



**ST. CLAIR  
COLLEGE  
RETIREES'  
ASSOCIATION**

# NEWSLETTER

SPRING - 2007

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## PRESIDENT'S REPORT

### Welcome to Spring 2007

Our Annual Social Program is coming to an end with a flurry of activity as we welcome Spring 2007. Some of the **Upcoming Events** include:

- Stratford - Oklahoma (May 3)
- AGM (May 9) CURAC Conference (May 23-25)
- College Staff Appreciation Brunch (June 8)
- Bus Tour - The Trail of Tecumseh - War of 1812 with Jim Gilbert (June 27)



Retirees are always reminded to purchase Stratford tickets early for this sellout outing. Kathleen Warren (519) 258-5404 keeps a waiting list for last minute cancellations. The CURAC Conference (College and University retirees' Association of Canada) Conference is being co-sponsored for the first time by the St. Clair College Retirees' Association along with the University of Windsor retirees. The topics have been planned to interest us. They include: Protecting Pensions, Safeguarding of Retirees' Interests; Fiduciary Responsibilities, Health Resources for Seniors, Long Term Care; Can You Afford It?, Improving Benefits, Retiree Centres and leisure Activities. Participants can attend all or some of these workshops. We encourage retirees to accept Dr. Strasser's invitation to join the faculty and staff for the St. Clair College Staff Appreciation Brunch on June 8<sup>th</sup> in the Hangar.

### We look forward to having you join us.

**As an update on Retiree Business** the St. Clair Retirees' Association is finalizing the planning to offer the Retirement Planning Workshop in the May/June period. The workshop was offered for the first time last spring and provided Information on pension issues, health benefits and legal issues and covered the new health benefit plans available exclusively to retirees. We wish to thank the retirees participating in the Retiree Tutoring Service. The College continues to need your help (contact Marilyn Vieceli). We also wish to thank those who have joined the Archive Project. This group also welcomes further participation (contact Bill Totten). Please continue to offer your expertise on planned travel locations, upcoming activities or educational workshops. We welcome your advice. In closing, we look forward to having you join us for our May/June activities and we thank you for your supporting the Associations' activities this year.

### We wish you all the best in your retirement and for 2007.

*Jay Ertel, President*

# A BRIEF HISTORY OF THE ST. CLAIR COLLEGE RETIREES' ASSOCIATION

In 1992, a group of College retirees (including Mason Macdonald, Stan Bah, Diane Molyneaux, Mike Gretes, Bill Waldron, Jake Jacobs, Del Zangari, and others) established the St. Clair College Retirees' Association. Mason Macdonald was the founding President and remained in that role for several years. The main purpose of the organization was to provide an opportunity for retirees from all St. Clair College Campuses to meet and socialize. In the early years, the Association operated two major events, a Retirees' Christmas Party, and a spring Annual General Meeting. In subsequent years a Fall BBQ was added to the list of events. In 1994, a revised Constitution, was passed and implemented. The new goals of the Retirees' Association were to increase visibility, organize and operate one social event per month, and to lobby on behalf of retirees for benefits. In 1998, Bill Totten became President and remained in that position for several years. He was followed by Pat Hallahan, and our current President Jay Ertel.

In 1998, Alan Gregson, from the Mohawk College Retirees' Association invited representatives from the other College Retiree Associations to a meeting to discuss the establishment of a Provincial College Retiree Association. A meeting of representatives from about ten College Retiree groups and from the Council of Regents took place, and a Provincial Association was established. In 2001, the Provincial Association was transformed to become the Ontario College Retirees Association (OCRA) with Bill Totten elected Vice-President. It remains active to this day with Bob Pando as President.

The relationship between the St. Clair College Retirees' Association and the College is excellent. We feel that "Although we are gone, we are not forgotten". We also try to provide enough service to warrant College support. For example, the Retirees' Association carries out the following activities:

1. manage the College's art collection
2. organize, and store the College archives
3. established and operate the Memorial Plaque program

4. some retirees participate in the College tutoring program
5. some retirees assist with College events, supporting orientation, SRC/SAA elections; support sports teams.
6. conduct educational workshops for Retirees, and assist with workshops for those considering retirement
7. operate a "goodwill committee" (i.e. notices of congratulations, and sympathy for retirees)
8. organize trips (i.e. attend the Stratford festival, international trips, local tours), and social events (i.e. bridge club, woodcarving)
9. publish a Retiree Newsletter which is distributed quarterly to over 400 retirees, with the fall edition also being sent to all College employees.
10. continue to provide a Christmas Party, a Fall BBQ, and an Annual General Meeting. The College President is invited to join us at our social events (mainly those in item 10).

