



**ST. CLAIR
COLLEGE
RETIREES'
ASSOCIATION**

NEWSLETTER

AUGUST 2004

DEL ZANGARI - EDITOR

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Retirees' Voice

Mail

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Welcome, to the 50+ 2004 retirees. It is exciting to have so many new members in what has to be the largest exodus in the College's history. We look forward to seeing many new faces at our various activities.

Like the academic year at a College, the fall is the beginning of a new year for the Retirees' Association. It is customary, in the first edition of the year, to recognize current staff who have been so helpful to us.

Firstly, I must recognize Dr. Strasser and the Senior Operating Group who are so supportive of the retirees, not only by subsidizing our 2004 dues, but by including us in so many College activities. They truly make us feel like part of the family. Similarly, the Foundation staff are very attentive and supportive.

And where would we be without Ken Garber who maintains our email membership list, solves any computer problems we throw at him and still finds time to keep us aware of the latest viruses and computer scams?

As well the staff in the Human Resources Office keep us informed of all new retirees, handle the paperwork and still find time to

new thanks to Sheila Gill for doggedly ensuring that retirees were included in the Ford Partnership Purchase Plan.

The staff in the Printshop, Paul Chortos and Carol Morneau, have always been extremely helpful in getting our newsletter printed. The privatization of that function will present new challenges, to be sure, but I'm also confident they will guide us through.

Jayne Dillon has been helpful in so many ways over the years it is hard to know how to thank her. And Andy Kovosi has been especially adept at solving logistical problems recently, especially in respect to the College Art Project. Thanks also to Ross Langill who maintains our parking passes and Cindy DiCarlo, our VIP athletics passes, and of course, our own Brian Agar who maintains our website.

I am happy to announce that, three new retirees have volunteered to become active in the Association. Carol Pratt has joined the Social Committee and has already organized a trip to Las Vegas. Look for it elsewhere in the newsletter. Jim Chambers has offered to chair the newly formed Education Committee. Look for two articles he has submitted regarding a hobby night and a number of educational seminars. And Gary Docherty has offered to work on researching benefits for those whose benefits are no longer subsidized by the College. He will start with travel insurance with a view to moving toward an alternative health benefits plan.

The College Art Collection Project is making some headway. Numerous art pieces which have been in storage have been moved to a classroom where they have been divided into three groups: ready for mounting, in need of repair or reframing, or designated for a return to storage. The next step is to determine where the various pieces will be mounted and provide a plan for the Facilities Management staff. Once that is done, a protocol for moving, purchasing, selling and discarding art pieces will be developed by an advisory subcommittee. Professor Bill Rawlings from the Interior Design Department has been extremely helpful.

Finally, the Archives Committee has made excellent progress. Under the direction of Bill Totten and with expertise from Lea Simms-Garber and Art Rae, a detailed cataloguing system has been developed and numerous articles have already been inventoried. After a summer hiatus, the group will begin again in earnest in the fall.

There are so many activities in the offing for this new year. We look forward to seeing you all. Check this newsletter for the list of events!

Pat Hallahan, President

make us aware of the Heinz wholesale event every year. Many

Annual General Meeting 2004

The 2004 St. Clair Retirees' Association Annual General Meeting was held on May 5 in Chez Talbot. It was attended by about 65 retirees, some of whom were brand-spanking new! The meeting consisted of a series of reports by members of the Executive. We were fortunate to have Heather Milne-Dube in attendance to present her Goodwill Committee report. Heather informed the gathering that since August 1, 2001 she has created and mailed out 153 cards to the sick and grieving. All of Heather's work is beautiful and personal and we are fortunate and grateful to have her.

Other highlights included another international trip in 2005, probably Cuba. If it is Cuba, please be advised you will need a passport. The Social Committee is also investigating a Las Vegas trip. Revisions to the By-Laws included expanding the

definition of Associate Member to include the spouse of a deceased St. Clair College employee or retiree; clarifying that the membership fee includes both members and associate members; allowing for a more forgiving time period for the AGM; and clarifying that terms for officers shall be for one year, implying that officers may be re-elected numerous times.

The Executive will remain the same this year, except that Elizabeth Barr will replace Lynn Wraight as the Thames Representative. Thank you Lynn and welcome Elizabeth! Thank you also to Fred Sorrell of the College Foundation who generously provided the food for this event and to Brenda Routliffe, of the Chez staff, who took care of us. A special thanks to John Charlesworth who, once again, did a great job organizing this annual event.

