



**ST. CLAIR
COLLEGE
RETIREES'
ASSOCIATION**

NEWSLETTER

FEBRUARY - 2008

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PRESIDENT'S REPORT

Our 2007 Fall and Christmas Social Programs were very successful again this year. The largest retiree groups to date attended the Thames and Windsor Christmas Parties. We thank John Charlesworth, Carol Pratt, Elizabeth Barr and Eunice Robinson for organizing these events. Fred Sorrell, Vice President of College Advancement and Lynn McGeachy-Schultz, Director of College Advancement for Thames Campus joined us for the parties. This was our first Christmas Party at the St. Clair Centre for the Arts. SCCRA plans to support the performances and program activities at the Centre. Dr. Strasser has asked us for ideas for the Centre so we welcome your ongoing feedback. Please pass on your suggestions to any member of the Executive. We appreciated Dr. Strasser including the retirees for the St. Clair College Christmas Brunch. Dr. Strasser and the College provide strong support for the retirees in addition to the annual generous initiative of matching our St. Clair membership fees. As of this date we have 225 paid members. The membership fees drive is still underway and we thank you for your generous support. The Executive is pleased to have two new members, Lori Caba as Recording Secretary and Gary MacLeod as Social Convener. We were saddened with the recent passing of Heather and we miss her. We thank Carol Pratt for taking on Goodwill in addition to her Social Convener role.

Spring is now in the air as members return from their warm winter vacations. A big thank you again to Bill Totten for orchestrating our Mayan Riviera trip to Playa Del Carmen. We had a terrific time. In reviewing the **Upcoming Events** retirees are reminded to purchase their Stratford tickets right away since this annual theatre event is always a sellout.

- Bridge Club (April 01, 15, 29)
- Stratford – The Music Man (May 12)
- AGM (May 7)
- Retirement Planning Workshop – Paul Owens (May 28)
- Thames Luncheons (Mar. 26, April 30, May 28)

We have a great time and we look forward to having you join us.

As an update on **Retiree Business**, the Health Benefits Presentations and the Retirement Planning Service remain high priorities for retirees as presenters on Extended Health Care continue to encourage retirees to retain their Health Benefits Coverage such as with the CAAT Retirees Group Insurance Plan. Investigating alternative Benefits options and addressing questions on our Pension Plan remain as high priorities. Members of the Executive, Anita Blair, Gary Docherty, Pat Hallahan, Bill Totten and I attended the OCRA and CURAC presentations made to the Expert Commission on Pensions in November when the Commission was in Windsor. We had a follow-up meeting that day with the OCRA presenters, Linda Choptiany, President and Joan Cunningham, Director to discuss the future directions of OCRA. SCCRA had forwarded written submissions to OCRA in the fall to help guide the future directions of OCRA. SCCRA continues to support OCRA. Further retiree participation is needed with the Archive Project (contact Bill Totten) and the Retiree Tutoring Service (contact Irene Stewart). In closing, we welcome your advice and feedback on all activities and look forward to having you join us for our Spring Activities.

We wish you all the best in your retirement and for 2008.

Jay Ertel, President

NEW STUDENT RESIDENCE TO BE BUILT ON CAMPUS

December 3, 2007: Chatham, ON ~ St. Clair College, in partnership with Residential Development Corp., announced today that it is breaking ground for a new student residence to be located on campus at the corner of Bear Line Road and Grand Avenue.

This is an exciting project for St. Clair College as it is another step in the strategic directions of the College to expand services for students.

“Our vision for the Chatham campus is to see significant growth in the next three to five years,” says President Dr. John Strasser. “One of the pieces for this growth is the construction of a student residence which will allow us to attract students from outside of the Chatham-Kent market.”

The first residence pod will consist of 12 units and will accommodate 48 students. It will offer the latest amenities including living room/dining area, kitchen, two bathrooms and in-suite laundry facilities.

The project will be built and managed by Residential Development Corp. (RDC), London, Ontario. Dr. Strasser is pleased with the partnership with RDC. “This company has considerable experience with these types of projects. Their support has been instrumental in helping us move forward with a new student residence.”

The residence is slated to be open for the Fall 2008.

For more information please contact:

Lynn McGeachy Schultz
Director, College Advancement
519-354-9714 Ext. 3223

or

Ann Heatherington, Director of Marketing
519-972-2775
519-819-2066 (mobile)

St. Clair College 1001 Grand Avenue West, Chatham, ON N7M 5W4



CAAT RETIREES GROUP INSURANCE PLAN PREMIUMS FOR 2008 (SUN LIFE)

Retirees who subscribe to the CAAT Retirees Extended Health Plan 1, Plan 2 and Plan 3 are about to learn that their premiums are increasing by 22.4%, 2% and 16.3% respectively, effective February 1, 2008. This is shocking, and warrants an explanation.

It is important to realize that our group insurance premiums are based SOLELY upon the claims and expenses attributed to our plan by participating retirees during the preceding year. Sun Life is paid a modest service fee of 3.9% for administering the plan on our behalf, and this fee has not increased.

Why did our premiums increase so much?

- Claims against the plan by retirees increased 34% in the first 8 months of the year;
- Participation in the plan only increased by 17% (therefore claims are increasing faster than the ability to pay);
- Inflation on medical expenses, drugs in particular, are increasing, ranging from 15% to 18% per year.

How can we help to reduce the magnitude of claims to keep premiums as low as possible?

