



**ST. CLAIR
COLLEGE
RETIREES'
ASSOCIATION**

NEWSLETTER

NOVEMBER 2004

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PRESIDENT'S REPORT



The year has barely begun and it has already been a very busy one! The Fall BBQ was very successful with 70 in attendance, but the executive has decided to make some changes for 2005. We will hold it before Labour Day and buy and prepare the food ourselves. We will also eat later in the day. The location has not definitely been decided but it will probably be at the Residence or at the Chez. These changes should give us more room and keep the cost down.

The Walkerville Brewery tour has already come and gone, and by the time you read this, we will already have had our October 27 RM Classic Car tour in Chatham, our November 3 Hobby Day and our November 11 Travel Insurance seminar. As I write this, we are trying to get Harry Plummer, OPSEU rep on the Joint Insurance Committee, to be with us on the same day to explain and get feedback on the alternative health and dental insurance package recently studied by the faculty and support staff bargaining committees. It is hoped this

plan will also be available to administrative retirees. One way or another we will get information to you on this plan, which is an affordable alternative to the existing excellent but costly Sun Life plan. Many thanks to Jim Chambers, Gary Docherty and Jay Ertel for organizing these events for us.

Jack Costello informs me that Windsor Raceway has no plans for any 2 for 1 evenings for the balance of 2004. On his recommendation, we will postpone this annual outing until the new year.

John Charlesworth has organized the annual Windsor Retiree Christmas Party. For the second year in a row it will be held at the Other Place Catering Centre on Walker Road. Tickets are \$20 and must be purchased in advance. Last year's event was extremely well attended so don't procrastinate. They are available from anyone on the executive.

The Thames party will again be at the Countryview Golf Club at a cost of \$15.95. Contact Eunice Robinson at (519) 351-3670, if you plan to attend.

John Charlesworth is also organizing a bus trip to the Ford River Rouge Assembly Plant for February. Plans are not finalized, but it looks like the cost of a bus from Windsor and entry ticket will be \$49. A minimum of 20 participants may be required, so contact John if you are interested. I visited the plant this summer and found the history of the plant to be very interesting and educational. John is very fortunate to have Carol Pratt and Elizabeth Barr on the Social Committee. If you would like to help, they would be very happy to hear from you.

Our international trip will be to the Mayan Riviera from January 20-27. Cost is \$1628 per person based on double occupancy. If you are interested contact Kathleen Warren at Allison's Travel: 258-5404.

Elsewhere you will see information on obtaining VIP passes to all St. Clair athletic events. As well, per a motion passed at our AGM, our mailing list has been made available to the United Way. You should be receiving a solicitation letter from them soon.

Please give generously.

Continued.....

The Art Collection and Archives Committee continue to meet. A "protocol" for maintaining the Art Collection is being developed. Once approved, this should ensure the Art Collection will be given the respect it deserves. The Archives Committee is organized into two groups which will meet regularly to sort the thousands of archival materials on hand. If you have anything to contribute, please contact Bill Totten.

Finally, the College Staff Christmas Brunch is on Wednesday, December 22. This is always a great time and a good opportunity to visit with current staff and former colleagues. Don't forget to visit our website which is expertly maintained by Brian Agar. Go to the College website at www.stclaircollege.ca and go to the link staff&retirees.

Happy Holidays everyone!

Pat Hallahan, President

“Remembrances of Times Past”

The Great Student Rebellion

In the late 60's, St. Clair College operated from locations all over the county. Administrative offices - the Bursar; Registrar and Purchasing were all located on the second floor at 660 Ouellette Avenue, next door to Central United Church and over Sir George's Steak House. The 60's were a time of student unrest, with demonstrations and protests very common on college campuses. A recent news story described the damage at a Montreal University where college records were thrown in the street and burned. In this atmosphere, Fran Lacey, college publications officer, had just received from the printer a new St. Clair College calendar which was widely distributed at “Green Acres”, the new campus on Cabana Road.

At 660, a phone rang and we were told that students at Green Acres were rebelling because the calendar contained some out-dated photos which did

not represent the college of the day in the opinion of students. Copies were being placed in garbage cans to be delivered to 660 by the rebelling students. With campus demonstrations fresh in the minds of administrators, detailed defensive instructions were given to all staff, and ‘lookouts’ were assigned’ at the windows of the building. Everyone waited tensely.

