

CUPARUC

newsletter of the
concordia university
pensioners association

bulletin de nouvelles
de l'association des retraité(e)s
de l'université concordia

vol. 3, no. 2 1994

PRESIDENT'S MESSAGE

With the start of the sixth year of the existence of our Association, a few re-arrangements should be mentioned. I am pleased to report that Jim Whitelaw, our Past President, will continue as Editor of CUPARUC. This is nothing new for Jim, since he has been doing this since our newsletter was launched. I am thankful that he has agreed to do this, as his humour and originality are always refreshing.

Mary Callaghan has completed her mandate as member-at-large, and I would like to thank her on behalf of you all for all the work she has done for the Association.

Our new Vice-President, Geoff Adams, is now our representative on the Coalition of Quebec Seniors, a group that devotes all its energies to helping seniors to cope with the many laws that affect our lives, as well as meeting with Ministers and Deputy Ministers at the various levels of government to discuss seniors' issues. Geoff is taking a very active rôle in the Coalition and may ask for the help of volunteers from CUPA. At the moment we are the only university represented on the Coalition.

We have invited the Co-president of the Coalition, Dr. David Woodsworth to be guest speaker at our Oct. 26 meeting (Mrs. Gisèle Bérubé-Farmer is the other co-president). He is actively involved in promoting the independence and home care of seniors, and we are looking forward to hearing from him.

Muriel Armstrong begins her second year as representative of the "non-active" (i.e. retired) members of the Pension Plan on the Pensions and Benefits Committees of the Board of Governors. Larry

MOT DU PRÉSIDENT

Au début de la sixième année de l'existence de notre association, il faut tenir compte de quelques changements apportés à son organisation. J'ai le plaisir de vous annoncer que Jim Whitelaw, président sortant, continuera comme rédacteur de CUPARUC. Ce n'est rien de nouveau pour Jim, car il s'occupe de notre bulletin de nouvelles depuis son premier numéro. Je le remercie bien sincèrement d'avoir accepté de le faire, car l'originalité de ses idées et son humour sont toujours stimulants.

Mary Callaghan vient de terminer son mandat comme membre général, et j'aimerais la remercier au nom de tous de tout le travail qu'elle a fait pour l'Association.

Notre nouveau vice-président, Geoff Adams, agit maintenant comme notre représentant auprès de la Coalition des Aînés du Québec, un groupe qui se consacre à aider les personnes de l'âge d'or à comprendre les lois qui les touchent si fortement; de plus, certains membres de la Coalition rencontrent de temps en temps des ministres et sous-ministres des divers niveaux gouvernementaux, pour discuter de nos problèmes. Geoff est très actif dans ce travail et pourrait bien vous demander de l'aide. L'Université Concordia est actuellement la seule université membre de la Coalition.

Nous avons invité le co-président de la Coalition, le docteur David Woodsworth, à être l'invité d'honneur lors de la réunion du 26 octobre (l'autre co-président est madame Gisèle Bérubé-Farmer). Il s'intéresse vivement à promouvoir les soins médicaux à la maison et à aider les aînés à conserver leur indépendance. Nous anticipons vivement sa participation.

Bessner has been elected by acclamation to the position of "Alternate representative" of the non active members on these committees. We thank Jack Bordan for working so hard and successfully for this to happen. We hope that our representatives will enjoy the challenges and show how active the non-active members of the University community have become.

The Treasurer, John Hall, reports that we now have 229 members, approximately half of all the University's pensioners - a positive sign of the importance of our Association. By the way, if you haven't paid your 1994-1995 membership dues (\$10), now is the time, except of course for new members for whom the first year is free.

I urge you to attend the October 26th meeting of the Association, and also the General Meeting of the Concordia University Pension Plan, to be held later that same day.

J.P. Pétolas

Muriel Armstrong entreprend sa deuxième année comme représentante des membres non actifs (retraité(e)s) au comité de retraite et au comité des avantages sociaux de l'Université. Larry Bessner a été élu par acclamation comme représentant suppléant auprès de ces comités. Nous remercions Jack Bordan d'avoir travaillé si fort et avec tant de succès pour que ce poste soit établi. Nous espérons que nos représentants trouveront à leur goût les défis posés et sauront démontrer combien peuvent être actifs les membres "non-actifs" de la communauté universitaire.

