



**ST. CLAIR
COLLEGE
RETIREES'
ASSOCIATION**

NEWSLETTER

SUMMER 2005

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PRESIDENT'S REPORT



It was an event-filled year!

In addition to the usual staple of activities: Fall BBQ, winery/brewery tour, Christmas parties, international trip, Stratford outing and Annual Meeting, we also had a seminar on travel insurance, a Hobby Show which has spawned a woodcarving group and a dedicated group of bridge players and the creation of the Archive Committee which provided a wonderful display of the development of the College's facilities at the year-end staff appreciation day. A Windsor luncheon series was also initiated; look for the insert in this newsletter.

And that was just in Windsor! The very active Thames group organized another RM Classic Car outing, a visit to a Black History Museum, a very informative tour of Walpole Island, and a visit to the restored Capitol Theatre, in

addition to maintaining their long-standing luncheon series.

2005/2006 promises to be just as busy. The Fall BBQ will be held at the College Residence and will be a true BBQ with the Executive purchasing and cooking up the food. This year's international trip will be to Varadero Beach, Cuba. And we are excited to see Windsor's own Colm Feore in Oliver at Stratford.

However, in terms of retiree business, 2005 was most significant in that it saw St. Clair and OCRA lobby efforts result in the creation of an alternative health benefits plan for retirees. These plans, while allowing retirees to maintain their current level of coverage, also provide less costly yet adequate coverage for those who find the premiums difficult to maintain on a fixed income. It took a while but we feel the plans are well conceived and meet our objectives. Many thanks to OCRA, OPSEU and to the local retirees who worked hard to see this through.

We were also pleased to have been able to provide an additional option to our retirees. The Retired Teachers of Ontario (RTO), met with over 30 retirees to offer their plan to retired College staff. RTO is a very large professional provincial group which offers a very competitive plan administered by Johnson Insurance.

Finally, we are indebted to our local Human Resources staff who worked with the retirees to effect the transition from the existing plan to the newly developed one. They provided numerous information sessions to kick-start the process. Please note: if you are over 65 you must be in communication with them to transfer to one of the new plans. Failure to do so could result in an interruption in service.

Please check the calendar of events in this newsletter so you don't miss out on any of the fun. We look forward to seeing you at the Fall BBQ.

Pat Hallahan, President

Island, and a visit to the restored Capitol Theatre, in

CHATHAM CAPITOL THEATRE TOUR

On Wednesday, April 27, 2005, a group of 25 attended the Chatham Capitol Theatre Tour. The rejuvenation and reconstruction has been ongoing for the past 5 years at a cost of over \$7m. The total project cost is estimated to be over \$10m. The completed Chatham Capitol Theatre will be a highly attractive, technologically advanced, 1200 seat theatre with the capacity to host world standard performances. www.chathamcapitoltheatre.com

The following review was submitted by theatre enthusiast, Nino Marion who attended the tour.

Chatham is well on its way to having the most beautiful theatre in southwestern Ontario. The old (circa 1920's) Capitol is being expanded and restored to its original style. It is only half completed but one can see from the completed sections that it will be like no other theatre around.

The ceiling and reception areas are completed. The walls, columns and balcony front are almost finished. To say it dazzles with colour is not an overstatement. But this is not an ordinary paint job. The columns and

cornices are marbled; the walls are stencilled with large ornate patterns; three dimensional illusions are everywhere and the gold rim appears to have an additive in the paint that makes it sparkle. I would say that it will be of the same quality as the Pantages Theatre in Toronto.

The added two reception areas - one on each floor. You won't have to go up or down stairs to get a drink during intermission. Besides, they've installed an elevator so you can avoid the stairs altogether. Our tour guide pointed out that the women's washroom was made especially large and they predict it will eliminate the traditional intermission line up. A second floor outdoor patio has been added. You'll be able to see the classic theatre marquee and canopy from there, flashing out the name CAPITOL. It is planned to open in Spring 2006, depending on how the fundraising progresses. A St. Clair outing to the completed theatre would give us the double treat of appreciating the theatre and watching a show.