- If you are age 65 or older, make certain that you are registered with OHIP after retirement. This seems obvious, but apparently there are those who feel that

they are paying premiums to Sun Life, so “Let them pay my bills”. Make your claims against OHIP FIRST!

- Reduce the Plan’s administrative costs by collecting claims and submitting them in ‘lump sums’.
- Use the Ontario Drug Benefit Plan FIRST! Then, submit any rejected claims to Sun Life only after receiving rejection from the ODBP.
- Always take out separate travel insurance and claim from that plan first. Sun Life covers only a restricted amount of out-of-country claims.
- Arrange to receive your reimbursement cheque by electronic transfer, if possible.

If you are enrolled in the Extended Health Care Plan 1 which has limited out-of-country coverage, always take out separate travel insurance and claim from that plan first.

As individuals we CAN HAVE AN IMPACT on our group insurance plan premiums if we follow these suggestions. Keep in mind that premiums for our retiree benefit plan are a direct result of the claims we make.

Submitted by Bill Totten

PENSIONS AND BENEFITS

The College contact for all retiree questions on pensions and benefits is

Duncan Almond
Benefits Officer, Human Resources,
St. Clair College of Applied Arts and Technology,
2000 Talbot Rd., Windsor, On., N9A 6S4
519-972-2727 Ext 4687
dalmond@stclaircollege.ca

Web sites to know

- www.caatpensions.on.ca - For answers on pensions
- www.thecouncil.on.ca - For information on the three plans and costs and coverage
- www.sunlife.ca/member - For information on your own benefit claims

Submitted by Anita Blair

IN MEMORIAM

Heather Milne-Dube



Bill Geraedts

Alan Capper

Joanne & John Chiarcos's father - James Victor Rigby

Lezlie Graham's husband - Peter

Bill Jone's wife - Shirley

Larry Kirk's wife - Cheryl

Barry June's brother - Stephen

George Rapaich's mother - Dusanka

Dan & Kathy Tellier's mother - Leona Tellier

Gary Simms brother of Lea Simms & Brother-in-law of Ken Garber

Naz Binck's father

Del Zangari's sister - Lena

Casper Vandersluy's mother

Past Board Members

George Lacy

David McWilliams

May they rest in peace!

THE NOVEMBER CHILLER EXPRESS BUS TOUR

On Wednesday, November 28, 2007 our Ghost Bus Tour group of 45 joined Ghosts of Chatham-Kent author Sheila Gibbs and local historian Jim Gilbert for an exciting exploration of the ghostly past in old Chatham and along the River Road Dover and Raleigh, Ontario. The tour began in old Chatham, one of the city's most haunted areas near Tecumseh Park. As Sheila told about a dozen ghost stories in this area and pointed out the historical residential sites she said these restless spirits often have left unfinished business in this world and may appear when major structural changes have been made in a home which they do not approve. The tour then continued to the River Road Raleigh, Prairie Siding Bridge and River Road Dover. Historically, the river was very active in daily life for transportation, commerce and the transfer of goods. Several ghost stories were told during our visit to the historic and picturesque St. Thomas Anglican Church which was built in 1875. The sudden winter blizzard that led to the tragedy of the two daughters Ann and Mary Smith took place on January 22, 1798. Ann who lost her legs due to severe frost bite lived a long life and ran the family farm on this site when General Harrison did not pillage this family during the War of 1812 due to Ann's condition and her strong will to say no. Our excursion into the darker side ended with an excellent lunch at the Central Tavern in PainCourt

complete with the top notch entertainment of two talented French Canadian Musicians.

During the tour Sheila Gibbs gave us the heads-up on **The Top Ten Ways to Determine if Your House is Haunted!**

10. A rocking chair rocks on its own with nobody there.
9. Things go missing and then suddenly reappear.
8. If you have children, one may have an invisible friend.
7. You feel like you are being watched.
6. There is a feeling of coolness and unease in the house.
5. You are seeing fleeting images out of the corner of your eye.
4. There are loud sounds in the night sometimes banging and sometimes music.
3. There are electrical disturbances such as the doorbell ringing and nobody there.
2. Lights turn themselves on and off.

You Hear the Sound of Footsteps.

Submitted by Jay Ertel



Hanno & Joyce Barten, Pat McMahon, Gary & Alice MacLeod, Tom McMahon

MOST SUCCESSFUL WINDSOR CHRISTMAS PARTY YET!

In the late Spring, 2007, St. Clair College took ownership of the former Cleary Auditorium and Convention Centre in a deal with the City of Windsor. With the change, the name of the facility changed to The St. Clair Centre for the Arts. The college is now handling all activity, including all food preparation and catering.

With the opening of the St. Clair Centre for Arts the St. Clair College Retirees' Association felt that it would be appropriate to show our support by moving the Annual Windsor Christmas party to the new (St. Clair College) centre. This was not an easy decision because we had been so well-treated at The Other Place Catering for the past several years. However, the move was made easier by the fact that, with 106 attending the 2006 party, we were nearing capacity at The Other Place.