Le trésorier, John Hall, nous avise que nous comptons 229 membres, ce qui représente à peu près la moitié de tous ceux et celles qui reçoivent une pension de l'Université, signe positif de l'importance de l'ARUC pour les retraité(e)s. A propos, à moins que vous ne l'avez déjà fait, je vous rappelle que c'est le moment de payer votre cotisation 1994-1995 (10\$), exception faite, bien entendu, pour les nouveaux membres pour qui la première année est gratuite.

J'espère que vous serez présent à la réunion du 26 octobre, ainsi qu'à la réunion des participants au régime de retraite de l'Université qui doit avoir lieu plus tard le même jour.

J.P. Pétolas

EDITORIAL

Now that J-P Pétolas has taken on the presidential mantle, some of the things that I used to put into the "President's Message" are no longer appropriate for that section, hence the need for an editorial.

We are continuing the experiment initiated in the last number of CUPARUC, whereby the minutes of the previous meeting of the Association are summarized, instead of sending everybody the complete document. Copies of the latter are however available for anybody who wants one, and they will be tabled for approval at the next meeting.

In this Issue, in addition to the regular reports, Jim Dick tells us how to keep busy and healthy. Kurt Jonassohn talks about the pitfalls - not too disagreeable at that - that await the retired researcher, and, in this year of remembrance of some of the high points of the War years. Don Fraser revisits the scene

MOT DU REDACTEUR

Maintenant que J.P. Pétolas a assumé la présidence, certaines choses que j'avais l'habitude de mettre dans le "Mot du Président" n'appartiennent plus à cette section, d'où le besoin de quelques mots de la part du rédacteur.

Nous maintenons l'expérience initiée dans la dernière livraison du CUPARUC, selon laquelle, plutôt que d'envoyer le procès-verbal de la dernière réunion à tout le monde, nous en donnons un résumé. Une copie du procès-verbal sera quand même envoyée à toute personne en faisant la demande, et il sera présenté pour approbation lors de la prochaine réunion.

Dans cette livraison, en plus des rapports réguliers, Jim Dick nous montre comment demeurer actif et conserver sa santé. Kurt Jonassohn nous parle des pièges - pas forcément désagréables - qui

of an unforgettable wartime experience. Your editor remembers Montecassino in Italy in 1944, when 1100 Allied guns shattered the calm of a May evening..... Finally, in answer to my request to tackle the topic of "moving to be near the kids", Bill Shore tells us of his experience and has promised for subsequent issues information on the technical aspects of life in B.C.

I should say that Don Fraser is the first person to respond to my general invitation to submit an account of personal experiences. All other contributions so far have been the result of my pursuing potential participants. Even if you are hesitant to send in something of your own, you might want to suggest a colleague who has something to say. I would particularly like to hear from those involved in volunteer work - we haven't had too much of that. I wish too that one of our francophone members would submit something in his or her own language.

Our thanks to Anne Adams who once again has been responsible for lay-out.

Jim Whitelaw

guettent le chercheur à la retraite, et, dans cette année où on a commémoré quelques points culminants de la Deuxième Guerre Mondiale, Don Fraser retourne à la scène d'une expérience de guerre inoubliable. Cela fait penser votre éditeur à Montecassino en Italie en 1944, au moment où 1100 canons des forces alliées ont fracassé le silence d'une soirée de mal..... Finalement, répondant à ma demande d'aborder la question "déménager pour être près des enfants". Bill Shore nous fait part de son expérience; il nous promet d'ailleurs des renseignements sur les aspects techniques de la vie en C-B pour les prochaines livraisons.

Il faut dire que Don Fraser est le premier à accepter l'invitation que j'avais lancée à tout le monde à me transmettre un compte-rendu d'expériences personnelles. Jusqu'à date, les contributions me sont parvenues parce que j'avais poursuivi des participants éventuels. Même si vous hésitez à parler de vous-même, vous pourriez peut-être proposer le nom d'un collègue qui a quelque chose à nous dire. J'aimerais surtout recevoir quelque chose de la part de bénévoles, dont nous n'entendons pas grand-chose. J'aimerais aussi que l'un ou l'autre de nos membres francophones contribue quelque chose dans sa langue maternelle.

