



A newsletter for members of the York University Retirees Association

Winter 2013

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Message from YURA’s Co-Presidents

We are writing this in early January in the hope that your holiday season was happy and restful, and with best wishes for health and happiness in the New Year. Your Association had a very satisfactory Fall. Since the publication of the last *Newsletter* in September, YURA has had a full calendar.

On October 2, the co-presidents of YURA and President Mamdouh Shoukri signed a Memorandum of Understanding

that outlines ongoing collaboration between the University and YURA. You were mailed a copy of the agreement . The document is a constructive outcome of a series of discussions and we are delighted with the result and with the prospect of further meetings with the new Provost, Rhonda Lenton, with respect to several of the goals articulated in the agreement. We should thank former Patrick Monahan for his early and consistent support of the initiative and

YURA members Al Stauffer and Albert Tucker for their initial sponsorship of the idea of an official memorandum of understanding as well as the members of the YURA Executive Committee for their suggestions in the development of the text.

On October 15, the first Ontario Regional Conference of the Colleges and Universities Retirement Association of Canada was held at Ryerson University. Sandra Pyke, the Vice-President of CURAC, was the chair of the conference and York was very well-represented in the number of attendees and in the fact that Janet Rowe was one of the panel leaders. Numbers of issues were discussed which you were able to read in CURAC'S newsletter that was sent online at the end of last year. Our congratulations and thanks to Sandra for the success of the conference. It represented a pile of work over the period of a year.

Our Annual General Meeting was held on October 26. It was preceded by the traditional lunch that allowed members to catch up with colleagues and friends. At the AGM, four new officers were elected to two-year terms: Sheila Creighton, Jane Crescenzi, Margo Gewurtz, and Jean Levy. We are happy to welcome all four into the Executive. Each has contributed in important ways to the work of the university and they bring a wide range of expertise to the Association that will be of great benefit to YURA. We are happy and feel very fortunate to have them aboard.

New members signal fresh departures and we want to take this opportunity to thank most sincerely Ken Barger, Paula Freeman, Alex Murray, and Ulla Purdye

for all that they have done for YURA. The Association has been much the beneficiary of their interest and efforts on its behalf and we take this opportunity to salute them and to express our gratitude for their work with us. It goes without saying that we look forward to their continuing membership and counsel.

Rosemarie Nielsen once again organized a successful excursion-- this time a pre-Christmas trip to St. Jacob's on November 27. About 25-30 people took part in the trip and the reports on their return were of a highly enjoyable day. Thank you, Rosemarie, for the time you took to put the day together.

November also brings "Showcase," our annual fund-raising activity in support of the William Small and Mature Student bursaries. The fund-raiser was held on November 21 and there were the traditional three components: bake table, attic treasures table, and the vendors' tables. The two organizers, Marilyn Cartmill and Noel Corbett, handled the essential logistics with their characteristic skill and, in addition, a corps of volunteers showed up in the days before the event and during the day of "Showcase" itself. When all was tallied, the day garnered a total of \$1300 profit. A terrific result. Discussions have begun about next year's "Showcase." On behalf of YURA, we want to extend our warm thanks to Marilyn and Noel for their detailed and careful attention to the arrangements for the day--and to the volunteers who priced items, baked the goods, sold the items, helped with the clean-up, and generally made the whole thing work. Great leadership and a great team effort!

Our last Executive Meeting of the year took place on December 11 at which we welcomed the new members of the Executive to their first meeting. There was a small reception afterward to thank members cycling off the committee and to recognize those members of the university community who help make YURA part of the York. We were happy that Catherine Federico of the Retirement Planning Centre and Steve Dranitsaris of the Office of the Vice-President Finance were able to attend and be recognized. We thank them for their continuing support and collaboration.

We are looking forward to a rewarding 2013 for YURA. Please contact us if you have suggestions or concerns and we will do our best to assist you. Once again, we extend warm good wishes for the New Year.

