

# WLU RETIREES' NEWS

A Publication of the Wilfrid Laurier University Retirees' Association

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Winter 2022

## The Ray of Sunshine

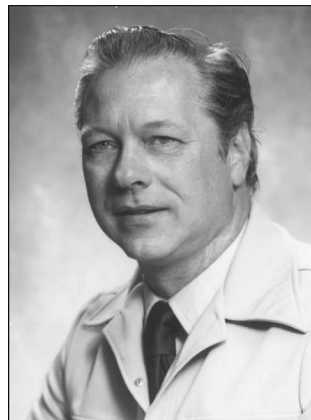
by Alan Auerbach

Such honours lately! And these honours are – there's no better word – astronomical.

For the accolade to Canada, picture this: Floating out there a million miles away, each of the new Webb telescope's 12 huge mirrors must align perfectly so they act as a single mirror. A failure here would mean decades of work and billions of bucks wasted; a success means that the Fine Guidance Sensor undertaken by the Canadian Space Agency worked. And it is working, so perfectly that it will be able to focus on a human hair kilometers away. Even on an asteroid!

And one of these asteroids was recently named for Wilfrid Laurier University's founding physics professor and first astronomy professor, whose creative genius helped establish our budding science programs.

That came about because our Ray Koenig helped found the Royal Astronomical Society of Canada's Kitchener-Waterloo Centre, he served as club president many times, and the construction of the group's observatory near Ayr occurred under his leadership. So the club submitted a proposal to nominate Ray for his own asteroid. The



Ray Koenig

International Astronomical Union accepted the nomination, and recently announced that Asteroid 10077, discovered in 1989, now has the name "RayKoenig." (It's in the main Asteroid Belt between Mars and Jupiter, and loops around the Sun every four years.)

Not only was Koenig an avid astronomer, he was also a keen astrophotographer. As far back as the early 1970s, long before personal computers and digital cameras, he was known for taking celestial photographs in colour.

He had been hired by Waterloo Lutheran University in 1963 as an assistant professor of physics, and helped set up a new physics laboratory. For the next three decades he taught many science courses, but was best known for teaching astronomy. After his death in 2007 at age 76, Laurier created the Raymond Koenig Physics Award, and the local astronomy club named its annual outstanding service award after him.

We asked Art Read if he had any recollections to add.

### Recalling Ray Koenig, by Art Read



Having an asteroid named after you is a huge honour, and I'm delighted to offer a few comments about my long-time friend and colleague, Ray Koenig. He sought me out when I was a Master's student at McMaster in 1966, and suggested we visit the then Waterloo Lutheran University to see if I might be interested in joining the fledgling Department of Physics.

We all know how that ended.

Ray always had a keen interest in astronomy and could talk about his thoughts and activities for hours. Two events provide an illustration of his mental stamina and skills.

Our small department in the 1970s had just been relocated from the E-wing to the C-wing of the Arts & Science Building, and a classroom had been renovated into faculty and administrative offices. Ray, as Chair, had the biggest office. I wandered into it and found a metal pie-shaped object about 8 feet across. It took up most of his office, and books, papers and boxes were spread nearby. He told me it was a working spectrometer he had been using at York University, which didn't want it anymore. Ray, never one to refuse a working piece of equipment, accepted it. We had nowhere for it in our labs, and the university had no space for it, so

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it went into Ray's office. As Dean of Arts & Science I visited many faculty offices over the years, but that version of Ray's office took the cake; he barely had room to find anything or to get to his office chair.

The other event involves a solar eclipse. (That's an occultation of the Sun by Earth's moon as it passes between Earth and Sun, a spectacular occurrence.) The apparent size of the Moon is equal to the apparent size of the Sun, so during a total solar eclipse, which lasts for just a few minutes per location on the Earth, the Sun's light is blocked except when sunlight breaks through between lunar mountains creating the diamond ring effect. Ray took his telescope to a southern Ontario location where he might be able to see such an event, and was able to photograph it. Arthur Stephen was always looking for interesting photos for the cover of the annual University Calendar (you might remember when we published this important document). Ray showed his photo of the diamond ring effect to Arthur, and the next edition of the Calendar had that wonderful picture on its front cover. What a tribute to Ray's technical skill and tenacity!

### Friday Afternoon Talks

## Reducing Emissions: The Why and the How

by Shannon Purves-Smith

Sandra Bray is one of those people who doesn't waste time in fulfilling resolutions, even when they are made in April or November or on January 2. If a goal is good for her and the rest of the world, she establishes it, plans her progression, and reaches it by whatever means she can manage. We are lucky to have such people as her, trying to reverse climate change by following their personal trajectory that will have the most effect.