Encore une fois, nos remerciements à Anne Adams, qui a bien voulu s'occuper de la mise-en-page.

Jim Whitelaw

NEWS FROM THE UNIVERSITY PENSION AND BENEFITS COMMITTEES

by Muriel Armstrong

Since my last report, three sets of meetings have been held. The meetings scheduled for June and July were cancelled.

The May and June meetings were mainly devoted to drawing up the plan for dental and vision care for the faculty. The document was completed and a resolution was drawn up that was approved at the June meeting of the Board of Governors and went into effect on September 1, 1994. The resolution made clear that the plan could be implemented for faculty because salary concessions of an on-going nature were made by faculty that were sufficient to cover the University's share of the costs.

The resolution relating to the dental and vision care plans also indicated that discussions were continuing with the other collective bargaining units and non-unionized groups within Concordia. The University is hoping to negotiate wage concessions that will enable it, once again, to achieve universal coverage for its employees. At the most recent meeting of the Benefits Committee there were no reports of additional groups that had joined the plan, except for the senior administrative staff.

In addition to the proposal for a vision and dental care plan for faculty, a resolution was forwarded to the

Board of Governors requesting amendment of the constitution of the Pension and Benefits Committees to provide for an alternate representative for the Non-Active Members. As all Non-Active Members have been informed, the resolution was approved, and Professor Lawrence Bessner was elected by acclamation.

The Benefits Committee has also begun its annual discussion of the financial status of the Health Care Plan a discussion that will be of considerable interest to Non-Active Members.

At the September meeting of the Pension Committee, reports were made by two of the Fund managers: Gryphon Investment Counsel, which manages the balanced fund, and McLean Budden, the managers of our Canadian equity fund.

(Editor's note: you are referred to the second paragraph of the summary of the 1994 Annual General Meeting for a comment on the conditions for possible Pensioner involvement in the dental and vision care plans)

1994-1995		
CUPA		ARUC
President	Jean-Pierre Pétolas	Président
Past President	Jim Whitelaw	Président sortant
Vice-President	Geoff Adams	Vice-président
Secretary-Treasurer	John Hall	Secrétaire-trésorier
Members-at-large	Doreen Bates	Membres généraux
	Bill Cozens	
	Stan Kubina	
	Dagmar McDougall	
Representative of Non-Active Members		Représentante des membres non-actifs
Pension and Benefits Committees	Muriel Armstrong	Com. de retraite et com. des av. soc.
Alternate rep.	Larry Bessner	rep. suppléant
c/o Loyola Mall Services, Concordia University, 7141, Sherbrooke St. W., Montreal, QC, H4B 1R6		
CUPARUC		
Editor	Jim Whitelaw	Rédacteur:
	10, Spruce Crescent, Beaconsfield, QC, H9W 1X5	

THE NEXT MEETING OF CUPA
WILL TAKE PLACE ON
WEDNESDAY OCTOBER 26, 1994
AT 2.00 P.M. IN THE SIR GEORGE
WILLIAMS FACULTY CLUB
LOUNGE

LA PROCHAINE RÉUNION DE
L'ARUC AURA LIEU LE MERCREDI
26 OCTOBRE, 1994 14H00 DANS
LA GRANDE SALLE DU SIR
GEORGE WILLIAMS FACULTY
CLUB

ANNUAL GENERAL MEETING

RÉUNION GÉNÉRALE ANNUELLE

MAY 4, 1994

It was agreed to continue the experiment of not sending the minutes to all members, and to continue putting a summary in the newsletter.

Il a été décidé de continuer l'expérience selon laquelle le procès-verbal n'est pas envoyé à tous les membres, mais un résumé paraît dans le bulletin de nouvelles.

Muriel Armstrong, representative on the Pension and Benefits Committees of the University reported a) that the matter of authorizing an alternate would be dealt with at a forthcoming meeting, and b) that on the matter of Dental and Vision Care, this could only be implemented if employees were prepared to make salary concessions, and that would have to await the Fall. The participation of pensioners would only be possible on a full-cost basis - involving over \$1,000 a year for a couple for Dental and \$125 for Vision. Members present showed very little support for such an initiative.

