

## **McMASTER UNIVERSITY RETIREES' ASSOCIATION**

Minutes of the Council Meeting held on Wednesday April 12, 2000, at 1.30 pm, in Gilmour Hall Room 204

Present: Gerry Keech (chair), Joy Baby, Frank Drieman, Jack Evans, Dora Haisell, Stan Hambleton, Mavis Hubley, Margaret Maggs, John McCutcheon, Veronica Morrison, Anne Sinclair, Averil Thompson, Jim Walker and Brian White

Regrets: Herb Jenkins

### **1. Minutes of the Previous Meeting**

Page 3, Item 5, Line 4 - change long term investment to long term investment rate.

Page 3, item 6(c) - Delete second sentence and substitute the following: The March/April issue of the MURAL will include the Report of the Nominating Committee and a letter to the editor by Margaret Maggs. It will also include two reports provided by Jack Evans: "McMaster's Pension Plan - A Performance Review" (an actuarial evaluation) and "Retirement Provisions Working Group Update" (which addresses the excess pension surplus).

Motion: that, subject to the above corrections, the minutes of the previous meeting held on Wednesday, March 8, 2000, be approved as previously circulated (Frank Drieman /Dora Haisell Carried)

### **2. Business arising from the Minutes**

a) Gerry Keech had sent a welcoming letter to the new VP Administration, Karen Belaire.

b) Jack Evans read the unsigned contract with Canterbury Hills for the September 12th dinner and a lively discussion followed regarding our legal liability should one of our members be involved in an accident there.

Motion: that we (MURA) do not entertain venues and/or services where we have to assume liability. (Frank Drieman/Veronica Morrison Carried)

Motion: that the upcoming annual dinner venue be changed from Canterbury Hills to the Chamber of Commerce. (John McCutcheon/Joy Baby Carried)

### **3. Correspondence**

a) Letters of thanks had been received for the MURA scholarships.

b) Margaret Maggs had received a request from a retiree, who was in an exercise programme at the Ivor Wynne Centre and objected to the inconvenience of more distant parking during the academic year. As a Council we could not support his request, but Margaret would attempt to pour a little oil on troubled waters.



#### 4. President's Remarks

Gerry's surgery is planned for April 26 at Hamilton General. John McCutcheon and Veronica Morrison will substitute for him as needed at the Council Meeting on May 10 and the AGM on May 24. The Council members all wished him well.

#### 5. Treasurer's Report

Dora Haisell presented her report and drew our attention to the mounting costs of the production and distribution of the MURAL. This has been due in part to the number of full mailings needed in the 1999/2000 period. It was decided that we would try to provide MURAL's only twice a year to "non-active" members (just before and after the AGM). In the meantime, we would keep up the good work of encouraging members to pay \$10 per calendar year.

Motion: that the Treasurer's Report for March 2000 be accepted as printed. (Jack Evans/Mavis Hubley Carried)

There was some discussion as to whether the annual donation should be increased to \$20 (as paid by the Mohawk College retirees). However there was no decision at this point. *Review a year. Keep at \$10*

#### 6. Portfolio Reports

- a) Membership - Gerry is still trying to reconcile his records with those held by Human Resources. One problem is the difficulty in obtaining the addresses of retirees from HR.
- b) Visitations - Stan Hambleton had sent a sympathy card to Dorothy Matheson's husband Ken.
- c) Events
  - Joy said that response for *Fiddler on the Roof* on May 19 has been poor. Council left it to Joy's judgment to do whatever would result in the least financial loss.
  - The cruise to Alaska in June had been undersubscribed.
- d) MURAL/Courier - Veronica needs all copy for the June MURAL no later than Monday June 5.
- e) Benefits
  - Margaret Maggs had followed up successfully on the T4 taxable benefits form which had been issued in error by Payroll to two retirees. She plans to put a note in MURAL, as it is possible that other retirees may have been affected.
  - Human Resources has informed Margaret that "Assure" services have now been discontinued. (She had written an explanatory note about Assure forms for the March/April MURAL.)
- f) Pension Matters - Jack Evans said that the meeting with the University planned for March 22 had been cancelled by the University as their proposals were not ready for presentation.
- g) Pension Trust - Gerry Keech will contact Gerry King regarding his report for the AGM.