It's pretty well determined by now that burning fossil fuels is the main cause of our weather catastrophes. Environmentalists talk about the "environmental net-zero footprint," but it takes knowledge, determination, the right contacts, and money to achieve even one of the many changes that will contribute to the well-being of Earth and everything on it. Sandra's presentation on Jan. 28th was an explanation of how she gradually made the improvements that would reduce her use of oil and gas. Her personal goal was no more burning.

The first part of her story concerned "Formative Influences." Early on, she lived on a farm in Orillia, a milieu that taught her stewardship of nature and community. When she was a teacher, she experienced an "awakening," reading a newspaper article warning that garden beets in Vancouver couldn't be eaten due to excess cadmium in the soil. Another formative influence occurred when she joined



Sandra Bray's camper

a Council committee assigned to keep an eye on Elmira's Uniroyal Chemical. In 1989, with Susan Rupert she formed APT Environment, a citizen group, in response to the chemical company's application to install an incinerator. A few weeks later, the town's wells were shut due to aquifer contamination. When she went to the high desert of New Mexico for 15 years to paint, APT continued to hold Uniroyal's feet to the fire. She learned to do with less, and to enjoy solitude in a camper trailer while her artistic life became international.

In 2004 Sandra heard of the One-Tonne Challenge, an effort of the Government of Canada, hoping to reach its Kyoto Accord target. The idea was for Canadians to reduce their greenhouse gas emissions by one tonne a year. She joined the Challenge when she returned to Canada, while teaching and exhibiting art.

The possibilities that interested her included statistics on flying and cruising, both burning as much as a million cars per day do; events such as the Blue Dot Tour; then the Peoples' Climate March in New York City.

Eventually there was the 2017 Climate Reality Leadership Training in Pittsburgh, led by Al Gore. What urged her to join the 1,300 participants there was discouragement over the lack of action from municipal or any level of government.

The training of the Climate Reality Leadership Corps included live broadcasts, panel workshops, networking meetups, and skill-building sessions led by experts, scientists, and activists. Seeing the bigger picture energized Sandra and strengthened her conviction that actions would pay off. Next, she took Penn State professor Michael Mann's course dealing with the science and the global impact of climate change. Mann's professional work, based on the temperature record of the past 1,000 years, has enhanced the scientific understanding of historic climate change. She also started paying attention, via Twitter, to other scientists who were researching climate change.

Sandra came back to Elmira, well prepared to share her expertise through presentations such as the one we enjoyed on Zoom. The rest of her story was the "why" she wanted to reach the net-zero emissions and "how" to do it.

We know that climate change is a threat to the planet.

So she warned us of the danger by citing several recent catastrophes. To raise our motivation, “Gird your loins,” she said, reminding us of the Lytton fire: the burnt remnant of a child’s toy, 49.6C for three days, and in British Columbia the almost 600 people who died in 40 days. She showed us pictures of the flooding in Elmira, tame compared to the disastrous flooding in B.C. Deaths, toxic mud, and contaminated wells, including \$2.1 billion in insured damages. Sandra showed an example of local wind damage, a barn roof ripped off in Breslau. Hundreds of thousands of birds died while migrating through New Mexico in September 2020. The American Bird Conservancy and other biologists could not decide why, but suspected fires in Western states that damaged the birds’ lungs, drought causing starvation, and a drop in temperature from 97 to 37F.

Another motivating factor for us is that greenhouse gases change the atmosphere, and Canada’s emission reduction efforts are lagging, according to Seattle’s Clean Energy Alliance. Likewise, the current Ontario government’s 19 environmental rollbacks show that we are not doing so well.

The disinterest of family and friends in the face of Sandra’s passion for making change had to be monitored. Her humorous telling is that “it is dangerous when you’re at the family reunion and nobody wants to talk about trees and the mycorrhizal symbiotic interrelationship with fungi.”



Bray with a cardboard cutout of David Suzuki

The rest of her presentation concerned how we can contribute to the reduction of fossil fuel emissions, using her own home as an example. Her retrofit began with filling the 1931 walls and attic with cellulose insulation, and

sprayed insulation on basement walls. This saved \$825 on her yearly gas bill. Using outside and inside clotheslines airs her laundry. Clothes smell better, don’t have wrinkles, and towels are more absorbent. Clotheslines beat an electric or gas dryer when it comes to the average of 400+ dryer loads of clothes per year. Solar hot water systems can preheat water, providing 90% of hot water for free. Sunny days warm domestic water to high temperatures and costs \$7,500 less incentives of \$5,000 and savings of \$200/yr on electricity. Solar heating technology worked so well that she had a full turnkey photovoltaic system of 20 solar panels installed on her roof. It produced 20kWh more than her household used. Energy-efficient appliances and LED lights, some on timers, reduced the electricity demand. Cost \$30,000, incentive \$3,800/yr. Awnings allow heat to escape, admit winter sun, block summer sun, support snow load, support vines, and are architecturally complementary. The heat sink created by her asphalt driveway prompted

her to replace it with cement with a grass strip in the centre. An Electric car reduces her carbon footprint by 4 tons annually. Cost: \$64,000, incentive \$14,000 and fuel/maintenance savings of \$3,500/yr. An Air Source Heat Pump reduces household energy consumption from 113 to 63 gigajoules/yr. Cost was \$17,000, incentive was \$5,000. Next steps: refurbished windows and doors, and heavy drapes.

