

# RALUT REPORTER

RETIRED ACADEMICS AND LIBRARIANS OF THE UNIVERSITY OF TORONTO

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## President's Report

This academic year, 2009-2010, is proving to be a year of innovation, transition and renewal, with RALUT taking a leading role in all three processes.

Let me begin with innovation.

RALUT has been instrumental in the creation of two new entities, an academic retiree centre and a new college.

The long-awaited Academic Retirees Centre (ARC) is now a physical reality and RALUT is now established within it. Although we have gained pleasant and salubrious quarters, we have lost a meeting room, the booking of which was in our control. We are now required to make bookings for our meetings through the International Graduate Program in Pharmacy in whose territory we reside or through the University's general booking system. We ask for your patience as we work out any glitches that may arise.

The ARC/RALUT facility will be staffed by two very efficient part-time employees—Judy Sherk, RALUT's secretary and Pat Doherty, ARC's administrator—assisted by volunteers so that ARC can be open from 9:00 to 5:00 five days a week. I encourage you to drop by for a visit or to reserve some carrel use.

We owe a special debt of gratitude to Diane Henderson, our Vice-President (Operations), and her two stalwart assistants, Judy Sherk and Pat Doherty, for bringing off a long and complex move so smoothly.

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## Pension Governance Award

After many years of expressing our concerns about the governance of our Pension Plan, two years of negotiations with the administration which were unsuccessful followed by mediation and then arbitration, we are now in possession of the arbitration award on this matter from Martin Teplitsky, who served as both mediator and arbitrator.

The administration of the Pension Plan, up to this time, has been delegated by the Governing Council to the Business Board. As a consequence, faculty and support staff, the members of the Pension Plan, have had no role in its governance. This will now change.

The arbitration award transfers the role of administrator of the Pension Plan from the Business Board to a Pension Committee.

This Committee will have 16 members: 9 appointed by the Governing Council, 4 appointed by UTFA (one of whom must be a retired member of the Pension Plan), and 3 appointed by the unions representing the other Pension Plan members. The Pension Committee will have a Chair and a Vice-Chair serving two-year terms; these positions will alternate between Governing Council representatives on the Committee and Plan members' representatives. As well, as a result of the award, UTFA will have one seat on the Board of Directors of UTAM.

The arbitration award can be read in its entirety on the UTFA website. There are a number of issues that require clarification and UTFA is proceeding to investigate these. The award, for example, does not specify a date for the transfer of pension governance responsibility from the Business Board to the Pension

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## **PENSION FINANCE IN THE CONTEXT OF THE FINANCIAL CRISIS: QUESTIONS AND ANSWERS**

**Lino Grima**  
**Vice-President, RALUT and**  
**UTFA Council Member (Retiree Constituency)**

At the RALUT Annual General Meeting on April 29, 2009, we were fortunate to have as special guest speaker Professor Keith Ambachtsheer, Director of the Rotman International Centre for Pension Management. His world-wide consulting specialty is strategic pension management and he has published three books on pensions and investment.

In early 2009 RALUT solicited questions from our membership about our defined benefit pension plan. Among the few who sent questions, there was a nagging feeling, "Is my pension safe?", "What are the implications of the current financial crisis for the UofT pension plan and its stakeholders?"

Keith Ambachtsheer first presented an overview of traditional pension plan arrangements. These have a number of flaws. The most obvious is that whether the plan is a defined benefit (DB) or defined contribution (DC) or an individual RRSP, all plans are subject to market fluctuations such as the current bear market. As a

result, the pension fund may not meet the expectations of the pensioners or managers and experience an unfunded liability. A second flaw is that the contractual arrangements may not be water tight; for example, the members of the plan may not have as much access to timely information or participation in management decisions as they wish. The recent controversy about the GM pension exemplifies this problem of "incomplete" contractual obligations. A third common flaw is that risky investment is used as a substitute for contributions to the plan (i.e. buy into more risky investments to achieve higher returns). A fourth source of problems are human foibles and agency problems which are common to all types of pension plans.

Keith Ambachtsheer then sketched very briefly pension reform efforts. It seems Canada has a 15-year pension reform cycle. In the mid 1960s a major step was taken when the Canada Pension Plan (CPP) was established. In the early 1980s the Pension Benefits Act provided a framework and rules for pension plans design and management. In the late 1990s action was taken to 'fix' the CPP by increasing contributions and establishing modalities to manage a \$150 billion reserve fund. More recently, in his 2008 *Report of Ontario's Expert Commission on Pensions*, the influential Harry Arthurs reported that 10 million workers were not covered by a pension plan. These workers depend on woefully inadequate payments from CPP and the Old Age Supplement. A major recommendation from the Harry Arthurs report was that

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

The official opening of ARC, well attended, was held on Thursday, October 1, 2009. It was chaired by Peter Russell, with short speeches by President David Naylor, Vice-Provost Edith Hillan and UTFA President George Luste. The atmosphere was convivial with many good conversations among friends old and new.