Suddenly the lights went out. Orders were issued to lock the doors. Windsor Police were called. Staff searched the surrounding parking lots and sidewalks. After finding nothing, it was learned that the power had been turned off for renovations elsewhere in the building.

It was an embarrassed bunch of administrators who greeted the police to await students, who NEVER did appear at 660. Thus ended the ‘great student demonstration’ at St. Clair College.

Homecomings Remembered

The early years of the college saw an annual homecoming which centred on downtown Windsor. The Homecoming Weekend was a highlight of the year for students, staff and alumni. On one such occasion, a Wine and Cheese Reception was held at the old Seaway Hotel on Ouellette Avenue. In those days, everything was complimentary so the wine flowed freely. Early in the evening, the party ran out of wine and an order was sent out for more. This

supply was also exhausted. With that, Dr. Quittenton stepped up to the microphone and, much to his wife Diane's chagrin announced: “Everyone back to our home for Irish Coffee”. To this, Diane noted, “We don't even have the supplies to make Irish coffee”. In spite of that, a large crowd showed up on Devonshire Court and enjoyed a party late into the evening.

POST RETIREMENT BENEFITS FOR COLLEGE RETIREES

Thank you Dr. Strasser, for taking the time from your busy schedule to present this important brief to Bob Rae. The presentation was made on October 20th at the regional meeting of College Presidents.

Bob Rae has been hired by the government to develop a new post-secondary funding formula.

Revising the Post Secondary System Funding Formula is surely a complex and comprehensive task, including, among many other considerations, compensation for employees. This brief asks you to consider benefits to retired employees.

The purpose of this brief is to request your support for three fundamental changes to the current practices related to providing post retirement benefits to retirees. These are: representation, equity and fairness.

In respect to representation: currently, retirees have no representation on the groups that determine the benefits available to them through Sun Life Insurance. OPSEU represents faculty and support staff and an Administrative Staff Association represents third level and lower managers. It is our position that OPSEU and the Ontario College ASA are primarily, and understandably, interested in representing their dues paying members.

In fact, any benefits which accrue to retirees detract from the total amount of compensation available. Our specific request is for representation when the College Compensation and Appointments Council and the constituent groups negotiate changes to the benefit plans, or, that a process be established for direct, systematic input on a regular basis.

Regarding equity, even a cursory examination of the current compensation package clearly reveals glaring inequities. Basic Life Insurance for

Administrative retirees costs \$11.25 per month (per \$1000); for faculty retirees, \$3.40 per month; and for support staff retirees, \$48.50 per month. Whereas, faculty and support staff retirees are eligible for \$10,000 of life insurance, administrative retirees are eligible for only \$5000.

The last request is for fairness. The current total health care package available for retirees (life insurance, extended health, vision, hearing, dental) costs a family the following:

Administration: \$327.06
Faculty: \$332.08
Support Staff: \$395.05 per month

Please note that coverage for a support staff retiree totals \$4740.60 annually. It is our position that those with the lowest income should not be paying the most for benefits. We are all equal in retirement.

We are aware that OPSEU is currently developing an emergency benefit plan for its two constituent groups. This activity is an outgrowth of bargaining in 2002. No report is yet available. We are also concerned that this type of plan, although admirable, will not have widespread appeal.

Finally, this report comes from Essex and Kent Counties, where thousands of retired auto workers enjoy full subsidized benefits for life, as do retired employees from the Municipality of Windsor. We feel that our desire for a greater degree of representation, equity and fairness constitutes a very reasonable request.

Thank you for your time and attention and good luck in your work.

St. Clair College Retirees Association

With all the sadness and trauma going on in the world at the moment, it is worth reflecting on the death of a very important person which almost went unnoticed last week.

Larry La Prise, the man who wrote "The Hokey Pokey", died peacefully at age 93. The most traumatic part for his family was getting him into the coffin. They put his left leg in, and then the trouble started.

Shut up. You know it is funny.

THE WHEREABOUTS AND HAPPENING OF OUR RETIREES

Anne Bennett-Winograd & Al Chapman Biography



On December 19, 2002, the next stage in our lives began. Previous to that we sold two houses, sold a bunch of furniture, two cars, got rid of tons of stuff and gave away tons more - what was left was loaded into a container and it set sail for England on a Russian freighter. It arrived safely on January 8th, and, much to the chagrin of our new neighbours in the village of Charing, Kent, England, it partially blocked the High Street while it was unloaded - how to win friends and influence people, I don't think so. End result - too much stuff to fit into a tiny house, but we managed.

