

DCRA Newsletter

Durham College Retirees' Association

Mission Statement

The Durham College Retirees' Association is an organization whose function is to provide members with companionship, pertinent information, opportunities for service, and response to their concerns.

President's Message

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Our Condolences

The retirees offer their sincere sympathies to the following members:

Michelle Nichols, on the loss of her father in February.

Rudy Chernecki, on the loss of his mother in March.

To the family and friends of Tammy Harlock, who passed away in March.

Hello to all of our fellow retirees. On behalf of the Executive of DCRA and myself, I will provide you with an update of our activities past, present and future. We hope you had a very good winter and that those who travel are home now, safe and sound.

It's been a good year for the DCRA. The Executive have met frequently and many of you have participated in DCRA sponsored events. Our AGM, held at Trillium Trails in May of last year was well attended. We've kept the same venue this year but have moved the date to early May to accommodate golfers and cottagers. Please let us know what you think about the venue, date and food. If there is anything we can do to enhance this event, we would love to hear from you. September saw our Annual Golf Tournament and October our first afternoon of bowling. December 7 was the date of our Christmas luncheon. Nearly 100 retirees and their guests attended and the room was alive with conversations and good cheer. We are working on future plans for winter activities and held two successful bowling afternoons this year. Our spring luncheon/AGM will be held on May 3rd. Hope to see you there.

We continue to be supported by the College both financially and morally. The HR staff has been very helpful and is working with us to ensure the continued success of our organization. We are very thankful for the College's

support. Our Christmas and spring events are substantially subsidized, but as attendance and costs increase, increasingly expensive. We wish to continue to offer these events, and more, to all DC retirees. As a result, we will be bringing a by-law modification and fee increase to the AGM for approval by the membership. This increase will allow us to initiate a bursary for a deserving student and purchase a bench for the memorial garden on behalf of the DCRA. It will also ensure sufficient funds are available as costs rise.

We realize that we are accountable to you for all money received. An event planning form has been developed to assist in budget preparation and allocation. Our budget will include monthly expenses and forecasts and we have decided that all future events will be cost neutral or contributory. Finally, we are investigating fundraising opportunities and advertisements in our newsletters and website.

Brenda Jackson continues to publish the DCRA Newsletter and update our DCRA website. We will be establishing regular publication dates for the Newsletter and, hopefully, more

Continued next page

Upcoming Events

**Spring Luncheon
May 3, 2011
(Tentatively)**

... President's Message

frequent Newsletters. We need contributors, writers and editors. Please consider volunteering to assist as the job keeps getting bigger. Contact Brenda or Judy if you would like to help. Also, visit the website frequently for information, links and news. Our address is: www.durhamcollegeretirees.org.

Some of our Executive members attended the OCRA (provincial college retirees advocacy group) AGM in the fall. We continue to support this group's efforts to monitor changes to our pensions and retirement conditions and advocate for better retiree representation.

In March, we offered an orientation to the Fitness Centre, and it was well attended. We will offer the session again.

Some of our Executive members have been serving the organization for many years. Some will be "retiring" from their positions within the next twelve months. Please consider becoming a member "at large" to see if you would like to hold an executive position or volunteer your name for a position when it becomes available. Contact any member of the Executive for more information.

Happy Spring! I hope you do lots of golfing, cottaging, gardening, or whatever you like most.

Judy Moretton
DCRA President

OCRA INFORMATION

The OCRA Pension Calculator-March 2011

CAAT Plan Funding Task Force Completes Review. Recent news posted on the CAAT Pension Plan's website states that "financial projections now show that the Plan will not be in a position to make ad hoc increases on the portion of pensions based on pre-1992 service beyond 2014." (<http://www.caatpension.on.ca/en/about-us/news/funding-task-force-completes-review>)

Do you know how lack of indexing for pre-1992 service could affect your pension? OCRA has created a pension calculator

using Microsoft Excel to demonstrate the impact of de-indexing on your pension. OCRA offered the pension calculator to the CAAT Plan for publication on the Plan's website or in their newsletter but the Plan declined our offer.

Are there alternatives to the proposed loss of indexing? OCRA is unaware of the alternatives the pension plan considered before making the decision regarding de-indexing of pre-1992 pensions. The following are suggestions that some OCRA members believe could promote equitable treatment for all pensioners.

- discontinue the funding of "bridging". It encourages current employees to retire early and draw pensions when they have the option to continue working.
- reduce the indexing factor (currently 75%) for all pensioners. With the existing two-tier system, some retirees have indexing guaranteed and some have indexing only if the Plan can afford it.

What can we do about it? The pension calculator OCRA has developed will help retirees become knowledgeable regarding their financial status after 2014. You must have Microsoft Excel on your computer to use the calculator. When you receive the calculator from OCRA, simply enter your Date employed, Date retired and your Current 2011 pension. The program will calculate your pension from 2014-2034 using three indexing scenarios. Since this is a pension matter, you could ask the Plan to verify your calculations

The calculator is available by request only. From March 14 to March 17, and after March 27, please send your request to: communications@ocraretirees.ca. From March 18 to March 27 please send your request to: president@ocraretirees.ca

Disclaimer: The OCRA pension calculator has been developed to provide an approximate estimate of the effect of the proposed removal of the indexing factor from the 2015 Pension calculation. Because of the many variables and assumptions inherent in the calculations, OCRA can take no responsibility for the accuracy of individual retiree results and must stress that these must be considered as rough estimates only.