Submitted by Jay Ertel



Q. When is a retiree's bedtime?

A. Three hours after he falls asleep on the couch.

Q. Why don't retirees mind being called Seniors?

A. The term comes with a 10% discount.

WALPOLE ISLAND AND HERITAGE CENTRE TOUR

On Wednesday, June 8, 2005 a group of 18 attended this Walpole Island First Nation visit and tour. We began with an excellent presentation given by David White, Director, Walpole Island Heritage Centre on the history and economy of Walpole Island as well as an overview of the projects undertaken by the Centre. David is a WOIT Chemical Engineering Technology graduate who has also completed a degree in Anthropology.

David explained that Aboriginal research shows that his people have inhabited this land since the beginning of time. In the 1600's, explorers described the land as vacant which has been disputed by the Aboriginal research. The population at one time was decimated from 3500 to 35 by disease. Today, the population is approximately 4000 with 2500 residing on Walpole Island. The Council of Three Fires brings together the Potawatomi-Ojibway-Ottawa who have historical

expertise in building the fire-writing-trade. The lands of Chatham-Kent and Windsor-Essex go back to the Treaty of 1790 with sales ranging from 1/4 of 1 cent/acre to \$1-\$2/acre.

Following a Native lunch of venison, wild duck, fish and wild rice, David guided the group on a tour of the island which included a beautiful Carolinian forest, tall prairie grass areas with Sweat Grass and Native sites. We saw the war memorial which has Tecumseh's bones. Walpole Island has 12% of Canada's endangered species which are documented in a Heritage Centre publication.

The mission of the Heritage Centre is to preserve, interpret and promote the natural and cultural heritage of the Walpole Island First Nation community. The Heritage Centre is open to the public year round. Several exhibits illustrating the rich heritage of Walpole Island are mounted for display and are rotated regularly.



COMING EVENTS

- 1) **Stratford**
A Fall outing to see “**Into the Woods**” on Friday, September 23, 2005.
Leave parking lot at Glenwood United Church
Cost is \$108
Contact Kathleen Warren at Allison’s Travel 254-5404

- 2) **Frankenmuth**
Bus trip to Frankenmuth and Bronners with lunch at Zender’s
Date is October 19, 2005
Cost is \$70 Canadian with full payment at booking deadline of September 26, 2005.
Contact Kathleen Warren at 254-5404. Minimum 25 passengers.
Must have proof of citizenship and health insurance.

- 3) **Shipshewana**
Bus transportation only.
Cost \$60 Canadian.
This trip will be sometime in the Spring.
A minimum of 30 passengers is required.

- 4) **International Trip to Varadero Beach Cuba**
Date is the week of January 20, 2006, with a direct flight from Windsor Airport
Cost \$1,418.70 per person
Staying at the all inclusive **Riu Turquesa a 4* Hotel**
Deposit of \$150 per person required by October 3, 2005 at the latest.
A group of ten has already paid a deposit. As a result, free advance seating, two free drinks and a free headset is available. To ensure we will all be at the same hotel, it is advised that you put down a deposit ASAP. For more information and to arrange a deposit, contact, Kathleen Warren at Allison’s Travel
Balance due December 6, 2005
Contact Kathleen Warren at 254-5404

- 5) Early word has it that the 2006 featured musical at Stratford will be **Oliver**, starring Colm Feore.
Stay tuned for further information regarding an exact date.

- 6) **BBQ** to be held at St. Clair’s Residence
Date - Wednesday, August 31, 2005
Time - 2:30 - 3:30 pm
Membership Fee - at Door - \$2.00
Looking forward to seeing many of you.

- 7) **Colio Winery Tour**
Date - Wednesday, October 5, 2005 for 11:00 am
Meeting at Colio Winery in Harrow for 11:00 am
For car pool - meet at the college across from the Student Residence Parking Lot for 10:30 am

YOUR HELP IS NEEDED IMPROVE THE READING SKILLS OF A CHILD

The Windsor Public Library has asked us to promote the need for volunteers to assist children from 6 to 10 years of age to improve their reading skills. As a **BOOK BUDDY** you will meet with your buddy for a minimum of one hour per week. You will be responsible for: choosing interesting reading materials; planning fun educational activities; increasing confidence and motivation to read; and, attending a 40 minute orientation session.

