



**ST. CLAIR
COLLEGE
RETIRES'
ASSOCIATION**

NEWSLETTER

SPRING 2004

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PRESIDENT'S REPORT



The focus of this edition of the President's Report will be the introduction of the biographical information form and the inclusion of a health benefits report.

First, the health benefits report. Over the last number of years, retirees have been fortunate to be granted five years of subsidized health benefits upon retirement. This practice will end with the 2004 retirement contingent. For those whose five years have or will expire soon and for those retiring in 2005, we have a group of people who must make a serious and costly decision regarding a health benefit plan: which company to go with and what level of benefits to get.

The purpose of including this report is to help you with this decision-making. Some of you are willing to and skilled at doing the research required to adequately compare different plans, others are not. There are those who will stay with their current plan because it is

retiree group. I subsequently sent him a copy of this report but never heard back from him. This might imply that our current Sun Life coverage is very competitive, but not necessarily so. Additionally, I'm sure you are aware that collective bargaining among both faculty and support staff has resulted in the creation of task forces to study the possibility of developing alternative benefit plans for retirees. The Ontario Colleges Retiree Association (OCRA) has been instrumental in lobbying both groups, and has, or will have, representation on both groups.

We are doing our best to help with this most serious issue. It would seem that lobbying and education are our two best strategies at this time.

On a lighter note, you will notice on the back of this newsletter, is a Retiree Biographical Information form. The purpose of this form is to create greater awareness, among retirees, of the people we may have worked with for 30 years or more but never really got to know very well. A number of retirees approached me after reading my autobiography to say things like, "I never knew that about you. That was really interesting." We recognize that there are many among us who are not prepared to write a full blown autobiography. We are hoping this will be an adequate substitute for that.

Our plan at this time is publish one or two of these with each newsletter and to list all of them on the retiree website. Eventually, we hope to be able to let retirees fill out the form online. In the meantime, please fill out as much as you are comfortable with and send it to Del Zangari.

Speaking of the website, Brian Agar is doing a great job of developing and maintaining it. It now sports a very up-to-date Calendar of Events. It contains our latest newsletters, and, of course, the recently developed picture gallery. Check it out by going to www.stclaircollege.ca/people/retirees or simply by going to the College website and clicking on to About St. Clair College: then follow the links to retirees.

Finally, please consider joining us for our Annual General Meeting (AGM) on May 5, 2004 in the Chez. Last year's event was very well attended. We hope to get a number of our 2004 retirees out this year.

See you soon.

Pat Hallahan, President

convenient. Yet, a decision that may cost \$3000-\$5000 per year deserves more attention.

Recently, I met with a broker who expressed an interest in developing a customized health benefits plan for our

MARTHA vs CAROL LIBBY

Martha's Way - Stuff a miniature marshmallow in the bottom of a sugar cone to prevent ice cream drips.

Carol's Way - Just suck the ice cream out of the bottom of the cone, for Pete's sake! You are probably lying on the couch with your feet up eating it, anyway!

Martha's Way - To keep potatoes from budding, place an apple in the bag with the potatoes.

Carol's Way - Buy Hungry Jack mashed potato mix and keep it in the pantry for up to a year.

Martha's Way - When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead and there won't be any white mess on the outside of the cake.

Carol's Way - Go to the bakery! They'll even decorate it for you.

Martha's Way - If you accidentally oversalt a dish while it's still cooking, drop in a peeled potato and it will absorb the excess salt for an instant "fix-me-up".

Carol's Way - If you oversalt a dish while you are cooking, that's too bad. Please recite with me the real woman's motto: "I made it and you will eat it and I don't care how bad it tastes!"

Martha's Way - Wrap celery in aluminum foil when putting in the refrigerator and it will keep for weeks.

Carol's Way - Celery? Never heard of it.

Martha's Way - Brush some beaten egg white over pie crust before baking to yield a beautiful glossy finish.

Carol's Way - The Mrs. Smith frozen pie directions do not include brushing egg whites over the crust so I don't.

Martha's Way - Cure for headaches: take a lime, cut it in half and rub it on your forehead. The throbbing will go away.

Carol's Way - Take a lime, mix it with tequila, chill and drink!

Martha's Way - Don't throw out all that leftover wine. Freeze into ice cubes for future use in casseroles and sauces.