-John Lennox & Janet Rowe

You Don't Do E-Mail?

About 100 of our members prefer to receive this *Newsletter* via regular post office and we are happy to oblige. However, if you are one of these persons, you are missing out on our other publication *Person-to-Person* which is sent online only: It is a monthly and we cannot afford mailing it.

The *PTP* offers a great deal of interesting information of a personal nature provided by other YURA members as well as its facilitator. I am repeatedly told that it is highly enjoyed. It also has humour. So far, we have presented brief paragraphs on a wide range of topics related to health,

medications, lifestyle problems, and so on. It's only 2 pages long with an added page for various photographs. **If you have someone who could receive it via email and then print it out for you, we would be very happy to send it to you this way**—this is one more service that YURA offers. Please ask this friend or relative to write ambert@yorku.ca

-Anne-Marie Ambert

Life As It Was Then: Reminiscences

The author of our second reminiscences is Pauline Callen who, when she retired from York, was Executive Officer of the Faculty of Graduate Studies. She also was Secretary for YURA for three years in the late 1990s.

I was born in Coventry, England in 1936. My father was employed by the Standard Motor Co. My mother had had to leave her job when she got married – they did not employ married women!! When the war started, I was not yet in school, so instead of being evacuated to the country as so many city school children were, I remained at home with my parents and baby brother. Because my father was now employed in war work we remained in Coventry. We could have been evacuated to the country but Mum did not want to leave Dad and so we were there through all of the bombings, until a hole in the roof of the house and the windows being blown out made us go away.

I do not remember a lot about the early days: I remember sleeping between two chairs downstairs so that we could get out to the shelter quickly and I remember many happy hours playing house in the

shelter, which during the day time we used as a kind of play house. I don't remember being scared. Although all of our extended family lived in Coventry not one was killed or injured. Food was short and rationing very severe and we always had to share an egg, even though we kept chickens in a coop at the bottom of the garden. Because rationing made it difficult to put on party meals and, as two other girls in my street had birthdays within a couple of weeks of mine, we had a combined party in the church hall. This was also where, at Christmas, we were given small bags of sweets (candies) and an apple, which were sent to us from Canada. Bananas were rare, I was about 10 before I got to taste one. I also remember having a dress made from parachute silk, a kind of sickly yellow green colour.

Back in those days children took the Eleven Plus examination, which determined which high school one would go to. This was in many ways a great class divider – the children who did not pass and went to Secondary Modern Schools did not associate with those who did pass and went to Grammar Schools. We did not live in the best part of town so many of the children who attended the same school I did were not very well off and, sad to say, teachers often preferred the better dressed children. In my last year there I and two other girls were certainly the teacher's favorites and she made sure we were going to pass. Of course, grammar school was a vastly different experience for me, no longer one of the favoured, just one of 90 new girls to be whipped into shape.

Just after I started high school we moved from one end of the city to the other,

which was a little traumatic as my new friends were from quite different backgrounds, many of them no better off financially and in some cases definitely worse off, but mostly higher middle-class backgrounds. All of the boys and some of the girls went to public school (English private schools) and not many of their parents worked in industry like my father. The class system was still alive and well in England and no doubt still is. It took awhile to assimilate.

After graduating from high school in 1952 I got a job with the Civil Service. This was an awful job--15 young girls in 3 rows of 5 facing 2 supervisors and sorting endless numbers of long distance call chits into 10 tiny cubby holes. I lasted a year, during which time I went to night school to learn shorthand and typing and thus began my career as a secretary.

As to how I got to Canada, it is quite amusing in a way. I got married at 20 and in 1956/7, Canada was advertising for immigrants. One day my husband and I were in a department store and they had big posters on the wall with views of the Rockies, etc. John said "why don't we go?" We had to wait a year until he finished his apprenticeship program, then we had our smallpox shots, booked tickets on a boat to New York, with about \$200 left between us, and took a train to Toronto. We didn't really expect to stay in Canada but life took over and here we are still. The best move we ever made.