Reasons for Joy include TransformWR, a step-by-step climate plan to net-zero in Waterloo region by 2050, committed to by all Waterloo Region municipalities; New York City and Halton Hills staged elimination of natural gas installations; and the “To Thrive Together” project, a pocket community of small homes in Bloomingdale.

Sandra’s certainty that actions pay off reminds me that even in 2015, when Leadnow created the “VoteTogether” campaign with a goal of defeating the Harper government, mostly because of its negligence toward the environment, a climate denier was a person who didn’t believe the science and insisted that climate change was a hoax. Today it’s a person who can’t deny that climate change exists, but doesn’t do anything about it. Sandra Bray is showing people why and how to do it.

### Friday Afternoon Talks

## Giving a New Meaning to “Family Tree” November’s Guest Speaker on a Good Green Death

by Alan Auerbach

*What do you want to be when you grow up?* We’ve all been asked that, but a less-common query (and a more important one, given the time duration involved, especially during these earth-stressed days) is, *What do you want to be when you die?*

Our guest speaker on November 26 asked this. And she answered with, “I’m Susan Koswan. And *you can become a tree!*”



Susan Koswan

After all, everything that lives will die. And these deaths can be considered eco-friendly, in that each nourishes another life. But we humans, some eight billion of us, have become the exception. When *our* remains are preserved or cremated, solidly encased, and interred at the bottom of a six-foot concrete grave liner, the natural order of succession can be prevented or harmed.

Susan’s presentation via Zoom was The Good Green Death Project: Making Your Last Action Eco-Friendly. So



how would you arrange that, when you're through with your atoms, they be returned to the universe for re-use? Various approaches are documented in many YouTube clips with titles like "Eco Death," but here's the procedure she proposes:

Your shrouded remains are carefully placed in one chamber of a purpose-built, large, reusable vessel along with natural materials like wood-chips and straw, and allowed to "compost" (join the soil) for a month. The enriched soil rests there for a second month for final curing, after which it can nourish a tree in, say, a dedicated forest cemetery.

This method, currently legal in three states, is calculated to save a metric tonne of carbon dioxide each time, plus dwindling resources such as coffin wood or cremation fuel. And saves money because the cost is less than for traditional burials, which are becoming more expensive as room for them decreases.

Susan has long been central in environmental initiatives such as getting lawn pesticides banned in Ontario, producing dandelion festivals, hosting and producing The Green Scene on Rogers Community TV, and serving as a freelance environmental columnist with the *Waterloo Region Record*.

That's why she's trying to make composting – to gently return you to nourish the planet that once nourished you – a legal method of disposition here, but this would require the co-operation of three Ontario ministries and the local municipal government (not to mention what I'll call the funeral-industrial complex).

For further information she suggests several sites. The state with the first, and still the most advanced, acceptance is Washington, which offers this detailed presentation: [https://www.youtube.com/watch?v=\\_LJSEZ\\_pl3Y](https://www.youtube.com/watch?v=_LJSEZ_pl3Y). A Facebook group page is Good Green Death Project. Updates on the efforts to make this option entirely legal in Ontario are on <http://www.goodgreendeadproject.ca/>. To lend support, ask questions, or learn about the local situation you can reach Susan at [goodgreendeadproject@gmail.com](mailto:goodgreendeadproject@gmail.com).

Let me close with a couplet spoken by Hamlet's mother in Shakespeare's best-known work. It's not only accurate but poignant, for he wrote this longest of his plays following the death at age 11 of his and Anne Hathaway's only son, Hamnet.

Thou know'st 'tis common; all that lives must die,  
Passing through nature to eternity.

### Skill Testing Question (1)

What does the word "swims" spell when printed upside down?

## Hitting all the Right Notes Update from Boyd McDonald

by Alan Auerbach

Retirement is when you finally stop your job activity. Unless, it seems, you're Boyd McDonald. Though well into retirement, he's awaiting the release of a CD featuring two sonatas and a fantasia by Haydn (recorded on his fortepiano that's a replica of Haydn's).



Boyd McDonald

And this preceded a performance by the Springdale Trio (featuring Wendy Wagler on flute, Ben Bolt-Martin on cello, and Boyd's wife, Carolyn Arnason, as distinguished page turner). Just how did a Saskatchewan lad find his way from remote prairie life to world-class musicianship? That answer should surface in a documentary on his life and career now under way and featuring several of his compositions.

