

# RALU News



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### **Report on the Pension Plan for Professional Staff**

The perpetual challenge facing the administrators of a pension plan is maintaining a balance between assets and liabilities. The assets are the funds that have grown out of pension premiums paid by and for each pensioner, and the liabilities are the income stream required over the life of the pensioner to pay the pension to which that person is entitled. The funds depend on the vagaries of the market for growth that exceeds inflation, and the required size of the income stream depends on life expectancies that actuaries determine using mortality tables. The vagaries of the market can be severe, as we saw in the dot-com meltdown a decade ago and in the market bust of 2008. And the life expectancy of professors may prove to be better than that of the large group reflected in any mortality table.

It is necessary to contemplate these realities even as we hope for improvements in our own pensions. Those improvements depend on the performance of the pension fund and, more specifically, of each of the fund managers seeking to add to the wealth we have entrusted to them. Pensioners who attend meetings at which the fund managers report know how varied these experiences have been. Sceptre Investment Counsel was “fired” more than a decade ago after its performance fell off. The Brandes firm was asked to give back its allotment not long ago after its promised fund growth was not being achieved. The Gluskin Scheff firm has similarly been dropped after it managed to lose a large part of the funds we entrusted to it in 2008. These are some of the harsh realities that have created deficiencies in our Pension Plan!

When the Lakehead University Faculty Association went on strike in 1988 and achieved an agreement involving fundamental changes in professors’ pensions, the

negotiators agreed that “the existing defined benefit plan be amended to a defined contribution money purchase plan retroactive to the inception of the pension plan in 1965.” They also agreed that “the Board’s liability with respect to the defined contribution plan be limited to its present rate of contribution.” And they agreed that “pension trustees be appointed to manage the revised plan and have the authority to do all things that are necessary and appropriate.” (These and other items of agreement were contained in “Letter of Understanding B” which became part of An Agreement Between Board of Governors of Lakehead University and Lakehead University Faculty Association Unit #1 July 1/87 [to] June 30/90.) Another Letter of Understanding: A, in the Agreement for 1990-93, changed the second point significantly: “3. The Board’s liability with respect to the defined contribution pension plan be limited to its present rate of contribution and any requirement for additional contributions if there is an unfunded liability, as set out in the proposed plan.”

The question of balance between assets and liabilities was raised at the Pension Board meeting of 18 October 1999. The minute’s state: “Mr. Corp [the actuary] updated members on the concerns surrounding the current practice of calculating annual increases for pensioners. With the present pattern of investment returns, the retirement account would find itself in a deficit position and therefore we should consider amending the plan to allow an annual review of the retirement account prior to setting the rate of return. After some discussion it was agreed that the retirement account should annually be kept in balance and pensioners would only receive increases that the retirement account could handle.” Mr. Corp then drafted the changes that became Amendment 2000/1, which was approved by the Pension Board at its meeting on 14 February 2000 and adopted as a resolution of the Board of Governors on 24 February 2000. The key change was reflected in the words regarding annual increases: “(a) if the liabilities of the Retirement Account prior to such an increase exceed its assets, no increase shall be provided.” Other provisions provided for a partial increase, if that would keep liabilities and assets in balance, and the obligation to make retroactive increases when

assets exceeded liabilities again.

The Pension Board has faced more refined tests of the balance in the retirement account during the past decade. The pension authorities have developed two tests of viability. One tests the assets and liabilities in a “going-concern” context and indicates whether a balance exists that would allow for pension improvements. The other, a “solvency” test, posits that the firm has gone out of business and the assets of the pension plan are assessed at this moment as to whether they are sufficient to cover the liabilities until the last pensioner has died. The application of this Solvency Test appears quite inappropriate for provincial universities, but the Government of Ontario demands its application to them. The only concession to universities is to allow them ten years, rather than five, to make up the shortfalls found by this test in their retirement accounts. Lakehead University is, in fact, making payments currently to restore the retirement account to solvency.