The College has generously supported the Retirees' Association. For example:

1. we receive financial support based on our paid membership.
2. we are provided complementary parking.
3. we have use of the athletic facilities (and lockers) at no cost.
4. we have use of the library at no cost.
5. the College has provided us with an office and storage area, equipped with standard office equipment, computer services, and shelving.
6. printing and mailing support for the quarterly newsletter
7. the Retirees are invited to all major College social events (e.g. President's Christmas staff brunch, and the June staff appreciation luncheon).

In summary, there has been and continues to be a beneficial symbiotic relationship between the retirees and the college for the continuing benefit of all.

*Submitted by Jim Martin*

**COLLEGE AND UNIVERSITY RETIREES ASSOCIATION OF CANADA**  
**(CURAC)<[www.curac.ca](http://www.curac.ca)>**  
**Annual Conference**  
**May 23-25, 2007**

Last summer the College and University Retirees Association of Canada (CURAC) asked the Windsor University Retirees Association (WURA) if they would be interested in hosting the 2007 Annual CURAC Conference. WURA, in turn, sent an invitation to the St. Clair College Retirees Association (SCCRA) asking if we would be interested in participating. After some relatively brief discussions, we agreed that the two Retiree Associations would work together to sponsor the Conference.

Since early fall of 2006, representatives of the Windsor University Retirees Association (WURA) (Dr. John Meyer, Dr. Ken Pryke, Dr. Datta Pillay, and Dr. Olga Crocker) and of the St. Clair College Retirees Association (SCCRA) (Jim Martin, joined by Pat McMahon, and Lynne Watts) have formed the Local Organizing Committee (LOC) for the CURAC 2007 Annual Conference. To date there have been 11 meetings of the LOC and several teleconferences between the CURAC Executive and the LOC and much accomplished. We have received sponsorship from many organizations and associations, and have drafted a program that we believe will be very interesting and relevant to post-secondary retirees of

Canada. Joining this conference will be the executive from the Association of Retirement Organizations in Higher Education (AROE) from the United States, thus lending an international flavour to the event.

The 2007 CURAC/ARUCC Conference and AGM will take place at the University of Windsor on May 23-25, 2007. A reception will be held on the evening of Wednesday May 23. The main conference sessions will be scheduled during the day on Thursday May 24 and Friday May 25. The Conference banquet is to be held Thursday Evening at St. Clair College. Some post-conference activities are planned for Saturday, May 26.

The full registration fee for all sessions, refreshment breaks, lunches, and the banquet will be \$95. However, for members of the two local sponsoring Retiree Associations, daily attendance fees for sessions (and associated breaks, and lunches) will be \$20/day. If someone besides a full registrant is interested in attending the banquet, the fee will be \$30. The fees for the Saturday Tours are \$30/half day tour, and \$50/full day tour. These fees are in addition to the registration, day fees, or banquet fees.

**The following is a brief outline of the program.**

**Wednesday, 23 May 2007**

7:00 pm - 9:00 pm Reception

**Thursday, 24 May**

9:00 am - 9:45 Theme: Present Trends and Issues in Pension Plans

9:45 - noon Protecting Pensions

This session will deal with both University and College pensions. The discussion will focus on accountability, performance, and transparency in the governance, administration, and operation of pension plans. There will be a particular focus on (a) the nature of actuarial assumptions and their significance and impact on a pension plan; and (b) the key indicators that should be used to measure the performance and competitiveness of a pension plan.

12:00 – 1:30 Luncheon

1:30 - 3:00 Safeguarding of Retirees' Interests: Fiduciary Responsibilities

This will be a discussion as to how, and in what manner, university institutions and community colleges have a fiduciary duty to their retirees.

*Continued:*

3:20 - 4:30 Annual General Meeting

4:30 - 5:30 Report of Committees of CURAC

6:30 Transportation to Banquet at St. Clair College

7:00 pm Conference Banquet

### **Friday 25 May**

9:00 am - 10:30 Health Resources for Seniors

This session will focus in part on whether there are adequate medical resources for seniors and whether they will continue to be available. A second focus will review what research is currently being carried out on medical issues involving seniors.

10:50 - 12:30 Long Term Care: Can You Afford It?

A discussion of the difficulties and obstacles in providing long term care for seniors.

12:30 - 1:30 Luncheon

1:30 - 2:30 Collaboration and Strategies on Improving Benefits

What strategies can be used to protect benefits, and improve relationships with our institutions.