A second innovation has been the creation of Senior College, a virtual college rather than a physical entity, consisting *in potentia* of all academics, librarians and senior administrators who have retired. The Fellows of the College are those members who have self-selected as being especially active in the College. The Founding Fellows have elected a College Council and Officers. It will be no surprise to those who know them that the indefatigable Peter Russell, a founder of RALUT and its Honorary President, is the Principal of the College and Cornelia Baines, RALUT's former Secretary and Chair of the Senior Scholars Committee, is the Vice-Principal. The College is

still in the process of delineating its programs and activities, but it has made a good start.

Transitions, like crises, present both challenges and opportunities. Our first challenge was the transitions required to move into our new quarters. The details of our staged move are recorded elsewhere in this issue by Diane Henderson.

A second challenge has been to sort out the division of responsibilities between RALUT, ARC and Senior College, which is still a work in progress.

For example, Senior College decided to take over the annual Symposium, which RALUT had inaugurated, organized and financed, as well as the annual report on Publications and Honours. This makes some sense, as Senior College embraces a wider membership (~1,700) than does RALUT (~700) and therefore the scope of these two activities can be considerably broadened. It will mean,

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## RALUT 2010 Annual General Meeting

The 2010 AGM of RALUT will be held on Tuesday, April 27th in the East Common Room of Hart House with Registration from 11:00am followed by Sandwich Lunch and the meeting at 1:00pm.. The House is wheelchair accessible with its ramp off Tower Rd and TTC accessible by Wellesley bus and the Avenue Rd #5 bus which lets you off right at the east entrance. More details to follow. Save the date!!

### *President's Report continued from page 2*

however, a substantial change in the activity of our Senior Scholars Committee (SSC).

I believe that we should have cordial, cooperative relations with Senior College and that decisions affecting us should be made only after proper consultations with us. In the event, our SSC recommended and the Executive Committee agreed that we remove from SSC responsibility for the Symposium, Publications and Honours, and Research Grant issues. These matters will now be the responsibility of Senior College. RALUT will, of course, be cooperative, but will not provide financing for them. Cornelia Baines has agreed to look after Publications and Honours again this year under the new auspices. Because of its expanded scope, covering all Senior College members, it will be disseminated mainly electronically. The SSC will continue under its Interim Chair, Doug Creelman, while we sort things out further.

Another challenge is a financial one. ARC has proposed a reasonable operating budget, but the operating grant from the University falls very far short of covering it. I note that the University has covered ARC's capital costs, the salary of ARC's administrator and a tiny operating budget. What is at issue is the matter of other necessary quotidian expenses. As a good will gesture I proposed, and the Executive Committee has agreed, that RALUT provide \$400 this academic year to cover the cost of coffee, tea and fixings in the ARC reception area. As your President I am, ex officio, a member of ARC's Board of Management and as a member I shall keep a close eye on what transpires there.

Similarly, Senior College faces financial challenges. Its success will depend to a considerable extent on its fund-raising abilities. Again, we intend to have cordial and cooperative relations with Senior College. The fact is that the Founding Fellows, who provided start-up money of \$100 each, are predominantly members of RALUT, but

their contributions were made as individuals, rather than as a grant from RALUT.

I turn now to issues of renewal. RALUT exists primarily as an advocacy organization advancing the interests of its members—and *en passant* the interests of "free-riders" who are retired but not members of RALUT. We have had substantial successes, for instance, the ending of mandatory retirement, the maintenance of the "top-up" in the cost of living provision in our pensions, the raising of our profile as contributors to the work of the University, and the creation of the two aforementioned new organizations. We need now to renew and refine our primary mission and such ancillary ones as can and should support it.

Last year, under legal advice, the Executive Committee decided that we would incorporate as a not-for-profit, non-charitable corporation without shares, which is legally appropriate for an advocacy group. (Our charitable works are done through individual contributions through the University's office that does have charitable status.) Doug Creelman, as President, agreed to pursue this matter and this year, as Past President, he volunteered to initiate proceedings with our lawyer. The writing of an appropriate revised constitution and by-laws will require some careful, precise thought and the result will have to be ratified by the RALUT membership.