We have settled in well and are still enjoying ourselves. The major project was the garden. The land had not been worked for over 30 years, so we set to and dug flower beds, a veggie patch, put up a greenhouse. With the heavy work done, this year has seen a bit of modification, but mostly propagation and maintenance. Our crops were just as bountiful as last year, except the weather has not been as nice and we lost all the tomatoes planted outside to

something called tomato blight that causes both the plant and fruit to turn black.

As to the house, it still needs a lot of work. The kitchen has been stripped of wallpaper, walls patched where the plaster fell out (lots and lots of plaster fell out) and repainted, but we still need a countertop and cupboards installed. That's this year's winter project. Our central heating was completed in March (the whole exercise of getting a heating system was a saga in itself) so we won't have to go through another winter with old, inefficient electric heaters in each room augmented by the odd coal fire when it really got chilly and damp - it really was somewhat primitive. An added benefit of getting central heat was the installation of a gas line that enabled us to buy a fantastic gas stove (don't ask what we cooked on before).

Not a very exciting life, but still an adventure. The house and garden have turned into our hobbies, and as we still do not own a television we have become voracious readers. When we can see a light at the end of the tunnel, hopefully soon, we intend to do a bit of travelling, hey Glenn, maybe to Spain!!

Athletic Passes

The Athletic Department at the College has again agreed to provide VIP athletic passes to retirees for all athletic events.

If you are interested in obtaining one in order to support "The Saints," you can pick one up at the College from either Jay Shewfelt or Ted Beale in Room 278. You might call ahead to reserve your

pass 972-2727 ext. 4214 for Ted and ext. 4217 for Jay.

Apparently attendance at the Penn State hockey games was outstanding...Thank you Jay and Ted.

Submitted by Pat Hallahan

TOM & DENISE CALLAGHAN

Brief Update to Our Whereabouts

Interim

As you know, my official retirement date was July 1, 2002. Denise retired from the Aids Committee of Windsor at the end of December the same year. Her decision was one of - if you are retiring, I'm retiring. In the interim I worked on the family genealogy, coordinated the remainder of our last St. Lucia project and researched where we would spend our winter months. At this time we are resident in Lion's Head, Ontario at our cottage.

St. Lucia Project

Denise and I in coordination with Assumption University raised sufficient funds to bring a young lady from St. Lucia to Windsor to study Pastoral Ministry. Diane Jharria arrived to live with us on July 1, 2001. She finished her studies the end of April 2003. She graduated with honours and was chosen valedictorian by her peers. She arrived home in Castries on July 1.

She is currently employed by the Archdiocese of St. Lucia. She works out of the Archbishop's office on social justice concerns and teaches religion at St. Mary's College School. This is the school where we, in partnership with the S.R.C. and Alumni Association, established the computer lab earlier.

Florida

Immediately upon Denise's retirement (Jan. 1/03) we departed for Florida. My research indicated that this was affordable for us. I had researched St. Lucia, the South of France, Spain and B.C. They were

beyond our means.

I said to Denise I am going to get on the Internet and find a Lion's Head in Florida - no high-rises, no heavy traffic, but lots of forest, sea, seafood, kayaking and fishing. It was a tall order. But I found a little seafood processing village called Apalachicola situated on what is called the "forgotten coast" (eastern end of the Florida Panhandle). The subculture is Georgian. The fishing is great and we rent a cottage on a barrier island called St. George which is smack dab in the middle of one of the richest estuaries in North America.

Lion's Head

Upon return from St. George Island this year we listed the house in Windsor and closed the deal on July 30. The renovations on the cottage are not complete as of this date. However, we are officially residents in Lion's Head. Our kids received their inheritance (furniture, etc.) early and the few things that we kept are in storage up here.

We are presently itinerant cottage dwellers. Friends have given us keys to their cottages for when they are not residents here. So, we are traveling from cottage to cottage as the renos take place. As Denise put it - we are "sleeping around" in Lion's Head. We don't say it too loud though. We should be in our own place in a couple of weeks. There we will, once again, be enjoying one of the most beautiful vistas of Georgian Bay.