2:45 - 4:00 Retiree Centres and Leisure Activities

In what way, and to what extent, do retiree centres and leisure activities fit into the overall institutional strategy for dealing with retirees?

4:00 – Closing

### **Saturday 26 May**

Full day or Half day Tours

We are looking forward to having an interesting and enjoyable Conference and believe that you might find it interesting to attend.

**On-line registration will soon be available for those who wish to attend the Conference.**

**Please click on the link below:**

<https://web4.uwindsor.ca/units/AEC/Hospitality/conferenceServices/Registrations.nsf/CURAC?OpenForm>

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## **CLEARY - ST. CLAIR FOR THE ARTS**

On March 9th the City of Windsor transferred the ownership of the Cleary Auditorium to St. Clair College. This new campus will be known as the St. Clair for the Arts. The School of Creative Arts will start the migration to this new location by transferring five programs of approximately 500 students. It is planned that more programs will be transferred in 2008. The programs being transferred are Advertising, Graphic Design, Hotel/Restaurant Management and Tourism. Faculty and students are excited with the new campus and the opportunities in a downtown location. The Chair of the School for the Arts is Sandra Dupret who brings a background in the Arts along with a Master's Degree in Fine Arts.

To assist in the transfer and conversion of the facilities the College has employed retired V.P.A. Gary Docherty for approximately one month. There will be many challenges in converting banquet space to multimedia classrooms and labs. Most of the classrooms will be on the fourth floor and the labs will be on the lower level.

These facilities will be shared with the College Advancement Services Sector who will operate the Chrysler Theatre and the banquet facilities. This year convocation ceremonies will be held at this campus for Windsor graduates.

*Submitted by Gary Docherty*

## 40<sup>TH</sup> ANNIVERSARY OF THE COLLEGE SYSTEM

The 40<sup>th</sup> anniversary of St. Clair College and the college system is being celebrated throughout 2007. The Retirees' Association is contributing to these activities. Since September, 2006, Pat Hallahan has been working with E. P. Chant, the editor of The Saint, to produce a feature called "Fabulous Forties".

Each issue of The Saint has carried article featuring highlights of the last forty years: homecomings; amphitheatre and concerts; Dr. Quittenton; Canadian hockey champions; Twin Valleys; campus development at Windsor and Chatham; buildings that have been occupied during our development; among others. Material came from the Archive collection and E. P. wrote the features by using additional sources (e.g. the internet). They have been well-received.

Another 40<sup>th</sup> anniversary project involves the publication of a multi-page feature in the Windsor Star, supported by ads from college suppliers and items of historical significance. The Retirees' Association will provide material, again from the archive collection. This will be published in the Fall, 2007 in conjunction with a homecoming and other college events.

Sometimes it's hard to believe that it has been 40 years since those days when W.O.I.T. was evolving into the new St. Clair College and we, as college employees, were involved in the excitement of founding a new entity. How lucky we were!

*Submitted by Bill Totten*

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## ST. CLAIR RETIREES INTERNATIONAL TRAVELLERS

A group of international travelling St. Clair retirees were seen gathered at one of the local Tim Hortons in February. Michel Crovisier was on his way to the Phillipines, Julius Matteis, just in from Los Angeles, was about to head back there and also Hong Kong.

Gary Dmytrow is just on his way to Italy. Our Vice President, Jim Martin, joked he's going international to drive them all to Detroit Metro Airport.

*Photo and article by Art Rae*



*Michel, Julius, Gary and Jim*

**ST. CLAIR COLLEGE RETIREES' ASSOCIATION  
ANNUAL GENERAL MEETING**

**Wednesday, May 9, 2007  
3:00 PM  
College Residence (South Campus)**

The 2007 St. Clair College Retirees' Association AGM will be held at the College Residence which is on Campus at 3995 Geraedts Drive. A BBQ will follow the formal meeting which will not exceed one hour. The Executive will report briefly on the year's activities and conduct the Election for the upcoming

year. Dr. Strasser will be invited to offer an overview of the College's most recent activities and to answer questions.

Members always enjoy this end of the season social. We look forward to having you join us.

**STAFF APPRECIATION BRUNCH**

**Friday, June 8, 2007  
11:30 AM  
In The Hangar**

Dr. Strasser has extended an invitation to all retirees and staff to attend the College Staff Appreciation Brunch. This event has been well attended by retirees in the past. At this function The St. Clair College Retirees' Association conducts the Memorial Dedication for full time College employees and former employees, now retired who have passed away.