On December 5, 2007 there were 145 retirees, partners and friends attending the annual event in the Canadian Room, with its superb view of the Detroit River and the

impressive Detroit Skyline. Among those attending was Agnes Burrridge who, at 95 years of age and 30 years retired, was our oldest retiree in attendance. There was ample opportunity for renewing acquaintances before dinner. Jay Ertel welcomed everyone and Pat Hallahan brought a thoughtful and appropriate 'moment of reflection'. Linda Menard-Watt, a Past Board Chair, Past Member of the Foundation Board and now active with the Canadian Manufacturers Hall of Fame, joined the retirees for the party and was recognized. The full turkey dinner we enjoyed will go a long way toward the enhancement of the reputation of the Centre for fine food service. Dan and Mary Loncke were acknowledged following dinner for their contribution in organizing the Bridge Club and the Trivial Tuesday event. In the absence of President Strasser due to illness Fred Sorrell brought greetings on behalf of the college. We want to thank John Charlesworth for all of his work in organizing the Christmas Party.

"CHRISTMAS PARTY EVALUATION"

Based upon comments received and the excellent attendance it is quite probable that we will consider holding the Christmas Party at the St. Clair Centre for the Arts next year. However, we have received both positive and negative comments regarding the Christmas Party and the change in location. If you have comments, positive or negative, please pass them on to any member of the

Executive, or leave a message on the Retiree Voice mail at 519 972-2727, ext 4439. A small group is investigating the issues and will be meeting with the management of the St. Clair Centre for the Arts.

Submitted by Bill Totten



Lori Caba & Agnes Burrridge (one of the oldest retirees)



*Karla Ertel, Jay Ertel & representing John Strasser
Fred Sorrell*

WINDSOR CHRISTMAS PARTY (Continued)



Waiter, John Charlesworth, Bill Jones



Jill Morgan, Maxine Wilder, Becky Queen, Elizabeth Barr, JoAn Dale



Ken Cosford, Shirley Dzudz, Roland Deschamps



Elaine Womack, Linda Menard-Watt, John Charlesworth, Anita Blair



Del Zangari, Marge Preston, Mary Ann Dafoe, Florence Grondin, Marg Heinz, Blanche Fedoruk



Penny Bain, Ann Campesa, Lu Surgent

CHRISTMAS PARTY (*Continued*)



*Wendy Erwin, Nancy Stammler, Horst & Mary Meysick,
Bill Stammler, Gary & Liz Docherty*



Joanne & Bob Woods



Jim & Eunice Robinson, Karla & Jay Ertel



Len & Bernice Jobin



Dan & Mary Loncke, Jay Ertel

YOUR SMARTEST CROSS-BORDER-SHOPPING BUY?

TRAVEL MEDICAL INSURANCE

Done any cross-border gambling lately? Forget casinos. When you zip across the border to do some shopping, you're gambling unless you have travel emergency medical insurance.

Unless they enjoy risking financial ruin, most people have the good sense to get travel medical insurance when they vacation in the United States and other destinations. But it's easy to forget about coverage when you cross the border for a day or even a few hours.

You still need it, though while in the United States can be staggeringly expensive, even for matters that aren't life threatening. If you fell and broke your leg, figures supplied by RBC insurance show your bill could be as high as \$29,000 (US). If you had heart problems while away and needed a major procedure, the cost could be close to \$50,000.

Provincial health insurance plans are not even close to adequate for covering bills like these. Take it from the Ontario's Health Ministry website: "Many health services outside Canada cost much more than coverage by OHIP {Ontario Health Insurance Plan}."

People who are members of a group health plan whether it covers them for visits to the United States. If not, you need to buy your own travel health coverage. Fortunately, this type of insurance is widely available and often fairly cheap.

If you're a serial cross-border shopper, then the best move is to buy coverage that allows for multiple trips over the course of a 12-month period. Under Ontario Blue Cross's for multiple plan, a typical family of four could enjoy unlimited trips to the United States of 15 days or less for \$148. For the same family to make a single weekend trip, the cost would be \$40.

Travel insurance is obviously a solid little money maker because it's offered by a large number of companies, including large insurers like the Co-operators and Manulife, big bank insurance divisions and independents such as Group Medical Services and Blue Cross. Most players offer quotes on their websites, or you can get multiple quotes at the same time using websites like Kanetix.ca.

Kanetix showed quotes ranging from \$15 to \$66 for a single short trip for a family of four, and a single quote of \$163 for multitravel coverage. RBC Insurance quoted \$46 for a single trip and \$124 for basic multitravel coverage on its

own website, while the TD Insurance website quoted \$36 for a single trip and \$151 for multi-trip coverage that automatically includes trip-cancellation and trip interruption benefits. Coverage at extra cost. This may make sense for vacations but for quick cross-border shopping trips they're not worth the expense.

The quotes offered by Kanetix highlight the need to pay attention to more than the bottom line price of your coverage. For example one of the policies it displayed had a \$250 deductible. You could get a zero-deductible policy from the same company for just \$6 more, a worthwhile expenditure.

There are other points where policies differ, but it is questionable how important they are for quick trips into the United States when you may not even be staying the night. For example, the total value of coverage for health insurance policies may start at \$1-million to \$2-million dollars which should be sufficient, and rise to \$5-million. There may also be differing approaches to extras, such as whether accommodation costs and meals are covered for your spouse or travel companions while you're ill.

Travel insurance can often be arranged online-you fill out the application on your insurer's website, pay with a credit card and then print out a card with the information you need if you have to make a claim. You'll usually need to apply by telephone, and possibly pay higher premiums if you are in the area of 60 years old.

Online forms used for travel insurance rarely ask for anything more than the age of those travelling and the date and duration of the trip. Don't get the idea that your current health issues aren't a factor, though. If you read the fine print for travel medical policies, it will tell you that exclusions can be made in relation to medical conditions that existed before your trip and for some chronic illnesses.