These harsh realities make the recent RALU appeal to President Stevenson a dubious endeavour. Any increase in liabilities resulting from pension increases would increase the liabilities of the Pension Plan and thus the amount that the University has to pay into the Solvency Account. I am also told that the moneys being paid into the Solvency Account cannot be used to “top up” individual retirement accounts. That ruling by the Federal authorities seems quite illogical and speaks to a lack of coherence between the Federal Finance Department and the Ontario pension authorities. One of my concerns as Pensioners’ Representative on the Pension Board will be to achieve sound regulation of pension plans, possibly through initiatives by the Official Opposition in Parliament. Otherwise, it appears that pensioners could outlive their retirement accounts!

Ernie Epp

**Harnessing Diverse Ways of Organizing: Toward Improving the Health of Lake Superior. A Report on the Workshop held at Prince Arthur Hotel, September 17-18, 2011.**

The principal members of the regional

RAP Team and an able and highly organized cast of students from Lakehead University environmental sciences and geography programmes put attendees through an active learning process. Environmentalists by vocation and avocation from as far away as Marquette Michigan found themselves active participants in the process of exploring the issues related to the theme of the workshop, which was *Improving the health of Lake Superior*. Those major issues include governance, citizen action and engagement, and funding. Day one was taken up by pressure-cooker simulations which required role playing and deep technical, logistical, economic expertise surrounding the five scenarios. Each of five theoretical and not so theoretical mining developments was analyzed under time constraints. Participants were streamed into positions and required to work through each scenario. The evening was taken up with another in the series of Lake Superior Evenings. There was music and the opportunity to build the relationships that underlie our quest to improve the health of our Lake Superior. There was food including Lake trout from Lake Superior. The principal speaker was Michael Thompson, co-author of *Clumsy Solutions for Complex Problems*, who invited us to contemplate some less than elegant solutions to the problems we face. He defined “Wicked problems” as opposed to “Tame Problems” and asked the audience to classify our problems with the Lake as one or the other. When asked if they were tame, only one person tentatively put up his hand: Bruce Hyer, our local M.P. The rest of the roomful of 40 or so people put up their hands to indicate they thought it was a wicked problem.

Major insights emerged during the event: that the participants were mostly older people; that industry partners were not at the table; and that the federal government underfunds environmental concerns while “Vision without funding is hallucination”. There was a call to embrace new technology in order to engage more young people. A mantra emerged which everyone could take away: “Uphold the LAMP” — the Lakewide Management Plans. <http://www.great-lakes.net/lakes/ref/lamps.html>



Wrapping up on Sunday

Who was missing from this major event? The “mainstream” press and media; the city. Local news reporters were covering the opening of a manhole cover in Westfort. Oh well: first things first.

Watch for proceedings of this event to be published.

Ian Dew

### A New Season for the Thunderwolves



**Lakehead University Thunderwolves Men’s Hockey Team** is starting their 11<sup>th</sup> season with an infusion of 11 new recruits into their line-up. The addition of six defensemen, four forwards and a goalie should hopefully bring some new life to a team who started off well last year but did not make it past the first round of the playoffs. During the off season Coach Joel Scherban and his staff have recruited several promising players from across Canada, so it will be interesting to see the new team in action! There should be a good turnout for the first exhibition games September 23<sup>rd</sup> & 24<sup>th</sup> against the strong Patriotes team from Université de Québec à Trois Rivières (UQTR). The following weekend

the team travels to the States to play exhibition games against the Michigan Tech Huskies and the Minnesota Duluth Bulldogs. The regular season opens on October 7th and 8th against the defending Queen's Cup Champions, the McGill Redman. Come out and support your Lakehead Thunderwolves as they start a new exciting season!