Muriel Armstrong, représentante auprès du comité de retraite et du comité des avantages sociaux de l'Université a rapporté que la création du poste de représentant suppléant avait été reportée à une réunion ultérieure. Le projet d'assurance pour les soins dentaires et oculaires ne pouvait être implanté sans des concessions salariales de la part des employés; une décision ne serait prise qu'en automne. La participation des retraités ne serait possible que si ceux-ci en assumaient les frais, qui se chiffrent, pour un couple, à plus de 1.000\$ par an pour les soins dentaires et 125\$ pour les soins oculaires. Les membres présents ont montré très peu d'enthousiasme.

Doreen Bates reported that social events had included a visit to the Biodome, the Annual Luncheon in December, a visit to the Montreal Casino, a visit to the Montreal Museum of Fine Arts and the Annual Sugaring-off party.

Du côté social, on avait visité le Biodome, le Casino de Montréal, le Musée des Beaux-Arts de Montréal, et, comme chaque année, il y avait eu le dîner en décembre et la partie de sucre.

An interim financial statement indicated that all is well. A complete statement will be presented at the October meeting. Membership stood at 228, although 44 of these are not in good standing since they have not paid fees for one or more years. It was decided that a notice be sent to all those who are three years in arrears, asking them to indicate their intentions.

Un rapport financier intérimaire indique que tout va bien. Des états financiers seront présentés lors de la réunion d'octobre. L'Association compte 228 membres, dont 44 ne sont plus en règle, puisque ils n'ont pas payé leur cotisation depuis au moins un an. Il a été décidé qu'un avis soit expédié à tous ceux qui n'ont pas payé depuis trois ans, leur demandant d'indiquer leur intention.

For the Coalition of Quebec Seniors, J-P Pétolas reported that representatives of the group had met with Paul Martin to indicate their displeasure over items in the budget aimed at seniors; that an action Committee had been developed to deal with government bodies and that a document Policy

Pour la Coalition des Aînés, J-P Pétolas a rapporté que des représentants de l'organisme avaient eu une rencontre avec Paul Martin afin de lui faire part

Objective for 1994 had been developed by Dr. Woodsworth and Michael Sheldon; that the increasing tendency towards early retirement was placing further strains on the Canada and Quebec pension plans. He stressed the need for volunteers, given the expansion of activities, and invited those interested to contact himself or Michael Sheldon.

The President reported that the Association had once again successfully participated in the University's pre-retirement programme, involving Guy Gervais and himself, and reiterated his plea for contributions to CUPARUC.

The invited speaker was Mr. Robert Frances (A summary of his address and the subsequent question and answer period will be found elsewhere in this newsletter).

It was agreed that the annual dues should remain at \$10.00.

The report of the Nominating Committee was approved - J-P Pétoles becomes President, Geoff Adams becomes Vice-President and Bill Cozens replaces Mary Callaghan as one of the members-at-large. The President thanked all those who had helped him during his term, and Muriel Armstrong proposed a vote of thanks.

It was agreed that the next meeting would be held on October 26, 1994 at 2.00 p.m.

de leurs inquiétudes quant à certains éléments du budget fédéral qui semblaient viser les aînés; qu'un groupe d'action avait été formé pour faire la liaison avec les instances gouvernementales et qu'un document Policy Objective for 1994 avait été développé par le docteur Woodsworth et Michael Sheldon; que la tendance à encourager la retraite anticipée créait de nouvelles difficultés pour les régimes de retraite du Canada et du Québec. Il a insisté sur le besoin de volontaires, étant donné l'augmentation des activités. Les intéressés devraient se mettre en contact avec lui-même ou avec Michael Sheldon.

Le président a noté que l'Association avait encore une fois collaboré avec succès au programme de pré-retraite de l'Université avec la participation de Guy Gervais et de lui-même. Il a de nouveau supplié les membres de contribuer à CUPARUC.

L'invité était M. Robert Frances (Un résumé de ses remarques et des questions et réponses qui les ont suivies figure ailleurs dans ce bulletin).

Le maintien de la cotisation au montant de 10\$ a été approuvé.

Le rapport du comité des candidatures a été approuvé - J-P Pétoles à la présidence, Geoff Adams à la vice-présidence et Bill Cozens comme remplaçant de Mary Callaghan comme l'un des membres généraux. Le Président a remercié tous ceux qui l'avaient aidé au cours de son mandat et Muriel Armstrong a proposé des remerciements.

