

WLU RETIREES' NEWS

A publication of the Wilfrid Laurier University Retirees' Association

To contact the Executive: retirees@wlu.ca

Winter 2020

Friday Afternoon Gatherings

Bacteria: Don't Mess with Us

by Alan Auerbach

The guest at our September 20 meeting was David Clarke, recently retired from a three-decade career as manager of the local Regional Microbiology Laboratory. (That lab in Kitchener performs over two million tests a year, mostly for patients in all area hospitals.)

He assured us that as ubiquitous as bacteria are, most are not worrisome; in fact, we couldn't live without most of them. But, as we'll see, a few are concerning.

Starting with a bit of history, David attributed our increased longevity largely to safe drinking water. He pointed out that we all heard of the seven deaths in Walkerton in 2000, but might not know that almost half the residents really suffered from the E. coli outbreak.

Nor might we have heard of mosquito-borne viruses in far-off locations. Chicungunya [chicken-GUN-ya] is a possibly fatal disease currently infecting 1.8 million people, and the widespread Zika causes microcephaly in about 1.5% of live births.

Measles may be more familiar to us. This airborne virus, the main cause of childhood deafness in underdeveloped countries, killed 2.6 million in 1980. It was all but eliminated in North America by 2006, but in the first half of 2019, 1,148 cases were reported in the US and 111 in Canada. It can remain in a room's air two hours after an infected person left, whereupon the unvaccinated have a 90 percent chance of catching it. Its vaccine is 99% effective but uninformed people resist it, making it the number one vaccine-preventable disease in the world.

Continuing with home-grown examples, he reminded

us that SARS has become known as "the first plague of the 21st century." In 2003 it affected over 400, mostly in Ontario, of whom one in ten died.

It's a bug-eat-bug world out there, and even mould puts up defences. The first antibiotic, penicillin, was found in mould and made available in 1928. And it was in 1929 that bacteria started developing resistance. There followed several variants of penicillin, as well as other classes of antibiotics, but resistant bacterial variants inevitably emerged. Currently the most familiar villains are Methicillin-resistant Staphylococcus aureus (MRSA), Vancomycin-resistant enterococci (VRE), and especially the aptly named Clostridium difficile (C diff).

We have numerous defence systems in our bodies, especially the skin. To help it combat the bad bugs, removing dirt (and transmissible bacteria and viruses) helps, but harsh soaps and aggressive scrubbing degrades the skin's resilience. David recommends mild soap with lots of water. (So mom was right.)

Excuse me – gotta go wash up.

Friday Afternoon Gatherings, cont'd

The Current State of Benefits for Retirees

by Gerry Schaus

The Association's meeting on November 29 attracted a capacity audience of WLURA members to hear an informative presentation by Brenda Hughes (Sun Life Group Benefit Service) and Krista Eoertien (Total Rewards, Human Resources, WLU) concerning access to WLU retirees' benefits through the University's new provider, Sun Life. Ms. Hughes led the presentation, guiding us through the use of the mobile app developed by Sun Life for easy access to our benefits. After downloading the app and registering to access individual accounts through a smart phone or tablet, we can do such things as submit claims for medical, dental and massage therapy care, provide banking information for immediate reimbursement of expenses, search for care providers, and view rankings and fees of a range of providers including pharmacists within our region. We can also check our annual claim submission history, view which drugs are covered under our plan, and store images of our fingerprint I.D. and the Allianz travel card.

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Brenda Hughes and Krista Eoertien

Besides the mobile app, Sun Life, of course, also has a website for us to access all our information and claim forms from our laptops or PCs, and has the added benefit of allowing us to print hardcopies of everything, including the “Combined Benefit Card” so these can be taken with us on trips and shared with a trusted relative staying behind in case needed. One disadvantage is that it is more awkward on a website than on a mobile device to take photos of receipts and submit them when needed with a claim.

After the presentation, there was a plethora of questions. We learned that Royal Sun Alliance gives a healthy discount for travel and medical insurance for Sun Life members; that claims for medical expenses while on trips should be submitted first to whatever travel insurance provider we have, before submitting them to our WLU benefit plan since there are annual limits on our plan; that doctors’ referrals for such things as massage therapy are only good for one year and need to be renewed annually; and that all claims for expenses in one calendar year must be submitted by March 31 of the next calendar year or they will expire.