Good luck finding tickets to the game in Duluth. Since UMD is college champion their tickets command \$26 and up, and they are hard to get. For more information check out the Wolves website at

<http://www.thunderwolveshockey.com/schedule.asp>

Margot Ponder

### **LU Pension Plan – Notes on the Meeting of the Joint Pension Board. Lakehead University. Sep 9, 2011.**

Present: Mr. Gerald Philips (Chair), Dr. Birbal Singh, Mr. Mike Pawlowski, Mr. Grant Walsh, Mr. Clint Mason, Mr. Rob Bell from LU; Gord, Ryan, and Chris [remote] consultants with Proteus, the new consulting firm. At one point there were 30 people jammed into ATAC 3004. Along with 10 Retirees' Association of Lakehead University (RALU) members there were other people who were pensioners of retirement age. RALU Members were: Abdul Mamoojee, Clement Kent, Brian Phillips, David Kemp, Don Watson, George Kondor, Ian Dew, Jim Stafford, Werden Keeler, Ernie Epp. Note: The above represents people identified. Since there was no agenda or documentation and this was this was my first meeting since Apr 2008, the remainder were unknown to me.

At the outset of the meeting there were people associated with both the LU Professional Plan, LUEPP, Michael and assistant from BDO, three members of the firm Proteus attending. Thereafter people joined the meeting and others left, beginning with the BDO contingent who left immediately after declaring that they could detect no "fraud or irregularities". Some LUEPP people left after conducting their business, others stayed as observers.

Mr. Pawlowski gave an extemporaneous lecture on the subject of demographics and lamented the fact that there were so many

pensioners and the time was coming when they would outnumber workers. Having set the tone, the meeting was then turned over to the representatives of Proteus who gave their assessment of the perilous investment climate we all live in. The bottom line is that the value of the LU Professional Pension Fund increased by \$13 million over the period. That sum almost equals the amount to be paid out by LU to retirees in the calculations presented in the letter from our previous representative, on the LU Pension Board, Dr. Paul Satinder. Gerry Philips encouraged the consultants to dilate on the circumstances whereby the "motion was made to sever the relationship" of previous consultants /managers, Gluskin; namely, exorbitant fees. There was no mention of the previous hiring, firing and rehiring of the now disappeared (?) Eckler. There was no discussion of the Eckler assertion on three occasions in the April 2008 meeting that pensioners should receive any surplus, which was about \$9M up to that time. Mr. Phillips then congratulated Proteus warmly for getting things running so expeditiously. He seemed to be at pains to distance the Board from decisions to select consultants/money managers in the past. He did not appear contrite over the constant change in the cast of characters or of problems created thereby. He commented several times that pensions are complex.

The final item to be discussed (or as it transpired, not discussed) was the letter, written by the President of RALU, Brian Phillips on behalf of retirees and RALU in particular to the President of Lakehead University, Dr. Brian Stevenson, asking for help. Gerry Philips asserted that the President would not respond to the letter and that there would be no discussion since the matter is to be legally challenged. He said that the President was not to be involved. Mr. Pawlowski was heard to remark of the process of hiring the legal firm: "We went to the firm that would give us the opinion we wanted." He also indicated that it was a big Toronto firm. Abdul had Mr. Pawlowski confirm that the fees to hire those lawyers came from the pension fund (our LU Professional Plan) and went on to ask whether the pensioners would have access to the fund for their legal expenses. The answer was "no".

Ernie gave a speech on the necessity to

keep the institution alive and to fund the pension fund. Don asked that pensioners be included in decision making process: that we be allowed to "feel part of" the process. Mr. Pawlowski pointed out that our member (Ernie) now has access to the whole list of retirees. He offered to develop a website keep us apprised of future meetings and to publish minutes and agenda so that more members can participate in meetings.

There was no discussion of other issues discussed at previous meetings, e.g., the "\$1.159 Million Dollar Man". Chair Gerry Phillips closed by promising "transparency" in future.