-Pauline Callen

**Senior College, University of
Toronto**

Peter Russell, Principal, Senior College at the University of Toronto, has written about the College and asked us to inform YURA members of its existence. The College has been in existence for three years and has become a lively, multidisciplinary centre for retired academics and professional librarians who wish to remain actively engaged in scholarly inquiry and discussion. The College welcomes participation of interested colleagues from York and other universities. Professor Russell says that googling “Senior College” will provide information about membership and activities in the College.

-John Lennox

In Memoriam

The Department of Human Resources has sent us the list of the passing of the following York retirees (in addition to the others already noted in previous *Newsletters* this year):

Suzanne Deleeuw, Feb. 23, 2012
Charles Houghton, March 5, 2012
Uriel Domb, March 14, 2012
Edward Henderson, March 17, 2012
Peter Lambert, March 17, 2012
Paul Minor, March 31, 2012
Betty Running, April 9, 2012
Laura Lee, April 24, 2012
Ruth Stoddart, April 26, 2012
Ronald Matthews, April 27, 2012
Betty Laverty, May 1, 2012
Herbert Mohring, June 4, 2012
Suzanne McCaffrey, June 14, 2012
George Chase, June 29, 2012
Roger M. Heeler, July 4, 2012
Albert Gaspini, July 15, 2012
Lionel Lawrence, August 2, 2012
Rosa Gabey, August 3, 2012

Rachel Browne, August 22, 2012
Francis Mackenzie, September 15, 2012
Ruth March, September 30, 2012
Harry Schulz, October 5, 2012
H. Bruce Parkes, October 27, 2012
Ura Small, October 31, 2012
Gerald Clements, November 13, 2012
Walter Graham, November 18, 2012
Matilda Fernandez, November 22, 2012

Travel Insurance Seminar

On September 28, YURA sponsored a seminar organized by co-president Janet Rowe on Travel Health Insurance. There were presentations by SunLife reps, by Terisa Ducharme of the Pension and Benefits Office, and by Francine Dick, CFP, an Estate Planning and Insurance rep. with Qtrade Insurance Solutions Inc.

The Sunlife representative gave an overview of general coverage. Terisa Ducharme then presented tables which identified (i) post-retirement, out-of-country benefits and (ii) total extended health benefits paid over the past three years to York retirees.

Francine Dick addressed the specifics of coverage for out-of-country travel and stressed the fact that out-of-country insurance is vital for any trip. She emphasized that all travel plans are for emergency coverage only. “Emergency” encompasses both life-threatening illness or injury, as well as an unexpected mishap or condition that requires immediate treatment. She noted that there are individuals who, because of their state of health, will not qualify for health insurance.

In order to apply for travel insurance, there is normally a questionnaire to complete and Ms. Dick stressed both the need to answer honestly and the imperative of seeking, either from one's doctor or directly from the insurance company, clarification about any unclear questions. In the case of seeking clarification from the insurance company, she advised YURA members to record the time and date of the conversation as well as the name of the agent to whom one was speaking. She emphasized the need to read carefully, answer honestly, and pay exceedingly careful attention to the questions about pre-existing conditions which must be answered accurately and fully. If there is a change either in a pre-existing condition or in one's health before a trip begins, the insurance company must be notified.

For many retirees, the issue of pre-existing conditions is paramount in travel insurance coverage. In looking for adequate coverage, one should ensure that pre-existing conditions are covered by the policy. In order to obtain travel insurance, with most such conditions, there is usually a stipulated period of stability for the health condition. One should ask the insurer about the specifics of the length and conditions of stability that are required in order for an individual to qualify for travel insurance.