Krista Eoertien, Frank Millerd, and Brenda Hughes

Warm thanks were expressed by WLURA Past President Frank Millerd to our speakers on behalf of the entire audience. It was great to have answers directly from Sun Life and WLU’s HR Department. Many thanks to all those who brought snacks for the event, and especially Doreen Koenig for the coffee and Boyd MacDonald for the sushi! Very tasty! Great event, friends!

Friday Afternoon Gatherings, cont’d

Pub Night



Duke of Wellington, Friday, October 25, 2019

Pension Update

by Alastair Robertson

Laurier Pension Plan Funding

At its October 2019 meeting, the Pension Committee of the Board of Governors, meeting jointly with the Finance and Investments Committee, reviewed the April 30, 2019, actuarial valuation of the Laurier Pension Plan. The joint committee recommended that the Board of Governors approve that valuation, to be filed with the Ontario pension regulator by November 30, 2019. The University is legally required to file an actuarial valuation of the pension plan at least once every three years. The last valuation was filed at

April 30, 2017, with the next valuation to be filed no later than April 30, 2020. The University can choose to file a valuation sooner than April 30, 2020, and there are advantages in doing so when, as in this case, there has been an improvement in the funded status of the plan that will result in a reduction in the special payments required to amortise a funding deficiency.

A going-concern actuarial valuation of a pension plan compares the value of the plan's assets to its liabilities (the cost of pensions earned by members) on the assumption that the plan will continue to operate indefinitely into the future. A plan is considered "fully funded" on a going-concern basis when the assets of the plan are sufficient to provide for all pensions earned by members. A going-concern funding deficit occurs when the ratio of assets to pension liabilities is less than 100%. Currently, in Ontario, such a funding shortfall must be paid off over 10 years. At April 30, 2019, the Laurier Pension Plan had a going-concern funded ratio (assets divided by pension liabilities) of 98.7%, which is an increase from 95.1% at April 30, 2017. The dollar amount of the going-concern deficit decreased from \$29.6 million in 2017 to \$8.9 million in 2019. The improvement in the going-concern funded ratio is attributable to a number of factors including better-than-expected investment returns, as well as the special payments made by the University since the last valuation. The April 2019 valuation was performed under the new funding rules, which strengthen going-concern funding by requiring that actuarial valuations explicitly incorporate a funding cushion, referred to as the Provision for Adverse Deviation (PfAD).

The University Pension Plan Ontario (UPP): An Update

As discussed in this column in the Winter 2019 edition of the *WLU Retirees' News*, three Ontario universities (Guelph, Queen's, and Toronto) are in the process of creating a single, pooled pension plan for their faculty and staff under the title of the University Pension Plan Ontario (UPP). In July 2019, the consent process for the creation of the UPP was successfully completed. That process required that in each of the three universities at least two-thirds of active members of the existing single-employer pension plans consent to the proposed conversion to the new multi-employer pension plan and no more than one-third of retired members, former members, and other persons entitled to benefits under the existing plans object to that conversion. The required consent threshold was surpassed with respect to each of the five pension plans at the three universities.

The transfer of the existing pension plans into the newly created UPP still involves various technical steps and approvals. It is anticipated that these additional requirements will be completed by July 1, 2021, which is the target date for implementation of the new plan. How will

conversion to the UPP affect current retirees and employees at the three universities? Retirees who are in receipt of a pension under an existing pension plan before conversion to the UPP will continue to be paid the same amount of pension after conversion. Current employees who retire under the UPP and have prior service in one of the existing plans will be paid a pension consisting of two parts: one based on the formula in their former plan and the service they accrued under that plan, and one based on the UPP formula and their service accrued under the UPP.

Pension Fund Rate of Return

This year pension funds have benefited from strong investment performance – an experience that stands in marked contrast to 2018 when, in a year that turned out to be the worst for stocks since 2008, the Laurier Pension Fund posted an annual return of only 0.31%. The latest figures for 2019 show that over the period from January 1 to October 31, 2019, the Laurier Pension Fund earned a year-to-date rate of return of 10.28%!