We need better, two-way communications with our members. To that end I appointed a Communications Task Force, consisting of Ken Rae (an expert nonpareil on relevant matters), Diane Henderson, and myself. Ken devised an email survey of our members' opinions about the Reporter and our Website using the free, convenient Survey Monkey. Within hours, to our surprise and delight, your responses overflowed the capacity of our instrument to record them all. So we sent out a second mailing and again received a gratifying number of responses almost immediately. Thank you for your interest. Rest assured

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## The Toronto Round Table.

This note is to introduce you to the Toronto Round Table and to invite your participation. The TRT is a University of Toronto institution, founded as a discussion group by faculty in 1905. Today, it continues as an informal lunch club that usually meets at Hart House on the second Wednesday of each month from October to May. The meetings start with full buffet lunch at 12 noon followed at about 12.45 p.m. by a talk. There is usually an opportunity for questions. We adjourn shortly after 1.30. p.m.

Our speakers are drawn from academia, the arts, public life. During the season just ended they included Professor Rory Fisher on "Aging Well", Bob McMullen on "Missionary Life in China", Dr. Peter Alberti describing the "Silk Road from Islamabad to Bukhara and Samarquand," Professor Michael Gervers who described "Discoveries Relating to Christian Ethiopia in the Middle Ages," Professor Trevor Levere on "Science in the 19<sup>th</sup> Century Exploration of the Canadian Arctic," Professor Virginia Maclaren

analysing "The Waste Economy of Southeast Asia", Dr Michael Graham on "Our 2009 Investment Challenge" and Professor Frank Collins discussing when "To Translate or not to Translate".

Next season will begin with Yue Chi on South Africa followed by Simon Houpt who will introduce us to the "Dark Side of the Art Market". He will be known to you from his years as the Globe and Mail's arts correspondent in New York as well as the author of "Museum of the Missing: A History of Art Theft." At our December meeting, Professor Marion Boulby, of Trent University, will speak on "Islam and the West in the Middle East". Our winter and spring list of speakers will be available shortly. As you see the talks cover an eclectic range of topics. All of them attract a good audience.

The annual membership is \$30 for singles and \$40 for doubles. The charge for lunch is \$15 collected at the door. If you are interested please contact Peter Levitt by e-mail (levittsp@sympatico.ca) or phone (416-967-5535)

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### *President's Report continued from page 3*

that the results and your views will be reflected in the recommendations we will be making.

You may have noticed one change that has already been made: the Reporter in hard copy, at least, has moved to three rather than four times a year, mainly because the summer hiatus in University activities makes it difficult to get copy for an August edition. Nevertheless, by various means, we hope to increase, not diminish, a timely two-way flow of information and opinion, while bearing in mind the needs of our members who are not electronically connected.

As an advocacy group we need to make friends, not enemies, and we need to hold them very close indeed.

Our best friend is UTFA. It is through it, although only indirectly, that we negotiate issues such as pensions and benefits. UTFA Council has provision for four retiree members. RALUT, as such, does not elect any of these retiree members, who must represent the interests of all retirees, whether members of RALUT or not.

We have been fortunate in having highly knowledgeable members, who happen to be from our ranks, elected to UTFA Council, two of whom are members of the important UTFA negotiating team. In my opinion, for what it is worth, the retirees on Council should be persons who are respected and listened to, who do not take positions

of excessive *part pris* that alienate other constituencies, and who are supportive of the interests (work load, daycare) of other, younger members of UTFA in whose hands our interests rest because they are a majority. The Teplinsky arbitration decision gives UTFA, including one retiree, representation on the new entity that will govern our pension arrangements. This signal change is one that will bear close watching.

Another friend we have is our national organization, College and University Retiree Associations of Canada (CURAC), which will be holding its 2010 AGM in Toronto under the auspices of York University—to whom we pledged our support last year. To that end, the Executive Committee has committed to finance the AGM banquet to the tune of \$3,000 dollars from our reserve fund and other savings. It will be difficult to match the splendid hospitality afforded us last year by the small francophone Université de Moncton, but York, with our assistance, will do its best to be welcoming.

Our pensions as retirees may be relatively safe at the moment and our benefits not immediately threatened, but big changes are afoot on these fronts in the wider world. It behoves us to keep abreast of these changes with our allies. Let us keep them close. In this connection, I hope to revive the so-called "Triangle" of York, Ryerson and the U of T to advance our mutual interests in the GTA.