Il a été décidé que la prochaine réunion devait avoir lieu le 26 octobre, 1994, à 14h.

FINANCIAL PLANNING IN RETIREMENT

by Robert Frances

Amongst the main concepts of retirement planning which are not in the texts are the following, the first of which can be considered good news, the other less so.

The first is that with medical advances we will live from five to ten years longer than the preceding generation. The majority of major medical advances have taken place within the last fifteen to twenty-five years, so that today's retirees are the first to benefit from them. Unfortunately, up to now financial planning and most financial products have been designed and sold on the basis of a much shorter life-span.

The second is that the economy has changed. We have returned to the phase that we had in the 50s and 60s, with low inflation, low interest rates and low growth. All demographics are pointing to a period of very slow

conservative growth, in the range of 2-4% annual growth in the GDP. Inflation will probably be low for the next ten to twelve years - i.e., under 3% in the industrialized world. There are no pressures whatsoever for inflation to go back to the levels of the 70s and 80s. The consumption curve is very different. The Baby boomers now own their own homes and are not buying assets that are inflationary. We were making mistakes throughout the 80s, such as using short term vehicles or interest-bearing securities. Traditionally, in the long term these are not the right investments to hold. This is why our pension plans do not hold more than 30-50% of interest-bearing or guaranteed investments. We were rewarded in the late 70s and in the 80s for making the wrong financial decisions, in that interest rates were abnormally high. One issue of Canada Savings Bonds came out at 21%. We will probably not see rates like that for another nine or ten years or longer. We had the \$1000 interest deduction to offset taxes. Our tax structure has now changed, with clawbacks applied to both the OAS and the age credit. We are not in an environment of very high growth in Canada and the traditional tax shelters are no longer there.

How do financial planners use this information? They make sure that anyone who is retired has a well balanced portfolio, a well-balanced investment programme and a very good tax plan. Income splitting has never been more important, because of all of the clawbacks, etc. As for the types of investment, track records of the 80s are no longer good. One should be careful of mutual funds promising returns of 30 or 40%, or bond or mortgage funds promising 15%. One might consider that funds having these sorts of return over the past five or ten years should perform at least half as well. But interest rates have gone down more than 50% and the media have not been able to pick up on that. If you are looking at books on retirement planning, make sure that the book has been published after 1992. Anything prior to that would be talking about history rather than where we're headed.

Q. What is your opinion on bonds and mortgages within vehicles such as mutual funds?

A. Mortgages and bonds perform very well when interest rates are going down. Currently analysts agree that interest rates are too high. Assuming that interest rates come down, bonds and mortgages will give an interesting return. If, however, rates go up further their value will go down. We recommend using international bonds rather than just domestic ones. There is no reason to maintain a bond fund which invests exclusively in Canada when, for the same price, you can obtain a fund that invests in bonds around the world.

Q. How can one split income?

A. The simplest one is the spousal RRSP, if you still have earned income, and your spouse has little taxable income. When setting up a RRIF, one spouse can use the other spouse's age if it is to his or her advantage in terms of pay-out. The QPP can now be split, so that half of the income can be attributed to the lower-income spouse. Expenses should be paid out of the income of the higher income earner, so that more money is left over for savings and investments in the name of the lower income spouse.

Q. You mentioned a "well-balanced portfolio" - what does that consist of?

A. It is well immunized against any of the economic threats that you may be exposed to - e.g. inflation, which could cut purchasing power by as much as 50% every fifteen years or so, so that there should be investments that respond well to an inflationary environment. It should contain investments that respond well whether interest rates are going up or down - bonds and mortgages respond well when rates are falling, but there should also be investments which profit from rising rates. Currency protection is also important, especially if you intend to travel in your retirement. Income in foreign denominations protects against a devalued Canadian dollar.

Q. What about growth funds for retirees?

A. The portfolios we see for people of any age will always have a certain proportion of safe, guaranteed, liquid, current income investments and a proportion in growth investments that are somewhat aggressive. It is as dangerous to have no growth investments as it is to have no short-term investments. Right now the percentage of growth investments should probably be higher than a few years ago. We are in a low interest rate environment, we may live longer, and although the capital gains exemption is gone, capital gains are still tax preferred.