These compositions include an aria for mezzo soprano and a keyboard duet in memory of Freyja, their Nordic feline. Locally, a performance is scheduled for a house concert as a fund-raiser for Grand River Unitarian Fellowship, and he's awaiting the première of his Concertante for accordionist Joseph Petric and the renowned Penderecki Quartet. And he finds the time to chair the Ontario Chapter of the Leschetizky Association, which is offering a prize to the winning pianist in the 2023 Ontario Registered Music Teachers Association Instrumental Competition.

Carolyn, now a retiree from the Faculty of Music, looks forward to future retiree events, social and otherwise. The two enjoy outdoor walks, films (recently *The Tragedy of Macbeth*; *Julia*; *Nightmare Alley*) and the occasional restaurant meal (Jazz Room at the Huether; Golf's Steak House; Easy Pour Wine Bar) and many take-outs from Woodfired Café & Bakecurry around the corner in Bridgeport.

It seems that the self-isolation brought on by the pandemic takes Boyd back to his roots on the prairie, back when he was alone with his piano in Juniata, a hamlet that no longer exists. There should be another word for this kind of "retirement."

## Friday Afternoon Talks

# Social Work and Indigenous Healing

by Alan Auerbach

Our speaker at the February 25 Zoom meeting was Gus Hill. A member of the Anishnaabe First Nation, Dr. Hill earned his master's and doctorate in Social Work at Laurier where he's been a faculty member since 2011. He's an Associate Professor in our Indigenous Field of Study program, as well as an editor of *Canadian Social Work Review*. After completing a four-year term as Associate Dean, he was appointed Lyle S. Hallman Chair in Child and Family Welfare, in which role he'll continue his work of improving the well-being of not only Indigenous Canadians but all victims of discrimination and unfairness.

His book *Indigenous Healing: Voices of Elders and Healers* (J. Charlton, 2021) addresses traditional healing knowledge to bridge the cultural divide between Indigenous and non-Indigenous people. Besides tackling the lack of understanding of First Nations people in mainstream Canadian culture, especially in regard to traditional healing, a secondary theme is his own personal growth and self-understanding. Gus reviewed some lessons from his book, especially what he understands his Elders are telling us.

Against a backdrop of musical instruments (he also teaches guitar), his casual yet precisely worded talk started as a homage to his forebears, particularly his grandparents. His grandfather was a medicine man and commercial fisher who raised him on a reserve near Sault Ste. Marie, where Gus helped him feed his community.

A typical comment from his presentation is that he does not "own" knowledge but is merely a conduit for sharing it, as that is what he sees as the kind and humble path for being good to others and to one's self.

His main point is that through respectful communication, the role of elders is to be stewards of ancestral wisdom, whereas that of youth is to absorb it so they can pass it on in turn. It's a simple concept, but one that he embellishes with folklore, vignettes, philosophy, and unpretentious self-reflection.

## In Memoriam

- ◆ **John Austin** November 3, 2021
- ◆ **Bob Ellsworth** November 26, 2021
- ◆ **Wilhelm (Willi) Nassau** February 6, 2022

# 1922–2022

by Alan Auerbach



Willi Nassau

How many of us will have start-and-stop dates that look like the numbers above? Those belong to our Wilhelm "Willi" Eduard Nassau. A long life that he made the most of.

Willi was born in Vienna where he studied Fine Arts and Graphic Technology. He then worked in photography, film, and television before coming to Canada in 1959. He worked for CBC and CTV in Ottawa before choosing Kitchener-Waterloo, where he taught photography and film-related courses at WLU and founded its audio-visual department. After retiring in 1988, he volunteered for over 20 years at the Canadian Clay and Glass Gallery.

Willi had many passions, photography being one of them, which was also his profession, as well as history of Roman and pre-Roman glass. He had a lifelong desire to learn, and enjoyed building a model railroad based on the steam trains of the Austrian Railroad system.

And he was an active and valued member of the Retirees' Association. Generous in proposing and delivering presentations on topics in his field, he gave his last presentation to us in 2018.

His influence was wide-ranging. When I toured the Corning Glass Museum in New York, it was so crowded that one could barely see the exhibits. So I used the name of a director that Willi, knowing of my plans, had given me. The director invited me to return after closing for a private tour.

His longtime friend and recently a neighbour, Jim Wilgar, offers a few recollections.

## Memories of Willi Nassau, by Jim Wilgar



Willi Nassau

Willi was extraordinary! On my last visit with him in December, Hermine (his wife of 55 years) mentioned how frail he had become. Well, I experienced the spark of our mutual interest that triggered a detailed history of my odd-ball 1970 French car. Without missing a beat he summarized more facts and details than I had researched myself over decades.

He recalled our exact route the day I took him for a country drive in that car through North Waterloo.