CURAC Affinity Agreements

CURAC (College and University Retiree Associations of Canada), of which the WLU Retirees' Association is a member, has arranged a number of affinity agreements that provide discounts to members. Members of WLURA are eligible to participate in these affinity agreements.

Travel Medical and Trip Cancellation Insurance

Johnson Inc. offers two Trip Insurance plans to CURAC/ARUCC members:

1. **MEDOC** Travel Insurance provides emergency health care as well as trip cancellation or interruption. The insurance may be purchased on-line at curac.johnson.ca/travel-insurance-medoc If you use the online enrolment or "Quick Quote" tool, you need to enter CURAC_WLURA as the group name.

You may also call **1-866-606-3362** with specific questions, to obtain a quotation, and to purchase the insurance. Please identify yourself as a member of the College and University Retirees' Associations of Canada, and quote group number 087, unit 11.

2. **Stand Alone Trip Cancellation Insurance** is available for those who already have out-of-province medical insurance. The coverage is per person per trip for an unlimited number of trips per year at a low annual premium to cover an individual, a couple, or a family. Extended family members or friends of CURAC members are also eligible. Enrolment information is available at curac.johnson.ca/standalone-trip-cancellation, or call **1-866-606-3362**.

Information on the Johnson policies is available at Johnson's CURAC web page curac.johnson.ca.

RTO (Retired Teachers of Ontario) does not offer stand-alone travel insurance. However, their full extended health-care package (see below) includes travel and trip cancellation insurance.

Some retirees may wish to contact **Securiglobe**, a broker who endeavours to match individual clients with an insurance that best suits their needs. Contact them at **1-888-211-4444**.

Extended Health Care

Retirees' Association members may join RTO and enroll in RTO's Extended Health Care Plan. This may be of interest to retirees and their spouses or partners who are no longer in the WLU extended health care plan. The health care plan includes travel medical insurance. See: www.rto-ero.org/insurance. Membership enquiries may be directed to RTO at **1-800-361-9888**.

Coverage can be continued for a surviving spouse and eligible dependent children following an RTO member's death.

If a surviving spouse of a deceased retiree is not a member of an RTO plan he or she may join RTO and the Extended Health Care Plan if the deceased retiree was a member of RTO. The surviving spouse should enroll in the RTO plan within two years of the retiree's death, while still a member of Laurier's Group Benefits Plan, as they will then be accepted into the RTO plan without a medical questionnaire.

Travel Planning

Collette Travel

Members planning future travel may wish to check out the broad range of tours available to them from Collette Travel: www.gocollette.com/en-ca/landing-pages/2015/partner/curac. Inquiries about tours, or bookings, can be made by calling **1-800-468-5955**. Alternatively, bookings can be made through your local travel agent. Make sure to mention your membership in a CURAC association for additional savings.

Trip Merchant

Trip Merchant has negotiated special membership savings directly with travel suppliers, some as much as a 30% savings on travel experiences. Go to curac.tripmerchant.ca. You will need to enter the CURAC password: CURACTM18

Other Affinity Agreements

Details available on the CURAC Web site www.curac.ca.

- ◆ Home and Auto Insurance, with Economical Select
- ◆ Canadian Association of Retired Persons (CARP) membership
- ◆ *Literary Review of Canada* subscription

Joint Account Frozen by Death?

A joint account is attractive to couples who each want both to have full access to the funds. But if a partner dies the survivor may find the account unexpectedly blocked – just when the assets may be most needed and the hassle least tolerable.

I found it hard to get clear answers from several financial institutions, so if you've experienced this and send some details to auerbach@execulink.com, I'll explore further and continue in the next issue.

Message from the President

by Gerry Schaus



Some long-ago memories can be vivid. In my first Orientation Week, Gerald Vallillee, then Dean of Arts and Science, announced at the pep talk for faculty at the beginning of an academic year that several full-time members had just been hired. They included Frank Mallory (Biology), Barry Kay (Political Science), and me. Frank left WLU long ago, leaving Barry and me from the faculty class of 1978.

