

WLU RETIREES' NEWS

A Publication of the Wilfrid Laurier University Retirees' Association

To contact the executive: retirees@wlu.ca WLURA website: www.wlura.ca

Fall 2023

Wintering on the Costa del Sol

by Frank Millerd

Going somewhere warm in the winter is always a good idea, and when this can be combined with visiting a different culture it is an even a better idea. This is just what Carol Stalker (Professor Emerita of Social Work) and her husband, Greg McCaughey, have done in wintering on the Costa del Sol in southern Spain. They joined us on April 28 to discuss their time on the Costa del Sol, tempting us all to go there. Carol and Greg had gone to Florida for many winters but, wanting a better experience, decided to try wintering in the Costa del Sol. They thoroughly enjoyed their visits and have returned many times.



They stay in one of the towns of the Costa del Sol on the Mediterranean Sea. With the beaches and the backing of mountains, it is a very attractive area. The climate in winter is moderate, with an average daily high in February of 18 degrees and 19 in March. There can also be days with the temperature in the 20s. Most days are sunny – it is the Costa del Sol, the Coast of the Sun. The area is as safe as here.

Winter on the Costa del Sol is the off-season. Plenty of accommodation is available at reasonable rates. This year suitable two-bedroom apartments with sea views were available for CAD\$1,800 to CAD\$2,200 per month. These apartments are very comfortable, although the furnishings and kitchen accessories may be somewhat spartan – proba-

bly bought at IKEA. Higher and lower rental places are also available. Transactions are done in cash, with ATMs giving better exchange rates than charge cards.



Since this is a tourist area, practically all amenities and services are available, including modern grocery stores, shopping malls, organized tours, tourist information offices, and a wide variety of restaurants. Food, transportation, beer, and wine are usually cheaper than in Ontario. As the Costa is major market garden area, plenty of fresh vegetables and fruit are always available. Carol and Greg believe the quality, freshness, and taste of produce are better than at home. Plenty of fresh seafood may be found in stores and at restaurants.

Greg showed many pictures of Carol and he enjoying their visit. The sun was always shining. Dining at a restaurant with a patio was particularly popular – they try to do this once a week. Restaurant meals are both excellent and reasonable.

The language is usually only a minor issue. With British folk living in the Costa area and lots of visitors, many stores and businesses have some English-speaking staff and most restaurants have multi-language menus. But you may want to learn a little Spanish to thank people and ask basic questions like: Where are the toilets?

Exploring the area is worthwhile. Nearby cities and towns can be reached by bus. Local and inter-city bus services are available, with senior rates. Rental cars are also available. Many historical sites, including Moorish and Roman sites, can be visited. There are plenty of golf courses in the area but they tend to be expensive.

Visitors usually get to the Costa del Sol by flying to the major airport of the region in Malaga. Bus and car services are available from Malaga to towns in the area. There are



few non-stop flights from Canada to Malaga so a flight to a European city and a connecting flight to Malaga will usually be necessary. Carol and Greg have sometimes stopped over in a European city on their way to Malaga. They have also flown Air Canada to Madrid and taken a train to Malaga.

This was a fascinating presentation. Carol and Greg have obviously enjoyed themselves and, no doubt, many of us are now tempted to visit the Costa while the snow falls here. For those thinking of going, the descriptions of their trips and their advice and recommendations are invaluable.

Much more information and advice are available on Greg's website: YikesImRetiredNowWhat.com

Highlights of the Annual General Meeting, May 28, 2023

by David Peirson

Present

In person: Frank Millerd, Ed Linder, Jim Butler, Bill Salatka, Doreen Koenig, Alastair Robertson, Shannon Purves-Smith, David Peirson. On-line: many, including Gerry Schaus, Alastair Robertson, Al Auerbach.

Business Arising from Minutes of 2022 AGM

Gerry Schaus noted no need to thank him for his service as President since that was done with flair in 2022.

Frank Millerd noted that membership renewals will be addressed. A reminder will be sent in August to those who need to renew. October is the point when renewals are due. Retirees who have reached the end of their one-year free trial will be encouraged to join.

President's Report

Gerry noted that our hybrid meetings are working well with a good turnout both in person and on Zoom. He sees this as a positive outcome of the pandemic, such as permitting colleagues in remote locations to stay in touch with the Association.

We have found a suitable place for continuing with Pub Nights on occasion.

There were excellent "Birds and Bees" presentations for which Jan Overduin was the primary organizer. A half-dozen other presentations were enjoyed by members both in person and via Zoom over the fall and winter terms.