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## The RALUT Office: a New Chapter

The spring issue of *The Reporter* carried an article titled, “The RALUT Office—a short history,” that reminisced on our more than six years in our office, suite 404, 256 McCaul. How, soon after our founding in 2001, we came to be offered, in late 2002, the space that became our office with its adjacent meeting room [“RALUT has a home,” *Ralut Reporter*, v. 2, no. 3, Dec. 2002]. For most of the time that we occupied the northeast corner we were the only tenants of the fourth floor. While rather run-down it served our purposes very well ...

That changed in 2008 when plans to renovate the whole floor, principally to provide space for a major unit of the Faculty of Pharmacy, with space for the new Academic Retiree Centre and for RALUT’s office, finally began to be implemented. In late fall 2008 we had been put on notice that the promised renovations would begin ‘soon’ and that we needed to be prepared to move to temporary quarters

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*Claudia Colas and Doug Creelman installing Dorothy Livesay*

### *Pension Finance continued from page 2*

a more innovative approach to pension design is urgently needed, including some combination of DC and DB plans. Other recommendations include

- A target to cover 70% of workers
- Establish auto-enrolment with opt-out option
- Establish personal pension accounts
- Management of the plan assets by arms-length professionals

Keith Ambachtsheer then talked about the UofT pension plan and he started by assuring us that our pensions will be paid with a very high degree of probability, if not absolute certainty. The UofT pension plan is a traditional defined benefit plan and has experienced a loss on paper of its assets in the current bear market and it is not alone. [For the UTFA perspective on some of the reasons for this decline in assets, go to [utfa.org](http://utfa.org)]. Indeed this is not the first time that there are conflicting views about how to handle surpluses and deficits and RALUT’s birth can be traced to the surpluses in our pension plan in the late 1990s. The market value assets of our pension plan are significantly less than the obligations of the plan under the current actuarial assumptions. In more technical terms the UofT pension plan has a ‘significant unfunded liability’ Under current arrangements, the UofT Administration is

allowed to balance the assets and obligations within five years. The strategic question that Professor Ambachtsheer articulated was “Where does the money to cover the unfunded liability over five years come from?” The answer depends in part on the recovery of the market, reductions in the cost of administering the pension plan, the budget of the University, negotiations with employee unions and many other factors.

Keith Ambachtsheer concluded by articulating a couple of recommendations which reflect his expertise and interest in pension plan design. He set the stage boldly. The problems with pension plans stem from rigid design that does not allow plans to respond to changing markets and demographics in a flexible manner. His first suggestion is that the current DB plan at UofT should be closed to new members as soon as possible and that a new Target Benefits Plan should be set up for new members as soon as possible. The main difference in a Target Benefit Plan would be that benefits and contributions could fall within a targeted range rather than a fixed amount. This would make pension plans more flexible and resilient to changing market conditions. Contributions and pension payouts would fluctuate. The current plan would stay in place for current plan members, including, of course, retired faculty and librarians. A UofT bond issue (guaranteed by the Province) would be one way to extinguish the current unfunded liability. His second suggestion is that UTAM

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## **RALUT Founder Elected to Royal Society of Canada**

Germaine Warkentin, Professor Emerita in the Department of English, was one of the faculty discontents who became active with the founding of RALUT as an organization that could speak on behalf of, and agitate for retirees to have them recognized as full members of the University of Toronto community. We have long known of her work as a scholar, and now her scholarship has been recognized as outstanding by the wider scholarly community in Canada: she has been elected a Fellow of the Royal Society of Canada. Here is the citation that appeared with the announcement of her election.

Germaine Warkentin, Professor Emeritus of English at the University of Toronto, is the leading exponent, editor, and

theoretician of exploration writing in English about early Canada. Using the important Humanities perspective of "book history" to investigate, anthologize, and edit the writings of Pierre-Esprit Radisson and other explorers, she inaugurated a new field of academic study in Canada. This is in addition to her major contributions as a scholar of Early Modern literature, and her foundational work editing and writing critically on major modern Canadian writers, from Northrop Frye to James Reaney. Her obviously breathtaking range is matched by equally impressive depth: few scholars have increased more our knowledge of the history of manuscripts and printed books in Western Europe and the Americas from 1300-1700.

Congratulations Germaine!