Janet Rowe noted that a deductible on a travel insurance policy can noticeably reduce the cost of the premium. York offers lifetime benefits coverage to a maximum of \$20,000 for faculty retirees and \$10,000 for YUSA and CPM retirees. If one purchases a travel insurance policy with, for example, a \$5,000 deductible and if there is a

mishap during the trip such that the travel insurance policy comes into play, that deductible can be covered through one's lifetime maximum York coverage. In such a case, the lifetime maximum coverage would be reduced accordingly.

When a question was asked about obtaining travel insurance through a credit card, Ms. Dick responded that such cards very often cover only 31 days and some cards have an age limit of 65 years. There are other kinds of insurance: baggage; accidental death; multi-trip plans; extension insurance if you decide to stay longer on a single trip. For different plans, Ms. Dick advised retirees to shop around, see what CARP (Canadian Association of Retired Persons) has to offer, or ask an insurance broker. She underscored the fact that "Insurance companies are not doctors. They are risk managers!"

The final injunction with respect to travel insurance? Read the fine print, ask questions, be clear about how to answer, be honest in answering, and don't leave the country without it.

-John Lennox

Health Insurance Companies

As a follow up to John's report and all the discussions we have had about travel health insurance in our other publication, the *PTP*, it will not come as a surprise to learn that the industry is not exactly "user friendly." The *Report on Business (Globe)* of July-August 2012 explains that there were at least 10 such insurance companies in the early 1990s. Now, in Canada, we are basically left with three: Great-West Life (which has swallowed

Canada Life, Crown Life, and London Life), Manulife (into which have been wrapped three others) and, finally, Sun Life, which also took over Mutual.

Also, these companies switched from ownership by policyholders to ownership by shareholders and then went into the stock market for financing. ``That touched off a decade of mergers and acquisitions that left the three biggest providers in control of about two-thirds of the domestic market. ``

-Anne-Marie Ambert



Deep Humour Department

On her radio show, Dr. Laura said that homosexuality is an abomination according to Leviticus 18:22, and cannot be condoned under any circumstance. The following response is an open letter to Dr. Laura Schlesinger, written by an American and posted on the Internet. Only *a part* of this letter is reproduced.

Dear Dr. Laura:

Thank you for doing so much to educate people regarding God's Law. I have learned a great deal from your show, and try to share that knowledge with as many people as I can. When someone tries to defend the homosexual lifestyle, for example, I simply remind

them that Leviticus 18:22 clearly states it to be an abomination. End of debate. I do need some advice from you, however, regarding some other elements of God's Laws and how to follow them.

1. Leviticus 25:44 states that I may possess slaves, both male and female, provided they are purchased from neighboring nations. A friend of mine claims that this applies to Mexicans, but not Canadians. Can you clarify? Why can't I own Canadians?

2. I would like to sell my daughter into slavery, as sanctioned in Exodus 21:7. In this day and age, what do you think would be a fair price for her?

3. I have a neighbor who insists on working on the Sabbath. Exodus 35:2 clearly states he should be put to death. Am I morally obligated to kill him myself, or should I ask the police to do it?

4. Most of my male friends get their hair trimmed, including the hair around their temples, even though this is expressly forbidden by Lev. 19:27. How should they die?

5. I know from Lev. 11:6-8 that touching the skin of a dead pig makes me unclean, but may I still play football if I wear gloves?

6. My uncle has a farm. He violates Lev.19:19 by planting two different crops in the same field, as does his wife by wearing garments made of two different kinds of thread (cotton/polyester blend). He also tends to curse and blaspheme a lot. Is it really necessary that we go to all the trouble

of getting the whole town together to stone them? Lev.24:10-16. Couldn't we just burn them to death at a private family affair, like we do with people who sleep with their in-laws? (Lev. 20:14)

I know you have studied these things extensively and thus enjoy considerable expertise in such matters, so I'm confident you can help. Thank you again for reminding us that God's word is eternal and unchanging.

(It would be a damn shame if we couldn't own a Canadian.)

Your adoring fan,

James M. Kauffman, Ed.D. Professor Emeritus, University of Virginia

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