Adult Training Reunion

On May 7, 2004 a reunion was held at Tom Foolery's on Huron Church Road for current and former staff of the College's Adult Training Program. Although this program started back in the '60's, it really took off in 1970 with significant financial support from the Federal Government. Campuses in the old "bus barns" on Kildare Road (now the home of the GM Transmission Plant) and Erie Street (now the Children's Achievement Centre) pre-dated a move to the South Campus in the spring of 1971. The ATP included preparatory programs, such as EASL and high

school equivalence, as well as skill programs such as bookkeeping, drafting, welding and electronics. Many graduates went on to traditional post secondary education at the College.

The reunion was very well attended. Surprise attendees were out-of-towner Madeleine Sprague and international visitor Jean Simmonds. The fact that much of the conversation was about when the next one would be, clearly indicated that the reunion was a great success. Thanks to Nancy Kendrick for organizing this event.

Don't worry about avoiding temptation. As you grow older it will avoid you.
- Author Unknown

Stratford Festival

The 2004 edition of the day trip to the Stratford Festival was yet another success. A full bus left the visitor parking lot at the South Campus on April 20. It was lunch on your own before attending a 2:00 pm matinee of Guys and Dolls starring Cynthia Dale. This year a number of seats were in the balcony, but all seats were quite central and offered an excellent view of the stage. The musical was very pleasing with a very energetic and enthusiastic cast. The show was followed by dinner at the Elmhurst Inn. Attendee evaluations were overwhelming positive again; at \$105 per person, this is one of the best deals in town.

The executive met after the trip and decided the following despite a last minute glitch this year, the executive is still committed to having just one stop, in Chatham, to and from Stratford. Although this inconveniences some, it is felt it is of benefit to the

majority. Additionally, there was some confusion this year re our commitment to reserve seats for retirees/spouses/partners. For a two week period, two seats are held for each retiree who pays a deposit, after which, seats become available for friends of retirees. This year, our travel agent kept a waiting list for keen friends who wanted to go. Unfortunately, other friends were not aware of this list and did not contact the agent until the two week waiting period was up. Luckily, the waiting list was exhausted and no one was disadvantaged.

For 2005, friends of retirees will be encouraged to contact the travel agent as soon as a date is determined. You are encouraged not to delay. With the number of new retirees this year we will almost surely have another sell out.

EASL Instruction

Frank Sheehan, former Dean in Technology, is now executive director of the Iris Residence. You may have seen him in the news recently negotiating for the former Villa Maria.

Iris Residence provides residential care for clients with various types mental illnesses, e.g. schizophrenia, manic/clinical depression.

One current resident, of Vietnamese extraction, is very much in need of English as a Second language skills.

Frank is looking for someone, preferably with ESAL teaching experience, to provide instruction on a volunteer basis.

If you may be interested, you can contact Frank at 969-8562 after 5:00 pm, he will then arrange for a tour of the facility and discuss the teaching arrangement with you.

Thank you for your interest. Frank's volunteer work is most admirable.

Homecoming 2004 Celebration

Don't forget to mark your calendar for October 14 - 16 at the main campus in Windsor.

We will be celebrating the class of 1979, but everyone is welcome.

Call the Alumni Office at Ext.567 for more information or to reserve your place at these fun events.

ALL ABOARD!!



Retirees to August 31, 2004

**Brian Agar
Barb Baker
Elizabeth Barr
Barbara Barron
Sheena Bedard
Lorna Boyce
Mary Ann Bugler
James Chambers
Gordon Crompton
Marian Crundwell
Ron Dimenna
Gary Docherty
Shirley Dzudz
Elias El Helou
Richard Erwin
Nicki Forcellini
Arleigh Fysh
Gwen Gatt
Don Hogan
Ralf Horacek
Wayne Howell
Lars Iversen
John Jennings
Patricia Kryk
James LaDouceur**



**Paul Leblanc
Tom Lloyd
Richard Lobzun
Dan Loncke
Susan MacKenzie
Jim Martin
Wayne McCutcheon
Lynda McIntyre
Patricia McMahon
Yvonne McRobbie
Carol Pratt
Barbara Ritchie
Betty Roth
Judith Scarsbrook
Beverly Jo Schultz
Judith Simard
Sandra Skillings
Diane Smith
Diane Spencler
Les Taffinder
Carol Theriault
Barbara Tregaskiss
Helen Trotter
Glenn Van Blommestein
Elaine Womack**



25-YEAR PIN RECIPIENTS as of August 31, 2004

Rose Marie Bortolin

Sheila McCabe

Brian Boyd

Yvonne McRobbie

Paul Chortos

Roger Miner

David Davis

Bernadette Morin-Gannon

Michael Jacobs

Carole Morneau

Robert Jershy

Beth Storey

Roger Laplante

Kathy Tellier

Barry Maskery

Fulvio Valentinis

One of Ours

George Troniano made the Ontario Allstar Trapshooting team.

