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**Retirees Association of Mohawk College
News Letter April 2003**

Well the winter turned out to be colder than normal and so far the spring seems very slow in coming. We will have to wait and see what the summer brings. Hopefully it will be cooler than the summer of 2002. Since the January newsletter your association has had four events:

On Tuesday January 28, 59 members and guests dined at *Le Chinois* in Hamilton. Marie Yakimoff reports on page 3

On February 26, 39 members and guests had lunch at Famous People Players and enjoyed their production, *Breaking Up the House*. Alan Gregson reports on page 3

On March 21, 30 dined and were entertained at *The Medieval Times Dinner and Tournament* at Exhibition Place in Toronto. Jack Freiburger reports on page 3

On April 2, 42 of us lunched at Stage West Dinner Theatre and viewed their production of *Remember Me*. Dennis Walker reports on page 4

Coming Events

May 14 – **Annie Get Your Gun** at the Drayton Festival Theatre . (*See attached sheet*)

June 11– Annual General Meeting at Hamilton Yacht Club (*See attached sheet*)

August 3 – **Ivanka Chews the Fat** at the Showboat Festival Theatre (*See attached sheet*)

Oct 5, 6, and 7, **Algoma Country Adventure** (Call Anne Dunn to check for spaces)

Report on the February Board Meeting

Your board met at the College on April 2. Regarding the Extended Health Care Booklets, Geoff Brooker reported that the HR Department's on going difficulties with Sun Life and the CoR were continuing with no end in sight. (It would indeed be nice to know what we were paying for – Ed.)

President Cal Haddad joined the meeting and outlined the College's plight with the low per capita funding when compared with universities and even secondary schools. He also emphasized that retirees are always welcome at College events such as *Mohawk Presents* and looks forward to a greater retiree participation.

Later in the meeting V.P. Carolyn Gray and Alumni Relations Manager Rose Charmee joined the meeting. They apprized the board of the great disappointment of alumni when they attend their 25th

Retirees Association of Mohawk College²

anniversary reunions and other favorite professors and administrators are not present. The board will make a list of former employees for communications in this respect.

It is with the deepest regret that we announce the passing of the following retirees:

Board Members:

Geoff Brooker – Chair 905 772-5160
lmbrook@kwic.com
Marie Yakimoff – Vice Chair 905-522-7370
David Crossley – Treasurer 905-627-3278
david.crossley@sympatico.ca
Santosh Dalal – Member 905-679-3561
santosh.dalal@sympatico.ca
Ann Dunn: – Secretary 905-383-9772
ann.dunn@sympatico.ca
Carl Easton: – Webpage 905-385-2794
windy@interlynx.net
Brian Welsh – Editor 905-627-4932
brianfwelsh@cogeco.ca

Edward J. Kelman – Mechanical
Technology Dept

Leonard Rudling – Apprenticeship

Andrew Vertesi – Administration

Our deepest sympathy is extended to their families.

Let's Do Lunch

Four years ago the 1999 April newsletter contained the first "Let's Do Lunch" column. The following restaurants were mentioned: the **Tim Shan**, the **Crystal Dynasty**, the **Mex_I_Can**, the **Viet Nam** restaurant, the **Hoya**, the **Phi Be Vang**, and **La Trattoria**.

Mary and your humble editor, (yhe), decided to start revisiting at least a one or two of the restaurants that we had previously mentioned for this column as well as any new ones that took our fancy. Some we have visited several times since our first report and others not at all. In this column and future ones, one or two described four years ago will be revisited.

The Crystal Dynasty, 94 Cannon Street West, was the first we revisited. The *dim sum* is extremely good and highly recommended. We had three small and two large items together with the almost mandatory pot of

Chinese tea for a total of \$20 including tax and tip. (Large, medium and small is a bit of a misnomer in that it refers to price rather than the size).

The Mex-I-Can, 107 James St. N, just south of Vine, has not changed much in 4 years. We both ordered the Mexican *Sol* beer which at \$2.99 per bottle is quite reasonably priced. Mary chose *tortillas* stuffed with chicken and yhe the beef *enchiladas*. Both were served with re-fried beans and were very tasty. Lunch with beer and tax was about \$20. (There was no provision for a tip on the credit card slip and since neither of us had cash we were forced to "stiff" the server.)