**COLLEGE CONTACT FOR BENEFITS**

**The new retiree College contact person for Benefits is:**

**KRISTEN LOSCHER - BENEFITS OFFICER  
ST.CLAIR COLLEGE**

**2000 Talbot Road West Windsor, ON N9A 6S4**

**Telephone (519) 972-2727, ext. 4687 - Fax (519) 972-2754 or [Kloscher@stclaircollege.ca](mailto:Kloscher@stclaircollege.ca)**

## PROGRAM CHANGES AT ST. CLAIR

The times they are a changin', yet again. Relatively new Vice President Academic, Dr. Peter Tumidajski has put his stamp on the College by announcing at a recent Board meeting sweeping changes to programs and services. As reported in the February 16/2007 edition of The Saint, we can expect the following program changes to occur between now and 2010/11:

The following programs will be suspended/taught out/phased out: Power Engineering Technology; Electronics Engineering Technician and Technology; Mechanical Engineering Technology- Mould, Tool and Die; Plastics Engineering Technology; Culinary Management; American Sign Language English Interpreter and Pre- Interpreter; Computer Programmer and Computer Programmer Analyst.

On the bright side, during the same half-decade, new programs will be added, in these disciplines: Power Engineering Technician; Electrical Techniques;

Occupational Therapist Assistant; Robotics Technician; Visual Arts Fundamentals; Autism and Behavioural Sciences; (Business) Operations Management.

Approved admissions and retention will also be a focus of the College. Retention will be pursued by the creation of a "Learning Commons" in what is now a computer lab in the Rm 206 area. Testing, Counseling and Tutoring Services will be "centrally located, adequately funded, and publicized to the hilt." Peer tutors will be joined by full time faculty for extra assistance in English and math courses.

The College has ambitious plans for enrollment growth, with an expectation of an additional 250 first year students in the next few years. Enrollment this year at all campuses is 6031.

*Submitted by Pat Hallahan*

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## SENIORS' JUBILEE - PROVINCE-WIDE TALENT SEARCH

Entertainers 50+ years from across Ontario are invited to audition for the 2007 RBC Seniors' Jubilee. For five days, August 13 -17, Roy Thomson Hall will be filled with the sound of music, laughter and applause as the Jubilee celebrates 19 years of bringing the best in entertainment for and by the 50+.

A festival of talent, the only one of its scope in the world, will offer a fascinating kaleidoscope of performances ranging from pop and jazz to country,

folk, gospel and classical...along with the performers who make you laugh -the music hall comedians and outrageous vaudevillians.

Whether you are a solo act or part of a group, the Jubilee offers an extraordinary experience for performers ages 50 plus -the opportunity to stand in the spotlight at Roy Thomson Hall and entertain capacity audiences in the ever popular Jubilee musical variety show production.

Audition applications are being accepted now by mail, telephone, fax or email. To arrange an audition, provide your name (name of act), address, telephone number and a brief description of the act, and submit to:

RBC Seniors' Jubilee, c/o Canadian Organization of Senior Artists & Performers ([www.cosap.ca](http://www.cosap.ca))

Attention: Wayne Burnett, Artistic Director, 603 Y2 Parliament Street, Toronto, ON M4X 1P9

Telephone 416-926-3796 or Fax 416-260-5627 or Email [info@copsap.ca](mailto:info@copsap.ca)

***Deadline for applications: April 30, 2007***

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*On anniversaries, the wise husband always  
forgets the past - but never the present.*

## BRIDGE CLUB CONTINUES TO GROW

The St. Clair College Retirees' Association Bridge club is continuing to meet every second Tuesday in the Multi Purpose Room at the college. There are up to twenty players who not only learn from each other and enjoy their bridge games, but about half of the group join for dinner following bridge, at nearby restaurants.

The photograph shows a group of regulars on Tuesday, March 6, 2007 in the Multi Purpose Room. There is still room for more players. If you think that you might be interested, give it a try - join us as an observer and see if it is something you might enjoy. Call or email Dan Loncke for dates at [danloncke@yahoo.ca](mailto:danloncke@yahoo.ca), or 519 948-2906.



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## PLANT EXCHANGE

What do you do with all those plants that have self seeded, require dividing or have grown too large for your garden? Well, you bring them to the Retirees plant exchange. If you don't have plants to exchange you can still come and pick up some plants.

**Where:** St. Clair College parking lot across from the Student Residence

**When:** Monday April 23 at 1:30 sharp. When the plants are exchanged we are gone.

Please indicate on either a piece of masking tape on the pot or a Popsicle stick in the pot as much information as you know about the plant.

Name of the plant  
Perennial or annual  
Sun or shade  
Colour, height  
Other characteristics –invasive, drought resistant etc.