Treasurer's Report

Ed Linder summarized the financial status of the Association, which of necessity was not quite complete. However, Ed was at least 95 percent sure of his numbers.

In May 2022 our bank account stood at \$7140.00. Having received no revenue from memberships in the past year and a small amount of income which came from rebates from CURAC, we currently have a balance of \$6156.00 (14 percent below last year).

Expenses included \$541 for meetings, \$246 for CURAC membership, \$230 for equipment, and \$140 for the year's Zoom subscription.

Report on the Laurier Pension Plan (LPP)

Alistair Robertson summarized the past year of the pension plan.

In the most recent three-month period (first quarter) LPP earned 4.5 percent.

For 2022 the LPP did better than most other investments, returning a negative 1.7 percent on the year.

The LPP was fully funded at 101 percent at the end of 2022.

Current negotiations are determining steps toward joining the University Pension Plan (UPP), which would combine the Laurier plan with that of several other (typically larger) universities in Ontario. WLUFA has agreed to hold a membership vote. If WLUFA agrees to proceed, the University will approach the other stakeholders (including the retirees) to determine their wishes.

CURAC Report

Frank Millerd reported on CURAC (College and University Retiree Associations of Canada).

CURAC publishes a series of newsletters that Frank recommended as good reading for retirees. Other valuable services include connecting retirees with travel insurance and other insurances, including in our case a link with the Retired Teachers of Ontario (RTO). University employees are welcomed as members of RTO. This can be a valuable connection in that a surviving spouse of an RTO member can join RTO and gain access to a broad range of health

and travel insurance. Coverage from the University plan terminates two years after the death of a spouse who was a Laurier employee, meaning that the RTO connection may be vital.

Slate of Nominees

Key changes from the list of nominees are that Jim Butler has accepted his nomination as President. So Gerry Schaus will now be Past President instead of Frank Millerd. Joan Kilgour is added as a member-at-large, and Shannon Purves-Smith agreed to work with Doreen Koenig as Social Convener. All members present and on-line agreed with the slate.

Looking Ahead

Frank asked that all members consider helping with program coordination, and Gerry encouraged the executive, especially, to assist.

In Memoriam

Please see our [website](#) for linking directly to the on-line obituaries.

- ◆ **P.K. Kuruvilla**, March 26, 2023
<https://erbgood.com>
- ◆ **Jan Overduin**, May 3, 2023
<https://erbgood.com>
- ◆ **Michele Ann McHugh**, May 5, 2023
<https://www.henrywalsler.com>
- ◆ **John Jenkins**, August 11, 2023
<https://www.dignitymemorial.com>
- ◆ **John Kominar**, September 15, 2023
<https://erbgood.com>

Memories of Jan Overduin (1943–2023)

Carolyn Arnason

In 1986 I was one of seven students in the first class of Laurier's BMT (Bachelor of Music Therapy) program. Since we all had music degrees and had completed our psychology courses, we were able to complete the BMT in just two years.

The Faculty of Music was housed in MacDonald Hall where Jan Overduin taught us improvisation in a small room that could barely hold an upright piano, let alone all of us. He had never taught music therapy students, but his musical intelligence, and his discussions with Dr. Rosemary Fisher (BMT Director) informed him that most music therapy clients would not want to hear an improvised fugue!

Jan asked us to describe and notate our musical ideas

in an improvisation notebook. I still have mine, 36 years later, and reading it takes me back to Jan's inspiring classes. His improvisation knowledge and compassionate creativity opened a new world for me as a classically educated pianist. I loved the process of creating improvisations, never quite sure how my musical ideas would play out, and it felt liberating to play music without a score. At the end of one of my notated improvisations, he wrote: very imaginative melodically & rhythmically, a fine improvisation. Thank you sir.

I'm eternally grateful to Jan and his teaching because his musical empowerment allowed my career to include performing improvisation concerts with colleagues such as Casey Sokol (York University, retired), and teaching clinical improvisation to music therapy students.

About the Author

I studied piano performance at the University of Manitoba with Boyd McDonald, and later was in the first class of WLU's Bachelor of Music Therapy program. I have an MSW from WLU and a doctorate in music therapy from New York University. From teaching music therapy (and serving as Coordinator of the Master of Music Therapy program for nine years) at WLU, I'm Associate Professor Emerita. Currently I perform duets and a two-piano repertoire with my life partner Boyd.