That's one reason it was so devastating to have learned that Barry passed away. He never enjoyed a day of retirement, to my knowledge. The last time I talked with him, just outside 202 Regina, he said he still liked teaching and didn't plan to retire yet. No doubt he dreamed about it though, as do we all. Many of us, I'm sure, will miss Barry's insightful commentary on Canadian elections, and his election-result predictions – a feature that made WLU part of every election. But I'll miss chatting with him in the hallway or on the street because we shared an alma mater, started here together, and he always showed an interest in what Pam and I were up to, while I enjoyed hearing where he and Betty had travelled recently. It's truly sad that he's gone, far too early.

As for my retirement, I'm three-and-a-half years into it, and I treasure every day. Too many of us never reach this wonderful time of life (I still think fondly of Mary Jo Da Silva), or have it abruptly abbreviated after waiting so long to start it. My final thought here is hardly new or original (I'm in Classical Studies, after all). It's ancient but à propos: *Carpe diem*, "seize the day." Today! Now! Before tomorrow comes, my friends!

Let me close by offering warm thanks on behalf of the Retirees' Association to President Deb MacLatchy and the University for hosting such a lovely dinner for us on December 9. Great to see so many familiar faces there!

Suspicious Email

by Marju Drynan and Nora Gaskin

Courtesy of the *McMaster University Retirees Association Newsletter*, with references to specific McMaster resources and solutions removed.

What might make an email appear suspicious, and what should you do about it? Here are some tips.

There is **Spam**, which is defined as unwanted commercial email. Most email software has an option to block specific email addresses from sending mail to your inbox. If spam is a problem, check your email settings for blocking it.

Then there is **Phishing**, which seeks to collect your private, personal, or financial information. Phishing emails usually have one or more of the following characteristics:

- ◆ The sender appears to be someone you are familiar with, but the address, content, or other elements of the email aren't what are usually expected from that sender.
- ◆ The email is from an entity with which you have had no dealings.
- ◆ The email contains spelling and grammatical errors.
- ◆ The email asks for private, personal, or financial information such as user or account IDs, passwords, banking, or credit card information.
- ◆ The email, with or without any of the above characteristics, entices you to click on a link or open an attachment. Beware. These clicks could lead either to malware being installed on your computer or to fake login pages looking to steal your logons and passwords.

Action Options

- ◆ Do not click on any link or download any attachment that is suspicious or unusual.
- ◆ Do not respond to emails that ask for private, personal or financial information such as user or account IDs, passwords, banking, or credit card information.
- ◆ Do not respond to requests for money.
- ◆ Do report suspicious emails. Forward the email as instructed by the company or agency you are reporting to.
 - ◆ If the sender appears to represent a known entity, search on-line, e.g., “report royal bank phishing” or contact that company to find out where you can forward and report phishing attempts made in their name: e.g., reportphishing@apple.com, or spooof@paypal.com.
 - ◆ Forward the email to consumer and government agencies concerned with protection of privacy, e.g., spam@uce.gov, or reportphishing@apwg.org.
- ◆ Do delete the unwanted email after reporting it. Before deleting, you can use your email software to mark it as “junk” or “spam,” so any further emails from that source will go directly to your junk mail folder.
- ◆ Do use an anti-virus and firewall program. These pro-

grams won't protect against responses you may make, but will guard against malware (viruses, spyware, etc.) that may be in attachments, and also may warn you about links to websites that are not considered trusted.

For More Information

Search for the word “phishing” or the phrase “suspicious emails” using your favourite Internet search engine.

Access to Online Human Resources Information for Retirees

Human Resources-related information for retirees, including access to the pension portal and benefits provider, may be accessed by asking a search engine (such as Google) to search for wlu.ca/retirees. Among the first websites that come up should be Retiree Resources. Alternatively, you may go to the WLU home page at www.wlu.ca and click on (in turn) “Menu” (top right), “Working at Laurier” (left column), “Faculty and Staff Resources” (left column), “Retiree Resources” (lower left).

Logins are required for access to the pension portal and benefits provider. Any questions can be directed to hr@wlu.ca.