*Submitted by Anita Blair*



## ANDY FAAS HONOURED

Many retirees will remember Andy Faas, President of Student Government in 1971-72. Following his graduation from St. Clair College, Andy went on to a very successful career as a Vice President of Loblaws and more lately as Vice President of Corporate Development and Human Resources at Shoppers Drug Mart Corporation. Throughout his career Andy was a very active volunteer. He served as Chairman of the Board of Governors of George Brown College and as a member of the Advisory Committee at Ryerson University. He has also been a generous philanthropist, donating locally to the Chatham-Kent Health Alliance Foundation.

In the winter of 2005 Andy was diagnosed with chronic myelogenous leukemia  
Israel Cancer Research Fund (ICRF) sponsored

research has resulted in the discovery of a drug which, with one pill a day, keeps Andy in good health. Andy has been a strong supporter of ICRF ever since, financially and as a volunteer. In recognition of his outstanding support, the Israel Cancer Research Fund, will honour Andy with its Humanitarian Award. In announcing the award, the ICRF stated "This year, Israel Cancer Research Fund will be holding its Gala on Tuesday, May 29, 2007 at the Toronto Sheraton Centre. We are thrilled to be honouring Shoppers Drug Mart executive Andy Faas with the ICRF Humanitarian Award for his philanthropic efforts in the community."

One of our rewards, as educators, is seeing the success of our graduates. Congratulations Andy!

*Submitted by Bill Totten*

## JIM CAMERON WINS SILVER AT SENIOR GAMES

Jim Cameron brought home a Silver Medal from the Ontario Senior Winter Games held in Brockville in February 2007. This was Jim's first down hill ski race. Jim said participating in the games is about having fun and staying active. The Gold Medal winner was from Cornwall and had competed in a number of events in upstate New York.

Jim has been skiing since he was a child in his

native Thunder Bay. This year, before the senior's event he had only skied twice, once in London and once in Collingwood. He's already looking forward to the 2009 Winter Games.

Jim retired as a faculty member from the Mechatronics Program at Thames Campus.

Congratulations to Jim from the St. Clair College Retirees' Association.

### ***Retirement Planning***

*If you had purchased \$1,000 of Nortel stock one year ago, it would now be worth \$49.*

*With Enron, you would have had \$16 left of the original \$1,000.*

*With WorldCom, you would have had less than \$5.00 left.*

*But, if you had purchased \$1,000 worth of beer one year ago, drank all of the beer, then turned in the cans for aluminum recycling refund, you would have had \$214.*

*Based on the above, the best current investment advice is to drink heavily and recycle.*

*It's called the 401-keg plan.*

## PENSION INCOME SPLITTING COULD LOWER TAX BILL

A proposed change in federal tax regulations would allow you to allocate up to one-half of your pension to your spouse when you complete your annual income tax return, beginning with the 2007 return your file in 2008.

Pension income splitting may result in tax savings if your spouse's income is a lot lower than your annual income. For example, if your annual pension income is \$45,000 and your spouse earns only \$12,000 in pension income, you may be able to transfer \$16,500 to your spouse to equalize your incomes and lower your total taxes (see chart ). Income splitting could also allow some high income

earners to collect more Old Age Security (OAS), which is clawed back by the government beginning with after-tax income of approximately \$63,500.

Income from the Canada Pension Plan (CPP) and OAS would not be eligible for pension income splitting under the proposal, although CPP allows "pension sharing" for couples to equalize CPP payments.

More details are available by visiting [Department of Finance website](#) or the [Canada Revenue Agency website](#).

### Pension splitting examples

	Couple 1	Couple 2	Couple 3
<b>Without income splitting</b>			
Member's pension income	\$ 50,000	\$ 45,000	\$ 45,000
Spouse's pension income	\$ 0	\$ 12,000	\$ 24,000
<b>Total federal tax owing</b>	<b>\$ 9,600</b>	<b>\$ 9,930</b>	<b>\$ 11,940</b>
 <b>With income splitting</b>			
Member's pension income	\$ 25,000	\$ 28,500	\$ 34,500
Spouse's pension income	\$ 25,000	\$ 28,500	\$ 34,500
<b>Total federal tax owing</b>	<b>\$ 7,320</b>	<b>\$ 9,020</b>	<b>\$ 11,940</b>
<b>Total federal tax savings</b>	<b>\$ 2,280</b>	<b>\$ 910</b>	<b>\$ 0</b>

*Summarized from an article in the PENSION NEWS, the newsletter of the Ontario Teachers' Pension Plan*

### SUN LIFE PREMIUMS AND YOUR INCOME TAX

Are you aware that those premiums you pay for your Sun Life post retirement benefits are deductible on your income tax? You may also claim any amounts that you pay, that Sun Life did not – example – Sun Life pays 85% of most claims and you pay the remaining 15%. The 15% is deductible

(provided that it amounts to more than 3% of your taxable income.