Carol's Way - Leftover wine??????? HEL-LO!!!!!!

"Off the net/author unknown"

Coming Events

- 1) Annual General Meeting
Place: Chez Talbot
Date: May 5, 2004
Time: 3 p.m.
Come out to Meet and Greet our fellow St. Clair Retirees

- 2) Staff Appreciation Brunch
Place: The Hangar
Date: May 28, 2004
Time: 11:30 a.m.

HEALTH INSURANCE

The executive is acutely aware of the importance of the health benefits issue for retirees, that we have considered inviting a broker to develop an alternative plan and that both support staff and faculty are actively exploring the development of an alternative plan for retirees

**Final Report of the
Post Retirement Benefits Subcommittee
of the Academic Joint Insurance Committee**

Pursuant to the terms of the Letter of Understanding - "Re: Post-Retirement Benefits" dated September 26, 2001, a Subcommittee of the Joint Insurance Committee has undertaken a study of the academic Posts-retirement Benefits.

The members of the subcommittee were:

For the Council of Regents -

Mary Hofweller

John Podmore

Stephen Lee Kam

For the Union -

Shirley McVitte

Harry Plummer

Janice Priest

The Subcommittee met on eight occasions between December 2001 and August 2002. The Subcommittee consulted with the Support Staff Bargaining Unit the Ontario College Administrative Staff Association (OCASA) and the Ontario Colleges Retirees Association (OCRA).

With the assistance of Heath Lambert Benefits consulting, the Subcommittee undertook to:

1. Compare the Sun Life Insured Benefit plans presently available for Early and Post - 65 college retirees with plans offered by:
 - The Retired Teachers Insurance Plan;
 - The Municipal Retirees Organization of Ontario;
 - The Canadian Association of Retired Persons;
 - The Retired Teachers of Ontario; and
 - Several publicly available plans for individuals.
2. Solicit and consider alternative plans designed especially for college retirees from:
 - Sun Life, and
 - Heath Lambert Consulting, including proposals for Eldercare and Critical Illness insurance.
3. Consider the impact of the Ontario Drug Benefit Plan on the Sun Life Benefit Plans.
4. Investigate the causes for the significant premium increases experienced during the past few years; and
5. Consider ways and means of reducing the cost of the benefits by:
 - modifying existing coverage; or
 - redirecting the obligation to pay for the benefit.

In accordance with the terms of the Letter of Understanding, the Subcommittee offers its comments on the following issues:

Retiree Insurance Plan Design

The current retiree benefit package (other than Life Insurance) is identical to the benefit plan of the active employee group. It automatically changes to incorporate improvements negotiated for active employees. These improvements

derive from demands made by faculty members at local demand setting meetings and are prioritized through provincial meetings. The demands tend to be made by active employees, not retirees.

Active employees see their benefits as part of compensation over which they can exert the greatest control. It is also the most tax effective way for the employer to provide this additional form of compensation. Retirees, on the other hand, view the coverage as insurance against future medical expenses.

Negotiated changes to benefits for active employees automatically flow to the retirees' plans, which may not meet the retirees needs, but results in increased premiums to the retirees.

Retiree Insurance Plan Premiums

Although retirees are generally happy with the coverage they enjoy, they are very concerned about the high premium cost. Since the inception of retiree benefits in 1988, premium rates have increased by approximately 250%. Although some of this increase was caused by improvements in coverage, other major contributing factors are:

- The general increase in the cost of health care;
- Significant increases in the cost of drugs;
- Failure of the ODB to incorporate coverage for newer drugs; and
- Downloading of costs to private plans by various levels of government

The annual premium rates are primarily determined by the claims experience of the participating retired academic employees. Approximately three percent of premium goes to Sun Life as expenses and two percent goes to the province as a premium tax. In addition to the premium, retail sales tax of eight percent must be collected. The premiums that retirees pay for Extended Health and Dental coverage are tax deductible as medical expenses.

Enrolment

Participation in the retiree plans is voluntary. Consequently, there are only rare instances where insured retirees have coordinated benefits through their spouse, thus creating a tendency toward higher claims experience.

Benefit Levels

The current Sun Life plans compare very favourable with the other plans reviewed by the Subcommittee, as the other plans either have significantly inferior coverage or high premium costs. Notwithstanding their concerns about premium costs, most retirees are satisfied with the current benefit levels.