### Commentary

The sheer number of people and heightened interest in LU pensions is the major change in the intervening time since the last meeting I attended. On the issue of the legality of amendments, LU Pension Board has not moved since the April 2008 meeting, at which the most recent amendment was declared to be stalled. In that amendment retirees were to be streamed as part of the strategy of having retirees pay the debt prior to receiving any kind of payments. LU Pension Board was so determined to have the change "finalized" that they no longer advertised meetings for three years and five months thereafter. At that meeting Gerry said that "we may be back to the drawing boards". The "finalization" was stalled by Paul Satinder's representation on our behalf to FSCO. The LU Board still has not clued into the fact that it was the FSCO that declared that LU may be in a position of contravening the law. They are still back at the drawing boards it seems. Here is that statement from the letter from the Financial Services Commission of Ontario (FSCO) to Mr. Pawlowski, dated March 25th 2011

"In light of the foregoing, it continues to be our view the amendment 2000/1 may be void because it reduces the amount or the commuted value under the Plan contrary to section 14(1) (b) of the PBA (Pension Benefits Act). Please respond to this letter by May 24th, 2011, indicating you are prepared to amend the plan to remove the limitation on the

indexing provisions in amendment 2000/1 or are preparing an application to a court to rectify the language of the Plan to reflect its original intent. Otherwise, taking in to account any other submission you may wish to make, we may recommend to the Deputy Superintendent, Pension that he issue a Notice of Intended Decision to revoke Plan amendment 2000/1."

The vilification on several occasions of our previous retirees' representative was gratuitous and embarrassing. It was hard to suffer in silence, while he was not there to defend himself. At the meeting of retirees in July 2011 held at LU, Dr. Satinder was given a strong vote of thanks in bringing to light matters in which LU Board and the whole university should be deeply concerned. It is worth remembering his description of the bullying he endured alone in order to render the true state of affairs to the retirees of LU and the members of the whole community. The letter from Brian makes it quite plain that we are together on this issue: there is no lone malcontent.

The letter of July 26, 2011 from RALU President went to Dr. Stevenson because, in terms of protocol, it was he who RALU executive met on Sep 21, 2010. It was established at that meeting that Dr. Stevenson was our contact at LU. Read RALU News volume 3. no. 1 for details. (Back issues of the newsletter are available from Library and Archives Canada) [http://epe.lac-bac.gc.ca/100/201/300/ralu\\_news/2010/index.html](http://epe.lac-bac.gc.ca/100/201/300/ralu_news/2010/index.html) . Jerry Phillips' handling of the question of LU President's role raises the question for discussion. Are we to believe that the previous presidents had no role? As treasurer for LUFA for 10 years on and off in the 1990s I was able to see the situation evolve at the time close up.

Many questions remain, like, do we now need a forensic auditor in order to untangle the situation? It is worth pointing out the obvious: that time is of the essence because of the advancing age and fragile health of many of the older retirees. Our interest at RALU is to make sure that retirees receive any money owing to them.

Ian Dew



## Nominations

The Nominations Committee will present the following nominees for election at the forthcoming September meeting of RALU. These nominees have agreed to serve during the year 2011-2012.

Executive Committee  
President: Dave Kemp  
Vice-President: Clem Kent  
Corresponding Secretary\*: Ian Dew  
Membership Secretary\*: Beverley Stefureak  
Treasurer: Bonny Wigmore

\* Please note these revised designations which result from the division of the secretarial position into two, a practice which has been effective since last year.

Please note, as well, that, in conformity with RALU's Constitution, Brian Phillips will be joining the Executive Committee in his capacity as Immediate Past President.

Communications Committee  
Ian Dew  
Walter Momot  
Joe Stewart  
Don Watson

Program Committee  
Archie Colosimo  
Jim Stafford  
Bev Stefureak  
One vacancy remains to be filled

Abdul Mamoojee

## Condolences

Marcia Dilley, former faculty member in the Department of Psychology, 1967 to 1992. Marcia earned a B.A. from University of Manitoba, M.A. and PhD. From University of Western Ontario.

Dr. Marcia Grace Dilley passed away peacefully, Saturday, September 17, 2011. Marcia was born in Trail, British Columbia and the family

moved back to Port Arthur when she was quite young where she attended local schools. Any career choice she made after graduating high school involved some area of creativity. She had so varied a career that it is difficult to tell all her accomplishments in one short article. Writing and photography were of great interest. Early in her career she worked as a reporter for the *News Chronicle* for many years. Later in life she returned to school and attended the University of Manitoba and the University of Western Ontario to pursue a new interest in Child Psychology. She earned her doctorate and became a professor at Lakehead University. She loved mentoring students and enjoyed teaching. Upon retirement, she loved and excelled at pottery, painting, knitting, sewing, gardening, sailing, music, cooking and writing.