NOTE: You cannot claim the premiums you pay for Life Insurance through Sun Life.

*Submitted by Bill Totten*

## H.J. Heinz / St. Clair College

Again this year, the H.J. Heinz Company of Canada Ltd. has opened their "Company Store" to St. Clair staff and retirees. The March, 2007 schedule was received too late for the last newsletter, but was distributed to those retirees on the email list. The Fall, 2007 dates are:

- September 17, 18, 19, 22
- September 24, 25, 26, 29
- October 1, 2, 3 (Store closed Sat., Oct. 6 – Holiday Weekend)
- October 9, 10, 13, 2007 (Store closed Mon., Oct. 8 – Holiday)

All St. Clair College Employees / Retirees will be entitled to purchase a variety of products at a discounted price. The "Company Store" is located at 85 Wilkinson Drive in Leamington (AMCO Storage Building). Please note that the inventory levels at the Company Store fluctuate and some products may not be available during your scheduled shopping days.

The store hours are:

- 9:00 a.m. - 4:45 p.m. (Monday through Wednesday)
- 8:00 a.m. - 11:45 a.m. (Saturdays)

All shoppers are required to abide by the "Company Store" rules as stated below.

- \* No smoking or drinking in the facility
- \* No children under 12 years of age allowed in the facility
- \* Only one case per variety per person per day
- \* Products cannot be sold, they are for personal use only
- \* Products cannot be used or sold in public establishments
- \* Payment is by debit card only

For retirees, a print out of this notice must be presented in place of the proof of employment. If you require any further information, please contact Kristen Loscher at (519) 972-2727 Ext. 4687.



# BUS TOUR - ON THE TRAIL OF TECUMSEH / WAR OF 1812

Wednesday, June 27, 2007

Come join **local historian Jim Gilbert** as we take a trip back in time. Venture with us as we return to the Thames River in October 1813. We will follow in the fateful footsteps of the great Chief Tecumseh as he heroically lives out his last few days. In addition, we will take a few sidetrips in time to visit the sites of one of Canada's worst train wrecks, a devastating Native tribal battle and learn about some of the eerie ghost tales that make up a key part of the river's haunting personality.

## ITINERARY

8:00 AM	Car Pool - Lot T, St. Clair College, Windsor
9:00 AM	Tour Bus pickup, Thames Campus, Chatham
9:15 AM	Thames River Tour Chatham - Lighthouse - Thamesville
12:15 PM	Lunch at Parks Blueberry Farm, Thamesville
1:30 PM	Return to Thames Campus
2:00 PM	Return to Windsor

**Cost:\$28.00 ea.** for tour and A/C bus (maximum 24 people) plus lunch at own expense

**To reserve seats please contact:** Jay Ertel (519)436-0589 [jertel@netrover.com](mailto:jertel@netrover.com)  
**For car pool please contact:** John Charlesworth (519)966-3168 [daturrah@hotmail.com](mailto:daturrah@hotmail.com)  
**Please confirm reservations by forwarding cheques to:**

Jay Ertel 516 King St. W Chatham, ON N7M 1G9

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## SUN LIFE BENEFITS WORKSHOP

*Questions about your Sun Life Post Retirement Benefits? - the Extended Health Plan;  
Life Insurance; Dental Plan???*

On Wednesday May 16, 2007 The Retirees' Association is offering a workshop for college employees who are contemplating retirement. As a part of this workshop we are fortunate to have Mary Hofweller, Consultant with the College Compensation and Appointments Council (the Council of Regents, for us 'older folk'). Mary was intimately involved with the development of the Post Retirement Benefits Plans (3 of them) and will be here to describe the plans and to respond to questions.

. Any current retirees who had planned on attending the April 16 Sun Life Benefits workshop (which was

postponed and integrated with this pre-retirement planning workshop) are urged to consider attending this May 16 workshop to receive the same information. Mary will be able to help those retirees who are approaching 65 years of age and who now have a decision to make regarding their benefit plan.

Time and place had not been determined prior to the deadline for this newsletter. If you wish to attend and have questions, please contact Pat Hallahan at (519) 945-4304 or [phallahan@cogeco.ca](mailto:phallahan@cogeco.ca); or Bill Totten at (519) 253-7998 or [wtotten@sympatico.ca](mailto:wtotten@sympatico.ca). Final details will be forwarded to you via email or telephone well before May 16.