Consultants who assessed the current plans suggested that the benefit levels are not appropriate for retirees. The alternative plans solicited from Sun Life and Heath Lambert proposed significant reductions in benefit levels to achieve cost reductions - a course with the retirees generally oppose.

Other Issues

On an ongoing basis, communications with the retirees need to be addressed as they require a more detailed understanding of their benefit coverage in order to become more educated about their plans. As well, the colleges need to be furnished with the proper information to enable them to assist their employees and retirees with any concerns.

The Subcommittee discussed making a single benefit package available to all retired employees (Administrative, Support and Academic). Proponents of this approach suggested that such a plan would be easier to administer and should be less costly. Although there may be merit to this proposal, it became evident to the Subcommittee that there are difficult issues that would have to be addressed before such an arrangement could be implemented. The issues include:

- Determining who would negotiate the plan and any subsequent amendments;
- What would happen to the existing plans;
- What options could be available to the existing plan members;
- Who would adjudicate disputes arising from the plan;
- Plan administration, e.g. Third party administration and associated costs;
- Appropriate notice to retirees of such a change; and
- A mechanism for adequately communicating a new plan to retirees.

The Subcommittee discussed the consequences of blending the retirees with the active group for experience rating. Had this been the case in 2001, the additional costs to the employer would have been approximately \$550,000.

The total premium for Academic retirees was \$2,754,000 in 2001.

The Subcommittee also discussed implementing a high threshold before benefits become payable. This would reduce the overall cost to retirees.

Conclusions

Research indicates that retirees are concerned about their ability to afford the cost of their coverage on an on going basis. The current design is clearly not sustainable if premium costs are to be controlled. Consequently, other approaches need to be considered.

Harry Plummer

John Podmore

for the Ontario Public Service
Employees Union - Academic

for the Ontario Council of Regents

October 1, 2002

Left Brain–Right Brain

This is soooo stupid but true...and it's going to drive you crazy! While sitting at your desk, lift your right foot off the floor and make clockwise circles. Now, while doing this, draw the number "6" in the air with your right hand. Your foot will change direction and there's nothing you can do about it.

Good Morning Via...Via Bonjour...



This is the greeting you may get when you call Via Rail to arrange a cross country

train trip, as we did recently. We had toyed with the idea a number of times, but with their most recent promotion for the 55 and older set, 75% off the second fare, and the fact that we were going out west anyway, we just couldn't resist.

The three full day trip on the *Silver and Blue* originated in Toronto at 9:00 a.m. on a Tuesday with a destination of Vancouver at around the same time on the following Friday morning. We met the other couple we were traveling with at the station and boarded the train right on time. Our first impression of the train compartment, our home for the next three days, was that it was small but comfortable. Then we realized that they had removed the wall separating two rooms. During the day, the open room comfortably seated four for chatting, playing cards and "happy hour." At night, however, with the two bunk beds down, there was barely enough room for one person to walk between the beds and sink. Pulling down suitcases was challenging as was accessing the in-room toilet whose door was right in front of the ladder to the upper bunk. Not for the claustrophobic!

Fortunately, there were other cars on which to spend time over the three days. Our compartment was right in front of the lounge car, the last car on the train. It had a snack bar, but also a lovely open area with fresh flowers, newspapers and magazines and a continental breakfast every morning. It was a warm, friendly place to read, sightsee or chat. In the same car, above the snack bar, was the "dome" car with the 180 degree view. This area was accessed by a curved staircase from the lounge car, and as such was higher than the other seating areas. It really was a great place to sightsee. We could often see the

entire train in front of us, looking like a jittery waterbug, skittishly snaking through the mountains.

The other really lovely car was the dining car. Other than breakfast on the first and last day, there were three full meals available each day. Lunch and dinner required reservations as there were three seatings. The food was excellent and all inclusive except for alcohol. The *Silver and Blue* is not the *Oriental Express*; dress was quite casual and the service friendly but unpretentious. However, the room was colourful and inviting and meals were delightful. Our first full meal was a champagne lunch! There was also an activity car which offered wine tasting, bingo, movies in the evening and a gift shop.