It is an honorary position based on his overall competitive scores throughout the 2003 season.

At 70, he is probably the oldest man on the team.

In his prime, he twice won the Dominion of Canada championship.

In recent years, he has won several Ontario Veteran championships.

Congratulations George

Upcoming Educational Events in November

Hobbies "Share - Discover - Learn"

If you have a hobby, come "Share"

If you have considered one, come "Discover"

If you want to know how, come "Learn"

For those hobbies that require some training - lessons will be offered beginning in January.

Betty Ann Michaud Biography

Betty Ann worked at St. Clair from 1974 to 1994 in support staff. She enjoyed her job and the many friends she made while she was at the college.

Her husband died September 1989. She is the mother of two daughters and a son who died August 2003. Mary Ann also has five grandchildren and her mother is over 90 years old.

In June 1998 she remarried changing her life style. She now spends 6 months each year in Lakeland, Florida living in a mobile home in a friendly park. She

has been president of the Ladies Guild and took on the Treasurer's job along with the title of Travel Coordinator for a park of 222 homes. She and her husband also run a penny bingo. Betty Ann is involved with the Red Hat Sorority and wants to start one here in the summer where she lives at Wildwood Golf and RV resort.

Although, the death of her son was a sad occasion it allowed her to lose 32 lbs. With leading such a busy life, she wonders how she had time to work.

Glenn van Blommenstein Biography



Glenn worked at St. Clair College from 1974 to 2004 as a teaching professor in the Culinary Arts and Hospitality Department. He loved his students and they loved him also. Glenn enjoyed his colleagues and will miss them. Glenn's wife Annetta is also a teacher at Walkerville Collegiate. His daughter Christina is a St. Clair College student and Alexander, his son is a University of Windsor student.

Since his retirement from St. Clair College he has decided to leave the country for his next stage in life. He will be operating a villa in Spain. He likes to travel and he also works as a Hospitality/Restaurant

Consultant. He is interested in operating a Bed and Breakfast and a cooking School in Spain's Costa Blanca.

Originally Glenn was born in Leiden, Holland. He and his younger brother who still lives in Holland have been looking for the right business opportunity. They found it on a large estate on a mountainside near Valencia. Complete with 11 rooms and facilities for a cooking school, it will offer a truly gourmet experience featuring foods and wines from the region.

Glenn has attained a Canada's chef's highest status as a chef du cuisine.

He plans to establish an annual award to bring a promising chef student from St. Clair to the villa.

In 2005:

Learn a Hobby

Tax Tips

Investing

Understanding Foreign Exchange

You Do Not Have to be a Golfer - Golf Tournament

Ontario Colleges Retirees' Association General Meeting

The Ontario Colleges Retirees' Association is required, by its constitution to hold a General Membership Meeting every eighteen months. The Second General Meeting was held on Saturday, June 12, 2004 hosted by Humber College. Representing St. Clair College Retirees' Association were Anita Blair, Elizabeth Barr, Hanno Barten, Horst Meysick and Bill Totten.

The Annual meeting began at 10:00 am, with reports from various OCRA™ officers. The constitution calls for the election of five of the ten directors at each General Meeting. Four of the five incumbents were re-elected.

The afternoon 'conference' was a 'Bearpit' session covering three topics: post retirement benefits alternatives; relationship with the CAAT Pension Plan; and, future directions for OCRA™.

Jennie Balasak, former Benefits Officer at Niagara College presented an excellent paper on the needs of retirees with respect to Benefits, and also provided a provocative analysis of the current directions, especially in relation to the activities of the OPSEU committees which have been charged with the responsibility for making recommendations on post retirement benefits. There were some very startling revelations and the retirees present were vocal in their reaction. Representatives of the Council and OPSEU negotiators were present to receive this feedback. It was very obvious that the OPSEU representative had no concept of retiree needs and desires. Jennie reported that the Council is proposing that the 50 - 65

group of retirees be experience rated with all other retirees instead of with the full time 65 full time employees. This would result in greatly increased premiums for the retirees in the 50 - 65 age group.