Telephone Scams

by Marju Drynan

Reprinted from the *McMaster University Retirees Association Newsletter*, Summer 2018

Many honest people are becoming targets of fraud because they have answered or politely returned a telephone call from an unknown number. The variety and number of fraudster calls has increased dramatically these past few years. There is a lot of information about scams on the Internet. Here are a few red flags you should bear in mind:

- ◆ You do not recognize the telephone number, or the name of the caller is not shown on your caller ID. If a caller knows you, they can leave a message or call back. There is no need for you to pick up that handset.
- ◆ The caller hangs up after just one ring. Do not try to return that call. *You could be inadvertently agreeing to fees that get added to your monthly phone bill.*
- ◆ The caller hangs up almost as soon as you answer. This might be a phishing expedition for active telephone numbers, which can then be sold by the caller to scammers. Do not indicate in any way that the caller has reached an actual person. *Just hang up immediately.*
- ◆ *The caller claims to be investigating a problem with your computer.* No company would be investigating your computer unless you have first contacted them.



WLU President Deborah MacLatchy acknowledges new retirees at the Seasonal Dinner on December 9. Retirees from left to right are: Mary Joy Aitken, Bruce Albrecht, Dan Graham, Nancy Lambert, and Carl Langford.

- ◆ The caller gives a seemingly convincing reason to ask you for your banking or credit card details. If that reason were legitimate, the caller would be supplying you with the information and asking you to verify that the data are accurate.
- ◆ The caller threatens actions that are not consistent with normal business practices, such as arrest, bank account freezes, credit suspension, and the like. Reputable businesses, including government agencies such as the Canada Revenue Agency, do not use telephone calls as a final resort to settle disputes.
- ◆ The caller claims to be a friend or relative who needs money to get out of a troublesome emergency situation, and needs those funds sent through an entity such as Western Union or even paid for with iTunes gift cards. The well-known “Grandma scheme” (caller impersonating grandchild asking for help) comes to mind. Legitimate businesses do not handle transactions this way.

If in doubt about the legitimacy or veracity of an unsolicited caller’s intent, tell the caller that you will investigate the problem, but do not call any number the caller advises you to contact. Instead, call the business or agency supposedly associated with the problem, using a phone number from a trustworthy source, and report the unsolicited call.

When you receive what seem to be scam calls, it can be helpful to report the calls so that authorities can warn other people and alert the media to reduce the chances of the scam spreading. Reports can be made by phone to **1-888-495-8501**, or on-line at the Canadian Anti-Fraud Centre <http://www.antifraudcentre.ca>.

Read more about frauds on the Canadian Anti-Fraud Centre website. The Government of Canada’s Competition Bureau website <http://www.competitionbureau.gc.ca> also contains useful information about the many different kinds of fraud that target Canadians.

WLU President’s Address to Annual Retirees’ Dinner

The following article contains highlights of Dr. Deborah MacLatchy’s speech to the retirees’ dinner on December 9, 2019.

Good evening, I’m Deborah MacLatchy. As president and vice-chancellor, I’m delighted to host you this evening.

This is a favourite event, celebrating with our retirees and reconnecting with familiar faces. Each of you played a role in making Laurier the university it is. When *Maclean’s* magazine named us the number one comprehensive university in Canada for student satisfaction (fourth year in a row), this is the legacy of our retirees.

And we will continue focussing our resources and talent into initiatives that build on the legacy of your achievements. For instance we will transform the Waterloo campus face by re-creating our University Avenue entrance and the Faculty of Music building. The Making Space for Music campaign was launched this spring following the Catalyst Campaign (which raised \$137 million in support of the Laurier Brantford YMCA, Lazaridis Hall, student services, faculty funding, and other campus-community projects). The new campaign will support the renovation and expansion of Laurier’s music building into a vastly improved space for teaching, practising, rehearsing, and performing.

Laurier launched its Brantford campus in 1999 with 39 students. After 20 years we have some 3,000 in 23 programs – learning across a campus of 20 buildings staffed by 107 full-time faculty and librarians and 189 ancillaries. And the Town of Milton will house our Master of Education program, launching next month from the Milton Education Village Innovation Centre, offering evening classes and on-line components to accommodate working professionals.

Another initiative is our second five-year Sustainability Action Plan. Our Sustainability Office’s progress earned

Laurier recognition as one of North America's greenest universities by the *Princeton Review*.