Willi had a driving curiosity about all things he pursued. His willingness to share that knowledge, be it about photography, model trains, film, glass, or virtually any

topic, was exceptional. That was the fun of knowing and working with this great friend.

His vast collection of historical cameras had to be divided, as WLU could not allocate the necessary space. Some are in the new Museum of Science and Technology in Ottawa, and Ryerson and York both have some; I believe Willi helped both of those institutions.

His historic HO-gauge model train set was a masterpiece of effort and results! Our children still recall the wonder of visiting their home and watching the trains move through the miniature mountain settings of Willi's Austrian homeland.

Willi was an extraordinary individual in many ways. WLU awarded him the well-deserved distinction of Dr. Honoris Causa in 1991, and his recent honour of induction into the Region of Waterloo's Hall of Fame is a notable recognition of his enormous and wide-ranging contributions. May he rest in well-deserved peace.

## Creation of a New WLU Retirees' Association Bursary

by Gerry Schaus

It has taken more than a year of information-seeking, discussions, and deliberations, but WLURA finally has a bursary of its own to sponsor WLU students in financial need. Thanks are owed to Al Auerbach and Michèle Daviau, acting as an ad hoc sub-committee of the WLURA Executive, for their time and effort, in leading this initiative.

Some of you may recall that the idea of this bursary was approved by our membership at the last Annual General Meeting in May, but problems arose with one of the criteria for the award when the University, supported by the Ontario Human Rights Commission, was not happy to administer the bursary with age-based criteria, that is, directed toward older students or ones who had returned to university after being out of secondary school for at least 10 years. More discussions ensued, resulting in the bursary description (below), approved by the Executive, in which the award is directed toward full-time undergraduate students at Laurier who are in financial need and who have contributed to their community through volunteer work. It is hoped that this will be both an incentive and a reward for students to seek and carry out valuable volunteer work in their communities, at the same time as it focuses attention on those students at Laurier who face serious financial hardships.

The goal now is to raise at least \$1,000 per year and to make sure this bursary can be funded at that level for at least five years. In order to encourage donations from members in the first year of the award, the Association has approved matching funds for all donations up to a total of

\$500. Please consider making a donation to this worthwhile initiative, either by cheque or online, through the address below. We can make a difference in the life of at least a few students at WLU.

### WLU Retirees' Association Bursary

Eligible candidates are undergraduate students enrolled full time in any faculty and year of study. They must meet program requirements and demonstrate financial need. Preference will be given to students who have contributed to their community through volunteer work. If there are multiple eligible candidates, this award will be granted to the candidate with the greatest financial need.

Donors can send a cheque (address below) or go to this page to donate online:

<https://secureca.imodules.com/s/1681/giving/19/form.aspx?sid=1681&gid=2&pgid=613&dids=276>

Cheques can be made out to Wilfrid Laurier University (with designation for the WLURA Bursary) and mailed to:

Alumni Hall  
Development & Alumni Relations  
c/o Ryan Brejak  
Wilfrid Laurier University  
75 University Avenue West  
Waterloo, Ontario  
N2L 3C5

### Book Review

## Cancelling Poetry

by Steve Izma

George Elliott Clarke: *J'Accuse: (Poem versus Silence)*. Exile Editions, 2021.

George Elliott Clarke, professor of English literature at the University of Toronto, past poet laureate of both Canada and the City of Toronto, studied at the University of Waterloo in the 1980s, where I frequently encountered him, mostly in his role as editor of the student newspaper there.



George Elliott Clarke

In his recent book-length poem *J'Accuse*, he recounts the tribulations of being cancelled as a public figure because of his collaborations with a murderer-turned poet. While Clarke doesn't make a direct reference to Emile Zola, the title is an obvious reference to the French author's famous public letter in 1898 demanding justice for Alfred Dreyfus, victimized and imprisoned in the midst of massive public opprobrium.

Clarke had exchanged poetry and commentary with Stephen Tyler Kummerfield, essentially mentoring the younger man, for several years without any knowledge of Kummerfield's conviction for brutally murdering Pamela George, an Indigenous woman, just outside of Regina in 1995. Kummerfield and an accomplice served 3.5 years in jail for the crime, a sentence unsurprisingly deemed lenient by not just the family of the victim but by many observers of the trial.

Kummerfield eventually disclosed his crime to Clarke in late 2019, at the same time refusing to publicly express remorse over it. This caused Clarke a great deal of distress. In *J'Accuse* he describes some of his responses to this moral dilemma:

Teaching Canadian (including Indigenous) Drama that Fall

I told my students of my *Anguish* over the horrifying acts (though I never mentioned S.K. by name).

I was trying to fathom a repellant *Crime*

...

Invited to Roma, Italia, to lecture in November 2019,

I meditated publicly on artists who are dastards – yes, even traitors.