Bob Pando lead a discussion on the relationship between OCRA™ and the CAAT Pension Plan. Bob also presented a paper indicating that OCRA™ had asked the CAAT Plan to include a link to OCRA™ on its web site and to include a brief item in the CAAT Plan newsletter introducing OCRA™. Both requests were flatly denied with the explanation the "it would set a precedent for other organizations". This, explanation in spite of the fact that their web site already includes some 60 links to institutions such as Canada Post CARP, Royal Bank. This inspired heated comment and heated reaction from Ron Polumba and Paul Owens who represented the CAAT Plan. Bob Pando also had requested input to, and representation by, OCRA™ representatives on CAAT Plan committees. It was pointed out that this representation require 'sponsorship' on the part of OCRA™ and would thus include 'risk' for retirees which does not now exist.

Finally, Peter Pass and Derrick May led a discussion which produced a number of worthwhile suggestions for future directions by OCRA™, which the Executive agreed to consider.

The General Meeting and Conference was well received by those who attended, and produced some very worthwhile content and discussion.



Hanno Barten, Horst Meysick,

Elizabeth Barr, Anita Blair

RM Classic Cars Tour

Wednesday, October 27, 2004

Chatham, ON

RM Classic Cars, based in Blenheim, is the world's largest volume dealer in classic and collector cars. They typically have \$10 m inventory of investment grade vehicles catering to collectors of pre-war classic and important post-war sports cars. **The cars on display change regularly so the 2004 tour will be completely different from previous years.**

Website: www.rmauctions.com

Itinerary

| | |
|----------|---|
| 8:45 AM | Car Pool – Lot T, St. Clair College |
| 9:00 AM | Departure for Chatham |
| 10:00 AM | RM Classic Cars Tour (approx. 1 ½ h) |
| | <ul style="list-style-type: none">• 401 East from Windsor to Chatham• Exit at 2nd Chatham Exit (Hwy. 40)• Turn right (south) towards Blenheim• Travel several hundred metres to Classic Car Drive• Turn left at RM Classic Cars entrance |
| 12:00 PM | Lunch with Thames Retirees Group T-Bones Grill House, 953 Charing Cross Rd., Chatham |
| 1:30 PM | Return to Windsor |

Cost: \$3.21 ea. for tour plus lunch at own expense

We need to know the number to make lunch and tour reservations. Please confirm with:

| | | | |
|-------------------|---------------------|--|----|
| John Charlesworth | tel. (519) 966-3168 | e-mail: daturrah@hotmail.com | or |
| Eunice Robinson | tel. (519) 351-3670 | e-mail: robsan@mnsi.net | |



College Adds Four New Chairs

St. Clair College has added four new chairs to its faculty.

Dr. Omer Hageniers , Chair, School of Engineering and Manufacturing Technology

Stephanie Nagle, Chair, School of Health Sciences

Rick McMaster, Chair, School of Skilled Trades

Crystal Kotow-Sullivan, Chair, School of Creative Arts

Partner Recognition Program/X Plan - Ford Motor Company

I am pleased to inform you that as a result of some background work originally initiated by Dan White during the launch of the Ford Centre for Excellence in Manufacturing and subsequently followed-up by Human Resources, St. Clair College has now achieved the designation of “Partner Employer of the Ford Motor company.

This Program provides special vehicle discount to Partner employees. The purpose of the program is to reward Ford Motor Company’s Partner Company employees, introduce Ford Motor Company products to new customers and recognize the loyalty of current owners. This is an ongoing program and St. Clair College will remain active until the relationship is no longer beneficial to both parties. The Program is restricted to full-time

employees, retirees and their spouses ONLY.

Employees wishing to take advantage of this opportunity need to generate a PIN number. To do this you should log on to www.fordpartner.com and enter your partner code of STCCO. Once you are in the website, click on the “PINs” tab, enter your information and the system will supply you with a seven digit PIN. Take the PIN and proof that you work for St. Clair College (paystub) with you to the dealership. On this site you will also find sample pricing and a program overview.

I hope you enjoy this additional benefit of being a member of the St. Clair College employee team!

Margaret Dore, Director, Human Resources

On a Plumber’s Truck

Don’t Sleep with a Drip. Call Your Plumber.



In Memoriam

Leon (Lee) Farah

Marg Pyett

Dola Rose Rowland

Dan White

Jack Ransome (husband of Jeanne)

Elsie Holsey (mother of John)

Joseph Bulat (husband of Ann)

Tim Devo (son of Joyce)

Albert Dumouchelle (father of Rick)

Note: Administrative Retirees

Just a reminder that when administrative employees take early retirement (prior to age 65), the Sun Life Benefit Cards cannot be used at local pharmacies.

Early retirees are required to pay for the prescription(s)
and then submit to Sun Life for reimbursement.