Most trips are a learning experience and this one proved no different. At one point we were four hours behind schedule. This occurred for a few different reasons. Once, we had a broken rail. But Via Rail rents rail from CN Rail. So we had to yield to freight trains by pulling over to a siding when a freight train was passing. It took almost two full days to get out of Ontario, we slept through most of Saskatchewan, but, most disappointingly, we arrived in Jasper late in the afternoon. As a result, most of the spectacular scenery through the Rockies occurred at night. Approaching Jasper, however, we did see elk, deer, and a mountain goat. At other times we also saw wild turkeys and wolves. And, we certainly were impressed with the vastness of our country!

If you're contemplating this type of trip, there are a few things you should keep in mind. We paid extra for an in-room toilet; at our age that is no longer a luxury. There are no in-room showers. You must be prepared to accept a common shower shared by about 20 people. This did not prove a problem for us. We were often up and showering very early because sleeping in a moving train car is not for everyone. The beds were comfortable and long enough for a 6+ footer, but at night the train would often travel faster to make up lost time. At times it was like being on a midway ride in a subway station. Night time was restful but not a deep sleep.

Continued, Good Morning Via...

In addition to compartment luggage, we were allowed 12 pieces of checked luggage per couple. This proved to be a bonanza for us because it was a cheap way to get the rest of our daughter's stuff out to her in Vancouver. In order to get the promotional price we had to travel before the end of February. This means winter travel. We did not find this a problem. The mountains are just as impressive. The trip also allows for one major stop. You might consider staying over in Jasper to ensure you see the mountains the next day in daylight. The trip cost was about three times the cost of a one way flight. Given the experience, 18 meals and three nights'

accommodations, we thought this was good value. We flew back to Windsor on Westjet.

Although it was very easy to meet people, we enjoyed traveling with our friends. It was the best of both worlds: meeting new, interesting people and getting to know friends even better. If you are interested in seeing our country while someone else does the driving and enjoy good food and the opportunity to truly relax, this could be the trip for you.

Pat and Elsi Hallahan

Long Term Care Insurance - Clarica Insurance

On March 31, 2004, Michael Rice and Rick LaChance of Clarica Insurance gave a presentation on Long Term Care Insurance to the Thames Group at the Satellite Restaurant in Chatham. 15 members were in attendance.

The information focused on Clarica's Long Term Income Plan approach to providing income support in the event that, due to a disabling illness or injury, in home or residential care is required. The cash made available is tax free and can be used as the client sees fit. It is often used to support the elderly in retirement homes, nursing homes or assisted living facilities.

Long Term Care Insurance information is available on the AARP and CARP web sites.

"There are an estimated three million unpaid caregivers in Canada. The number is expected to grow considerably as the population ages" Globe & Mail, July 2, 2003.

Long Term Care Insurance is a consideration to protect your family.

For further information or to request a personalized quote please contact:

Michael Rice (519)944-7777 ext. 294

michael.rice@clarica.com

or

Richard LaChance

(519) 944-7777 ext. 212

richard.lachance@clarica.com

Deep Thoughts

An older Jewish gentleman was on the operating table awaiting surgery and he insisted that his son, a renowned surgeon, perform the operation. As he was about to get the anesthesia he asked to speak to his son. "Yes, Dad, what is it?" "Don't be nervous, son; do your best and just remember, if it doesn't go well, if something happens to me ... your mother is going to come and live with you and your wife..."

RM Classic Cars Celebrates 25th Anniversary

RM Auctions Inc., one of Canada's most fascinating international businesses, is commemorating its ongoing success with a 25th anniversary celebration on **July 16-18, 2004** in "The Classic Car Capital of Canada" with proceeds going towards the construction of skateboard parks in the Chatham-Kent community. The Event Agenda is on their web site:

www.rmauctions.com/25years/

From its humble beginnings as a small auto repair shop, to the international leader in vintage automotive auction and restoration business, the RM group of companies have achieved phenomenal growth and an enviable reputation for delivering the world's best vintage automobiles and services. RM continues to win accolades and awards from the most prestigious events in the vintage automobile market, giving the company more than enough

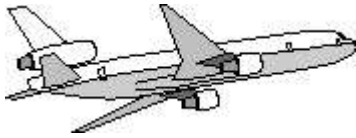
reason to toast to its success.

The celebration, to be held in RM's hometown community of Chatham-Kent, is expected to draw thousands of automobile enthusiasts from across North America. The event will feature one of the country's largest classic cars shows, a Concours d'Elegance, art and fashion shows, celebrity events, vintage car seminars and live entertainment.