BEREAVEMENT RESOURCES PROGRAM

This past year we have had a number of retirees or their spouses pass on. Recognizing that this is a difficult and stressful time in a person's life we are bringing to your attention the Canadian Mental Health Association which has programs to help people cope with grief. They offer one on one counselling and peer support groups. The person to contact is Christine MacMillan at 255-7440. This service is free as it is funded by the United Way.

BIOGRAPHY: DON SERVICE

Still water runs deep.



Don Service has to have been one of the most quiet, soft spoken, unassuming faculty in the history of the College. Yet, his unaffected, gentle demeanor belies a man of depth, talent and character who made a career out of helping others less fortunate.

Don came to St. Clair College via Windsor Business College and the Board of Education. He taught for the School of Adult Retraining on Erie Street before moving to the South Campus in 1970. Although a math teacher at retirement in 1993, Don spent most of his time teaching bookkeeping and business related subjects. He cites teaching former under achievers to become successful as one of the things he enjoyed most about working at the College. He also very much enjoyed interacting with colleagues and office mates.

Don and his spouse Patricia, a retired R.N., celebrated 50 years of marriage in October 2004. They have three children and numerous grandchildren. Daughter Christine is a teacher; a son Brian works at the Windsor YMCA; another son Guy is a police officer in Whitby. Their two sons graduated from St. Clair.

Don and Patricia enjoy spending summers at their 25 acre retreat in North Kawartha Township in Peterborough County. When they purchased the

property in 1977, it had a small clearing with a metal shed and a well. Today it has three buildings for sleeping and relaxation, another building for cooking, eating and indoor recreation, three storage sheds, a pumphouse, a gazebo and an outhouse. All were designed and built by family members. The property is near several lakes, 20 minutes from Silent Lake Provincial Park and one hour north of Peterborough.

When Don is not designing and building, he enjoys other hobbies, including gardening, watercolour and acrylic painting. Don is also a renowned wood carver. According to Julie Lawrence, Windsor Woodcarving Museum Manager, "Not only is Don one of the top carvers in Essex County, his wood burning talent is as good as or better than any I have seen anywhere in the world." You can often see some of Don's work on display at the Windsor Woodcarving Museum at the entrance to the Windsor Library. And, true to form, Don also mentors young carvers as well.

When they're not at their summer retreat, Don and Patricia live in a Townhome in Southwood Lakes, where they have been for the last eleven years. Although Don takes pride in the fact that he was one of the first to use the hand-held business calculator as a teaching aid, ironically that technological leap never evolved into developing computer skills. In fact, you won't find a computer in their home. He still uses the same 25 year old Casio! With all of his hobbies, who has time for computers anyway?

Lifestyle Family Fitness Offer

Wayne Howell has arranged, with George Melo, Manager of Lifestyle Family Fitness, for a special rate for College retirees.

For seniors 55 years and older the rate is \$29.95+gst per month. I am told this is an excellent rate. All memberships are based on a one year term.

Lifestyle has locations at 13275 Tecumseh Road East, 2437 Central Avenue; and 3850 Dougall

Avenue, all in Windsor.

All you need to do is bring in your first payment and a void cheque or credit card. Lifestyle will also waive your swipe card which is a savings of \$25.00. They will also put you on a new program every 6-8 weeks at no extra charge.

Thanks to Wayne for arranging this opportunity. The colder weather is a good time to GET FIT.

DID YOU KNOW?

BENEFIT CHANGES - ADMINISTRATIVE CHANGES (Post 65) Extended Health Care - Effective November 1, 2004

This is to advise that the Council has approved recommendations that provide improvements to group benefits for Administrative Staff:

Your Extended Health Care Plan will now cover 85% of costs up to a combined annual maximum \$1,500 per insured person for all of the approved

licensed paramedical specialist. (This replaces the current maximum of \$300 per year, per person for each category of licensed paramedical specialist.) In addition, the services of a registered psychologist will no longer require a referral from a doctor to be eligible under the plan.

