student Affairs, following negative press reports which had been received regarding a perceived lack of community involvement by UofT students.

• RALUT participation in the Prime Mentors of Canada (PMC) Scholarship program, which was initiated in the year 2000.

Each \$1000 award is placed in a trust fund for the selected student until he/she graduates from high school, in order to encourage advancement towards post-secondary education. Upon reaching Grades 9 or 10, in the interests of supplying further support, e-mentoring is also provided.

Such a scholarship could be an appropriate manner in which to honour some of our more prominent recently-deceased members, a topic which has previously been discussed and was originally presented to the Executive in the RALUT Membership Committee Report of 23/11/04.

If the Executive is prepared to go ahead with this proposal, PMC has suggested inviting an Executive member to attend the presentation ceremony (in the 4th week of June) at the school of the selected student if time constraints render this feasible. Apparently there are currently six scholarships being awarded for this (2004-2005) year, but PMC would gladly name a seventh recipient.

Annual General Meeting continued from page 3

work such as the partnership with Prime Mentors of Canada, and the establishment of lunch meetings at the Faculty Club open to all retired faculty regardless of whether they are RALUT members. Also stressed was the importance of RALUT members actively recruiting new members.

The acting chair of the Benefits Committee, Doug Creelman, listed important issues still to be addressed such as an effective grievance system for retirees who have problems with Green Shield. He drew attention to the contributions from and the deaths of three RALUT members, John Hastings, Jim Giffen and Harvey Kerpneck. A question arose to which there appeared no firm answer, namely whether benefits for retirees were the same as for active faculty. Doug Creelman requested information be sent to him respecting one retiree who appears not to have received equivalent benefits.

George Milbrandt, chair of the Pensions Committee noted that the last three issues of the REPORTER have included reports on this committee's activities. In particular, he noted the submission of the Committee's statement of Policy and Principles in the meeting handout. One important issue is the development of a pensions negotiating position for RALUT regarding the current UTFA salary, benefits and pensions negotiations with the University Administration. He also noted the benefits of having joint working groups at UTFA which permitted a proactive rather reactive stance.

Reporting on the Newsletter, Fred Wilson thanked all those who had contributed to the issues. The REPORTER

went on line on May 5 and can be accessed at <www.ralut.utoronto.ca>

Cornelia Baines, chair of the Nominating Committee presented the new slate for RALUT's executive committee which was accepted by members. RALUT members also supported the appointment of Peter Russell as Honorary President in recognition of his contribution as founding president of RALUT and his continuing contributions to RALUT. He will be free to attend all committee meetings and was extended a lifetime RALUT membership. Finally outgoing executive member, Ann Schabas, was recognized for her enormous contribution to RALUT's current success, in particular the major role she played in reestablishing the RALUT database.

Peter Russell urged RALUT members to attend the CURAC conference in Vancouver to be held later in May 2005. He said retirement needs to be rethought and CURAC has a major role to play. It will be incorporated federally as a not-for-profit entity. He paid tribute to John Dirks for his role in starting CURAC.

Doug Creelman then paid a warm tribute to outgoing President Ralph Garber. He reminded everyone that RALUT wanted a role in Governing Council and that Ralph has pursued this aim for six months with "jovial hectoring". Garber's other attributes include being a superb punster and an excellent organizer. All members extended a vote of thanks to Ralph Garber for his past and on-going contributions to RALUT.

Outgoing President Ralph Garber expressed his thanks to all and at 3.30 pm moved that the meeting be adjourned.

Book Club Plus Progress Report, and Future Plans

Fortified by a convivial lunch at the Faculty Club on April 7th, members in search of additional intellectual stimulation proceeded to the Thomas Fisher Rare Book Library exhibition of "Nihil Obstat: An exhibition of banned, censored & challenged books in the West, 1491-2000". The curator, Dr. Carefoote, provided knowledgeable guidance and patiently satisfied our persistent curiosity with informed answers to our numerous questions. Some of us were so fascinated that we even considered making a repeat visit before this exhibition closed at the end of that month.

As a contrast, our next outing at the end of May was to a weekend matinee performance of "Alice's Affair" at the Tarragon Theatre. This play reached the high standard we

have come to expect here, with imaginative use being made of the available stage space resources and of course polished contributions from the experienced cast.

Emerging into the spring sunshine again, we found an appropriate venue nearby in which to continue the afternoon's entertainment with lively and prolonged discussions—about the play, and many other pressing topics—satisfactorily fuelled by coffee and cake.

Suggestions are invited (by email or phone to the RALUT office, attention Beate Lowenberg) for future events. There are historic houses in Toronto open to visitors, to which I suspect many of us did not have time to do justice while we were working; and of course there are museums and art galleries (yes, there is still more than enough viewing available at the AGO despite the current changes due to rebuilding). There's time for another outing before August descends!