As expressions of sympathy memorials to the TBRHS Foundation-Northern Cancer Fund would be appreciated. Thanks to the nurses who showed considerable care while she resided at Dawson Court.

Adapted from the *Chronicle Journal* 21 September.

## Events\*

### **September 23 Friday to 25 Sunday. Third Annual Biindigaate Film Festival.**

**Paramount Theatre, Court St.** 8.30 pm. A major cultural and cinema event. Music starts at 10.30 pm

<http://www.biindigaate.ca/>

Tickets from Paramount and DefSup.

### **Sep 24 Friday. Second in a Series for the Hockey Wolves. 7.30 pm at Ft. William Gardens.**

Come see our Wolves take on the Patriotes de Trois Rivières.

GO WOLVES!

<http://www.thunderwolveshockey.com/schedule.asp>

### **September 26 Monday. All candidates**

**meeting Thunder Bay-Atikokan riding. Debate. Community Auditorium. 7-9.30 pm.**

**September 27 Tuesday. All candidates meeting Thunder Bay-Superior north riding. Debate. Community Auditorium. 7-9.30 pm.**

**September 28 Wednesday. The Retirees' Association of Lakehead University (RALU)** is starting the 2011-12 year with a supper. Wednesday, September 28, 2011 6:00 p.m. Portside Dining Room of the Prince Arthur Hotel Each person orders and pays for his/her own meal and refreshments. There will be a short business meeting following supper. The Nominations Committee will present its nominees for the executive positions and the committee members.

We will be glad to receive suggestions for program activities for the coming year. RSVP by email by Sep 24 at 5.00 pm. [gwhite@tbaytel.net](mailto:gwhite@tbaytel.net). I hope to see you there! Geraldine White, Co-Chair of the Program Committee.

**September 29 to October 2. Thursday to Sunday. The Bay Street Film Festival – Films for the People.**

At the historic Finnish Labour Temple commencing at 7 pm. <http://www.baystreetfilmfestival.ca/>

**October 8 Saturday. Fourth Annual Field Trip.** Assemble 9.45 am for a 10.00 am departure in the Community Auditorium Parking lot. This year's field trip will be in the Kakabeka Falls area. Brian Phillips will lead a field trip with an emphasis on scenery and additional commentary on history, geomorphology and archaeology. The focus will be on the origin and age of the Falls and we will walk the 1.25 km Mountain Portage Trail within Kakabeka Falls Provincial Park (\$5.25 (in change) per vehicle for 2 hours), among other stops. Good walking shoes, raingear and a picnic lunch required. Relaxing with Julia's home baking and beverage at the Metropolitan Moose will follow the field trip. Car-pooling is encouraged. In order to estimate numbers, RSVP Brian at [brianph@shaw.ca](mailto:brianph@shaw.ca) 807 344-3770.

**Thunder Bay International Fine Arts events**

Watch for events

<http://sites.google.com/site/tbifaa/>

**\*Events are at best a moving target, especially political meetings. So use caution!**

**Marketplace.**

**A new book in time for the holiday season. *Memories of 100 years: Amethyst Harbour* / Amethyst Harbour Book Club: 2011. 398 pages. A coffee table book with some stunning colour photographs. One of the members of the Book Committee is our own Bonny Wigmore. Treasurer of RALU. Available from SRC and Lowery's. Only \$50.00**

**Travellin'. Incidents On a Recent Trailer Trip to Alberta**

Our Calgary campground, "Whispering Spruce" should have been more aptly renamed "Thundering Semis" and reminded us of a tagtale gypsy encampment, trucks, construction equipment and large plastic tubs scattered across the area. We struggled to reverse the trailer into our far from level assigned site through muddy ruts and puddles. Our neighbour then appeared to warn us not to use the washrooms unless we were wearing hazmat suits. Be warned, campers, neither Edmonton nor Calgary are trailer friendly. Overpriced and underserviced, campgrounds echo the prevailing Albertan refrain that because a chosen few are earning inflated salaries in the oil and construction industries, all should be duly screwed while the opportunity is available.