With the loonie hanging in above parity with the US dollar, it's a sure bet that Canadians will be cross-border shopping and vacationing in force this winter. No matter when you're going, what part of the country you're visiting or how short your stay will be, travel medical insurance is a must.

Rob Carrick, Personal Finance, Globe and Mail

rcarrick@globeandmail.com

Provided by Gary Docherty

She's always late. In fact, her ancestors arrived on the "Juneflower."

THAMES CHRISTMAS PARTY

The Thames Christmas Party was held on Wednesday, December 12, 2007 at the Countryview Golf Club in Chatham. 40 people attended and enjoyed an excellent buffet dinner. Eunice Robinson and Elizabeth Barr were thanked for arranging the door prizes. People enjoyed their social time especially with presentations being made by Santas Eunice and Jim Robinson.

Lynn McGeachy-Schultz the new Director of College Development for Thames Campus gave an update on the Campus plans for programs and facilities and invited the retirees to join the College staff on December 21st for the President's Christmas Brunch in Windsor. Lynn reviewed the plans for the

new facilities. The Student Residence is to open in September '08 and the RFP for the Recreation and Wellness Complex is to go out in January '08 with a targeted opening date of 2010. Retirees were encouraged to provide comments and feedback on the projects and suggestions for contacts regarding donations.

Eunice Robinson and Elizabeth Barr were thanked for organizing another successful Christmas Party. Next year's Christmas Party will move to a luncheon time frame.

Additional pictures are posted on the College web site thanks to Brian Agar.

Submitted by Jay Ertel



The Yearly Santa - Jim Robinson



Lynn Wright, Mrs. Stetchysn, Carol McKenzie & Gord Crompton



Ray & Elvy Deline, Tom & Sandy McCarthur & Shirley Blakwill



Jim & Nancy Cameron

THAMES CHRISTMAS PARTY (Continued)



Bill & Ida Totten, Anita & Mancel Blair



*Gord Compton, Jim & Sheena Ladouceur,
Gary & Linda Grineage*



Jim & Eunice Robinson, Eris McIntosh



*Lynn McLeachy-Schultz, Dave Williams &
Pat & Elsi Hallahan*



Anita & Mancel Blair, Karla Ertel



Ron & Joyce Smith, Mrs. Barr, Elizabeth Barr

LETTER PROVIDED FOR YOUR INFORMATION

Provided by Jim Martin

9 Jan 08

All Retirees and Spouses

RE: **Partner Recognition Program/X Plan – Ford Motor Company**

We want to remind you that as a result of some excellent work initiated by Dan White during the launch of the Ford Centre for Excellence in Manufacturing, and subsequently followed-up by Human Resources, **St. Clair College achieved the designation of: “Partner Employer of the Ford Motor Company” in 2004.**

This Program provides a special vehicle discount to full-time employees, retirees, and their spouses ONLY. The purpose of the program is to reward Ford Motor Company’s Partner Company employees, introduce Ford Motor Company products to new customers, and recognize the loyalty of current owners. **The Program is still in operation.**

Retirees or their spouses wishing to take advantage of this opportunity need to generate a PIN number. To do this you should log on to www.fordpartner.com and enter the partner code **STCCO**. Once you are in the website, click on the “generate PIN” tab, enter your information and the system will supply you with a seven digit PIN. Take the PIN and proof that you worked for St. Clair College (by a pay stub, company I.D., T4, membership letter, membership card, etc.) with you to a dealership. Please note that this plan currently covers certain Ford, Jaguar, Land Rover, Lincoln, Mazda, and Volvo vehicles.

If you need any further information, please contact Duncan Almond, at St. Clair College 519-972-2727, ext. 4687.

RETIREES’ WEB SITE UPDATED

The Retirees’ web site at www.stclaircollege.ca has been updated and new material added. A section on Pensions and Benefits has been added with links to various web sites to answer retirees’ question on our pensions and our benefits. Retiree Tutoring is new as is a section outlining the Social Activities offered by the Retirees’ Association. The site is rich with pictures taken at the numerous social

events. Retiree Projects has been updated and the Calendar of Events, the past newsletters, the minutes of the Annual General Meetings, the By-Laws and the members of the Executive remain.

Thanks to Brian Agar for his care and dedication in maintaining the Retirees’ web site.

Submitted by Anita Blair

Truisms

Hard work pays off in the future. Laziness pays off now.

OK, so what's the speed of dark?

ST. CLAIR COLLEGE CHRISTMAS BRUNCH

Many retirees attended the President's Christmas Brunch in the Hangar joining the staff on December 21st for this annual festive social. We appreciate the ongoing support from Dr. Strasser and the College and being included on these occasions.

Dr. Strasser thanked the St. Clair College Retirees Association for making two symbolic donations at the brunch. Jay Ertel presented two cheques to support the Recreation and Wellness Projects in Chatham and

Windsor. Receiving the donations were Lynn McGeachy-Schultz and Susan Maxwell, Directors of College Advancement who are shown with the other members of the College Advancement Teams in Chatham and Windsor.

The SCCRA donated \$500.00 towards each project. These new facilities will be welcomed additions for the students at the College.