The Bistro Virgo at 162 King William St., next to Du Maurier Theatre, is a small up scale restaurant featuring Asian and Californian dishes. For our lunch we both chose soup and the sandwich wrap daily

special. With glasses of Steam Whistle beer, lunch with tax and tip was about \$41.

One of the student assistants at the McMaster Seniors exercise program is Chinese. Mary and yhe were talking to him while on the treadmill and the talk turned to food and restaurants, Dong recommended the **Chinese Dumplings** at 169 King St E at Mary St.. It is an unprepossessing establishment in a rather run down section. We both ordered the hot and sour soup, regular size, not large, and two orders of dumplings, one pork with chives and the other shrimp with chives The bowls of soup were extremely generous and each order of dumplings consisted of 12 bite sized pieces When we go back, as we surely will, we will try a bowl of noodles. The waitress spoke English and, as a matter of fact, we had to ask for chop sticks to replace the proffered forks. With Chinese tea, tax and tip a quite substantial lunch was had for \$23.

Chinese New Year's Dinner

On January 28, fifty-nine retirees and their guests welcomed in the year of the Ram with a scrumptious, twelve course dinner at Le Chinois., Each diner received a red envelope decorated with a Chinese motif. Inserted in each was a **large** "gold coin". Simon Chan, the facilitator of this celebration, congratulated us on our good fortune, since according to Chinese tradition, this indicated that all could expect a very prosperous new year.

Marie Yakimoff

Famous People Players.
Wednesday, February 26th. 2003

What a start to an outing!

Snow was still blanketing the ground and roof-tops and 25 retirees were in good time for their departure to Toronto where luncheon was set and a first experience for most at a production of The Famous People Players was being anticipated.

We were waiting - some outside for a while, others inside - all waiting for the coach to arrive. All chatting and in good spirits. 15 minutes, 30 minutes, 50 minutes, then, after about 70 minutes a coach is sighted! "It's here". Yes, Geoff and Linda Brooker must have been 'supervising' the installation of a heater to replace the unit that failed on last night's trip.

No further delays; we continued socialising and joined others just in time to be served a delicious hot luncheon in a colourful theatrical ambience. The food was prepared by the actors - some of them served us - all gourmet class and professional; a really delicious meal.

In their Phil Collins Theatre we were introduced to Diane Dupuy CM who founded this theatrical movement in 1974 to help prepare developmentally challenged young people to become independent contributing members of society. Their performance was fascinating and impressive - black-light character acts and colourful puppets conveying stories to music and song.

Paul Newman, Tom Cruise and others have attended and been impressed to the extent that they contribute to the ongoing life of the F.P.P. Liberace had the group perform as his Las Vegas show's openers. Since then they have performed in New York City, in China and other international venues.

Back to our places in the restaurant for coffee or tea and choice of dessert we chatted and congratulated the performers before we plodded around the snow banks and boarded

the warm coach. Now we could (and did) express our real appreciation to Geoff and Linda for our warmth and opportunity to be a part of a unique and gratifying experience.

Alan Gregson

Trip into Medieval Times

M'Lords and Ladies! Harken to mine imparfet recounting of the great pilgrimage to Medieval Times in fair Toronto on the 21st of March 2003, arranged by Anne Dunn.

Eight and twenty comrades set off from Fennell by elegant coach befitting our stations, regaled by the slings and arrows of Geoff Brooker's humour. At the Exhibition Grounds, two more bolstered our strength to 30 at the castle.

An orderly lot, we meekly obeyed halberd-equipped knights who bade us be fitted in green crowns, then seek respite in the bar and gift shop, the former affording a view of the south ends of nine steeds and several falcons. Those celebrating birthdays or anniversaries were summoned for royal honours, conferred by the Spanish king, Alphonso, in whose realm we now were.

Our crowns identified us as vassals of the Green Knight (be still, my Gawainian heart), a rogue knight, to whom we raised lusty cheers throughout the events. Sections of the audience were introduced to King Alphonso: we were dubbed "escapees of a mental institution." Fortunately (?), toward the end of the evening, our true identities were revealed in the same public fashion.