CURAC 2005 continued from page 2

Those who attended heard presentations relating to the general theme, "Continuing a Professional Life after Retirement". Several panels were presented which elaborated on topics related to this theme. Howard Fink (Concordia), Tarun Ghose (Dalhousie) and George Suart (Simon Fraser) made presentations on the topic, "The University's Role in Extending the Professional Life of its Retirees". Howard Fink outlined the problems faced by retirees who wished to continue their research and other professional activities and Tarun Ghose sketched the various strategies through which these problems could be resolved. George Suart, a former administrator, took a rather less positive approach to the topic arguing in support of mandatory retirement and stressing the possible conflicts between the needs of faculty and the interests, as he saw them, of the university.

The second panel was devoted to the establishing of "Centres for University Retirees". Germaine Warkentin provided an insider's account of the process by which organized retirees at the University of Toronto had managed to get the administration there to associate the establishing of retiree centres with the negotiation of an end to mandatory retirement. Shelley Glazer, executive director of the retiree centre at the University of California (Berkeley), then provided a thorough explanation of the history, organization, and functions of the well-established retiree centre there. Paul Delany (Simon Fraser) explained the case for developing a college, as opposed to a departmental discipline-based, framework within which retirees could continue their professional and social lives, making reference to the Green College model developed at the University of British Columbia and a new graduate college he has been involved in establishing at Simon Fraser.

The next panel looked at the development of "Campus Retirement Housing". Al Poettcker, President and CEO of UBC Properties Trust, took delegates on a PowerPoint tour of some new residential neighborhoods being planned adjacent to the main University of British Columbia campus. Coryell

Berry (University of Washington) then outlined the history and current status of the highly successful retirement housing projects initiated by the University of Washington Retirement Association – University House in Wallingford, opened in 1997, and a second retirement community, University House at Issaquah, which they had undertaken due to the great success of the Wallingford project.

A final session was devoted to a broad-ranging discussion of CURAC's future. It was generally agreed that CURAC should continue to be engaged in organizing and disseminating information about issues important to post-secondary retirees. These would include pensions, benefits, access to space and services, and post-retirement research support. It was thought CURAC should also try to identify good practices in such matters. Another area of broad agreement was that CURAC should work to enhance the visibility of post-secondary retirees and bring their concerns forward in such a way as to receive political attention. There was, however, a division of opinion about the extent to which CURAC should adopt a direct advocacy role. Some felt that CURAC could play a constructive role in certain areas, such as lobbying national granting agencies to recognize the right of retirees to funding support. There was a suggestion that advocacy at the provincial level, however, should remain more of a local activity. The incoming Executive was urged to consider undertaking some projects of a longer-term nature and to continue working to expand its membership. It was also asked to look for ways to provide even more support for the activities of local organizations.

A fuller account of the conference and AGM proceedings is available on the CURAC website at <www.curac.ca> along with breaking news on CURAC's current activities.

RALUT

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

Annual Financial Report, 1 January 2004 – 31 December 2004

Balance, 1 January 2004

\$22,759.

Income

Membership fees	\$30,430.
Donations	1,359.
Interest	<u>394</u> .

Total Income 32,183.

Expenditures

Administration

Staff	\$ 6,525.
Supplies	699.
Postage	784.
Telephone	461.
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Photocopying <u>441</u>. \$ 8,910.

Communications

Ralut Reporter 8,940.

Website <u>636</u>. 9,576. 2,156.

Events 2,156.
Affiliation Fees (AROHE, CURAC) 400.
Travel 457.
Miscellaneous 440.

Total Expenditures \$21,939.

Balance, 31 December 2004 \$33,003.

Respectfully submitted Diane Henderson Treasurer

Comments on the Financial Statement:

Thanks to the ongoing support of its members, both through membership fees and donations, RALUT continues to be in a healthy financial state, and well-positioned to provide resources for the new initiatives reported in the April REPORTER and at the AGM.

The next issue of "Current Publications and Honours" will appear in the Fall, 2005 REPORTER. We welcome your submissions, which should be sent to Gerrmaine Warkentin <g.warkentin@utoronto.ca>. Please state your department, and if possible follow the examples in previous issues. Contributions may be edited for reasons of space. The deadline for submissions is September 1, 2005.

Stay connected to the academic community with a subscription to the *CAUT Bulletin*.

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Canadian Association of University Teachers

MORE RALUT MEMBERS MEAN RALUT'S VOICE WILL BE HEARD MORE!

Any member who recruits two new members will get free membership for one year.

Cornelia J Baines MD, FACE Professor Emerita, 12 Queen's Park Cres. W., Room 401C, Department of Public Health Sciences, University of Toronto, Toronto, Ontario M5S 1A8 Phone: 416-946-8083 Fax: 416-978-8299

Publication Notice

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