For more information on becoming a volunteer contact:
Book Buddy Coordinator
Windsor Public Library
Children's Services Office
255-6770 ext. 4453



IN MEMORIAM

Kent Billinghamurst

Sue Byron's husband Ross

Alice Bonin's mother

Nancy Dupuis's husband Danny

Shirley Dzudz's mother Helen

Betty Micheau's husband

Syd Nishizaki's mother Yuriko

Mary Power's husband Ron Davy

LUNCHEON SERIES

Retired Teachers of Ontario

The third in a series of luncheons was held at Applebee's Restaurant at Crossings, on Wednesday June 15, 2005. About thirty St. Clair Retirees were there to hear about the advantages of membership in RTO/ERO and the RTO benefits insurance plan.

We learned that any former educator is eligible for associate membership in RTO/ERO upon payment of a \$43.00 fee, and an associate member is then able to participate in the RTO benefits plan.

The RTO benefits plan is "owned" by RTO/ERO which, in turn, hires Johnson Inc. to serve as consultant, administrator and claims payor for RTO's Health Plans.

Highlights of the RTO/ERO plan:

Semi- Private Hospital: single: \$16.43 Couple: \$32.82 Family: \$38.56
Dental: single \$40.55 Couple: \$79.96 Family: \$99.71

Note the following:

- a) as above, the drug maximum is \$1800; Sun Life has no caps; RTO staff indicate that only 1% exceed the annual maximum
- b) Paramedic Services: \$700 max; (80% reimbursement for most services)
- c) Vision Care; \$225 max in any two consecutive years
- d) Dental: minor restorative: \$700 for crowns; \$700 for fixed bridges and partial dentures (50% reimbursement for the latter)
- e) Private Duty Nursing \$1500
- e) RTO plan also includes Travel Medical Coverage; this can be a significant savings

In summary, we learned that the annual premiums for the RTO/ERO plan are considerably less than for the Sun Life plan, but the coverage is much more limited, with lower maximums in most areas. However, the RTO plan has much better out-of-country health coverage and trip cancellation insurance which is included at no extra charge.

Those in attendance received a comprehensive package of material describing the plan in greater detail. This is available by contacting Johnson Inc. at 1-416-920-7248 or 1-877-406-9007. You may also get information at www.johnson.ca.

For information on RTO/ERO membership, call 1-800-361-9888 or visit www.rto-ero.org.

We appreciate the efforts of both Jim Chambers and Gary Docherty in making the arrangements for this luncheon.

NOTE: The information presented in this article is for your information only. Consult RTO/ERO for accurate details.

FROSH ORIENTATION

Roger Faubert is asking for retiree help in "meeting and greeting" new students and their parents on Orientation Days August 29 to September 1. It would be for about 1 hour and would simply require giving directions and helping them find the location where they should be.

He has only had one response to his request. If you can help, or if you can encourage any other retiree to help, contact Roger.

H.J. HEINZ PREFERRED CUSTOMER PROGRAM



Once again this year St. Clair College Retirees have been included with the college staff in the H. J. Heinz Preferred Customer plan. This plan allows retirees to purchase, from the H.J. Heinz staff outlet in Leamington, many Heinz products at much-reduced prices. You **MUST** have documentation verifying that you are a St. Clair College retiree. An ID card is available by contacting Anita Blair at ablair@sympatico.ca or at 776-6747. There were dates in March-April which were not released in time for this issue. The Fall dates are:

October 11, 12, 15 (Store Closed Mon., Oct. 10 - Thanksgiving)
October 17, 18, 19, 22
October 24, 25, 26, 29
October 31, November 1, 2, 5, 2005

You are 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). The store hours are 9:00 am - 4:45 pm (Monday thru Wednesday) 8:00 am - 11:45 am (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 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 BE DEBIT CARD ONLY**



Proof of retiree membership must be provided in the form of an I.D. Card

SWING DANCE WORKSHOPS

St. Clair College announcing the upcoming Swing



Dance Workshops for the fall. If you ever wanted to learn how to dance, now is the time. St. Clair College will be hosting a 10 week workshop beginning September 20th, Registration August 8, Tuesday nights from 7:00 - 9:00 p.m.
Price \$160 +GST per student.

MacKenzie Hall will be hosting a six week Swing

Dance Workshop beginning October 6th, Thursday nights 7:00 - 8:30 p.m.