Our steins charged with that ancient mead, Pepsi, we toasted the King and each other, then watched beautiful Andalusian horses demonstrate that they could dance better than

YHN. As the falconer teased then fed his falcon, our vegetable soup arrived, ladled into one-handed bowls. No spoon. Then a slab of garlic bread, a large roasted halfchicken, a rib or two and a roasted potato graced our pewter plates. Sans utensils. No problem - it ~~smelled great and tasted delicious, so we tore~~ and gnawed as in yore. Coffee (Columbian, not Spanish) or tea, and an apple turnover finished the meal. The large wet towelette was appreciated.

During the meal, valiant knights in yellow, red, black and white (a priest), red and yellow, blue and our noble green knight engaged in demonstrations of riding and spearing skills. Then came the serious challenges to joust, then dismount and battle with broadswords, flails, maces (the stick kind, not the modern aerosol) until an champion was established. The weapons were real enough - sparks flew as swords clashed. It looked like our guy would take it, but for the perfidy of the Marshall, who slew our knight to claim the honour for himself, a dire outcome prophesied by the wizard at the outset. Yet honour prevailed: the Marshall was overthrown and the princess was claimed by the red knight.

'Twas a good two-hour show enjoyed by all and we were returned to Fennell Castle, er, campus by eleven, barely past our bedtimes.

Jack Freiburger

Stage West Theatre "Remember me"

About forty Mohawk retirees and friends boarded a very comfortable coach and enjoyed traveling the Q.E.W to Mississauga the easy way. This stretch of commercial concentration never ceases to amaze me. Our driver informed us that he had never had an

accident, everything he had hit had been intentional. The joke sessions seem to have become an integral part of these trips. Geoff Brooker, Chair of the Association, provided announcements and.. more jokes. In what seemed a very short time we were seated in the Stage West Theatre and were enjoying an excellent buffet lunch. The tiered seating for over 700 people is well positioned for viewing the stage. After the lunch tables were cleared and the lights dimmed, the audience were treated to an hilarious romantic comedy about a New York couple after 27 years of marriage. This show with a surprise ending was much enjoyed and our thanks go to Santosh Dalal for organizing this trip. The lunch, the show and transportation. were all excellent, including our getting back to Hamilton by 3:45 p.m. and ahead of the traffic slow down.

Dennis Walker

Our Readers Write

The UK-Ireland Land trusts

Both the UK and Ireland have organizations called The Landmark Trust. The trust rescues buildings that may be in peril of disappearing. They restore these various buildings sparing no expense and let them out as holiday homes for rent all year round. There is a grace and favour apartment or a Tudor lodge available right inside the grounds of Hampton Court, an apartment in central London, a whole village of buildings in Coombe in North Cornwall, and a house in the south that is so big there is a bowling alley in it! For the real adventurer, the Landmark owns the entire island of Lundy off the west coast of Britain. There are so many incredibly interesting places to rent that you will find yourself having difficulty in choosing. The UK

Landmark also has available properties in Italy. You can actually rent Paladio's house, or an apartment overlooking the Spanish steps in Rome!

These various places are not shared. You get the whole place to yourself

Both Landmarks have web sites:

www.landmarktrust.co.uk/

www.irishlandmark.com/

or by mail

The Landmark Trust,

Shottesbrooke, Maidenhead, Berkshire SL6 3SW

The Irish Landmark Trust,

25 Eustace Street, Temple Bar, Dublin 2, Ireland

If you are interested in a house or an apartment elsewhere (France, Italy, Spain, Portugal, as well as England and Ireland) ~~there is a company in Toronto which has~~ catalogues available for most other countries and which list various properties for let both in major cities as well as in the country side. I have rented several properties through this agency and they have all been wonderful. The beauty of using a local agency is that rental prices are quoted in Canadian dollars and you pay in Canadian dollars before you leave.

Country Roads Vacation Rentals, 65 Cheritan Avenue, Toronto, M4R 1S7

Phone: (416) 484_8420

Website: www.villastay.com

If you are planning a stay in London, and want a self-catering apartment, the Queen's Gate Hotel 130 Queen's Gate, SW7 (Knightsbridge) Phone 0171_581_2322 Fax 0171_823_8488 is the place to be. They have apartments all the way from a bachelor apt. to the large three bedrooms, four bath.