Windsor Essex Health Care Solutions?

On June 16th, a Health Care Town Hall Meeting was held at the Caboto Club in Windsor. A panel of ten, including doctors, speech and occupational therapists, psychologists, a social worker in the school board and consumers discussed the current state of health care in Windsor-Essex County and answered questions. I was a co-convenor of this event as well as a consumer on the panel.

How and why was I involved? Well, a series of circumstances following my March 1998 retirement brought me to this place.

Six years ago, I began to experience increasing deterioration in my motor and sensory abilities. After 18 months of referrals, appointments, CT-Scans, X-rays and MRIs, the cause was found to be deformed vertebra in my neck resulting in severe compression of my spinal cord. In September 2000, to prevent further impairment, I underwent a nearly ten-hour operation on the front and back of my neck to release the pressure and fuse four vertebrae. This was done at Hotel Dieu Grace Hospital by a Windsor neurosurgeon and have been blessed to be in his care ever since.

In September 2003, a Windsor Star headline announced that this area was in jeopardy of losing two neurosurgeons, Dr. Srinivas Chakravarthi and Dr. Siva Sriharan. Hospital working conditions were preventing them from adequately doing what they were trained to do, mainly due to government cutbacks. In successive days, follow-up items in our paper told of a local restaurateur, a car dealer and a hairdresser offering the surgeons free meals, use of cars free for two years and haircuts free for life if the men would agree to stay. These human interest grass roots stories picked up by the national and foreign press were covered by the Globe and Mail, the New York Times, the BBC and publications in Brazil, Germany, San Francisco and Delhi, India.

Many people wrote letters to the editor in protest, mine being one of them because one of the doctors, Dr. Sriharan, is my neurosurgeon. We have three and a half neurosurgeons serving Windsor-Essex, Kent and Lambton counties. Another woman whose life was saved by my doc after severe head trauma three years ago also wrote a letter and insisted something must be done. Several other patients and I contacted her and formed the group we call S.O.S. Save Our Surgeons and Health Care Professionals Windsor-Essex County. Twelve of us met weekly through the winter beginning in November to establish our mission and goals. In December, we interviewed one of the neurosurgeons for two hours one evening to learn what the situation really WAS to cause the two men to think of leaving this area. They both love Windsor and have been established here with their families for 17 and 8 years. It is NOT because of money! They really don't want to leave. The situation differed from details in news items

following the first announcement. Several statements made in the press by others, including the hospital CEO, were exaggerations and downright lies. So we knew we could not meet with hospital officials for discussion and possible resolution.

In early February, we met with Dr. David Paterson, newly appointed president of the Essex County Medical Society and another doctor on hospital staff, a close colleague of the neurosurgeons. They decided to join our group and became our Medical Advisory Committee. They asked us not to go public then as there were some very sensitive negotiations taking place that could be scuttled if there was another flurry of letters and/or articles in the news.

In April, we learned that another group, W.H.I.F. Windsor-Essex Health Is Fundamental, was meeting about health care concerns but in a broader scope than SOS. WHIF was contemplating a pre-election forum of health professionals to give public awareness to our critical problems here and to ask election candidates where they stand on the issues. As co-chair of SOS, I joined with a member of WHIF to co-convene the Health Care Town Hall Meeting open to the tax-paying public on June 16, 2004. Both groups are looking for support to find local "Health Care Solutions – Right Here – Right Now". Nearly eighty people attended and many volunteered to be involved in the groups for future planning and action. The event was deemed a success, as both groups are non-profit and could not afford to advertise in the media.

At the end of May, SOS learned that the Hotel Dieu-Grace Hospital Board of Directors had commissioned a neurosurgeon from the east coast to assess the neurosurgical unit here. By mid-July, he was to present the Board with a report whether insufficiencies or a surplus of equipment and human resources were found. The results of the report could be positive OR negative. Right now it's a crapshoot because the hospital, not the government, hired him!

So far, at this writing, the report has not been made public. Also, the "half-neurosurgeon", Dr. Susan Brien, announced last week that she would leave Windsor at the end of summer. She will open practice in Ottawa as the University of Ottawa has hired her husband.