President's Message

by Jim Butler



Hello, I'm Jim Butler. I had the pleasure of dealing with colleagues from all levels of WLU in my role as V.P. Finance & Administration for many years.

As you may know, Gerry Schaus handed the President's baton to me after devoting many hours of service to WLURA for the past five years. I'll try to live up to his example, because he provided a steady hand during his tenure,

particularly with the challenges brought on by the pandemic. Fortunately, I'll be able to rely upon him as he continues to serve on the Executive. My former role allowed me to develop knowledge in most aspects of Laurier's operations, particularly in Pension and Benefits. However, I'll rely heavily on the support of the WLURA Executive as well as the membership at large.

I look forward to continuing the important role WLURA has played in the lives of Laurier's retirees. WLURA, by way of its volunteers, is active in pension and

benefit oversight, connecting and liaising with important external organizations such as the College and University Retirees Associations of Canada and the Retired Teachers of Ontario (access to retiree benefits), and the provision of programming on various topics of interest such as taxes, travel, and health. Most important was the opportunity that “Pub Night” provided to connect with your colleagues and friends!

Finally, yet crucially, WLURA can be the most benefit to you if you can suggest program ideas and suggestions regarding how it can best represent your interests. Please contact me or any member of the Executive.

All the best!

Retirees' editor retiring



Alan in 1987

Many thanks to Alan Auerbach for his editorship of our newsletter. This is the last issue for which he has that responsibility. Al has done an excellent job in soliciting articles, writing articles, editing copy, and getting many issues of the newsletter out. His excellent work is very much appreciated by all members of the Association. Thank you Al!

Of course that means we now need an editor of our newsletter.

The next issue will not be until next year so you have plenty of time to get it ready. If you are interested please contact Jim Butler, our president, at jbutler@wlu.ca

Pension Update

by Alastair Robertson

Pension Plan Estimated Funded Status

In September 2023, the Pension Committee of the Board of Governors, meeting jointly with the Finance, Investments, and Property Committee of the Board, received estimates of the funded status of the WLU Pension Plan at January 1, 2023. The value of the plan's assets were compared to its pension liabilities on both a going-concern basis, which assumes that the pension plan will continue indefinitely into the future, and a solvency basis, which assumes that the plan terminates at the date of the valuation.

At January 1, 2023, the Laurier plan had an estimated going-concern funded ratio (assets divided by pension liabilities) of 104 percent, yielding a going-concern funded surplus of \$29.5 million. This is an increase from a going-concern funded ratio of 102 percent and corresponding surplus of \$20.1 million at December 31, 2021, the date of

the last-filed actuarial valuation. When estimated on a solvency basis, the plan had a funded ratio of 111 percent at January 1, 2023, yielding a solvency-funded surplus of \$86.8 million. This represented an increase from a solvency-funded ratio of 104 percent and corresponding surplus of \$36.2 million recorded at December 31, 2021. These increases in funded ratios occurred largely because a decline in the value of pension fund assets over 2022 was more than offset by a decrease in the present value of future pension liabilities as rising interest rates contributed to an increase in the applicable discount rates.

The Ontario University Pension Plan (UPP)

In July 2023, Wilfrid Laurier University and the WLU Faculty Association (WLUFA) reached an agreement under which WLUFA committed to provide consent on behalf of its members to convert the Laurier Pension Plan (LPP) to the University Pension Plan (UPP), the jointly sponsored, defined-benefit pension plan for the Ontario university sector, which began operations in 2021. Laurier has been exploring the option of joining the UPP with its employee unions and associations. The agreement between the University and WLUFA is an important milestone in the progress towards an eventual transition from the LPP to the UPP. The University will now pursue similar agreements with other unions and employee groups at Laurier. Pension conversion can occur only if at least two-thirds of active (employed) members of the Laurier Pension Plan provide their consent and, in addition, no more than one-third of retired and deferred vested members of the LPP object to such conversion. At January 1, 2023, there was a total of 3,267 members of the LPP, including 1,920 active members, 699 retiree members and beneficiaries, and 648 deferred vested members.

Pension Fund Rate of Return

In 2023 Canadian pension funds benefited from a rebound in stock markets from the lows reached in 2022. The latest figures reveal that over the seven months from January 1 to July 31, 2023, the Laurier pension fund earned a year-to-date rate of return of 6.15 percent. This result stands in sharp contrast to 2022 when, as a result of losses in the equity and bond markets, the pension fund earned a negative annual rate of return, -1.72 percent.