Paramedical services have been expanded to include the following:

Acupuncturists
Audiologists
Optometrists
Ophthalmologists
Occupational Therapists

Basic Life Insurance coverage for all post-65 retired administrative employees will change from \$5,000 to \$10,000. The premium per \$1,000 remains the same at \$2.25/\$1,000. The new monthly cost for \$10,000 will be \$22.50. **Please note that current \$5,000 life**

insurance policy is no longer available beyond October 31, 2004.

If you wish..... please contact Diane Easterby.
972-2727 Extension 4223
deasterby@stclaircollege.ca

NEWS FROM THE BOARD OF GOVERNORS

On September 28, the College held its first Board of Governors meeting of the new academic school year chaired by the newly elected Jody Wickett.

As of that date, including all full time, part time, apprenticeship and tuition short students, the College has 7395 students. No wonder it's difficult finding a parking spot!

The Board's first order of business was to announce that Dr. Strasser has been granted a five year contract extension. Congratulations!

P. McFarlane, Principal Thames Campus, updated the Board on the success of the Campus's newly created summer Thames Institute of the Arts. 60 students were enrolled in the unique one week credit

courses which included oil, watercolour, sculpture, and pottery as well as quilting and choral music among others. The diploma program geared to the part time student also featured artists in residence and an art auction and dinner which netted \$3800. The program was deemed very successful.

Thames Campus has also introduced its own Paramedic and Law and Security Programs and plans a Golf Management Program for 2005.

Dr. Strasser also announced that former premier Bob Rae has been hired by the Province to develop a new post secondary funding formula. He will be hosting a town hall meeting at St. Clair on December 1/2004.

FALL BBQ 2004

On September 8, a lively group of 70 retirees congregated at the back of Griff's Cavern during the first week of school to celebrate "To Hell with the SWF" also known as the annual Fall BBQ.

Although not an exclusive venue, the cozy confines encouraged lots of lively discussion and allowed for meeting and greeting on the outdoor patio as well. Your executive will be reviewing the time, date, cost and location for future BBQ's.

If finding a parking spot is any indication, the College is bursting at the seams with enrollment.

Anita Blair and Carol Pratt used the occasion to market retiree trips to Las Vegas and this year's international excursion to the Mayan Riviera.

Many thanks to John Charlesworth for organizing this event again and to Dave Nugent for providing the food.

It was a great get-together!

WALKERVILLE BREWERY TOUR

On October 13, a small but enthusiastic group enjoyed an informative tour of the Walkerville Brewery in Windsor. Karen Plunkett, the lively and energetic President of Walkerville Brewery Inc. hosted the group in this relatively new "micro" brewery. The tour included a thorough explanation of the brewing process and, of course, some "beer tasting." Although small by industry standards, Walkerville Brewery is fully functional and its

products are making their way across Ontario and into the United States.

It was interesting to find out that participant Bob Woods worked at the original Walkerville Brewery in downtown Windsor. No one is asking exactly when that was, but it did get Bob through university!

Thanks again to our social convenor, John Charlesworth, for organizing this outing.

In Memoriam

Mike Harrick

Kurt Moser

Stanley Marchini

Tony Ellul's Father

Gary Docherty's Sister Mary Lou



ALUMNI OF DISTINCTION AWARDS FOR 2004

St. Clair College of distinction Awards Ceremony was held on October 14, 2004.

Award Recipients

Kay Douglas
Partner
Harris Douglas Advertising
Advertising, 1992

Mary Jo Haddad
President and CEO (Interim)
Sick Children's Hospital
Nursing 1976

Gerry Lesa
President
Lesas and Associates (Retired)
Electronics, 1965

David Heyens
President
Cardinal Health Encapsulation
Business Marketing, 1981



Dr John Strasser, Kay Douglas, Mary Jo Haddad, Gerry Lesa, David Heyens, Don France

RM Classic Cars Tour

On Wednesday, October 27, 2004, Elizabeth Barr, Jay Ertel and Eunice Robinson hosted the RM Classic Cars Tour in Blenheim, ON and the luncheon at T-Bones Restaurant in Chatham which followed.. About 25 retirees toured the shop facility and the showrooms. RM Classic Cars is the world's largest volume dealer in classic and collector cars with annual sales exceeding \$100 m per year.