Canada's health care future looks grim. Our only hope is increased citizen engagement to deliberate with organizations, agencies and government officials and contribute to decisions that result in managerial, financial, professional and political accountability.

by Heather Milne-Dube

Be Aware and Be Safe

Imagine: You walk across the parking lot, unlock your car and get inside. Then you lock all your doors, start the engine and shift into REVERSE. Habit! You look into the rear-view window to back out of your parking space and you notice a piece of paper, some sort of advertisement stuck to your rear window. So, you shift into PARK, unlock your doors and jump out of your vehicle to remove that paper (or whatever it is) that is obstructing your

view.. when you reach the back of your car, that is when the car-jackers jump out of nowhere... jump into your car and take off – your engine was running, your purse is in the car, and they practically mow you down as they speed off in your car. BE

AWARE OF THIS NEW SCHEME . Just drive away and remove the paper that is stuck to your window later ... and be thankful that you read this.

Be Well

This might be a lifesaver if we can remember the three questions! Is It a Stroke? Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer brain damage when people nearby fail to recognize the symptoms of a stroke. Now doctors say any bystander can recognize a stroke asking three simple questions:

- * ask the individual to smile.
- * ask him or her to raise both arms
- * ask the person to speak a simple sentence

If he or she has trouble with any of these tasks, call 9-1-1 immediately and describe the symptoms to the dispatcher. After discovering that a group of nonmedical volunteers could identify facial weakness, and speech problems, researchers urged the general public to learn the three questions. They presented their conclusions at the American Stroke Association's annual meeting last February. Widespread use of this test could result in prompt diagnosis and treatment of the stroke and prevent brain damage.

Winter Trip

Do you go to the Caribbean in the winter? Would you like to go now that you are retired? Well, join the Retirees for their second annual trip.

Last year fourteen people went to Puerto Plata in the Dominican Republic and had a wonderful time.

At this time the location has not been determined because all the travel books are not yet available. But, our trip will be either to Puerto Plata or Punta Cana in the Dominican Republic, to the Mayan Riviera in Mexico or to Cuba. We will

leave out of Windsor and are planning on the end of January or the beginning of February.

Our hotel will be all-inclusive and at least four plus stars. Last year we got about \$300 off the listed \$1500 per person price because we were a group. Prices have gone up some this year but we will be looking for a good discount.

Those with e-mail will be informed as soon as the details are settled. Those without e-mail can phone me at 776-6747 and I will call you with the information when it is available.

COMING EVENTS

| | |
|------------------------|--|
| September 8, Wednesday | Barbeque at St. Clair College Griff's Cavern 1:30 Meet and Greet Cost - \$5.00 |
| October 4, Monday | A Trip to Las Vegas October 4 - 8 Circus Circus Cost - \$377 US funds For Information call Carol Pratt / carol.pratt@sympatico.ca Phone (519) 969-6734 or John Charlesworth (519) 966-3168 or <daturrah@hotmail.com> |
| October 13, Wednesday | 1:30 Walkerville Brewery Argyle & Wyandotte (Car Park) World Class local beer (FREE) |
| October 27, Wednesday | R M Classic Car Tour, Chatham Hours 10 am - 12 pm (Car pool 8:45 am - Lot T) (For more info see page 9) |
| November | Raceway (to be announced) |
| December 1, Wednesday | Christmas Party - Windsor Other Place Catering Centre 1395 Walker Road, Windsor Meet and Greet 11:30 am Turkey Dinner - 12 noon Cost \$20 (Tax & Gratuity included) Tickets contact John Charlesworth |
| December 8, Wednesday | Christmas Party - Thames Countryview Golf & Country Club Hwy. 40 North Chatham Cocktails - 6:30 pm Dinner - 7:00 pm Cost - \$15.95 (tax & gratuity included) Contact - Elizabeth Barr 519-354-3274 ebarooo@sympatico.ca |



ONTARIO COLLEGES RETIREES' ASSOCIATION (OCRA™) MEMBERSHIP APPLICATION FORM

HOW TO BECOME A MEMBER

To join or renew your membership in OCRA™, please complete the form below and forward it to the Secretary as shown at the end of the form. A membership card will be mailed to you when your application has been processed. All information you provide will be kept strictly confidential. Enquiries should be addressed to the Secretary at the address shown or by email to ocra.secretary@sympatico.ca

(Please check either NEW or RENEWAL)

NEW ☐

RENEWAL ☐

PLEASE PRINT CLEARLY

FAMILY NAME

FIRST NAME

MIDDLE INITIAL

STREET NO., APT. NO., R.R (IF APPLICABLE)

STREET NAME

MUNICIPALITY

PROVINCE / STATE

COUNTRY

POSTAL CODE

()