Submitted by Jay Ertel





IMPORTANT NEWS ABOUT YOUR TRAVEL BENEFIT

Worldwide Assistance changes name to Europ Assistance

Recently Worldwide Assistance Services, Inc., Sun Life Financial's emergency travel assistance provider, changed its name to Europ Assistance USA, Inc. Europ Assistance, which is the parent company of Worldwide Assistance, is one of the world's largest emergency travel assistance networks.

Just the name has changed

This name change will not affect services provided, and the phone numbers you call when you have an out-of-province medical emergency. These phone numbers are printed on your travel card (below).

The website address and e-mail address have been updated:

- The new website address is: www.europassistance-usa.com
- The new e-mail address is: ops@europassistance-usa.com

While the website address and e-mail address now reflect the Europ Assistance name, the old addresses are still in

operation. If you use an old address, you will simply be re-directed to the new website or mailbox.

Updating our communication materials

We are working closely with Europ Assistance to ensure all our communication materials are updated over time. That means you may see references to both Worldwide Assistance and Europ Assistance during the transition.

- Europ Assistance will be changing the name and logo on its forms, FAX cover sheets, cheques, etc. over the next several months.
- Your benefits booklet will be updated next time there are changes to the coverage under your plan.
- The Sun Life Financial Plan Member Services website will be updated early in 2008; however, you will be able to print off a new travel card by selecting a link on the home page.
- If you will be travelling soon, you can print, cut and complete this card to carry with you:

<div data-bbox="540 1289 742 1377"></div> <h3>Travel Card</h3> <p>Member's Name: _____</p> <p>Contract No.: _____</p> <p>Member's ID No.: _____</p> <p><small>Card is non transferable. Not valid if group benefits have terminated.</small></p>	<p>In an emergency, contact Europ Assistance immediately. (This is a requirement of your plan.) Physicians and hospitals can call to confirm benefits and arrange direct payment.</p> <p>Europ Assistance's operations centre in Washington, D.C. is open 24 hours a day.</p> <p>In the USA and Canada, call: 1-800-511-4610 In Mexico, call: 001-800-368-7878 Elsewhere, call * 202-296-7493 (call collect if available) Fax: * 202-331-1528 E-mail: ops@europassistance-usa.com</p> <p><small>* Add the long distance code to contact the USA.</small></p> <div data-bbox="1271 1566 1406 1646"></div>
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Questions

If you have any questions, please contact your benefits administrator or call our Group Benefits Customer Care Centre. You can talk to one of our representatives between 8 a.m. and 8 p.m. (ET), Monday to Friday, excluding holidays at 1-800-361-6212.

TRAVEL INSURANCE NOTICE from Duncan Almond, Benefits Officer, Human Resources

Back in 2004, Sun Life engaged the services of a medical travel assistance company by the name of Worldwide Assistance Services Inc. Recently, Worldwide Assistance Services, Inc., changed its name to Europ Assistance USA, Inc. Sun Life wants to assure everyone that this name change will not affect services provided, nor the phone numbers plan members call when they have an out-of-province medical emergency.

If you are traveling and require medical care, you

must contact Europ Assistance immediately. Failure to do so can result in Sun Life's refusal to pay outstanding claims. If you are traveling soon, you can access the Europ Assistance website at www.europassistance-usa.com<<http://www.europassistance-usa.com/>> . You can print, cut and complete the travel card (on the attached news letter) to carry with you. Coverage is subject to the conditions and limitations outlined in your benefit book.

Be sure you have the following information with you in case of a medical emergency:

* Your group (contract) number:

Ø Academic -----50832

Ø Administration ---50833

Ø Support -----50834

Ø Retiree Group 22182, Extended Health Care Plan 1 only

* Your Member/Certificate ID number: Your SIN preceded by 12

Please note that this is not intended as full travel insurance and we highly recommend that you purchase additional travel insurance coverage.

Should you have any questions, please feel free to contact me at extension 4687.

Duncan Almond, B.Sc., B.Comm.
Benefits Officer, Human Resources
St. Clair College of Applied Arts & Technology
2000 Talbot Rd. West
Windsor, ON N9A 6S4
Ph: (519)972-2727 x4687
Fax: (519)972-2754

ANNUAL STRATFORD TRIP

Again this year the Retirees' Association is sponsoring a trip to Stratford to see a musical. This year's show is The Music Man and is scheduled for Monday, May 12, 2008. The \$130.00 cost includes transportation via highway coach, seating at the Avon Theatre and dinner at the Elmhurst Inn on the way home. The bus leaves South Campus at 8:30

am, stopping for pickup in Chatham, and arrives in Stratford in time for lunch and shopping, returning between 9 and 10 pm.

To make reservations, contact Kathleen Warren, Allison Travel, at 519 258-5404, or by email at warrenkathleen@hotmail.com.

BRIDGE PLAYERS HAVE A MERRY CHRISTMAS

The Hallahan residence was the location of a pot luck supper for the final meeting of the Bridge Club for 2007. Between 12 and 20 persons have been meeting two Tuesdays a month since September, with every level of player from beginners to excellent players. This mix has been very helpful for those of us whose skills need improvement, and the 'experts' have been more than willing to assist

in this skill development. We have been very fortunate to have Dan and Mary Loncke as our Bridge Club organizers.

We meet on March 4 and March 18, at 1:00 pm in the Multi Purpose Room at the college. Come on out and observe if you wish, or call Dan Loncke at 519 948-2906 or email at danloncke@yahoo.ca.