Guided tours through RM Restoration's world-class facilities will offer a glimpse of rare and exotic automobiles under going transformation into priceless works of moving art. The RM Classic Car Exhibit displays a rotating museum collection from the golden era of transportation - featuring historic marques such as Duesenberg, Packard, Isotta Fraschini, Delahaye, Talbot-Lago, and many other European and American classics.

Worldwide RM group sales have grown steadily each year and are anticipated at more than \$125 million for 2004.





Information for the Traveller

Retirees planning to travel to foreign countries should always follow the advice of Consular Affairs as outlined in their booklet "Bon Voyage - Information for the Canadian Traveller" that we receive when applying for our passports. They recommend that this booklet be read before the trip and then be taken on the trip as a handy reference book of travel tips, important telephone numbers and addresses of Canadian missions around the world.

The Consular Affairs Bureau of the Department of Foreign affairs web site provides **information by country on:**

Safety and Security	General Information
Local Travel	Health Canada's Travel Medicine Program
Natural Disasters and Climate	Local Health Information
Local Laws and Customs	Returning to Canada
Assistance for Canadians Abroad	International Adoptions
Entry/Exit Requirements	Travel Tips
Money	Health and Travel Insurance

www.voyage.gc.ca (Travel Reports by Country)

Other helpful web sites:

US Department of State www.state.gov (Profiles by Country)

CIA - The World Factbook www.cia.gov/cia/publications/factbook

These Travel Reports in hard copy are also handy references to have when travelling. Most trips are hassle-free however, we have all heard stories of accidents, illnesses, legal problems and linguistic and cultural difficulties. Preparation is the key to a successful trip. By doing your homework before you leave, you minimize the chances of something going wrong. Bon Voyage. Enjoy your retirement.

An Attorney's Advice ...and it's free!

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad.

When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your cheque as it passes through all the cheque processing channels won't have access to it.



Alumni Award of Distinction

The St. Clair College Alumni Association and St. Clair College Foundation are pleased to annually recognize accomplished graduates with a St. Clair College Alumni Award of Distinction. One alumnus is recognized in each of the following disciplines: Applied Arts Creative, Technology, Business, Health and Applied Arts-Community Services.

This is your opportunity to recognize a deserving alumna or alumnus who has demonstrated significant career and community achievements. Winners will be honoured at a ceremony in October 2004.

Please complete the nomination form and include a brief letter of support. A Selection Committee will carefully review all the nominations. A member of the committee will notify the winners by telephone.

Please submit nominations by April 30, 2004

Name of Nominee: _____

Program & Year of Graduation: _____

Address: _____

Home Phone #: _____

Business Phone #: _____

E-mail Address: _____

Nominator(s): _____

Phone #: _____

Please return to:
Steve Crampsie/ Kim Willis-More
St. Clair College
2000 Talbot Rd. West
Windsor, ON N9A 6S4
Tel: (519) 972-2727 ext. 4522
Fax: (519) 972-2733

Nomination forms are also available on the internet at www.griffin-alumni.org

The following article is taken from the Spring 2004 Bulletin of the Ontario Colleges Retiree Association (OCRA).

It is included here for those members who don't have a membership with OCRA. OCRA continues to work for retirees by actively lobbying with both bargaining units for subsidized health benefits. Currently both support staff and faculty have task forces to study alternative benefit plans for retirees. This organization is deserving of your support.

ONTARIO COLLEGES RETIREES SPRING 2004 BULLETIN

IT'S TAX TIME AGAIN

OCRA would like to remind you of some tax saving ideas.

- ▶ You know that all your medical and medical insurance payments are tax deductible. Be sure you get a statement from your employing college for all the payments you have made through them to Sun Life.
- ▶ From your Sun Life records determine how much YOU paid in co-insurance costs.
- ▶ Get all the receipts for ambulance services, PSA tests, optical field tests and any other medical expense and add them in.
- ▶ If you purchased extra medical insurance for overseas trips, add the receipt to your total. This whole sum is tax deductible.

If you are married and submitting separate returns CCRA (Canada Customs and Revenue Agency) allows you to choose which spouse claims these medical costs. It is usually beneficial to have the lower earning spouse make the claim because of the 3% of income deduction that must be made.