Q. Should one go for stock portfolios rather than mutual funds?

A. Very rarely can an individual stock portfolio do what a mutual fund cannot do. Except for very large investment portfolios - over a million dollars, say - the benefits of mutual funds cannot be adequately duplicated by having

an individual portfolio, with all of the administrative headaches.

(Robert Frances is a senior consultant with Peak Financial services Inc. He is a part-time lecturer in the Concordia Department of Finance, and writes for the Senior Times on financial matters. He is also interested in keyboard and computer music, and will be marketing a recording for a religious organization. The above is excerpted and summarized from his address to the May 1994 meeting of the Association)

GOING TO VANCOUVER TO BE WITH THE KIDS

by Bill Shore

It's difficult to believe that it has been two years since we left Montreal and headed by car across Canada to live here on the banks of the Fraser River, a half-kilometre or so from the old (now converted) rail-road station in New Westminster.

We came here to be close to our daughter and her family. She is a Concordia graduate (Comm. Arts '76) who now toils for B.C. Tel. A ten-minute car ride enables us to see her, her husband and two of our seven grand-children. Our son-in-law is Senior News Producer for BCTV, as well as a superb backyard barbecue host. So, you see, Western living can be fun!

We have three other children: one teaches in Boston; another works as a systems programmer-analyst in Toronto; our youngest is a member of the RCAF and lives with his wife and two children in Cold Lake, AB. My wife's brother and her nephews and nieces were spread out from Calgary to Vancouver via Kelowna. That left us virtually alone in Montreal.

So, you ask, why did you leave Montreal to cross Canada and live in British Columbia?

Well, we had made numerous trips to B.C. prior to living here permanently and were attracted to the life-style, the gentler approach to living, the lack of disruptive political insecurity and the exquisite beauty of the place. B.C. seemed to have most of the answers to our problems, not the least being a sense of future permanence. On the fringes, Vancouver offered something in the way of weather - fewer snowstorms, milder temperatures, etc. And so, the die was cast.

I must say here how on the 26th of February of this year I sat on my veranda watching the boats moving up and down the Fraser. I read the morning paper, drank my coffee and relished the warmth of the sun. The daffodils had begun their "sprightly dance" in the garden below. I need not tell you what I read about the weather in Montreal that day!

I realize that, as you read this, my friendship rating amongst Montrealers is going down considerably. Please put it all down to some aberration of scientific comparison. I really used to enjoy those 24-inch snowfalls once.

Our greatest difficulty was in leaving good friends behind us. One does not live in one city for over 72 years without putting down very deep roots. When our car wound its way up the hill from the valley where we had our summer cottage in the townships for over 25 years, we choked back the tears and wondered whether we were doing the right thing. When we left our friends in St-Laurent and Dorval the following day, the tears were profusely shed. Promises to return for visits, to 'phone regularly and to write often are easily made on the spur of the moment. There was a lurking feeling in our minds that life does not always play by the book. Since then there have been lots of letters, tapes, 'phone calls - and some deaths. Parting can be so very sorrowful at times.

All in all, though, we are very glad we did it. We've had more family reunions out here than in a similar space of time living in St. Lambert.

Our guest-room in this two-bedroom condo, has been well used this summer. We have had visits from folks whom we saw only intermittently in Montreal. Many letters are received each week and many are written in return. TV channel 2 in Montreal is channel 7 in Vancouver and Les Canadiens and Les Expos are great favourites in this town when they play, that is! It's been said that the rarest thing in Vancouver is to find someone who is a local.

Everyone seems to be visiting and even the presence of exterior Asian language signs causes no furor.

I attended a Montreal-Vancouver hockey game this past winter. I had been telling myself that if I was to live in Vancouver permanently, then I should go and support the Canucks. Well, when I saw Les Glorieux in their red sweaters skating on to the ice, some primal fury fired my blood, thrust me on my feet, and I shouted at the top of my voice. I suppose the old adage to be true: you can take a person out of Montreal, but you can't take Montreal out of the person.