For complete details on how to register please click on www.gman.isonfire.com or call 255-7600

Price \$45.00 per hour, per couple.

Bookings for **Private Lessons** are currently being accepted for an hour time slot for Sunday afternoons 1:00 - 5:00 p.m. and Monday nights 6:00 - 9:00 p.m. beginning the first full week of September. For further information, please call 519-974-5997 and ask for Glen or Sue Bacarro.

DREAMING OF EARLY RETIREMENT?

The problem is, traditional retirement advice throws up a curve ball that's guaranteed to ruin your dreams. You'll end up working more, spending more, and investing more. The only ones you're enriching are people in the financial services industry as you try to save that million you're told you need. It seems pretty hopeless. Here are 7 common retirement myths from a new contrarian's guide to early retirement, **Why swim with the sharks?** Navigating around these myths is essential to your early retirement. The book shows how the average middle class baby boomer can retire and start enjoying life 10 years sooner than they think.

Myth #1: You'll need 70% of your pre-retirement income.

With no debts, no RRSP contributions, and seniors' discounts, you can live well on 40% of your working income.

Myth #2: You'll need \$1 million or more.

You don't need nearly that much. The average person can easily save enough even if they start investing in middle age and only earn 4% returns. Pursuing the million dollar savings goal through risky investments could leave you with less than investing conservatively.

Myth #3: You must leave an inheritance.

Die broke, dip into your principal, and help your kids out while you're alive.

Myth #4: Don't count on public pensions.

The most recent review of the Canada Pension Plan (CPP) shows it will remain solvent until at least 2075. Politics will preserve Old Age Security benefits (OAS).

Myth #5: Public benefits are small.

A single person who retires at age 65 is eligible to receive up to \$1,300 a month in CPP and OAS benefits.

Myth #6: You'll live until 90.

The average age for men is 77 and 82 for women. Most people can expect to spend a decade or so in less than full health.

Myth #7: Retirement planning is complicated and you need an expert.

Financial planners ignore costs and concentrate on complicated investment strategies to maximize wealth. This is the hard way to do things. Tighten your belt instead and simplify your lifestyle and you can retire years sooner than you think.

Excerpted from *Why swim with the sharks?*

An unconventional guide to early retirement

*2005 Diana Salomas & Henry Dembicki.

START THINKING ABOUT OUR CHRISTMAS PARTY

DATE: Wednesday, December 7, 2005

PLACE: The Other Place Catering on Walker Road

RM CLASSIC CARS TOUR

Wednesday, October 26, 2005

Chatham, ON

RM Classic Cars, based in Blenheim, is the world's largest volume dealer in classic and collector cars. They typically have \$10 m inventory of investment grade vehicles catering to collectors of pre-war classic and important post-war sports cars. **The cars on display change regularly so the 2005 tour will be completely different from previous years.**

Website: www.rmauctions.com

Itinerary

8:45 AM Car Pool – Lot T, St. Clair College

9:00 AM Departure for Chatham

10:00 AM RM Classic Cars Tour (approx. 1 ½ h)

- 401 East from Windsor to Chatham
- Exit at 2nd Chatham Exit (Hwy. 40)
- Turn right (south) towards Blenheim
- Travel several hundred metres to Classic Car Drive
- Turn left at RM Classic Cars entrance

12:00 PM Lunch with Thames Retirees Group

T-Bones Grill House, 953 Charing Cross Rd., Chatham

1:30 PM Return to Windsor

Cost: \$4.25 ea. for tour plus lunch at own expense



We need to know the number to make lunch and tour reservations. Please confirm with:

John Charlesworth tel. (519) 966-3168 e-mail: daturrah@hotmail.com

or

Eunice Robinson tel. (519) 351-3670 e-mail: robsan@mnsi.net

*Always remember to forget the troubles that pass your way;
BUT NEVER forget the blessings that come each day.*

STAFF APPRECIATION BRUNCH

The St. Clair College Staff Appreciation Brunch took place at the College on Friday, May 27, 2005. We appreciate Dr. Strasser inviting the retirees to this event. Since 1999, we have taken the opportunity to conduct the Memorial Dedication for full time College employees and former employees, now retired, who have passed away. This year the following people were memorialized:

Hazel Braun

Leon Farrah

Kurt Moser

Michel Harrick

Stanley Marchini

Arthur Kestell

Dewey Grant

Kent Billinghamurst

We thanked and recognized Roy Bottoset, Professor, Woodworking and Tom Stokes, Facilities Manager, Thames Campus by presenting Certificates of Appreciation for helping us redo our St.Clair College Memorial Plaques. The Plaques are located in the hall outside Chez Talbot at the Windsor Campus and in the Thames Campus lobby.