On the research front, Laurier was one of the first universities to sign the Dimensions: Equity, Diversity and Inclusion (EDI) Canada Charter, exemplifying Laurier's commitment to reducing barriers that under-represented groups experience as researchers. In addition, Laurier is one of 15 universities partnering with the federal government on the EDI Institutional Capacity-Building grant program. This will help us identify and eliminate systemic barriers to the recruitment, retention, and advancement of such groups. It's an exciting initiative to open doors for, and deepen the talent pool of, researchers at Laurier. Just last month in Ottawa I saw three Laurier professors welcomed into the Royal Society of Canada for their contributions to Canadian academia.

I should also thank some of our funders. At our Waterloo Homecoming, the WLU Alumni Association pledged \$800,000 toward capital support for our Indigenous Student Centre in Waterloo, sexual violence counselling and service programs, student financial aid, and new makerspace programming. The new Centre will be based at Lucinda House, which is undergoing renovation to a purpose-built, student-focused facility, and cultural and academic support space for our growing Indigenous student population. We're likewise renovating our Brantford Indigenous Student Centre. And we're grateful to the Lyle S. Hallman Foundation, the Laurier Student's Union, the WLU Alumni Association, Ken Flood, the Graduate Student's Association, Waterloo Living in Waterloo, and Eric and Valerie Grundy in Brantford for supporting these important renovations.

But tonight I'm grateful to our retirees. Let's celebrate the conclusion of another year filled with accomplishments that wouldn't have been possible without the legacy of those gathered here.

Upcoming Gatherings

For our Friday presentations we gather in the lower floor lounge of the 202 Regina Street building. Coffee at 1:30 p.m., presentation at 2 p.m. Family and friends welcome. Use your parking permit to park in any staff and faculty (gold) or student (white) lot.

Friday, January 31 Consumption and treatment site in downtown Kitchener

Supervised Injection Services (a branch of Public Health and Emergency Services of the Region of Waterloo) has recently opened a supervised injection site in Kitchener. Establishing this site was controversial. A representative will



Retirees at the Seasonal Dinner

join us to discuss why a consumption and treatment site is needed and the services available at the site.

Friday, February 28 Al Hecht's amazing migration and refugee story

Al and his family escaped from the Ukraine in 1943, migrating first to Poland, then to Germany in 1944, all during World War Two. Rejected as immigrants to Canada, they moved to Paraguay in 1948. In 1955 they came to Canada as sponsored immigrants. Al finally made it to Waterloo in 1972. Al is Professor Emeritus of Geography.

Friday, March 27 Pub night at the Duke of Wellington

The "Duke" is located on Erb Street just off Waterloo Square. Come at 5 p.m. for a drink, stay for dinner. Pub nights have been popular, a great way to catch up and meet fellow retirees.

Friday, April 24 Local walking and hiking trails with Barbara Nayler

Barbara Nayler has led a fascinating life in her personal discovery of mountains, plains, deserts, and waterways of our wondrous world. Closer to home, she is intimately acquainted with the nature trails and pathways of Waterloo Region, and is happy to inform and inspire you to discover them at your leisure.

Friday, May 29 WLURA Annual General Meeting

The AGM will begin at 1:30 p.m. It will be followed at 2:00 p.m. by a to-be-announced presentation.

Parking Permit for WLU Retirees' Association Meetings

This parking permit for our 2019-2020 meetings at the 202 Regina building is valid in any Laurier gold (faculty/staff) or white (student) lot from 1 p.m. to 4 p.m. on the days of our meetings.

Parking Lots Close to 202 Regina St.

Lot 2: Rear of 202 Regina St. (off Lodge St.)

Lot 36: Lodge Administration Building

Lot 38: Greek Cypriot Community Centre

Lot 48: Behind Swan Dust Control, access off Lodge St.

Lot 35: Off Regina St., behind 195-205 Regina St.

Lot 43: Located at 230 Regina St.



EVENT: WLU Retirees Association

Permit valid : 1:00 pm – 4:00 pm only

Dates VALID: Sept. 27 2019, Nov 29 2019, Jan 31 2020,

Feb 28 2020, April 24 2020, May 29 2020

This parking permit is valid in any White or Gold permit parking lot only for the dates listed. Permit is not valid in any Reserved space or paid parking areas.

Approved by WLU Parking & Transportation Resources

Please ENSURE THIS PERMIT IS VISIBLE ON YOUR DASH

Any questions please contact the Parking office 519-884-0710 Ext. 3032

WLURA Executive 2019–2020

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