## RIVERVIEW GARDENS

At the February 28, 2007 Thames Group luncheon held at the William Street Café, Keri McGregor, Coordinator of Volunteer Services from Riverview Gardens was the guest speaker. Riverview Gardens is the state of the art home owned and operated by the Municipality of Chatham-Kent offering accommodations to 320 long term care residents.

A tour of Riverview Gardens followed the luncheon which is located at 519 King St. West in Chatham on the former site of St. Joseph's Hospital replacing Thamesview Lodge and Victoria Residence. Riverview Gardens is a very beautiful long term care home with many scenic views of the river and the historic neighbourhood of heritage homes. Keri reviewed the need for Volunteer

Services and indicated there is currently a shortage of people for Portering on Sunday afternoons. During the tour Keri explained how staff are assigned to specific residential areas called neighbourhoods for the residents to receive consistency in their care with the same Care Givers.

The Thames Group were impressed with the many amenities available at Riverview Gardens and could appreciate how the Volunteers are an important part of the Care Giving Team enhancing the quality of life for the residents.

For information about becoming a volunteer please contact Keri McGregor at:  
(519)352-4823 Ext. 6123    [kerim@chatham-kent.ca](mailto:kerim@chatham-kent.ca)



### *WHAT CHILDREN SAY!!!*

*A woman was driving her three young children one warm summer evening when a woman in the convertible ahead stood up and waved. She was stark naked! The mother was reeling from shock when she heard her 5 year-old son shout from the back seat, "Mom! That lady isn't wearing a seat belt!"*

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*Zachary, age 4 came screaming out of the bathroom to tell his mom that he had dropped his toothbrush in the toilet. The mom fished it out of the toilet and threw it away.*

*Zachary stood there thinking for a moment, then ran to the bathroom and came out with his mom's toothbrush. He held it up and said with a charming smile, "We better throw this one out too then, 'cause it fell in the toilet a few days ago."*



**ST. CLAIR COLLEGE  
RETIREES'  
ASSOCIATION**

Interested in auto insurance? Don't forget to ask Johnson Inc. about accident forgiveness coverage to protect your driving record in the event of a first at-fault accident.

May 2007

Dear Retiree,

When it is time to renew your home and auto insurance St. Clair College Retirees' Association members are encouraged to request competitive quotes at seniors' rates. Below is some information about Johnson Inc. for our members.

Sincerely,

Jay Ertel, President

**Through Johnson Inc., members who live in the province of Ontario will benefit from an exciting new PLATINUM LEVEL of benefits.**

These new benefits include an increased limit of \$10,000 on your home policy for high valued jewelry and fur items. Plus for your auto policy, there is an increase to your replacement vehicle coverage from \$900 to \$1,500 and a new benefit added - \$30,000 Accidental Death & Dismemberment coverage.

For both home and auto policies, the deductible will now be waived on claims that are \$3,000 more than your deductible - which has improved from the current \$6,000 over your deductible.

**In addition to these policy enhancements, members can take advantage of great LOW RATES and SPECIAL SAVINGS for their home and auto insurance.**

To find out more call 1-800-563-0677 and identify yourself as a St. Clair College Retirees' Association member by quoting our group ID code: **SK**. You may also request your quote online via [www.johnson.ca/sccfr](http://www.johnson.ca/sccfr) or by returning the enclosed postage paid reply card.

Before you renew your home or auto insurance, give Johnson Inc. a try. Even if you've checked them out in the past, call them again - they're constantly improving their product offerings, rates and services with your insurance needs in mind.

PS. Sign up for coverage on your primary residence and automatically receive up to \$30,000 in Personal Identity Theft coverage. Plus, with the new Legal Assistance Platinum Benefit, you'll have access to free legal advice from a team of qualified, bilingual lawyers via a toll-free hotline. Call for details today!

Planning to travel this year? Get the peace of mind you deserve with the MEDOC® Travel Insurance Plan. With Single Trip and Annual Plans available, members get comprehensive coverage at great competitive rates. See enclosed information for additional details.

MEDOC® is a registered trademark of Johnson Inc.  
MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and is administered by Johnson Inc.  
Johnson Inc. and Royal & SunAlliance share common ownership.

## WHAT WE SHOULD KNOW!

### How Long Do We Keep Insurance Policies, Income Tax Returns ...??

The Income Tax Act generally requires that you keep all tax documents for six years, starting at the end of the year to which the documents relate.