Submitted by Bill Totten



Dan, Elsie and Joanne Woods



John Payne et al

LORNA HENDERSON OUTSTANDING MENTOR AWARD MARILYN SINCLAIR, CGA

Named in honour of Lorna Henderson, CGA, former manager of student services at CGA Ontario, the Lorna Henderson Outstanding Mentor Award is presented to a member whose dedication, guidance and leadership to students in the CGA program has made a significant contribution to the students' quality of life and professional development.

Marilyn Sinclair, CGA, from 1974-94 a Professor of business and accounting studies and the coordinator of business programs at St. Clair College in Chatham, is this year's recipient of the Lorna Henderson Outstanding Mentor Award. Marilyn counselled many

students in their career plans, worked with CGA Ontario's student program review committee through the implementation of Program 90 and the computerization of the study program, and acted as a local liaison for the late Lorna Henderson of CGA Ontario. Marilyn is a past recipient of CGA Ontario's Distinguished Service Award and Chapter Distinguished Service Award. Congratulations, Marilyn Sinclair, CGA.

*Submitted by Jay Ertel from the August/September
2007 CGA Publication*

Protect Your Good Name and Credit Rating

12 Ways to Prevent Identity Theft

Identity Theft is on the rise. This modern crime has left many innocent people with a destroyed credit rating and powerless to do anything about it. They are forced to battle financial institutions without any guarantee the problem will be corrected. Swimming in paperwork and legalities they are often left as victims by scam artists who are ever proficient at finding ways to perpetrate the crime of fraud.

If you want to avoid becoming a victim of this devastating crime there are steps you can take to prevent it from happening to you.

1. Guard your Social Insurance Number (SIN) zealously. It is the key to your credit report and banking information and is the prime target for criminals.

2. Monitor your credit report annually. It contains your SIN, past and present employers, a list of all account numbers and your overall credit score. To obtain a free copy of your credit report, call Equifax at 1-866-525-0262. For \$21.95 you can check your credit report instantly at www.equifax.ca. Any company must get an authorized sign-off to do any credit report.

3. Shred old banking and credit card information and “junk mail” credit card offers before trashing them.

4. Remove your name from marketing lists to reduce the number of pre-approved credit card offers that you

receive.

5. Add your name to the Name Deletion Lists of the Direct Marketing Association’s mail preferred service and telephone preference service used by banks and other marketing companies. Go to www.the-cma.org and click on Consumer Information then on CMA DO NOT CONTACT SERVICE.

6. Photocopy the contents of your wallet so you have copies of your license and credit cards with the respective account numbers, expiration dates and phone numbers should your wallet or purse be stolen.

7. Take bill payment directly to the post office, bank or service provider. Do not mail bills with cheques enclosed from your home

8. Do not carry extra credit cards or other important documents except when needed.

9. Do not print your SIN on cheques.

10. Carefully examine the charges on your credit card statements prior to paying them.

11. Cancel unused credit cards accounts.

12. Never, under any circumstances, provide your credit card number or personal bank account number over the telephone unless you initiate the call and trust the business.

If you are a Victim of Identity Theft.

1. Immediately report the crime to the police and obtain a police report.

2. Log all conversations with authorities and financial institutions include names, dates and times.

3. Immediately call your credit card issuers and follow-up with a letter and the police report.

4. Notify your bank immediately.

5. Call the fraud unit of credit card reporting companies to place a fraud alert on your name and SIN.

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TRIVIAL TUESDAY REPORT

The Retirees' Association's first Trivial Tuesday was held at the college on November 20, 2007. Seven teams competed in the event with the top three winning prizes. First place went to a team of Jim Martin, Helen Trotter and Elsi Hallahan, second to Sadie Hearn, Ruth Hicks and Pat Hallahan, and third to Bob Woods, Patricia Taylor and Randy Uttley. Quiz Masters Mary and Dan Loncke tested the competitors over ten categories ranging through

Canadian History, Sports, Literature, The Galaxy, The United States and Current Events. Treats and baked goods were contributed and enjoyed by all. It was a fun group with lots of humour and socializing. Mark your calendars because the next Trivial Tuesday is planned for Tuesday March 11, 2008. To sign up or for more information contact Dan Loncke at 519-948-2906 or danloncke@yahoo.ca.

Submitted by Dan Loncke



Mancel Blair, Ida Totten, Dino Campagna



Dan & Mary Loncke

WAR OF 1812 BUS TOUR

"Tentative plans are being made for a War of 1812 bus tour in early June 2008. The working title is "The Detroit River: Summer of 1812" and it will cover the American Invasion of Canada up to the Capture of Fort Detroit by Brock and Tecumseh. Hopefully more details in a later newsletter or in the meantime contact Dan Loncke or Gary MacLeod."

COME JOIN US!

Wednesday, 19 March 2008, 1:00-3:00 PM, College's Multi-Purpose Room

Canadian Mental Health Assoc Windsor-Essex Branch, (CMHA-WECB), will present to our Retirees an overview of resources offered in the Windsor-Essex area, (bereavement, griefworks, housing, primary care, community support, public education, volunteers). The presentation will be made by a person who has a focus on Senior's needs and concerns. There will also be an information table set up with brochures on the various resources

CANCER UPDATES FROM JOHNS HOPKINS

(The following is a heavily edited version of a cancer fighting newsletter from Johns Hopkins University...the editor)

Every person has cancer cells in the body. Having cancer means that the cancer cells are in detectable amounts. A strong immune system destroys cancer cells and prevents them from multiplying and forming tumours. The presence of cancer indicates multiple nutritional deficiencies which could be due to genetic, environmental, food or lifestyle factors.