Shortly after, Clarke was asked to deliver a lecture at the University of Regina. He decided to entitle the talk “‘Truth and reconciliation’ *versus* the Murdered and the Missing: Examining Indigenous Experience of (In)Justice in Four Saskatchewan Poets.”

Then followed a two-hour phone call from a Regina-based CBC reporter asking if he intended to quote from any of Kummerfield's poetry. He replied that he couldn't decide until he did more reading and research.

Nonetheless, this unleashed a media storm of accusations around sensitivity to Indigenous issues.

Clarke took a great deal of flak for this, but eventually cancelled the lecture, although not before trying to establish his perspective as a poet who had a history of dealing with the oppression of minorities. He specifically referred to the poem he wrote in 2017 while being Parliamentary Poet Laureate, entitled “For the Murdered and the Missing: A Spiritual.”

One would also think, wrongly, that Clarke's Afro-Métis ancestry might come into play here.

Since then, with the release of *J'Accuse*, we now have the poet's thorough examination of these events and their aftermath. While written rhythmically in verse, it is not the kind of poem that uses abstraction to make the reader work hard at comprehension. It is as coherent as an essay, and flows like a narrative, remarkable in its imaginative vocabulary. Clarke references philosophy, history, literature (from various languages), and politics to build powerful arguments about the ambiguity of the limits of free speech, as

well as the inability of many media commentators to examine deeply enough a difficult situation.

Universities everywhere increasingly face the problem of political repercussions to the public events they present. We all want to engage with provocative ideas, and when George Elliott Clarke tried to probe the contradictions around murderers as poets, he expected help with this through public engagement. The fact that this did not happen should move us to work harder towards broadening the conversation on these issues.

## Skill Testing Question (2)

Why is the English letter “W” called double U? Isn't it a double V?

## President's Message

by Gerry Schaus



Just a few more months left in my four-year term as President of the Retirees' Association. I'm looking forward to passing the torch on to another fortunate person who will have the same great opportunity that I've experienced these past few years to engage with fellow WLU retirees. I certainly knew there would be challenges and more work involved than Joan Kilgour and Mary Hafner first led me to believe when they asked me to take on the role. What I didn't expect was that it would be such a pleasant way to ease into retirement from the university where I worked for thirty-eight years with so many terrific people. I know that for some, Laurier was just a place to collect a pay cheque and, at times, not such a happy place at that. But for me, the university was a second home and a second family. I was always happy to work long hours in my office on campus often when most others had already gone home for the day (just ask my wife!), and I always looked forward to the next day when I could chat in the hallways or sit in meetings with students, faculty, and staff members whose company I genuinely enjoyed. Working with the Retirees' Association has given me a chance to continue my ties with those people and to give something back to friends, colleagues and the university itself, for the chance I had all these years to experience the ivory tower of academia.

Things have changed so much since I took over as President from the very able hands of Frank Miller. Covid-19 struck with a vengeance, leading to virtual rather



than in-person meetings, presentations, and social events, using the recently developed ZOOM platform. This was something that nobody except a gifted clairvoyant could have anticipated. It was a quick scramble, of course, to learn the tricks of the new software and adapt to changing circumstances. Fortunately, the Association had already begun to acquire an online presence before the pandemic overwhelmed us. Thanks especially to Steve Izma, the Association developed its own website (<https://wlura.ca>) as a way to communicate with members and others interested in our organization and its activities. It was also a means by which the *WLU Retirees' News*, ably edited by Doreen Armbruster and now Al Auerbach, could easily be shared with members instead of laboriously printing and folding paper copies of every issue and stuffing them into envelopes, addressing them and sending them out to everybody. What a saving of time, money, and paper! But it also solved the problem of trying to gather a few people together for stuffing sessions in the midst of pandemic restrictions and fears.

Now, the Association has taken steps to establish its own bursary for financially-strapped WLU undergraduates, ones who are really struggling to make ends meet and yet stay in school. What a great way for Laurier retirees to say “thanks” to our former employer and support those very students who have always been the *raison d'être* of the university itself. If you've ever known what it's like to check your wallet or purse and wonder how you're going to pay for food or rent or both while still in school, I'm sure you'll feel good about donating to this worthy cause.

We'll soon be at the end of another cold Canadian winter. I wish you all a happy and healthy 2022. May you all stay safe and have lots of good times to look forward to this year.

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### Pension Update

## A Good Year for Pension Funds

by Alastair Robertson

Canadian defined-benefit (DB) pension plans enjoyed significant improvements in their balance sheets and funded status in 2021. According to a recent report by pension consulting firm Aon PLC, the average solvency funded ratio of Canadian company DB pension plans increased from 89.4% at the end of 2020 to 97.2% at the end of 2021. (A solvency funded ratio is derived from an actuarial valuation of a pension plan's assets and liabilities as if the plan were to stop operating on the date of valuation. In a solvency valuation a DB plan's liabilities equal the value of accrued pension benefits which the plan is obligated to pay to its members at retirement and the percentage of those liabilities covered by the plan's assets determines the plan's sol-

vency funded ratio. A funded ratio of 100% denotes a fully funded plan – one with sufficient assets to pay out all pensions that members have earned to date.)