If you use approved computer software such as Quicktax it is easy to try the "what ifs", and these programs produce print outs which are acceptable to CCRA. You may even be able to file electronically. I claim the cost of the software as an expense.

If you and your spouse both draw Canada Pensions, and they are of significantly differing amounts, the Canada Pension plan allows you request payments of 50% of the combined total to each. This is a good way of moving income from the higher earning spouse to the other and reducing the total tax to be paid.

Don't forget to claim your OCRA membership fee.

Lister Robinson, Treasurer, OCRA (lstrbnsn@aol.com)

(I am not a tax specialist, so if you are in any doubt check with a pro.)

VISION CARE Do you need new eyeglasses or contact lenses? Members with Sun Life coverage have a \$300 Vision Care allotment. That means every 2 years you are entitled to the \$300 amount. Note that the new 2-year cycle begins September 1 of even years. So those of you who haven't used the allotment on the cycle that began September 2002 can still do so. If you have any questions contact Sun Life at 1 800 Sun Life (1 800 786-5433) or the Human Resources Department of your former college.

OCRA ANNUAL GENERAL MEETING coming in June! Location to be decided, but it will likely be in the metro Toronto area or at Mohawk College. Details to follow.

Thank you for renewing your OCRA membership for 2004. If you have not yet renewed, please go to our website www.caatretirees.org , click on Membership and follow the directions.

Board Minutes

A Board of Governors meeting was held on March 30/2004.

The big news was that the College is still pursuing the development of a multi-purpose complex in Chatham. It would include a pool/arena/ gym. The College is also very interested in having a residence in Chatham. A number of good working meetings have occurred with the Mayor and members of Chatham City Council. More work is yet to be done. Initial estimates indicate a cost of \$29M dollars, with even higher costs depending on the number of seats in the arena.

Also in relation to Chatham, an arrangement has been reached with the Catholic District School Board to share the use of the theatre facilities at the Pines. The College also has a similar arrangement with Walkerville Collegiate in Windsor.

The Strategic Directions for 2004/2005 were announced. They include a "Grow Thames Campus" initiative, which, in addition to the bricks and mortar activity, also includes the introduction of additional programs for that campus: Paramedic, Police Foundations, Child and Youth Worker (Accelerated), Mechanical Engineering Technician-Industrial, Performing Arts Preparation, Visual&Creative Arts, and Music Theatre. The directions also include further development of an Applied Research Plan and the development of

additional preparation programs.

The Board approved a full time two year Esthetician Diploma Program. A Plastics Technology Program is in development for Windsor.

The Board also approved the Business Plan for the College. It calls for a budget in excess of \$73M. The President said this was the most difficult budget in his tenure. Tuition will be frozen for both regulated and deregulated programs. The use of parttime staff will be reduced significantly. Tuition reimbursement for staff in diploma/degree programs will be affected. Staff are strongly advised to have courses approved first before registering. The College will work hard to avoid layoffs of full time staff. Movement of faculty into vacant Chair positions would be helpful. The Vice President Academic position has been advertised in the Globe and Mail.

And, as much as things change, they also stay the same. Colleges continue to lobby for more money from the provincial government. Statistics clearly demonstrate that per student financial support for colleges in Ontario (tuition plus grant money) is the lowest in the country. It is also well below per capita financial support for high schools and universities. Projected enrollment for 2004-2005 is 6367..

In Memoriam



Linda Falls

George Price



Donald Surgent (husband of Luella Surgent)

June Egan's (son)



MECONI TRAVEL AGENCY LTD
1646 OTTAWA STREET, WINDSOR ON N8Y 1R1
519 254 9285 fax 519 254 9850 - email meconitravel@hotmail.com

2004 BUS TRIPS

One Day and Multiple Day Trips

1. Apr 24-25 2004 with MacKenzie Hall Arts Express
Stage West hotel/dinner/theatre "Fiddler on the Roof"
"The Producers" single \$494.00 double \$441.00
2. May 25 1 day Stratford centre balcony "Anything Goes" Avon Theatre
\$101.00 including Elmhurst dinner
3. Aug 14-16 with MacKenzie Hall Arts Express
Shaw Festival "On the Importance of Being Ernest"
details and price to be advised late February
hotel accommodation, some meals, shows, 2 winery tours
4. Oct 16-17 2004 with MacKenzie Hall Arts Express
Stratford "The Count of Monte Cristo" and "Guys and Dolls"
Arden Park Hotel, shopping, meals, shows
details and price to be advised late February
5. Nov 02 1 day Stratford centre balcony "Guys and Dolls" Festival Theatre
\$105.00 including Elmhurst dinner