Chemotherapy poisons rapidly-growing cancer cells but also destroys healthy cells in the bone marrow, gastro-intestinal tract, etc. and can damage vital organs. Radiation destroys cancer cells, but also burns, scars and damages healthy cells, tissues and organs. Although initial use of these treatments will often reduce tumour size, prolonged use does not and can compromise the immune system, resulting in various kinds of infections and other complications.

An effective way to battle cancer is to **starve cancer cells** by not feeding them with the foods they need to multiply. Cancer cells feed on:

a) **SUGAR** and sugar substitutes like NutraSweet and Equal which are made with Aspartame. Honey or molasses are better but in small amounts.

b) **MILK** causes the body to produce mucus. Cancer cells feed on mucus, especially in the gastro-intestinal tract. Unsweetened soya milk is a good substitute.

c) **MEAT** is acidic and cancer cells thrive in an acidic environment. Meat often also contains livestock antibiotics, growth hormones and parasites, all of which are harmful to people with cancer. Fish and chicken are better than meat and pork. Meat protein is difficult to digest and requires a lot of enzymes. Undigested meat in the intestines leads to more toxic buildup.

d) **CAFFEINE** in coffee, tea and chocolate are problematic. Conversely, green tea has cancer-fighting properties. Purified or filtered water are preferable; tap water can contain toxins and heavy metals. Distilled water is acidic and should be avoided.

Foods which help fight cancer include those which put the body into an alkaline environment, such as fresh vegetables, juice, whole grains, seeds, nuts fruit. Raw vegetables are especially helpful.

Cancer cells do not thrive in an oxygenated environment. Daily exercise and deep breathing help oxygen reach the cellular level. Cancer is also a disease of the mind, body and spirit. A positive, forgiving and loving spirit can go a long way in fighting off the development of cancer cells.

Submitted by Pat Hallahan

IS ENGLISH A CRAZY LANGUAGE?

Let's face it - English is a crazy language. There is no egg in 'eggplant', nor ham in 'hamburger', neither apple nor pine in 'pineapple'.

English muffins weren't invented in England or French fries in France.

Sweetmeats are candies while sweetbreads, which aren't sweet, are meat.

If we explore its paradoxes, we find that quicksand can work slowly, boxing rings are square and a guinea pig is neither from Guinea nor is it a pig.

INTERNATIONAL TRIP 2008

A group of 20 spent the week of January 16-23 at the lovely Riu Playacar in the Mayan Riviera on the west coast of Mexico's Yucatan Peninsula. The weather wasn't perfect, but pretty much everything else was.

Flying out of Detroit for an early morning flight necessitated either rising very early or spending the night, as some did, at a Detroit airport hotel. The flight was only about 3 1/2 hours, leaving a lot of time to enjoy the warm weather on day one.

The Riu Playacar venue was more than adequate with lovely rooms and grounds; it was smaller than another Mayan Riu we stayed at so everything was close. Our beach, unlike neighbouring beaches, was not affected by fall storms in the area. Some had major sections washed away and were using pumps to reclaim lost sand which was pumped into large sand bags which looked like beached whales.

Many elected the Tulum excursion which is a visit to Mayan ruins to the south. It is not on the scale of Chichen Itza which is now touted as one of the Seven Wonders of the World, but it is still quite impressive with its waterfront location. According to our guide, pagans were also very adept at manipulating the

masses to build majestic monuments to both preserve their legacy and intimidate the common folk. Educated tour guides are not beneath criticizing organized religion!

Unfortunately, rough waters cancelled a planned excursion to snorkel at a national reef, but Lori Caba and niece Lauren did visit Excaret, a water theme park and others got in some catamaran sailing and parasailing. For the first time, many witnessed a wedding on the beach. Beyond that, there was lots of time for reading, shopping, sunbathing, wave surfing, enjoying a drink in the pool at the swim up bar and spending lots of time enjoying each other's company at happy hour and while indulging in "all inclusive" eating.

Four members of the executive enjoyed an opportunity to meet with the resort manager. He very much appreciated our feedback and we learned a lot about the resort business and became aware of a new loyalty program being promoted by the Riu chain. This program will be investigated before a venue is selected for the 2009 international trip.

Submitted by Pat Hallahan



Mayan Riviera Mexico - St. Clair Retirees' Group

Mayan Riviera Retiree Trip Photos



Florence & Ken, Lauren, Nicki, Rachel, Ron & Jeanne



Mexican Entertainers, Nicki, Jay, Rachel & Karla



Pat Hallahan, Bill Totten at the Tulum Ruins

A Safety Tip Worth Knowing!

Put your car keys beside your bed at night and if you hear someone trying to get in your house, just press the panic button.

The alarm will set off and the horn will continue to sound until either you turn it off or the car battery dies.

It would also be useful for any emergency, such as a heart attack, where you can't reach a phone.

Test it, it will go off from most everywhere inside your house. It works if you park in the driveway.

If your alarm goes off when someone is trying to break in, odds are the burglar or rapist won't stick around.

After a few seconds, all the neighbours will be looking out their windows to see who is out there.

And, remember to carry your keys while walking to your car in the parking lot. The alarm can work the same way there.

Submitted by Dan Robson

IT HAS BEEN OVER 77 YEARS!