Joan Cunnington, OCRA Communications
communications@ocraretirees.ca

OCRA Bulletin—April 2011 NO. 1

THE OCRA PENSION CALCULATOR

By Joan Cunnington

The response to the OCRA Pension Calculator has been very good. Notice of the availability of the calculator was sent to members who normally receive the OCRA newsletter by email, and almost 200 requests have been received and answered. The calculator was initially offered to current OCRA members only, but new or lapsed members were able to receive the calculator upon receipt of their membership fee and application form. Microsoft Excel must be installed on the computer in order to use the OCRA Pension Calculator.

The calculator shows the effect of the ending of pension indexation in 2015 for retirees with pre-1992 service. The calculator provides three pension scenarios based on indexation rates of 3%, 5%, and 7%.* Even in the 3% scenario, the loss of potential income gives cause for serious concern. The calculator also clearly shows how a pension with no indexation compares with an indexed pension - in my case, a difference of several thousands of dollars over a ten-year period. The difference may seem small initially, but over the years it builds up. Derek Dobson, CEO of the CAAT Pension Plan has said "when the Plan is in a financial position to do so it will look at granting more ad hoc inflation protection increases on pre-1992 service." However, the March 2011 issue of the CAAT Pension Plan Newsletter also states that "Financial projections now show that the Plan will not be in a position to make ad hoc increases on the portion of pensions based on pre-1992 service beyond 2014."

By now every pensioner should have received the official word from the CAAT Plan in its latest newsletter about the report of the Funding Review Committee and the decision to discontinue indexing on pensions based on pre-1992 service. If you haven't read the newsletter yet, it's important that you read it immediately and become cognizant of the changes that will happen to your pension. Pensioners with pre-1992 service should start immediately to plan for alternative sources of income after the loss of indexation from 2015 onwards.

The calculator is still available to **current** OCRA members who send a request to me at communications@ocraretirees.ca. Non-members can receive the calculator upon payment of the OCRA membership fee (\$10) and completion of the membership form available on the OCRA website at:

www.ocraretirees.ca/pdf/20files/002_application_forms/002_application_form_10_12_2009.pdf

OCRA would like to thank Peter Kanitz (Seneca) and Rod Rork (Humber) for their work in producing the pension calculator.

*Examples of the effect of de-indexation on 2014 pensions of \$20,000, \$40,000, and \$60,000 can be found on the OCRA website: www.ocraretirees.ca - click on "Recent Updates."

New Members

Please join us in welcoming our

new members:

Henry Klaise

Mike Conte

Fran Clarke

Sam Azer

Art at the Barn

Many fellow retirees may have experienced a sense of "drifting" or purposelessness during the early stages of retirement. After the first few weeks, which just felt like vacation to me, I woke up one morning and felt totally at sea. Fortunately for me, I've always been interested in art and dabbled in photography. A few of my new Havelock friends invited me to join them in watercolor painting classes, which I thoroughly enjoyed. Over a few glasses of wine, we talked about putting some of our work into the art show at the Norwood Fair. One thing led to another and soon we were talking about organizing our own art show.

Many discussions followed (and many bottles of wine). Eventually we settled on a name for our group- The North of Seven Artisans and a location -my 105 year old barn. We had a few false starts but eventually held our first show in the spring of 2010. I think all would agree that it was a real success. We had over 300 visitors and some of us even managed to sell some of our work. The local newspaper did a story about us and has continued to offer strong support. Over the summer we fine-tuned the logistics and gathered more artists including one who arrived in an RV, parked it in our field and stayed the weekend. I spent all of that weekend distracting Walter whenever he looked out of the kitchen window so he wouldn't see the RV.

Our final sale was in late fall. We offered our guests hot mulled cider and we kept a bonfire burning so we wouldn't freeze to death. We closed up the barn for the winter and began planning our next season of shows. Many hours have been spent discussing this year's events and needless to say much wine has been consumed. We're ready, even more enthusiastic and our circle of artists keeps growing.

My point in telling you about this venture is to encourage you to find the activity, hobby or interest that makes you feel good and- go for it. I love the camaraderie, the sense of accomplishment and the planning and organizing. I've gotten to know a lot more people in my community. Finally, I've expanded my circle of friends and it feels good.

Happy Retirement, Judy Moretton

Bowling for Retirees

A number of DCRA members have participated in an afternoon of five-pin bowling at Nebs Funworld in Oshawa. Three sessions have been held over the past year and while no professional bowlers need worry a good time was had by those who participated.