Analysis by Aon attributed the increase in the funded status of Canadian DB pension plans in 2021 to (1) double-digit stock-market gains, which boosted the value of pension fund assets, and (2) rising interest rates, which lowered the value of pension liabilities by shrinking the discounted present value of pension benefits to be paid in the future. The same two forces have contributed to an increase in the solvency funded status of the Laurier Pension Plan, as shown by the most recent of the bi-annual actuarial valuations of that plan. The Laurier Pension Plan's solvency funded ratio increased from 92.0% at December 31, 2020, to 99.8% at June 30, 2021. Over that six-month period, robust investment returns contributed to a 7% increase in the assets of the Laurier pension fund, while the plan's total liabilities decreased by 1.4% due to an increase in interest rates on government bonds used as the basis of discount rates applied to the estimation of the current value of future pension payments.

While an update on the funded status of the Laurier Pension Plan to December 31, 2021, is not yet available, continued strong investment returns through the second half of last year allowed the pension fund to post a 12.52% rate of return for 2021. This suggests that the improvement in the solvency funded status of the plan in the first half of 2021 was sustained through the remainder of the year.

### Responsible Investment Report

At their October 2021 joint meeting, the University's Pension Committee and its Finance, Investments and Property Committee received the 2020 – 2021 Responsible Investment Report. Following the recommendations of the Responsible Investment Working Group, as approved by the Board of Governors in November 2017, Laurier continues to monitor the size of its holdings of publicly traded securities issued by the world's top 200 fossil fuel companies, as identified by the Carbon Underground 200 (CU200) list. As of December 31, 2020, the pension fund's investment in CU200 securities amounted to \$15.8 million, representing 2.1% of total pension fund assets of \$770 million. This is a decrease from the \$25.4 million in CU200 securities, representing 3.6% of total pension assets, held at December 31, 2019.

### Pension Fund Rate of Return

The Laurier pension fund earned an annual rate of return of 12.52% in 2021. This strong result easily surpasses the 7.46% annual rate of return generated in 2020, and brings the average annual rate of return over the last four years to 8.45%.

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# CURAC Affinity Agreements

by Frank Millerd

## Registered Teachers of Ontario Plans

Members of WLURA can join the Retired Teachers of Ontario (RTO) and participate in RTO's group plans. You must be a member of RTO (fee is \$70 per year) to join an RTO group insurance plan, but you can join RTO without joining an RTO plan.

## RTO Extended Health Care Plan

- ◆ Pays for eligible expenses not normally covered by a government health insurance plan and that are recommended medically necessary.
- ◆ Includes, with some limitations, prescription drugs, vision care, eldercare guidance, paramedical practitioners, aids and appliances, and care after dental accidents.
- ◆ Comprehensive travel medical and trip cancellation insurance for 93 days per trip.

Retirees not now members of WLU or another extended health care plan, or those wishing additional insurance, may join RTO and the RTO Extended Health Care Plan. RTO members currently in Laurier's plan will be accepted into the RTO Extended Health Care Plan without a medical questionnaire. Coverage also available for a spouse and dependent children.

### Joining RTO to ensure that the surviving spouse or partner is eligible to join RTO group plans:

- ◆ The surviving spouse of a deceased retiree may join RTO and RTO's plans only if the deceased retiree was an RTO member at time of the retiree's death.
- ◆ After a retiree dies, health and dental benefits from Laurier for a surviving spouse and eligible dependents continue for two years.
- ◆ A surviving spouse who joins the RTO plan within two years of the retiree's death and is still a member of Laurier's Group Benefits Plan will be accepted into the plan without a medical questionnaire.
- ◆ A retiree may want to join RTO to ensure that the surviving spouse is eligible to join RTO and their group plans.

RTO does not offer stand-alone travel insurance but their full extended health care package includes competitive travel and trip cancellation insurance.

## Travel Planning

**Collette Travel:** Inquiries and bookings can be made at [1-855-394-8687](tel:1-855-394-8687) or through a travel agent. CURAC members save \$100 per person on all tours, all dates. Mention your CURAC membership when calling. Use code CURAC-SAVE for seasonal offers up to \$500 off per person. [www.gocollette.com](http://www.gocollette.com)

**Magical, Regal, and Green Savings!** Alongside the

government's encouraging news recently on easing border restrictions and dropping its advisory against non-essential travel effective February 28, Collette is celebrating St. Patrick's Day with savings from March 21 to March 29 on 19 tours to Ireland and the UK. Members can save up to 15% off when they use offer code CASTLE22. Save an additional \$100 by mentioning CURAC membership when calling [1-855-394-8687](tel:1-855-394-8687).