HOW TO KEEP BUSY, EARN MONEY AND STAY HEALTHY

by Jim Dick

When I first retired, I went to live in an all-season house I had in Cushing, Quebec, across the Ottawa River from Chute à Blondeau, Ontario. The population of Cushing was, and is, about 100 all told. You can imagine that the social life was somewhat restricted and, if you wanted one, it was a do-it-yourself proposition. Winters were almost a period of hibernation, except for the annual trek to Sarasota, Florida.

I had never given up the consulting field, so that the entire basement of this house was given over to being a laboratory where I carried out research contract work. I also, however, managed to squeeze in a considerable amount of golf at the Hawkesbury Golf Club during the summers.

I lived in this house for the years of retirement from 1981 to 1988. During 1987 Helen and I had found the amount of work involved in looking after the house and grounds was becoming increasingly tiring. We therefore purchased and moved to a high-rise condominium unit in Ottawa.

I was fortunate in that, having carried out a large number of research contracts for the Research and Development Division of Environment Canada. I was given space for my laboratory in the Emergency Sciences Division. Here I am to this day, although I shall in 1995 be closing out all work, except for the ongoing research work I carry out for two companies, one in Switzerland and the other in Germany. I shall then be devoting more time to golf.

I must say that, despite continuing life in much the same vein as before, retirement has been a genuine pleasure. I still pursue a great deal of light reading, although, since my triple by-pass in 1989, I have to devote a considerable amount of my time to walking. Since this amounts to about 7-10 miles on any day that I do not play golf (weather permitting), I would say that I have a pretty busy schedule.

I think that the most important piece of advice that I could give anyone planning on retirement is to think seriously about what pursuits could be taken up when the great day arrives. I really believe that, regardless of what these may be, some sort of interesting occupation is required to bridge over from the busy working life at the University to the no-demand existence of retirement.

A WAR-TIME EXPERIENCE RE-LIVED

by Don Fraser

The fog is thick as we head into the open sea, "Guess we'd better turn back - it's still ten minutes or so to reach the approximate place of the crash." With these words we turn back towards the distant shore where our dinghy was beached some fifty years ago.

We soon come out of the fog into the bright June day to admire the scenery of the sheer cliffs. Only now can we appreciate our luck on that dark and stormy night in November 1942. Had we tried to get out of the sea anywhere else the chances would have been nil. Now, in my retirement, I finally came face to face with those cliffs that have haunted my memory for so many years.

It had started as a routine sortie to look for German U-boats in the North Atlantic. Routine? The night was

dark and stormy as I lifted the Vickers Wellington with a full load of depth charges off the runway at Wick at the northern tip of mainland Scotland.

We are cruising at about a thousand feet when the starboard engine gives a few grunts. There are sparks coming from it. Then it grunts and stops. We gradually lose height. I swing the plane around - we are now below one thousand feet and there is no chance of getting back to base two hours away. I turn the plane to the right and head for the Shetland Islands. We are only a few hundred feet above the stormy sea. The bomber is lowering itself - the screaming port engine is not enough to keep us airborne. We hit water. The nose sinks under. My only memory is of the green water of the ocean as I am thrown upwards through the open hatch. I come up to the surface. When I look around, the tail of the plane is up in the air and the up-ended dinghy is held to the sinking wing by a cord. I shout to the members of the crew as I swim towards the dinghy. Four of us right the dinghy; we unfurl the sail and drift towards the land. Finally we reach a sheltered cove. The dinghy scrapes over sunken rocks then against the rocky cliffs. We land at their base and start climbing. It's at least a hundred feet and we fall down exhausted when we reach the top.

The crash of our bomber is still well remembered in the Shetland Islands. The farmer from the croft that we reached that stormy night has passed away, but we did meet with his 93-year-old widow and his two children. Many of the people we met were between the ages of five and nine when the crash took place. They included the two brothers who took us in their boat to the site of our landing.

We met with the local Royal Air Force Association, an elderly group of kindred spirits, with whom we discussed the pros and cons of different WWII planes. I learned from them that another plane with a Canadian crew was lost near Lerwick, and the crew buried in the local cemetery. The pilot was the posthumous recipient of the Victoria Cross. We visited the wind-swept cemetery and found the row of Canadian war graves

(Abridged and edited version of an article originally appearing in the newsletter of the Bomber Command Association Canada, and offered to CUPARUC by Don Fraser)

A REPORT FROM THE TRENCHES

by Kurt Jonassohn

I retired five years ago in order to devote my time and energy to the things I most wanted to do: research and writing about major human rights violations, including genocide, and their prevention. Things started well enough, I stopped attending committee meetings, going to thesis defences, writing memos, etc. Instead, I produced several papers that were well received in the rather small circle of researchers who share my interests. However, administrative chores not only crept into the agenda - they even kept increasing, but in ways that were hard to resent!