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### *The RALUT Office continued from page 5*

elsewhere in the building. A certain amount of planning and packing was done in anticipation of the move, but we had no firm date. Fast forward to January 2009. On January 28 we got the word—we would be moved, the next day! Some frantic packing ensued, along with a certain discarding of 'stuff' that was not worth moving—very similar to one's own personal experience of moving residence. We were able to view our temporary space in advance, and visualize our existing furniture in its reduced dimensions. Judy Sherk, for RALUT, and Pat Doherty, for the Academic Retiree Centre, were ready for the movers and supervised the placement of our goods and chattels in room 206, on the second floor, just two floors down, but a big change in situation. We had an office with desk space, initially for Pat as well as Judy, and an adjoining room that was intended for meetings. While the office was big enough for desks, chairs and filing cabinets, the meeting room was only adequate for meetings of up to

ten. The Executive Committee, with a meeting attendance of up to sixteen had to find other space for its regular monthly meetings from February to May. In doing so, we learned how inconvenient it is when our office facilities, especially the printer/copier, are not close by.

In the office there was a major problem—no facility available for Internet hookup and access, a vital element of the everyday work of both Judy and Pat. A number of possibilities were discussed with IT people, but all seemed to have some problem in bringing the wiring to our location. In the event, though we managed some 'workarounds' that made it possible to forward email, the office was without regular Internet access for several weeks.

Periodically we inspected the work on the fourth floor—walls coming down, and going up, drywall dust everywhere, sawdust on the floors, electrical wiring in constant process ... But time flies, and in late spring we received word that

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### *Pension Governance Award continued from page 1*

Committee. Business Board, at its meeting of September 29, delegated the responsibility to develop a plan for the transfer to the Chair of the Business Board and to submit this plan to the Board at its meeting on Monday, November 9 at 5 p.m. in the Council Chamber.

Currently undergoing negotiations is the salary, benefits and pensions settlement as of July 1, 2009 – overdue, as

usual. You will have already received the July 1<sup>st</sup> indexation of your pensions, an increase of 75% of the increase in the Canadian CPI for the calendar year 2008. We anticipate that the current round of negotiations will provide for augmentation of our pensions by the remaining 25% of the increase in CPI so that the purchasing power of our pensions is maintained.

Helen Rosenthal  
Chair, Pensions Committee

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*Claudia and Doug with Dorothy Livesay. Northrup Frye and Helon Hogg are already installed.*

### ***The RALUT Office continued from page 6***

our new fourth floor space would be ready in late June, earlier than expected. Our new suite, 412, provides offices for RALUT and for ARC, a common room/lounge with kitchenette, and a large space housing eight wired carrels, all completely fitted out with new furniture! Attractive and functional, but it created a new problem for us to deal with—RALUT already had the two rooms of furniture that had been moved down, and that we had expected to use again. Instead, we would be making a major downsize, and would have to dispose of it. Over the summer, a few items

were sold, and a larger number were gradually moved to various spaces in the new suite. By mid August we had fully settled in, our telephone and Internet access were functional and we were ready for the new year. Finally, the posters referred to in the Spring article were mounted on a wall of the carrel area, large photographs of eight eminent former faculty, great minds, to continue to inspire.

Drop in and see us, and enjoy a cup of coffee in our new digs!

*Photos by Ken Rae*

### ***President's Report continued from page 4***

In the meantime, the heavy lifting is still being done by your Standing Committees, such as Benefits under Ruth Pike and Pensions under Helen Rosenthal, as well as by your Officers such Treasurer Elinor Fillion, your

Vice-Presidents Lino Grima and Diane Henderson, your Past President Doug Creelman, your communicators Fred Wilson and Ed Barbeau and recently Roselyn Stone, whom I have asked to organize the next AGM to be held, we hope, on either April 26 or 27, 2010.

### ***Pension Finance continued from page 5***

needs to become part of a larger pension management and delivery organization.

I found Keith Ambachtsheer's talk very timely and stimulating. It was refreshing to take in the general picture

and strategic overview of pension plans design and an alternative view on pension plans "reform". In an academic setting, a better understanding of the strategic overview may provide a useful start to fruitful discourse about a crucial issue.

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## Heads Up

Please note that we will be collecting documentation of your publications and honours in January and February, 2010. We are asking for entries for the period: JULY 1, 2008 to DECEMBER 31, 2009. This, unlike previous years, covers an 18-month period.

As previously, we would like you to report publications (articles, chapters and books), official reports, invited academic addresses, and honours. However, this year we also will encourage you to submit any other accomplishment that is important to you.

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## General Notice:

Remember RALUT's "First Wednesday of the Month" lunches and come and join us in the comfortable Main Dining Room at the Faculty Club at 12 noon to enjoy conversation and one of the wonderful menu choices.

Looking forward to seeing you there.

## Publication Notice

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