For example, your 2005 tax return, which you should have filed no later than April 30, 2006, along with any supporting documents such as receipts or T4 slips, must be kept until at least the end of 2011. The exception here is a return filed after the customary April 30 deadline— it and any related documents must be kept for six years after being filed.

As for old insurance policies, if a policy is no longer in force and no monies are being held under its terms (such as cash values), you can get rid of them at any time.

Receipts can be chucked once any warranties have expired, though you might want to hold on to them longer as proof of purchase. If, for example you were travelling to another country, you might need the original receipt to prove that your camera is actually yours.

Or, if the camera were stolen or destroyed and you want to claim the loss on your home insurance policy, the original receipt would help establish a value. It would be particularly useful if you had “replacement value” insurance coverage, as it would enable you to prove what type of camera it was and with which bells

and whistles so you could be assured of getting a replacement of the same quality with all the same features,

Of course, if the item in question is so old that it has little or no real value any more – an old computer from the 1980's or early 1990's for example – and you don't have a replacement value insurance on it, keeping the receipt isn't going to make much difference. You might want simply to make a list of such items, briefly noting details and cost, then throw away the receipts. Indeed, you should probably make a list of all your property anyway, for insurance purposes.

Finally, you should keep certain documents relating to your home as long as you own the home. If, for example, you have had a septic tank installed, your home termite-proofed, or structural repairs or improvements done, you should keep the receipts until you sell the property, as they could add significantly to the selling price.

And if the property isn't your primary residence, there could be a capital gains tax liability when you sell, in which case receipts relating to improvements and additions could help establish a higher “cost base” and reduce the tax liability.

*Taken from Olev Edur, Good Times, Feb. 2007*

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## DIABETES BREAKTHROUGHS

Millions of Canadians and Americans with type 2 diabetes don't have their blood sugar under control, putting them at high risk of heart disease and more. But there's good news! It's now easier than ever to keep sugar levels on an even keel.

● **Sprinkling on the Cinnamon.** Getting enough of this spice every day can lower glucose levels as much as 29% a recent USDA study revealed. Cinnamon helps insulin transport glucose to the blood stream and also aids in the metabolism of sugar.

Recommended dose: ½ tsp. Stirred into your coffee, orange juice or oatmeal – or a stick added to your tea – twice a day. Or take three 250 mg. capsules daily of

water-soluble cinnamon extract (available in drugstores).

● **Avoid sneaky sugars.** Desserts and sodas aren't the only troublemaker! Some starchy or processed foods can cause your blood sugar to soar too. Common culprits include sweet corn, potatoes, cereals, grapes bananas and deli meats.

● **Beware of Stress.** Stress stimulates adrenaline and cortisol production, which raises blood sugar and inhibits insulin. Relaxing strategies such as yoga are shown to lower blood sugar for people with Type 2 diabetes.

*Taken from Leigh Farr, Woman's World, Apr. 2007*

## COMING EVENTS

1. **Garden Plant Swap**  
Contact - Anita Blair  
Date - April 23  
Time - 1:30 pm  
Place - Across the car park, opposite Student Residence
2. **Stratford - Oklahoma**  
Date - May 3, 2007  
Contact - To reserve seats contact Kathleen Warren (519)258-5404
3. **Annual General Meeting**  
Date - May 9, 2007  
Meeting - 3:00 pm  
Barbeque - 4:00 pm  
Place - Student Residence Bldg.  
Donation - \$2:00
4. **College and University Retirees Association of Canada (CURAC)**  
Date - May 23, 24 & 25  
For details turn to Page 3
5. **Bus Tour - The Trail of Tecumseh - War of 1812**  
Date - June 27, 2007  
Further details turn to Page 12

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## ***FACTS WORTH KNOWING***

*The Amazon rainforest produces more than 20% the world's oxygen supply . The Amazon River pushes so much water into the Atlantic Ocean that, more then one hundred miles at sea off the mouth of the river, one can dip fresh water out of the ocean. The volume of water in the Amazon river is greater than the next eight largest rivers in the world combined and three times the flow of all rivers in the United States.*

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*New York City*

*The term "The Big Apple" - was coined by touring jazz musicians of the 1930's who used the slang expression "apple" for any town or city. Therefore, to play New York City is to play the big time -The Big Apple. There are more Irish in New York City than in Dublin, Ireland; more Italians in New York City than in Rome, Italy; and more Jews in New York City than in Tel Aviv, Israel.*

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*Canada has more lakes than the rest of the world combined. Canada is an Indian word meaning "Big Village"*