One morning we were chatting with three young people with a large dog, enjoying a sunny spell at their picnic table. They all drove heavy equipment of the type that runs on ten foot diameter wheels. One, a Métis man was showing us his tattoos, which he had designed and tattooed himself, an act which must have involved some fantastical contortions. After baring his arms and

shoulders he asked if we would like to see his 12 inch koi. With background thoughts that he must surely be boasting, we watched as he unbuckled his belt, pulled down his jeans and pulled up the leg of his underwear. He indeed had a 12 inch Koi - tattooed on his upper leg and beautifully executed. With a strange mixture of relief and disappointment we admired the artwork and shortly after wished them all a good day. Quite enough excitement to start the day.

Later, when I was in a Calgary Petsmart, buying a large bag of 'Urinary So' dog food for our Shih Tsu "Sadie" (who suffers from bladder stones) I was getting bored waiting in a longer than usual line at the checkout.

Making polite conversation, a woman behind me asked if I had a dog, a rather unexpected question considering our current location. So, since I'm retired and have a degree that trained me to pile higher and deeper, I told her, on impulse, that no, I didn't have a dog but that I was starting the 'SoDiet' again. I added that I probably shouldn't, because I had ended up in hospital last time. However, I'd lost 30 lbs before I woke up in intensive care with tubes coming out of most of my orifices and IVs in both arms. I told her that it was essentially a perfect diet and that the way that it worked was to load ones pockets with Urinary So nuggets and simply eat one or two every time one felt hungry. I assured her that the food was nutritionally complete and worked so well that any symptoms of urination difficulties or erectile dysfunction had magically disappeared along with the weight loss. Therefore, I was understandably anxious to try it again. By this time, most of the other people in the queue were listening with rapt attention.

Horrified by my candid story, the woman asked me if I had ended up in intensive care because the dog food had poisoned me. I told her no, I had stepped off the kerb to sniff a Rottweiler's backside and a car had sideswiped me. Behind the astonished woman, smothered giggles and exclamations of disbelief could be heard from others in the queue. A burly security guard accompanied me and my large bag of Urinary So off the premises, with the parting advice to find another pet food store in which to make my future dietary purchases.

Getting gas is a fairly routine experience, but usually can be dealt with fairly quickly. So it was, we stopped at a small wayside service station that we determined could accommodate a 53' rig. When pulling a trailer, we like to keep a record of fuel used to give us some idea of a cost per unit distance, so we write the pump stats in a little book. The pumps at this station were old fashioned and software unheard of, so when I asked the young attendant for a receipt showing the number of litres, cost per litre and total sale amount, a look of puzzled surprise crossed his spotty face. But, it was quickly replaced with the glow of revelation as he seized a calculator, keyed in the cost per litre and began punching the keys.

One time, two times, three times ... Anxiously, holding up the final sale slip in his other hand, he compared the numbers on the slip with those appearing on the calculator screen. It took quite a while, but with grimly focussed attention the young man persevered until with a cry equivalent to 'Eureka' he at last reached the point where the numbers almost matched. With a flourish he hurriedly wrote 'about 83 litres' on the slip, thrust it at me and headed out to serve the next customer, proud of his mathematical achievement. Who needs to know about long division, after all?

I was lusting after a candy bar, so stopped at a small kiosk selling high octane commuter coffees and other sundries, including a selection of candy. I walked in, perused the selection and made my choice (low fat, non milk, sugar-free, ersatz etc., of course). As I unzipped my man bag (no hasty judgements please) to reach in for some change, my eye caught a handwritten sign on the counter. 'Only cigarettes to those 19 and over.' I froze in mid reach, painfully aware that as a grey haired retiree I could in no way qualify for my intended purchase. With a sigh of desperation, I looked into the eyes of the underdressed, multiply pierced cashier girl, who looked back at me balefully through thick rims of black mascara, as if looking from the far end of a telescope. 'I'm sorry' I blurted, 'I really only wanted a candy bar.' As I grudgingly replaced the candy bar in its box and turned to the door, the girl, all in black, but with a now noticed tinge of glowing blue in her hair, stared at me with a lack of comprehension that questioned



whether I was an earthling or perhaps came from Mars. My craving for something sweet had been sadly forestalled and remained unsated.