Resources for Retirees

For further information on Laurier's resources for retirees, see <https://www.wlu.ca/about/working-at-laurier/faculty-and-staff-resources/retiree-resources.html>

The Benefits of Membership

- ◆ Members receive a copy of our newsletters, with news for and about retirees
- ◆ Members receive a free copy of the latest Directory of WLU retirees
- ◆ Members are invited to all our gatherings, presentations, and social events.
- ◆ Members can participate in discount programs open to members of the Association
- ◆ When needed, you will be provided with pension and benefit advice and information
- ◆ Membership is a way of keeping in touch with fellow retirees

Our Membership Fees

With our membership year ending on October 31, membership renewals are being sent to members whose memberships are expiring. Those with expiring memberships include continuing members and those ending their free first year of retirement membership. Those ending their free first year of membership retired in 2021 or 2022. Those who retired in 2021 will receive two years of free membership as we did not have a membership appeal in 2022.

If you receive a renewal notice, please renew and continue to enjoy the benefits of Retirees' Association membership. Our membership fees are very reasonable; the lifetime membership is particularly attractive.

- ◆ 1-year membership: \$15
- ◆ 3-year membership: \$35
- ◆ Lifetime membership (the best deal): \$125

When paying membership fees, please write a cheque payable to WLU Retirees Association and mail to:

WLU Retirees' Association
Wilfrid Laurier University
75 University Avenue West
Waterloo ON N2L 3C5

First Recipient of the WLURA Bursary Announced

Ryan Brejak, Director of Annual Giving, has announced that the first recipient of the WLURA bursary is Andrew Liutiev, a student in Bachelor of Business Administration and Bachelor of Science. Ryan shared with us the following letter from Andrew:

"I'm from Mississauga, and am proud of my diverse

cultural background. With a Romanian father and a Chinese mother, I've been fortunate to learn from both cultures. In pursuing my degree in Business Administration/Computer Science, I chose Laurier for its outstanding academic reputation and its commitment to providing students with a well-rounded education.

"Outside of my studies I enjoy playing sports such as soccer, volleyball, and basketball on campus. I'm also involved in the student community at Laurier, particularly with the Lazaridis Students' Society and Asian Students in Business, where I had the opportunity to develop my leadership skills and build connections with fellow students and industry professionals. One of my favourite memories at Laurier was participating in the orientation week as a first-year student. It was an incredible experience to meet so many people and feel the sense of campus community.

"I'm in my 5th year as a dual degree student in Business and Computer Science, and have been fortunate to take a range of courses in both my major areas of study, as well as exploring other disciplines through electives. Outside the classroom, I've been active in campus and community activities.

"When I graduate this August I hope to use what I've learned in product management or software engineering within the technology industry. Being passionate about real estate, I'm also working toward starting my own company.

"Your support means the world to me and will help me achieve my academic and career goals. Pursuing a dual degree has been a challenging but rewarding experience, so I'm deeply grateful for the alleviation of some of the financial burden that comes with it. Your kindness, support, and generosity has made a significant impact on my life, and I am truly honoured. I promise to work hard and make the most of this opportunity, and hope one day to give back to the Laurier community as you have done. – Andrew Liutiev"

Back to Ryan: Who is Eligible for the WLURA Bursary?

Candidates are undergraduates enrolled full-time in any faculty and year of study. They must be meeting program requirements and demonstrate financial need. Preference will go to those who have contributed to their community through volunteer work. If there are multiple eligible candidates, the recipient will be the one with the greatest financial need. Ryan's mobile is (519) 584-5464. More info is at <https://wlu.ca/giving>.

To donate online, click on this link:

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

Or mail a cheque made out to Wilfrid Laurier University (designated for the WLURA Bursary) to:

Ryan Brejak, Development & Alumni Relations
Wilfrid Laurier University, Alumni Hall
75 University Ave. W.
Waterloo, ON
Canada N2L 3C5

CURAC Affinity Agreements

by Frank Millerd

Please mention that you are a member of the Wilfrid Laurier University Retirees' Association when applying for coverage under any of the CURAC affinity programs. Some programs provide rebates to our Association.

Registered Teachers of Ontario Plans

Members of WLURA may join the Retired Teachers of Ontario (RTO) and participate in RTO's group plans. You must be a member of RTO (fee is \$73 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 that are recommended as medically necessary but are not normally covered by a government health insurance plan.
- ◆ Includes, with some limitations, prescription drugs, vision care, eldercare guidance, paramedical practitioners, aids and appliances, accidental dental, and guidance on treatment options.
- ◆ Comprehensive travel medical 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 is 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 RTO plan without a medical questionnaire.