TELEPHONE

EMAIL - PLEASE PRINT VERY CLEARLY

COLLEGE - LAST ONE IF MORE THAN ONE

LAST EMPLOYEE GROUP: ☐ ADMINISTRATION ☐ ACADEMIC ☐ SUPPORT

MEMBERSHIP STATUS APPLIED FOR: ☐ PAID-UP (VOTING) MEMBER (\$10 ANNUAL FEE) ☐ MEMBER (NO ANNUAL FEE)

☐ CHEQUE / MONEY ORDER ENCLOSED PAYABLE TO OCRA™

PAID-UP MEMBERS ONLY MAY VOTE AT GENERAL MEETINGS AND BE NOMINATED FOR THE EXECUTIVE

PLEASE CONSIDER JOINING AS A PAID-UP MEMBER

SEND YOUR COMPLETED FORM TO: THE SECRETARY, OCRA™

#410, 111 MERTON STREET

TORONTO, ONTARIO M4S 3A7

TODAY'S DATE _____

YOUR SIGNATURE _____

OCRA™ would like to develop an ongoing relationship with the CAAT Pension Plan. Please sign below if you wish OCRA™ to liaise on your behalf with the CAAT Pension Plan regarding retiree pension issues and concerns. You may revoke this authorization in writing at any time.

Signed _____

OCRA USE: File No. _____

Date Opened/Renewed _____

Date Closed _____

Membership Status _____

Active / Non Active _____

Fee Received _____

The CARP Three Star Plan Outline

| BENEFITS | COVERAGE MAXIMUMS | Monthly Rates (Per Person) | |
|--|---|-------------------------------|-----------------|
| | | AGE GROUP | THREE STAR PLAN |
| Dental Services – covers basic services such as examinations, fillings and cleanings, x-rays, extractions and oral surgery. Paid at a percentage of the current Dental Association Fee Schedule. <ul style="list-style-type: none"> • Anniversary year maximums • Recall for routine check-ups | 70% co-payment on exams, cleanings, fillings, diagnostic and other basic dental services. <ul style="list-style-type: none"> • \$245 • 9 months | SINGLE | |
| Prescription Drugs <ul style="list-style-type: none"> • Drug Coverage† • Shared Dispensing Fee • At Age 65 | <ul style="list-style-type: none"> • 70% co-payment for generic drugs* on first \$350 of claims submitted • \$6.50 maximum • 100% for generic drugs on first \$350 | < 45 | 48.60 |
| | | 45 - 54 | 58.20 |
| | | 55 - 59 | 61.70 |
| | | 60 - 64 | 65.00 |
| | | 65 - 69 | 65.80 |
| | | 70 - 79 | 70.40 |
| | | 80 - 89 | 74.60 |
| | | 90 + | 88.20 |
| Vision Care – covers the costs to purchase prescription lenses and frames, contact lenses or laser eye surgery. This benefit does not include industrial safety glasses. Also includes eyeglass repair warranty. | \$100 per 2 benefit years plus \$30 for optometrist visits | COUPLE | |
| Extended Health Care: Lifetime Maximum | \$100,000 | < 45 | 41.40 |
| Ambulance Services – covers trips to hospitals in a licensed ground ambulance and covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary. | Unlimited ground transportation, including in-province air ambulance to a maximum of \$4,000 (if applicable) | 45 - 54 | 50.40 |
| Accidental Dental – covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90 day period following the accident. | \$2,000 per year for natural teeth | 55 - 59 | 53.50 |
| Hearing Aids – covers the cost to purchase and/or repair up to the allowed maximum. | \$300 for every 4 benefit years | 60 - 64 | 56.80 |
| Registered Specialists and Therapists – includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrist, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists. | | 65 - 69 | 57.30 |
| Registered Specialists and Therapists** <ul style="list-style-type: none"> • Maximum claims paid • Per visit maximum • Chiropractic x-rays (per year) | <ul style="list-style-type: none"> • \$300 per specialist/therapist • \$15 per visit • \$35 | 70 - 79 | 61.80 |
| Psychologist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year | <ul style="list-style-type: none"> • \$75 • \$60 • 10 per year | 80 - 89 | 65.70 |
| Speech Therapist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year | <ul style="list-style-type: none"> • \$60 • \$40 • 10 per year | 90 + | 78.80 |
| Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Covers the services of registered health professionals including Registered Nurse, Registered Nursing Assistant or healthcare aid; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment such as crutches, non-electric wheel-chairs and hospital beds, oxygen and other equipment recommended by your physician and approved by Maritime Life. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses following mastectomies. Payment will be coordinated where benefits are available through the Assistive Devices Program. | Maximum per year for each of: Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: <ul style="list-style-type: none"> • Year 1: \$500 • Year 2: \$800 • Year 3: \$1,000 • Year 4: \$1,200 • Year 5+: \$2,000 • \$225 per year for custom-made orthotics (which is part of Durable Medical Equipment) | 1 - 2 CHILDREN | |
| | | 0 - 4 | 13.90 |
| | | 5 - 20 | 22.30 |
| | | 3 + CHILDREN | |
| | | 0 - 4 | 12.50 |
| | | 5 - 20 | 20.00 |

All references to "year" refer to anniversary year. When it relates to Hearing Aids and Vision benefits, year refers to benefit year.