Each year the company is responsible for setting many of the annual top ten vehicle sales at auction. Some of the company's sales included a 1962 LeMans winning Ferrari Testa Rossa 330 TR!/LM

that sold for a record breaking amount, a Shelby Cobra Daytona Coupe for \$4.4 m, a Mercedes-Benz 540 K roadster for \$3.6 m, a rare Alfa Romeo Tipo B race car for \$2.1 m, a Ferrari 250 LM for \$2.3 m and an ex-Fangio Ferrari 860 Monza racer for more than \$2.0 m.

Highlights of the tour included several Duesenbergs all worth over \$ 1 m (US) each and seeing the Pebble Beach award winning 1937 Mercedes-Benz 540 K Special Roadster. Again, this year many pictures were taken by the St. Clair College Retirees but no sales!



Submitted by Jay Ertel

*The secret of a good sermon is to have a good beginning and a good ending;
and have the two as close together as possible. - George Burns*

RETIREES INFORMATION

By Diane Easterby

CHANGE OF ADDRESS/PHONE

Retirees should notify the College of any address and/or phone number change. A number of demutualization cheques were returned due to “wrong address” status.

BENEFITS

a) Age 65

Benefits change at age 65 and the employee must notify the College of their complete new enrolment cards.

b) Death of Spouse

If the employee declined benefits at the time of retirement because the spouse had coverage and the

spouse dies; the employee may re-enroll in Sun Life benefits. The employee would have to re-enroll within 31 days of the death and provide a letter from the other insurance company detailing the benefits and termination date. The employee would not have to provide a medical, but can only re-enroll in the benefits equivalent to those carried by the spouse.

c) Beneficiaries

If a retired employee has named their spouse as beneficiary on their life insurance and the spouse dies, the retiree needs to change their beneficiary of record for both Sun Life and CAAT Pension and provide contact information, (eg name, address and phone number).

WINDSOR RACEWAY UP DATE

Due to new track policy, reduced rate meals are not available.
However, if there is any change in the new year,
we will inform our members

EMAIL ADDRESSES

Allow us to add your name and email address to our roster.

Send your name and email address to Bill Totten wtotten@sympatico.ca

If you have changed your information please let us know

St. Clair College Retirees' Christmas Party

DATE: Wednesday, December 1st

TIME: 11 - 11:30 am (meet & greet)
Meals served at 12 noon - promptly

PLACE: Other Place Catering & Reception
Centre - Walker Road & Ottawa St

COST: \$20 per person includes tax & tip

Seating tables of 8

Menu

Soup de jour
Turkey with stuffing and gravy
Mixed Vegetables
Potatoes
Sweet Potato Tart

Rolls and Butter

Pumpkin Tart Dessert

Coffee or Tea



Cash Bar Available

Liquor - \$4.00
Beer - \$4.00
Wine - \$4.50
Pop - \$1.50



Note: Tickets may be ordered to be picked up at the door from:
John Charlesworth email daturrah@hotmail.com
or
from any of the Executive

Door Prizes - Mystery Gift and Fun Galore!

Thames Campus Christmas Party



Place: Countryview Golf Club

Date: Wednesday, December 8th

Time: 6:00 pm

“Excellent Buffet”

Cost: \$15.95 (taxes & gratuity included)

Contact: Eunice Robinson (519) 351-3670
robsan@mnsi.net



COMING EVENTS

- 1) Windsor Retirees' Christmas Party - December 1, 2004 - 11 - 11:30 a.m.
To be held - Other Place Catering & Reception Centre
Walker Road & Ottawa St. - \$20.00 per person
- 2) Thames Retirees' Christmas Party - December 8, 2004 - 6:00 p.m.
To be held - Countryview Golf Club - \$15.95 per person
- 3) St. Clair College Christmas Brunch - December 22 - In the Hanger
- 4) Bus Trip to Ford River Rouge Assembly Plant in February
- 5) International Trip to the Mayan Riviera - January 20 - 27, 2005
Cost \$1628 per person - based on double occupancy

NEWS FROM THE BOARD OF GOVERNORS

The October 26 meeting was held in Chatham with a catered-in dinner held before the meeting. The board agenda started with a presentation by Lynn Logan, VP of Finance, of an interim financial statement for the five months ending August 31. It is still too early to tell what the year end results will be, but the results so far are not significantly different from previous years.

Dr. Strasser provided a summary of the October 19 visit to the college by Shamira Madhany, Branch Director of the Ministry of Training Colleges and Universities. It had been requested that the tour include both the highs and the lows, and it was in the college's interest in showing the warts, that more funding is needed. At the end of the tour, it was suggested by Shamira that the same tour be given to Bob Rae when he visits in December.