Our first event starred Pat Andrey McCormick in her beautiful blue suede bowling shoes. The most consistent and most improved bowlers were recognized by fellow attendees. Our last event included two teams. Despite early assumptions, those who drank beer did better than those that didn't. Think there's a research paper here on the "enhancing effects of beer on bowling"?

The cost of the afternoon is less than ten dollars, including shoe rental. Look for our next event and come out and join us. We'd love to see you.

Our Web Site

The address is: <http://www.durhamcollegeretirees.org/>

We are making changes and adding information regularly. Information is available under these topics:

Executive
Membership Information
Fitness Opportunities at Durham College
Links
Newsletters
Upcoming Events
Photo Albums
Governance
Sun Life
Annual General Meetings
Pension News

New links have been added to the Links page.

Mulligans Golf League

Join the Mulligans in 2011!

The Mulligans Golf League with the support of the Durham College and UOIT Human Resource departments is pleased to announce the 7th year of our campus social golf league. The league runs every Tuesday from May 31 until August 23 and is open to the campus community, family and friends. We tee off between 5 and 5:30 p.m. at **Canterbury Commons** Golf Club in Port Perry.

You will have an opportunity to golf with different individuals throughout the season and have fun getting to know others around campus. The membership fee is \$25. The membership fee covers the cost of the end of summer banquet and prizes throughout the season. Every golfer is required to cover the costs of their own greens fees (\$22 for nine holes).

If you cannot commit to golfing as a regular member, we would be happy to have you out to golf when you can. The committee is hopeful that our regular Mulligan members will have steady attendance which will enable us to keep our commitment to the course. Again this year, we will not be maintaining a league scoring system. However, we will continue to host fun competitions throughout the season i.e., longest drive, closest to the pin, and putting competitions. Another fun aspect to the Mulligans Golf League is our "10th hole" activities. Each week, we enjoy a meal together at a different Port Perry pub. A seasonal schedule of pubs and restaurants including locations will be arranged.

Our orientation evening will be on Tuesday, May 24 at 5 p.m. at Shagwell's On the Ridge in the Campus Ice Centre. Registration will also take place at this time. To reserve your spot in the league please contact a member from the planning committee: Durham College—Tara Blackburn or Tony Van Schyndel.

More details on the league, competition nights, and social outings will be provided to interested golfers. In the meantime, get out your clubs. Spring is here!

FORE!!!

A Mind Workout

- 1 A murderer is condemned to death. He had to choose between three rooms. The first is full of raging fires, the second is full of assassins with loaded guns, and the third is full of lions that haven't eaten in three years. Which room is safest for him?
- 2 A woman shoots her husband. Then she holds him under water for over five minutes. Finally, she hangs him. But five minutes later they both go out together and enjoy a wonderful dinner together. How can this be?
- 3 What is black when you buy it, red when you use it, and gray when you throw it away?
- 4 Can you name three consecutive days without using the words Wednesday, Friday, or Sunday?
- 5 This is an unusual paragraph. I'm curious as to just how quickly you can find out what is so unusual about it. It looks so ordinary and plain that you would think nothing was wrong with it. In fact, nothing is wrong with it! It is highly unusual though. Study it and think about it, but you still may not find anything odd. But if you work at it a bit, you might find out. Try to do so without any coaching?

A Quiz

If you can figure out what these seven words have in common, you are a lot smarter than I am.

Banana	Dresser	Grammar	Potato
Revive	Uneven	Assess	

Are you peeking or have you already given up? Give it another try . . .

You will kick yourself when you discover the answer. Go back and look at them again; think hard.

Ok. The **answers** are on the last page.

The **Mind Workout** answer are also on the last page.

Answers to Mind Workout

- 1 The third room. Lions that haven't eaten in three years are dead. That one was easy, right?
- 2 The woman was a photographer. She shot a picture of her husband, developed it, and hung it up to dry (shot; held under water; and hung).
- 3 Charcoal, as it is used in barbecuing.
- 4 Sure you can name three consecutive days, yesterday, today and tomorrow!
- 5 The letter e, which is the most common letter used in the English language, does not appear even once in the paragraph.

Answers to the Quiz

In all of the words listed, if you take the first letter, place it at the end of the word, and then spell the word backwards, it will be the same word.

Did you figure it out? Even if you didn't, don't worry. Just share this with your friends and stump them, then you'll feel better, too.

Your Hobbies and Interests:

Do you have a hobby interest or skill that might be shared with fellow retirees? Do you know someone who would be interested in leading a seminar on a topic of interest to fellow retirees? Some suggested topics include: healthy living, travel tips and emergency preparedness. We are looking for individuals to lead seminars of 2-3 hrs. in the spring. Please send your ideas to Judy Moretton at: judy.moretton@gmail.com.

Your Executive—2010-2011

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Campus Update

Parking Reminder—Retirees can park for free on Campus -- show your Retirees' ID card.

If you don't already have one, Retirees' ID cards are available by contacting Judy Kellar, Campus Identification Coordinator, Campus Recreation and Wellness Centre, Room G1004. Call Judy at 905.721.2000 x2110 or email: judy.kellar@dc-uoit.ca