**7. Other Business**

Gerry Keech said that Council members have been invited to a lunch at the President's House on Thursday June 8 in recognition of their support of the Changing Tomorrow Today campaign.

**8. Next Meeting**

The next meeting of the Council will be held on Wednesday, May 10, 2000, at 1.30 pm in Gilmour Hall, Room 204.

**9. Adjournment**

John McCutcheon moved the adjournment and the meeting ended at approximately 3.10 pm.

Averil Thompson  
Secretary

Gerry Keech  
President



# Insurance cuts legal bills

By DENIS GIBBONS

Special to The Spectator

**C**anadians are paying closer attention to how they can cover legal costs as access to the justice system becomes more and more expensive.

"Ten per cent of the population can afford legal help and another 10 per cent is given it because they qualify for legal aid," said Alex Khayutin of Hamilton, a sales associate with PPL Legal Care of Canada which offers pre-paid legal insurance.

"But the majority of people fall in between."

When PPL subscribers need a lawyer, they call a toll-free number for the Toronto-based legal firm Mills & Mills. The person who answers the call asks for the person's name and membership number and what type of legal concern they have.

One of the firm's lawyers must return the call within eight to 48 hours.

Coverage includes preparation of wills and power of attorney documents, review of contracts, warranty assistance, help in contacting government agencies, debt-collection assistance, tenant advice and consumer protection advice.

**'With all their other expenses, many people just couldn't think of calling a lawyer because it costs too much.'**

*Shane Morand*

The premium is \$25 a month or 83 cents a day. Subscribers also receive a 25 per cent discount on the law firm's standard hourly rate for legal services that aren't covered by the plan.

"We're giving the average person access to legal help to prevent situations from getting out of control," said area co-ordinator Shane Morand.

"With all their other expenses, many people just couldn't think of calling a lawyer because it costs too much."

Paul Stillman, who teaches business law at McMaster University, said most lawyers don't bill below \$150 an hour.

"You can't get legal aid to litigate a commercial case no matter what your means and you don't get legal aid for a divorce," he said.

But Stillman said it appears the areas covered by PPL's plan would require a limited cost in any event. Anyone can get a half-hour of free legal advice through the lawyer referral service operated by the Law Society of Upper Canada.

"Any advice is billable, but many lawyers don't do that," he said. "There's a certain need to be sensitive



Pat Boyd and her husband, John, work for PPL Legal Care of Canada, a company that provides legal insurance.

Barry Gray, The Spectator

to the expectations of the person you're dealing with."

Stillman also said there's a movement to bring contingency fees to Ontario.

Lawyers would receive a percentage of the awards granted in civil cases. If that happens, he predicted people will bring more lawsuits.

Asked if everyone should have pre-paid legal insurance, Tim Tufford, a financial adviser with Equion Securities Canada Ltd., said it depends a lot on your stage of life.

"If I were settled, the kids were out of the house and I had my will and power of attorney all arranged, I'm not so sure I'd do it. But if I was start-

ing out fresh in the game where I could be caught in some warranty battles, I think that would cause me to sit down and think about it."

Pat Boyd of Hamilton, a PPL sales associate, said "so much can be solved without going to court if problems are nipped right in the bud."

In 1998, PPL was recognized as the fastest-growing stock on the American Stock Exchange by Equities Magazine. In May 1999, it moved to the New York Stock Exchange and was ranked the 33rd fastest growing stock on the exchange for last year.

Sean O'Connor, a spokesman for the Law Society of Upper Canada, said the society approves of the service.