Like owning a house, owning a trailer sees frequent visits to a hardware store. And so, needing to replace a machine screw, we entered the portal of Home Hardware. Searching along the rows of plastic boxes for the right size screw to fit my needs, we came upon a display of beautifully turned banister rails and accompanying fittings. There, hanging below the display was a sign which declared 'Please do not screw together in the store.' Though it seemed a more likely admonishment for a bar or massage parlour, we are, though a constant embarrassment to our kids, basically obedient. We took the sign seriously and refrained from such activity with our hardware (perish the thought that it might be software). I did, however, forget, in the hurry to find the camera, to find the machine screw that I so badly needed.

Brian Phillips

(With thanks to Alan Field, my friend in Melbourne, AU, for the now twice plagiarised segment on the incident in the pet food store. The rest is original).

### **A Message from the COM TEAM:**

RALU begins its fourth year and can

look back to some accomplishments. This newsletter provides a forum for members to speak and exercise their right and duty to speak out: academic freedom, freedom of speech by any other name.

We need your help to find active, creative people who can carry our organization and help us represent you. Members are asked to find and recruit people who are eligible. We are under-represented in staff, sessional lecturers, and administrators.

As for what is really happening, stay tuned to the unfolding story of sport at our university. Sport is one of the great things about Lakehead: Find your favourite Wolves and support them! Wrestling, Ski, and Basketball Wolves are the best and among the best in the country. There are others. It's that time: RALU Member and sports columnist Margot writes: "I just saw the latest on the Wolves page. There are 5 new defensemen not 6 and one goalie. Interesting that they will not have a captain this year - they are letting three players share the job and they will each have an "A" on their shirt! Never heard of that before!" Come out and see real hockey.

Way to go Bonny Wigmore, who is so much more than an accountant! Another RALU member hiding their light under a bushel...

As you can see, there's a lot of excitement... so stay tuned!

**RETIRES' ASSOCIATION OF LAKEHEAD UNIVERSITY**  
**Annual Membership Form – Sept 1<sup>st</sup> 2011 to Aug. 31<sup>st</sup>, 2014**

**First Name** \_\_\_\_\_

**Surname** \_\_\_\_\_

**Email address** \_\_\_\_\_

**Postal address** \_\_\_\_\_  
\_\_\_\_\_

**Postal code** \_\_\_\_\_ **Tel. #** ( \_\_\_\_\_ )

**Expertise, contribution**  
\_\_\_\_\_

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## Membership in RALU

**Membership is \$10 annually or \$25 per individual per three years, with equal status of membership for retirees, spouses and partners. Annual membership is from Sept 1<sup>st</sup> to Aug 31<sup>st</sup>.** You are encouraged to support the association by joining us, even if you live far from Northwestern Ontario. Complete the membership form and return with a money order or cheque made out to the 'Retirees' Association of Lakehead University' to Secretary, #3, 400 Red River Road, Thunder Bay, ON P7B 1B3. If you have any questions, please contact Brian Phillips, [brianph@shaw.ca](mailto:brianph@shaw.ca) or 807-344-3770. Please note that there is a new area for expertise, contribution. Tell us how you want to assist RALU, for example, by contributing to the newsletter, giving us a presentation on your expertise, and so on. The Association is inclusive and its membership is open to all retirees of the university.

# RALU News



RALU News

ISSN: 1918-4581

Irregular; Subscription free with membership; Individual non member \$20 including postage;

Corporate rate: \$69.99 including postage.

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To order, send to Secretary, RALU,  
#3-400 Red River Road,  
Thunder Bay, Ontario, Canada, P7B 1B3

[ian@nextlib.com](mailto:ian@nextlib.com),

Published by the Retirees' Association of Lakehead University