Dolphin Square, SW1 (Pimlico) Phone:0171-834-3800 Fax 0171-798-8735 is an upscale apartment hotel with all the bells & whistles and an indoor pool, and health club. More expensive than Queen's Gate but really top notch

For those people who want to do more shopping for less expensive accommodation in London, I can recommend a book called CHEAP SLEEPS IN LONDON, The savvy traveler's guide to the best accommodations at the best prices, by Sandra Gustafson. It's a great soft cover book that includes also all the information on shops and markets, etc.

Kay Boyd

Editors Note: The above letter has been edited from 1850 words to its present 440. For the full letter, e-mail yhe stating the format that you wish it in.

The 60-65 Conundrum Ahhh the joys of turning that age when CPP (you may have chosen to take an early pension after age 60) and OAS kick in and new moneys seem to begin to flow. I say seem because it can be a kind of "smoke and mirrors" scenario. First our college pension is "integrated" with CPP. That means that when you reach 65, your CAAT pension is reduced by the amount of CPP that you would have received if you had started your CPP at age 65.

Here is the danger. Suppose you retired at age 60 and your CAAT pension is \$2000. per month and suppose you will be eligible to receive \$800. per month from CPP at age 65. Let us also suppose that you have decided to take your CPP early. (At anytime after you have reached 60 you may apply for your CPP

benefits however they are reduced by .05% for every month you receive the benefits before your 65th birthday.) If at age 60 you begin to receive CPP you would receive \$560. per month (\$800. less \$800. X .05 X 60 months= \$560.). As a result your total retirement package would be \$2000. plus \$560. (\$2560.) from age 60 to age 65.

Since the CAAT pension is integrated with CPP, when you reach age 65, your CAAT pension automatically reduces by the amount of CPP that you would have received if you had waited until you reached age 65 to start receiving it. So at age 65, your CAAT pension is reduced to \$1200. per month (\$2000.-\$800.) and you continue to receive the same amount from CPP (\$560.00) for a total of \$1740. That's the "bad" news. The "good" news is that at age 65 you are eligible to receive your Old Age Security benefit (OAS). The maximum annual benefit here is approximately \$5300. per year. (It is indexed to inflation). ~~But wait there is some "bad"~~ news here too. Depending on your total income your OAS benefit may be partially or totally clawed back. (What the Government giveth, the Tax man may taketh away). You need a clear head and good advice to keep the "smoke and mirrors" clean

Another "65 challenge" relates to our ability to "convert" our group life insurance to a policy with Sun Life "without any medical evaluation". If you have medical problems that would cause you to "fail" their medical examination, this insurance will cost you double what it would cost a person who "passes" the medical exam. As a result the conversion is available but it will cost you if you choose to forgo the medical. At the same time you would do well to check out other Insurance Companies because I have found that their rates are lower for comparable

coverage. The big challenge is that you have about 30 days or less to make the conversion after you reach 65. It took two weeks for an agent from Sun Life to get back to me after I had notified the office that I wished to apply for their life package. That doesn't leave much time.

The morale of all of this is: Investigate, Plan and Start the process early. That way the options can be "clearly" evaluated and selected. Happy retirement

Vern Pich

hovers between 10-15 deg C, it is always windy. We still use our Canadian coats. The city is full of beggars, and homeless people scavenging from the trash cans is quite a common site. The problem is very acute because the homelessness and drug addiction are tied together. Because of the dot com bust the city has a large number of highly educated unemployed people

As for our personal plans we will come back in Summer or Fall. We are trying to balance the excitement of living here and the emotional pull of home in Mississauga.

Regards,

Santosh and Sumathy

Santosh Mathur wrote to Alan Gregson

Hello Alan,

So nice to hear from you! The trip to the theatre you have mentioned must have been very enjoyable as most of the Retirees Asscn. trips are.

We have been in San Francisco since Feb 1, and are having a very nice time. Sumathy works part-time at the SF General Hospital and I do some volunteering at the same Hospital and at the local PBS station KQED. We live in the downtown area of SF at a very convenient location from where we can take the Public bus or the Underground, and also BART which is like our GO system. The famous Fisherman's Wharf is a 20 minutes ride on the Trolley. The fare we have to pay as seniors is an astounding \$8 per month! We are close to the Theatre area and have gone to a few plays. The state of California is known for its liberal attitude and we think SF is the most liberal city in the state. We had witnessed a very large Anti-War parade which ended at the City Centre, just a block from where we live.

On the negative side, even though the temp.