**Trip Merchant:** At the website [www.curac.tripmerchant.ca/](http://www.curac.tripmerchant.ca/) enter the CURAC password: CURACTM18 Mention your CURAC membership when inquiring.

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

- ◆ MEDOC Travel Insurance provides emergency health care as well as trip cancellation or interruption coverage.
- ◆ Stand Alone Trip Cancellation Insurance 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.

For information on the policies and how to enrol, go to:

[curac.johnson.ca](http://curac.johnson.ca).

Members who do not see a fit with the above may contact Securiglobe ([1-888-211-4444](tel:1-888-211-4444)), a broker that endeavours to match individual clients to insurance coverage that suits their needs.

## Home and Car Insurance

Waterloo-based Economical Insurance, a leading property and casualty insurer, offers auto and home insurance at advantageous rates to CURAC-affiliated retirees. You may call [1-866-247-7700](tel:1-866-247-7700) for a quote or go to:

[www.economicalgroup.com](http://www.economicalgroup.com), using discount code E2413.

## Pet Care Insurance

PetSecure offers retirees affiliated with CURAC pet insurance at advantageous rates. PetSecure is a member company of Economical.

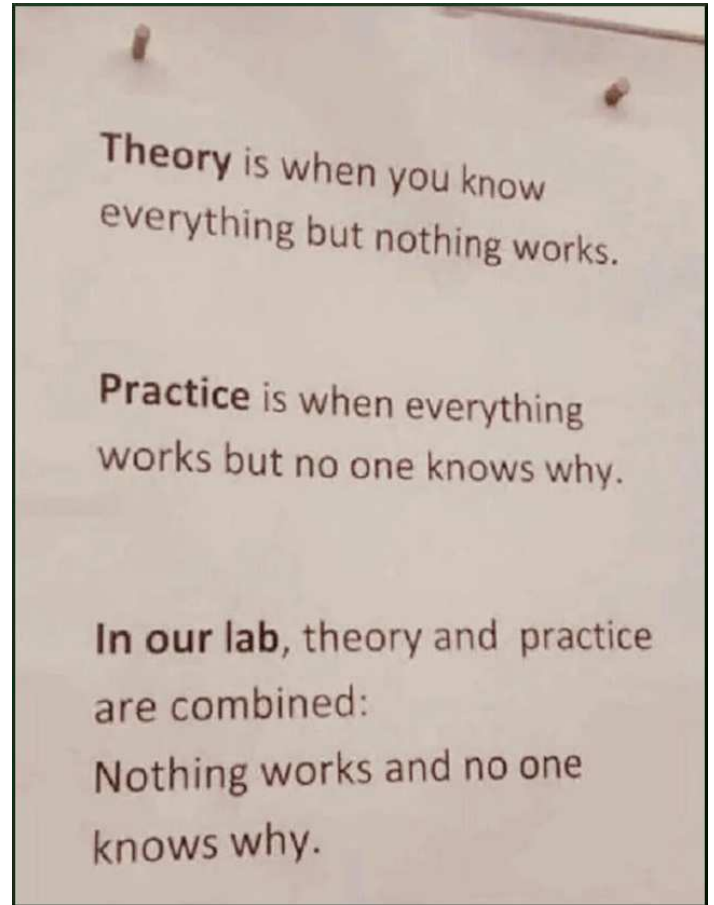
Visit [petsecure.com/group](http://petsecure.com/group) for information.

For further information on all affinity agreements go to the CURAC web site [www.curac.ca](http://www.curac.ca) and click on Member Benefits.

## Skill Testing Question (3)

Only the rich had cars 100 years ago but most people owned a horse. Today most people have cars and only the rich own horses. This exemplifies progress. True or False?

## The Comical Section



## Upcoming Virtual Gatherings

### Friday, March 25, 2022, 2:00 p.m. Thoughts on the War in Ukraine

Zoom presentation by Alistair Edgar, Department of Political Science.

Alistair is an editor of *Global Governance: A Review of Multilateralism and International Organizations* (Brill/Nijhoff) and series co-editor for the *ACUNS Series on the United Nations* (Edward Elgar Publishers). He served as Executive Director of the Academic Council on the United Nations System (ACUNS) from 2003 to 2008 and from 2010 to 2018.

### Friday, April 22, 2022, 2:00 p.m. The Worldwide Destruction of Our Cultural Patrimony: Wars, Treasure Hunters, and Metal Detectors

by Gerry Schaus, Professor Emeritus, WLU.

### Wednesday, May 18, 2022, 2:00 p.m. The Annual General Meeting of Members of the WLU Retirees' Association

Election of Officers, Receipt of the Financial Statement, and Speaker (TBA).

### WLURA Executive 2020 – 2022

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#### Past President

Frank Millerd • 519-576-3468

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