Detroit-Windsor Tunnel is opened

The Detroit-Windsor Tunnel opened to traffic on Nov. 3, 1930. Two days earlier, President Herbert Hoover marked the event by turning a golden key that cued bells in Detroit and Windsor.

It had been talked about for 60 years, but things didn't really start moving until after World War I. In 1919, Windsor Mayor Edward Blake Winter wanted a tunnel built to serve as a memorial to soldiers who had died in World War I. Winter's idea originated

from England and France's proposal of unity by a tunnel, which also would stand as a war memorial.

In 1926, a prestigious New York architectural firm took on Winter's project, seeing it would be profitable as well as practical.

Construction began in the summer of 1928 and ended 26 months later. The total cost of the first vehicular underwater tunnel ever built between two nations was \$23 million.

By Emily Hopcian



The Detroit-Windsor Tunnel cost \$23 million and took 26 months to build. It was the first vehicular underwater tunnel built between two nations.

1937 photo by GAZETTE & TAT/Detroit Free Press

GET OUT OF THE CAR!

(This is supposedly a true account recorded in the Police Log of Sarasota, Florida)

An elderly Florida lady did her shopping and, upon returning to her car, found four males in the act of leaving her vehicle.

She dropped her shopping bags and drew her handgun, proceeding to scream at the top of her lungs "I have a gun and I know how to use it! Get out of the car!"

The four men didn't wait for a second threat. They got out and ran like mad.

The lady, somewhat shaken, then proceeded to load her shopping bags into the back of the car and got into the driver's seat. She was so shaken that she could not get her key into the ignition.

She tried and tried, and then she realised why. It was for the same reason she had wondered why there was a football, A Frisbee and two 12-packs of beer in the front seat.

A few minutes later, she found her own car parked four or five spaces farther down.

She loaded her bags into the car and drove to the police station to report her mistake.

The sergeant in whom she told the story couldn't stop laughing.

He pointed to the other end of the counter, where four pale men were reporting a car jacking by a mad, elderly woman described as white less than five feet tall, glasses, curly white hair, and carrying a large handgun.

No charges were filed.

Moral of the story?

If you're going to have a senior moment...make it memorable.

*A man is recovering from surgery when the nurse asks him how he is feeling.
"I'm OK, but I didn't like the four letter word the doctor used in surgery," he answered.*

"What did he say?" asked the nurse.

"OOPS!"

BE AWARE OF THE FOLLOWING SCAMS

Phone Scam #1

The Better Business Bureau is warning people about a Florida-based phone scam. A voice mail inviting you to sign up for a cut rate vacation by pressing ***9**. Once this code is entered, people have access to your long distance phone line. Another similar offer is for you to call a number with a **305** area code. Once you call this number, you are asked to select a number of options and again this gives access to your long distance service. The calls will show up on your next phone bill and may be expensive.

Do Not press *9 or call area code 305 for anyone!

Phone Scam #2

Someone will call your home and leave a message on your answering machine asking you to call a number beginning with **Area Code 809**. They tell you it is very important and possibly even an emergency in the family. When you call this number you will have a recorded message played for you. While you are on the line, you are being charged **\$242 Per Minute**. You may be on hold or listening to the message for as long as 10 minutes. Your bill could be \$2,420.

Do Not call any numbers with area code of 809!

International Lotteries Scam

You get a letter, email or phone call saying you've won the lottery in a foreign country.

You need to let the lottery commission know how to pay you, by sending bank or other private information.

You'll be told winnings are held up by customs. You'll need to pay several hundred dollars in taxes or custom fees. Then another glitch develops, you're asked to pay again and again.

There is no legitimate foreign lottery that randomly selects names from around the world for jackpots. It may be illegal to play foreign from your country.

Pyramid, Multilevel Marketing & Gifting Clubs

The pitch is, you can make thousands a year with little or no work. Get in on the ground floor. "It's perfectly legal."

You pay for marketing material or start up kit and make money **not** on the products you sell, but by getting others to sign up. Or, you pony up money and then get others to put in cash as a "gift" but there is no product at all.

Eventually these schemes collapse. Mathematically, it's impossible for them to keep going and only a few at the very top make money.

Participating in a pyramid is illegal. Legitimate companies make money on sales of products, not by recruiting others to pay large sums to become distributors.

*A youngster was asked,
"How can you delay milk from turning sour?"
The youngster replied, "Keep it in the cow."*

COMING EVENTS!

- 1. Bridge Club**
Date - April 1, 15, 29
Time - 1 pm
Place - Multipurpose Room
- 2. Long Term Care Workshop**
Date - April 16
Time - 1:30 pm
Place - Multi-Purpose Room
Contact: Pat Hallahan
- 3. Annual General Meeting**
Date - May 7
Time - 3 pm - Meeting
Place - Student Residence - BBQ 4 pm
Refreshments Provided
- 4. Stratford - The Music Man - Musical Show**
Date - May 12
Time - Leaves South Campus at 8:30 am
Place - Avon Theatre in Stratford
Cost - \$130:00 per person (Includes transportation, theatre tickets
Dinner at the Elmhurst Inn and transportation home
For reservations contact Kathleen Warren at Allison Travel
519-258-5404 or email warrenkathleen@hotmail.com
- 5. Retirement Planning Workshop**
Guest Speaker - Paul Owens
Date - May 28
For further Information call - Pat Hallahan at 519-945-4304 or
email phallahan@cogeco.ca
- 6. Thames Luncheon Dates -March 26, April 30 & May 28**