CALLING ALL CARDPLAYERS

The card club is up to thirteen folks, although not all have been able to get together for every session. Currently we have only attracted Bridge players, but euchre and cribbage (or any game) would be welcome to join us for afternoons of fun and socializing. Don't worry if you are a beginner – so are we!

We have been getting together on the first Tuesday of each month and are talking about the possibility of playing on the first and third Tuesday during the

Winter months. We meet at 1:30 pm and play until 4:00 pm. We started playing at various homes until the numbers grew. We have arranged to use the Multi Purpose Room at the college and are looking at another external location for the Winter.

If you might enjoy getting together with this group, contact Dan Loncke at 948-2906 or at danloncke@yahoo.ca or Jim Chambers. 966-6864 or at jcipperwash@msn.com

WHITTLING / WOODCARVING

Have you ever wondered if you could produce a passable woodcarving? Do you enjoy whittling? Looking for some friendly advice and help? What materials should I use? What tools do I need? Where do I get patterns and how do I get started? Join our small group of novice woodcarvers to get

the answers. We meet in Room 45J on Friday mornings to work on our projects together and to provide support and help to each other. For more information and dates, contact Jim Chambers at 966-6864 or at jcipperwash@msn.com

GREAT TRUTHS ABOUT GROWING OLD

Growing up is mandatory: growing old is optional

When you fall down, you wonder what else you can do while you're down there.

It's frustrating when you know all the answers but nobody bothers to ask you the questions.

RETIRES CLAIMS

It has come to our attention that Sun Life has made an error in processing our claims. Apparently all retiree claims (early and post 65) are being denied. If you are one of the unfortunate beings caught in this mess don't panic. If you have received notice that your claim was denied due to "the charge was incurred after the benefit was terminated" or a similar notice, please send me the claim number and I can have it re-processed. If Sun Life has returned

your receipts then you will have it reprocessed. If Sun Life has returned your receipts then you will have to resubmit the claim, but let me know the claim number so we can ensure that Sun Life corrects the data before you resubmit.

We have the Council and the consultants working with Sun Life to resolve the issue as quickly as possible.

Submitted by Diane Easterby

TOP GUN!!



George Tronlanko has been inducted into the Trap Shooting Hall of Fame in Hamilton. The St. Clair College retiree has won two Canadian Championships, 31 provincial and zone championships and 40 other

provincial and state championships in his 38 years of shooting. He also made the senior all-star trap shooting team for the second year in a row this year.

Congratulations George, from all of your St. Clair friends!!

FACTS ABOUT WINDSOR I'LL BET YOU DIDN'T KNOW!!

Those child-resistant, push-'n-turn caps come courtesy of Windsor doctor Henri Breault and pharmacist Bill Wilkinson whose invention is now accepted worldwide by the pharmaceutical industry.

Windsor had the first mile of concrete pavement in North America, built in 1920.

Until the multi-gazillion-dollar Chunnel between Britain and France opened, the Detroit/Windsor tunnel was the only underwater international vehicle tunnel in the world.

We are a kinder, gentler people than anywhere else

in Canada. Windsor was the birthplace of the predecessor to the United Way charity organization and for 26 consecutive years, the city has been more generous in donations per capita than any other city in the country (it's all those warm, fuzzy auto workers).

We have one of the lowest cable television penetrations in Canada. Barely 50 percent of the homes have cable. Among stations in Ontario, Detroit, Toledo and Cleveland, you can pick up more television with just a good old-fashioned antenna than just about anywhere, including New York or Los Angeles.

St. Clair Retiree's Barbeque



You Are Invited

Date: Wednesday, August 31st

Place: St. Clair's Student Residence

Time: 2:30 to 3:30 pm

**Here is an opportunity to meet and greet
your friends and colleagues.**

Membership Fee - \$2.00 collected at door

Parking: across from the Student Residence