The Board of Governors had enjoyed a retreat in Leamington on the weekend of 16-17 October, the purpose being to develop strategic directions for the

college in the coming years. Dr. Strasser presented an update to the document "St. Clair College of Applied Arts & Technology Institutional Priorities 2005-2010" as a result of this weekend.

Some of the directions in which the board sees the college moving are: an audit of the current resources and development of a 5 year Academic Excellence Plan; working with small and medium sized businesses to do applied research; expanding Thames Campus to 1500 students by 2010; seeking ways to manage its current resources while developing new sources of funding by raising \$350,000 for scholarships, \$1,000,000 for new strategic initiatives, reduce the debt by \$1,000,000, attract \$100,000 in program specific funding and increase revenue in contract training by 10 percent.

The next board meeting will be in Windsor on November 30, 2004.

Submitted by Jim Cameron

FIRST ANNIVERSARY OF THE FCEM

To commemorate the 1st anniversary of the opening of the Ford Centre for Excellence in Manufacturing, the college hosted an Open House on October 1, 2004. Over 1200 secondary school students were bused to the college where tours were conducted with college staff and several retirees acting as Tour Guides.

Participants were treated to many very interesting

technical displays and the tours ended with gusts being treated to birthday cake. Among the displays were robots playing tic-tac-toe; metal being cut with a very fine wire; computer aided design and manufacturing. The Ford Centre is a very impressive and valuable addition to college facilities.

Submitted by Bill Totten

What would men be without women? Scarce, sir...mighty scare. -Mark Twain

Be careful about reading health books. You may die of a misprint. -Mark Twain

By all means marry. If you get a good wife, you'll become happy;
if you get a bad one, you'll become a philosopher. -Socrates

By the time a man is wise enough to watch his step, he's too old to go anywhere. -Unknown

HOBBY SHOW

Thank you to the following people for making our 1st Annual Hobby Show a success-
Art galleries would be hard pressed to surpass the artistry I saw displayed. I cannot do justice by describing in words the wonderful work done by my fellow retirees.

Quilting
Susan Davies, Anita Blair & Elaine Womack

Basket Weaving and Rug Hooking
Frances Wilkinson

Woodcarving, Wood burning, Paintings in Watercolour and Acrylic
Don Service

Astronomy & Amateur Radio
Art Rae

Investing
Cindi Dugal

Health & Wellness
Carol Pratt

Whittling, Cards & Sports
Jim Chambers

Thank you to Joe Korchnak for providing the fine guitar background music.

Based on the interest expressed by those who came to the show, beginning in the new year, we will:

- 1) Hold workshops on various hobbies (i.e. investing, health & wellness and woodcarving, etc)
- 2) Start up a bridge club

Submitted by Jim Chambers

I was in the express lane at the store quietly fuming.

*Completely ignoring the sign, the woman ahead of me had slipped into the
check-out line pushing a cart piled high with groceries.*

*Imagine my delight when the cashier beckoned the woman to come forward,
looked into the cart and asked sweetly,
"So which six items would you like to buy?"*

GET YOUR FLU SHOT YET?

There will be two flue clinics at the South Campus of the College:

Monday, December 6 from 10:00 - 4:00

Tuesday, December 7 from 2:00 - 8:00

**In Windsor you can also call 258-2146 or go to the Health Unit website
www.wechealthunit.org for other clinic**

In Chatham you can call 352-7270 or go to www.chatham-kent.ca

TRAVEL SERVICES

The executive has decided to work with Kathleen Warren, now with Allison's Travel, for all its travel needs.

Kathleen, a St. Clair grad, has organized our Stratford trip for the last few years, and is handling our international trip this year as well.

She will begin booking our seats for Hello Dolly in Stratford in early December for a May or late April excursion.

She has also offered to coordinate any retiree trips to Las Vegas for us and offers discounted bookings for trips planned 2-3 months ahead. She also has a

number of cruises available from January-June.

Kathleen can be reached at 258.5404 and is located at 167 Tecumseh Road West in Windsor. You can also view the agency's services at www.allisonstravel.on.ca. You can email her at warrenkathleen@hotmail.com

Kathleen has also offered to give us a heads-up on any last minute deals that become available. Feel free to contact Kathleen to help you with any of your travel needs and remember to let her know you are a St. Clair retiree!