From the start I had agreed to be director of the small Montreal Institute for Genocide and Human Rights Studies that Frank Chalk (History) and I had started. Neither did I mind being a member of the selection committee for the David J. Azrieli Holocaust Collection in our library. After all, they both were closely connected with my major interests and plans. But the problem, if it is a "problem", is that these activities are becoming too successful.

Our book (Frank Chalk and Kurt Jonassohn, The History and Sociology of Genocide) is being used in several courses at other universities and has been reaching the point where there is some interest in our producing a second edition. (More work) The David J. Azrieli Holocaust Collection has been successful in receiving several annual grants from SSHRC in addition to income from the endowment. Spending these funds is becoming increasingly time consuming. (More work) As our work is becoming known, it is attracting graduate students not only from within Concordia but also from other universities. This year we are having three students coming from outside: two for the M.A. and one for the Ph.D. This certainly represents a form of recognition that is hard to refuse. (More work) Since independently wealthy graduate students have been becoming scarce, we feel under some obligation to provide support for them. That has meant seeking research funds to provide assistantships. (More work) So far, we have been modestly successful in this effort also; but again, it means writing project applications and administering research funds - activities that had not been on my retirement agenda.

Another agenda item that I had hoped to eliminate was the participation and attendance at the annual meetings of our professional associations. I had even terminated my membership in our Canadian association. Just at the point where I was also ready to terminate my membership in the American association, they elected a president who is strongly interested in genocide studies. Since presidents have a great deal of influence on the programme of meetings, this one not only planned several sessions related to genocide, but also invited me to participate in two of them. Clearly this was an offer that I could not in good conscience refuse. So this past August I journeyed to Los Angeles without being entitled to any help from the University to present a paper in one session and to co-chair a teaching workshop. Both were well attended and well received, which made me feel that the effort had been worth it.

Now, approaching Labour Day, I am facing yet another grant for the library, another research grant providing research assistantships, incoming graduate students, and the beginning of another course. At this point, I am not sure any more how all this snowballed, and I am contemplating another retirement next summer.

COMINGS AND GOINGS / VA-ET-VIENT

We welcome the following new members, who have joined since last May:

Lorna Flanagan, Ivan Fuchs, Elizabeth Horwood, Cedric Marsh, Mary O'Toole, Frank Papineau, Ruth Richer, Leah Sherman, M.N.S. Swamy.

We regret to announce the death, on June 19, 1994, of Lila van Toch, Lila was one of our original members, and has been a faithful participant in the Association's activities, including serving on the Executive. Our deepest sympathies to her husband, John.

INTELLECTUAL CORNER

The first half of our lives is ruined by our parents and the second half by our children, Clarence Darrow.

Children are very adept at comprehending modern statistics. When they say: "Everyone is allowed to", it is usually based on a survey of one, Paul Sweeney.

Those who have trouble coping with a second language may be comforted, and even challenged, by the following two items in the variant of the English language which is spoken north of the Scottish border:

A Scot trying on skis for the first time is alleged to have said: "Fit ski fits fit fit?" (Which ski fits which foot?)

A recipe for "Cloutie Dumpling" (a dumpling cooked in a cloth) reads as follows:

Ingredients: a punna self-raisin' flour, a punna currants an' a hauf o' raisins, sugar, spice and milk.

Rummie up the hale jing-bang, cowp it oot oan tae a clout. Dinna tie the string ower ticht or the dumplin' micht burst efter swellin' an' you'll be in a helluva mess. Simmer fur mair than three an' a hauf 'oors. Efter that wheech it oot oan tae a plate, peel aff the clout, and there ye huv a dish fit to set afore a dizen Julia Thingmys.

(Editor's note: The first person bringing an edible incarnation of the above to my house will receive a) a lot of the national brew and b) a recipe for poutine in joul)