* Generic drug – A generally less expensive alternative to an interchangeable brand-name drug product. Please Note: not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent, if applicable. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

† Birth control medication and fertility drugs are not covered under this plan.

** Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable. Benefits are payable up to Reasonable and Customary charges for similar services, as defined in the Policy.

CARP ON 02/04

"SHOW ME YOURS AND I WILL SHOW YOU MINE"

Hobbies that is ...Let's Show Them Off!

St. Clair College Retirees Association, join us in November and either bring a sample of your hobby and/or a desire to discover a new one. If you have a current hobby, Jim Chambers, who has volunteered to organize this event, would like to hear from you. St. Clair College Retirees' Association, St. Clair College, 2000 Talbot Rd, West, Windsor, ON, N9A 6S4, Box #41 or by leaving a message at 972-2727 Extension 4439. Jim will contact those interested regarding time, date and location.

| <u>Hobby</u> | <u>Willing to Display</u> | | <u>Willing to Give Instructions</u> | |
|-----------------|---------------------------|----|-------------------------------------|----|
| | Yes | No | Yes | No |
| 1. Carving | | | | |
| - woodcarving | | | | |
| - chipcarving | | | | |
| - other _____ | | | | |
| 2. Collecting | | | | |
| - stamps | | | | |
| - sports cards | | | | |
| - other _____ | | | | |
| 3. Crafts | | | | |
| - knitting | | | | |
| - quilting | | | | |
| - other _____ | | | | |
| 4. Games | | | | |
| - cards | | | | |
| - boardgames | | | | |
| - other _____ | | | | |
| 5. Gardening | | | | |
| 6. Investing | | | | |
| 7. Painting | | | | |
| - oil | | | | |
| - other | | | | |
| 8. Sports | | | | |
| - golf | | | | |
| - tennis | | | | |
| 9. Woodworking | | | | |
| 10. Other _____ | | | | |

Avoid Travel Scams

Get a Good Deal Without Getting Ripped Off!

1. If you are offered a travel deal by email, it's almost certainly a scam. Just about all bulk email travel deals (or free vacations) are scams.

If you are offered the travel deal by phone, be very skeptical. If you are unfamiliar with the company, get its name, address and local telephone number. Unless you can find a legitimate local or regional office for the company, it's probably a bogus.

2. If it sounds too good to be true... Wouldn't we all love to believe that we just won an all-expense-paid trip to Baha or a weekend at Disneyland?

Listen for details -- or read the fine print.

In many travel scams, your airfare may be free, but there could be a clause in the contract that says you must stay in a particular accommodation -- which turns out to be outrageously expensive.

Another type of 'too good to be true' pitch is winning a contest or lottery. If the agent claims you've won a contest, get more details. Public contests or lotteries have rules and regulations -- you normally have to 'enter' to win. If you didn't enter, you didn't win anything. You'll just be asked to pay lots of fees. Don't -- it's a scam. If you've won a legitimate contest or lottery, it shouldn't cost you anything to get your winnings or prize.

3. Never give your credit card number over the phone unless you made the phone call and you know that you're dealing with a reputable company. And you should never have to disclose any other personal details, like your chequing account or SIN number.

4. If you think you are interested in the offer, always ask what's NOT included: 'service charges,' 'processing fees,' and taxes are typically added on after the fact -- and you'll be expected to pay for them.

Ask for specific details, too. Many travel scams are based on really vague information -- for example, they'll use phrases like 'major airline' without naming it.

5. Know that you can only dispute credit card charges within 60 days of acquiring them. So, while it's good idea to pay with your credit card (so you can dispute the charge if it turns out you've been scammed), be wary of travel deals in which the 'availability' is more than 60 days away.

6. Never dial a 900 number to reach a travel agency or club. No legitimate company requires you pay for a 900 call to phone their customer service desk.

Aso, be ware of calling numbers with 809, 758 or 664 codes. Many phone numbers seem ordinary, but are actually like unregulated 900 numbers located in the Caribbean -- and you could be charged exorbitant per minute rates.