If interested I would like to offer 1 day trips to Toronto - "Hairspray"
price would be about \$160.00 for show, dinner and bus

Also possible is an overnight trip to Chicago in June and another overnight trip
to Shaw in September. Call for more information

Staff Appreciation Brunch

Date: Friday, May 28

Time: 11:30 a.m.

Place: The Hangar

Come on out and welcome our 2004 retirees.

The Magnificent Seven

Are riding off to happy retirement!
Please join us for the big soiree to honour

**Barb Barron, Elizabeth Barr, Sheena Bedard, Gord Crampton
Jim LaDouceur, Tom Lloyd, Jo Schultz**

Friday, May 7

Wine and cheese reception
3:30 - 5:30 pm, Thames Lobby

Dinner to follow, 5:30 pm
Thames Cafeteria
Catered by Zeona's Fine Dining

Tickets \$20 each (includes reception)

Reception only - \$5.00

Gift contributions greatly appreciated

RSVP by April 23 to Pat Belanger

354-9714, ext 3229

pbelanger@stclaircollege.ca

The School of Business and The School of Hospitality

Would like you to join us in extending our best wishes to:

**Barb Bake, Elaine Womack, Judith Scarsbrook, Jim Chambers,
Glenn vanBlommestein, Lars Iversen**

as they begin a new stage in their careers ... **RETIREMENT!**

Please plan to attend this very special

OPEN HOUSE

Wednesday, April 28th, 1:30 p.m. - 4:00 p.m.

Chez Talbot

The School of Applied Health

Invites you to come to an Open House for
the retirement of

Jim Martin

Tuesday, May 4th, 2:00pm - 4:00pm, Room 84

Your Driving Record and Insurance Rates

Violations by category

- 1) **Minor:** Speeding, seat belt, following too close, failure to yield or stop at a red light or stop sign, improper turn, etc.
- 2) **Intermediate:** Failure to report an accident, improper passing of school bus, improper passing/speeding in school zone or playground, etc.
- 3) **Major:** (some of which fall under THE CRIMINAL CODE OF CANADA) Careless driving, impaired driving, driving while licence under suspension, failing to remain at the scene of an accident, dangerous driving, etc.

Did you know...

- moving violations count whether or not you lost points?
- even though you get your points back after 2 years, the moving violation stays on your driving record for 36 months?
- if you accumulate too many violations, you lose your good driving record status and your rates could be double even if you have never had an accident?
- minor violations can be accumulated (sometimes up to three) before your driving record and rates are affected but it takes only one of the other types of violations for rates to increase?
- not being charged at the time of an accident does not necessarily mean you were not “at-fault”?
- if your insurer does not provide Accident Forgiveness coverage, your rates could easily triple after your first accident, regardless of how long you’ve been driving?
- when you lend your car to a friend, it will be your rates that will increase if that friend has an “at-fault” accident?
- a high frequency of claims - whether “at-fault” or not, could affect your coverage or your premium?

Provided by RTO/ERO

Kids in Grade School Think Fast

Teacher: Willie, name one important thing we have today that we didn't have 100 years ago.

Willie: Me!

RETIREES' BIOGRAPHICAL DATA SHEET

Please fill out the following form and submit for sharing with fellow retirees. We hope to make this information available on the Retiree Website.

Name: _____ Birthplace: _____

Year Hired With St. Clair College: _____ Year Retired: _____

Classification: (FAC, Support, Admin.): _____

Last Department and/or Job Title: _____

**For the following, please fill out whatever you're comfortable with.*

What You Enjoyed Most About St. Clair College: _____

Family: _____

What You Enjoy Doing Now (Hobbies, Travel, Volunteer Work, Gainful Employment, Etc.):

Anything Else You Would Like To Add: _____

Please submit this information to: Del Zangari at 13271 St. Gregory's Road, Tecumseh, ON N8N 4C8. In addition to making this available on the website, we would like to feature at least one in each of our newsletters.