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 CURACSAVE for seasonal offers up to \$500 off per person. www.gocollette.com

- ◆ **Trip Merchant:** At the website www.curac.tripmerchant.ca/ enter the CURAC password: CURACTM18. Mention your CURAC membership when inquiring.
- ◆ **Travel Insurance:** Johnson Inc. offers two Travel Insurance plans to CURAC 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 an 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.

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, 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 for information.

For further information on all affinity agreements go to the CURAC web site www.curac.ca and click on Member Benefits.

Upcoming Gatherings

Our November and subsequent gatherings will be in the first floor lounge of the 202 Regina building and on Zoom.

Friday, October 27, 2023, 5:00 p.m.

Pub Night: at Abe Erb Pub, corner of Victoria and Charles streets in downtown Kitchener.

Friday, November 24, 2023, 2:00 p.m.

Laurier IT staff will inform us about changes to retirees' email that are likely to be implemented in early 2024.

Human Resources Contacts

Information on Benefits, Pension, and Other Related Matters

As part of Laurier's digitalization updates, the Information and Communication Technologies (ICT) services department will be phasing out our legacy phone system and replacing it with a modernized phone system. As a result, the Human Resources and Pension and Benefits phone number (519-884-0710 x2007, x4368) will no longer be in service as of October 1, 2023, and will be replaced with new phone numbers listed below.

The list below, provided by Laurier's Human Resources department, consists of frequently used phone numbers and important information about your benefits and pension, as well as Human Resources contacts at Laurier.

Laurier's Human Resources Department

75 University Avenue, R215

Waterloo, ON, N2L 3C5

hr@wlu.ca

548-889-3385

Open Monday to Friday 8:30 a.m. to 4:30 p.m. EST

For specific inquiries, changing of beneficiaries or dependents, and reporting a death, etc.:

Laurier Human Resources, Benefits and Pension

Serving clients with last name beginning "A" through "Kh":

Cole Moder

Pension and Benefits Specialist

For benefits, please email benefits@wlu.ca

548-889-3385

Open Monday to Friday 8:30 a.m. to 4:30 p.m. EST

Serving clients with last name "Ki" through "Z":

Siobhan Adams

Senior Pension and Benefits Specialist

For pension, please email retirement@wlu.ca

548-889-3385

Open Monday to Friday 8:30 a.m. to 4:30 p.m. EST

For questions regarding coverage, claim inquiries, etc.:

Sun Life Insurance

1-800-361-6212

Open Monday to Friday 8:00 a.m. to 8:00 p.m. EST

For those on the Sun Life Health and Dental Benefits Plan, Sun Life has a new Emergency Travel Assistance Provider with new contact information. To get the contact information, log in to my Sun Life <https://www.sunnet.sunlife.com/signin/mysunlife/home.wca>. You may be prompted to "Get

the Details" on the new provider. If not, go to "Coverage Information," then "Print Travel Card."

For questions regarding your pension, including indexation, actuarial questions, etc.:

Laurier Pension Contact Centre

P.O. Box 2220, Station Don Mills

Toronto, ON, M3C 0M7

1-844-342-3624

Open Monday to Friday 8:30 a.m. to 5:00 p.m. EST

For questions regarding pension payments, Direct Deposit changes, and year end T4As, etc.:

CIBC Mellon

P.O. Box 5858, Station B

London, ON, M6A 6H2

1-800-565-0479

Open Monday to Friday 8:30 a.m. to 6:00 p.m. EST

WLURA Executive 2022–2024

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Past President

Gerry Schaus • 519-886-4428

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Parking Permit for WLU Retirees' Association Meetings



EVENT: WLU Retirees Association

Permit valid : 1:00 pm – 4:00 pm only

Dates VALID: Sept. 29 2023, Nov. 24 2023, Jan. 26 2024,

Feb 23 2024, April 26 2024, May 31 2024

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 519-548-889-2301

Meeting location is Retiree's lounge located on the 1st floor at 202 Regina St.

Suggested parking lots located closest to 202 Regina St. are:

- Lot 2: Rear of 202 Regina St.(off Lodge)
- Lot 36: Lodge Administration Building(45 Lodge St.)
- Lot 38: Greek Cypriot Community Centre
- Lot 48: Behind Swan Dust Control- access off Lodge

On street parking is available in the City of Waterloo for a maximum of 3 hours