WINTER TRIP 2005

The destination has been finalized for the Second Annual Caribbean trip. We are going to the Mayan Riveria in Mexico to the Copacabana Beach Resort, a 5 star all-inclusive hotel. It is through Sunquest and Kathleen Warren is our travel agent. She is at Alison's Travel, 167 Tecumseh Road, W 255-5404.

We leave from Windsor at 7:55 a.m. on Thursday, January 20, arrive in Cancun at 10:45 a.m. Depart Cancun on Thursday, January 27 at 11:35 a.m.,

arrive in Windsor at 4:05 p.m. The price is \$1628.70 Canadian per person double room and this includes the transportation taxes and fees. Contact Kathleen for single rates.

So far we have 14 people signed and more are certainly welcome. We had a great time last year. So, if you have always wanted to go to Mexico, consider joining your fellow retirees.

Submitted by Anita Blair



ST. CLAIR COLLEGE CHRISTMAS BRUNCH

Dr. Strasser has extended an invitation
to all Retirees

To Attend the Annual Christmas Brunch

on

Wednesday, December 22nd

11:00 a.m. to 2:00 p.m.

In the Hanger

This event has been well attended by Retirees in the past years

Hope to see you all there

Merry
Christmas



FINANCIAL MATTERS

Question: My husband and I have our home and all our GICs and bank accounts in joint ownership. Can you tell us what will be required to settle the estate when one of us dies? Our Wills both state that everything goes to the surviving spouse, but does the Will have to be probated? Need a lawyer be involved?

Answer: Lucky you! The short answer is that if all your assets are in joint ownership, nothing really has to be done when one of you passes on. The assets revert automatically to the surviving owner. A lawyer isn't required to effect this transfer. Normally, Wills do need to be probated by a court, but in your situation this would be an unnecessary formality.

You should, however, take some time to look beyond the first death, and consider what will happen when the second spouse passes on, or what will happen if you both should pass on at the same time. If you don't have a Will that covers your wishes in such situations, the results could be very messy.

What will happen, in the absence of any such testamentary instructions, is that your assets to other family members and relatives according to a pre-set government formula.

You don't mention whether you have any immediate family or relatives but if not, then the government may end up being

your beneficiary by default rather than, for example, close friends or favoured charities. As a result, you still may want to consult a lawyer at this point and include some provisions in your Will that specify your wishes after you both have passed on.

Question: I have invested in GIC's on a regular basis, mostly in five year terms. As each come due for renewal, I check with two banks as to their rates, and if one gives ½ per cent more than the other, I move my money to the higher-paying bank. I recently moved a couple of GICs to another bank, and on one of the transfers I was charged a fee of \$25, but wasn't informed of this until my regular paperwork arrived. Is this fee legal? I think people should be made aware of this.

Answer: Companies certainly can charge whatever they want for their services, banks included, although they must inform you of this fact beforehand. If they didn't then you have some grounds for complaint. But then, you might have to go to court to prove your case - that they never informed you - which could be tough to do and would cost a lot more than \$25. Besides, you may well find that this fee is buried somewhere in the small print of the documentation given you before the transaction took place.

Question: I have a question

about casual labour liability coverage in residential house insurance. If, for example, a senior citizen hires a student to wash windows or mow the lawn, or a single parent to clean house or baby-sit the dog, would the owner be covered for liability in the event of accidental injury to the person hired to perform the work - that is, someone who may not have Workers Compensation or their own insurance coverage?

Answer: Roy Mozedanz, who operates an insurance agency in Scarborough, ON, says that home insurance policies would indeed cover such a peril. He adds, however, that such coverage may be necessary only if you were found to be at fault. If, for example, you let someone mow the lawn knowing the mower was faulty and dangerous to use, and someone were injured, then your policy should provide coverage.

In most situations, if you are paying an individual for doing a job around the house, then he or she may well have to rely on his or her own insurance coverage - either a contractor's policy or at least a provincial health plan - to cover the cost of an accident. In any event, you need not worry about having to fork out a lot of cash if someone is injured.

*Good Times Magazine,
Sept. 2004 by Olev Edur*

