

CUASA

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Editor: Jon Alexander

January, 1984.

LIFE INSURANCE RATES UP

(DO RATES EVER GO DOWN?)

Our group life insurance rates will be going up substantially, effective February 1, 1984. The current Basic Life rate of 13.5¢ per \$1,000 of insurance is to rise to 21.8¢, an increase of over 61%. In addition, our optional insurance rates will increase by 13%. The basic reason for this increase is recent "bad experience" (i.e., too many of our members have died).

We last renegotiated our group life insurance policy two years ago and at that time we were guaranteed a two year rate from Confederation Life. Over the period from January, 1982, to November, 1983, our Basic Life account has developed a \$160,000 deficit.

One alternative would have been to negotiate with a new insurance company and leave Confederation Life with the deficit, but having switched carriers only recently, this alternative was rejected in favour of renegotiating with Confederation.

Confederation, anxious to keep our business, has made a very competitive offer; specifically:

- (1) Due to our relatively good experience prior to 1982, our basic life rate for the last two years would have been 15.8¢ per \$1,000 of insurance, as opposed to the 13.5¢ we would have been charged had we been grouped with other Carleton employees. With our recent bad experience, Confederation has rated us with the larger group. This time it was to our advantage to have this rating, had we as CUASA members been rated alone again, the new rate would have been higher than the offered 21.8¢ per \$1,000 of insurance;
- (2) Confederation has also used the period 1976-1983 to rate our experience rather than just the last two years for which it has been the underwriter. This is also to our advantage;
- (3) Confederation has agreed to a 15 month as opposed to the standard 12 month rate guarantee. This will take our renewal to the end of our current collective agreement; and,
- (4) Confederation has also agreed to an extended 10 year amortization period, that is, the term over which it plans to recoup the current deficit.

In summary, the Confederation offer seems reasonable and acceptable. Remember that as we as a group get older we must expect our life insurance rates to increase over time. Keep in mind also that it is the employer (with the help of a consulting actuary) and not CUASA which carries out these negotiations with our insurance underwriters. CUASA can influence the negotiations, but only indirectly, and then must accept or reject the result.

Renewal of our LTDI, extended health care and dental plans with Great West Life are now under negotiation. More on this later.

NOTE: THIS INCREASE WILL BE REFLECTED ON THE JANUARY PAYCHEQUES.

John Callahan
Benefits Representative.

WAGE RESTRAINT AND SALARY SAVINGS

At the Senate meeting reviewing the University Budget, CUASA's President (who is also a Senator) enquired as to the savings resulting from the imposition of Provincial Government wage restraints. The Vice President (Academic) and President were unable or unwilling to provide the information.

To set the record straight, we have conservatively estimated the University's savings from unpaid academic salaries (our lost wages) at \$1.5 million. Of course, further wage savings were made on other employees' salaries. Detailed calculations are available upon request from the CUASA Office.

CAUT BOARD RESOLUTION ON FREE COLLECTIVE BARGAINING

At its most recent meeting, the CAUT Board adopted the following resolutions:

It is widely recognized that democracy is a fragile institution which requires continual vigilance for its preservation. It is also widely recognized that free collective bargaining is an essential element of democratic society. Events of recent years have raised doubts about the future of free collective bargaining and thus of Canadian democracy itself. Legislation introduced by Canadian governments has restricted, undermined or destroyed altogether the bargaining process. Moreover, there are ominous signs that these actions, most of which were undertaken as temporary and drastic measures, may continue indefinitely. The Canadian Association of University Teachers believes that this threat to our rights and freedoms must be resisted with great vigour and by all who cherish our democratic way of life.

This resolution complements other statements adopted by the Council, Board and Committees of CAUT in response to the legislative and other government restrictions on free collective bargaining which have taken place in recent years. For example, in 1982/83, the CAUT was frequently called upon to protest the actions of governments in a number of Canadian jurisdictions. These growing concerns led to the following resolution, which was adopted by the May 1983 Council:

THAT, whereas the elimination of the ability to bargain collectively over terms and conditions of employment in many jurisdictions has removed from local faculty associations an important means of ensuring their continued ability to protect the rights and privileges of their members in pursuit of their professional and intellectual activities, BE IT RESOLVED THAT:

- a) the Collective Bargaining Committee, in consultation with the Academic Freedom and Tenure Committee, be instructed to give priority in 1983-84 to monitoring and analyzing the effects of government legislation and local administrative initiatives that remove, curtail or suspend free collective bargaining rights, including the ability of the professoriate to defend academic freedom, tenure and collegial governance in universities; and
- b) that a plan be developed and implemented, under the authority of the President of the CAUT, to mobilize a national level response by the academic community, in conjunction with other public sector employee groups, in order to resist any attempt by government to renew and/or introduce legislation that removes, curtails or suspends collective bargaining rights from public sector employees.

AND TO GLADDEN THE HEART

Some 23 tons of books and journals, valued at more than \$500,000 have been sent to the University of El Salvador through the efforts of a number of Canadian groups and individuals.

A total of \$12,791.67 was raised in addition to the books and is being used to cover shipping costs. Any balance will go to the reconstruction fund of the University of El Salvador.

ACCOMODATION WANTED

July 1, 1984 to June 30, 1985

Accommodation for family of four.

Contact: Professor Arthur Krentz
Philosophy
Luther College
University of Regina
Regina, Saskatchewan
S4S 0A4

FURNISHED HOUSE FOR RENT

February 1, 1984

Detached house for rent, fully furnished and equipped. 4 bedrooms, study, living room with fireplace, piano, washer dryer, dishwasher, large yard. Ten minutes to bike to Carleton U. close to elementary schools, bus lines, parks, shopping, river and experimental farm. Available through August 1984. Rent \$700 per month. Contact Professor B. Cox at 729-9519.

HOUSE EXCHANGE

WANTED: Ottawa house for the month of August 1984 in exchange for London (England) house. High Barnet, north London, end of Northern Line tube. Victorian row house, small garden; Living Room, Dining Room, Kitchen, washing machine and dishwasher. Downstairs toilet. Upstairs: 3 bedrooms and bathroom, 3rd floor messy attic. Four door Renault car and Steinway drawing room grand piano an extra attraction. Academic couple with children and similar house might like to get in touch with ROBERT CRICK, 16 The Avenue, Barnet, Herts. EN5 4EN, ENGLAND or telephone Ottawa 233-7441 (Simon McInnes).