



Union seeks assistance of Pay Equity Commission

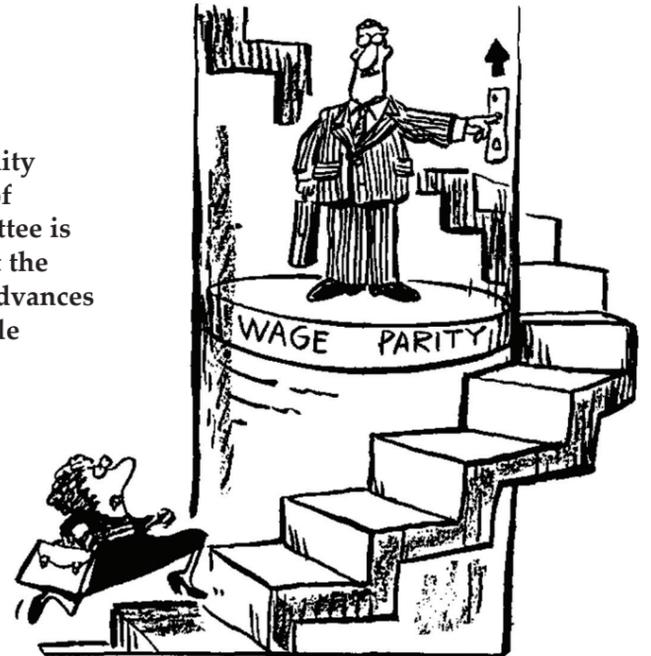
The job evaluation project has the potential finally to propel the University of Toronto's labour practices into alignment with those of other responsible contemporary employers.

STEELWORKERS LOCAL 1998 is seeking the assistance of the Pay Equity Commission of the Province of Ontario out of concern that the joint Job Evaluation Committee is not progressing at its scheduled rate and that the University is deliberately impeding steady advances towards the completion of a fair and equitable system of job evaluation and compensation.

The Union decided to engage the assistance of the Pay Equity Commission when its request that the University provide the Union with documentation of compliance with the Pay Equity Act and of maintenance of the University's 1990 Pay Equity Plan was denied.

The Union has engaged the counsel of labour, human rights and pay equity advocate, Mary Cornish. Cornish, an Adjunct Professor at Osgood Hall Law School and senior partner in the firm Cavalluzzo Hayes Shilton McIntyre and Cornish, is recognized nationally and internationally as an expert in the field of labour and human rights. She co-founded the Ontario Equal Pay Coalition which persuaded the Ontario Government to enact pay equity laws and headed the Ontario Government's Human Rights Review Task Force. She brings invaluable knowledge and experience to our team.

Consequently, members of the Union's job evaluation team met with Provincial Pay Equity Review Officer, Doreen Lurie, on May 9. During that meeting, the progress of the job evaluation project and its goal of securing the representation of employees' interests at every stage of the process of describing and compensating jobs were discussed. She was taken aback by the extent to which the current system of job description and classification excludes employees and their representatives from the decision making that addresses such fundamental issues. She remarked that it was indeed "rare" for a union not to be consulted when new positions were being added



to the bargaining unit."

For us, it was a vivid example of the gains that longer established unions have won for their members and the ground we still have to gain. The job evaluation project has the potential finally to propel the University of Toronto's labour practices into alignment with those of other responsible contemporary employers.

That revelation foils the University's pattern of stopping and stalling the progress of the job evaluation project at nearly every turn. We must accept such behaviour as evidence that a modern, co-operative job evaluation system that is transparent to both Human Resources and the administrative staff of the University who are subject to it, clearly is threatening to the University. Make no mistake: job evaluation reform challenges a long established pattern of management monopoly and control. The eventual implementation of a modern system will trigger a sea change in the order of business that may reach far beyond mere issues of compensation.

Indeed, during the last round of collective bargaining, management ...continued on page 5

- 2 On the Move
- 3 President's Message;
Victoria University Report
- 4 UTM Childcare Centre
- 5 Pay Equity (continued);
Pride 2006 (continued)
- 6 Retirees Lunch 2006
- 7 Financially Speaking
- 8 Members Spotlight

Pride 2006: A Fearless Celebration

Hot sun. Bright colours. Loud music. Water being sprayed all over. Parade marshalls wearing cowboy hats with star-shaped marshall badges on them. Once again, it was Toronto's biggest party, the Pride Parade. And once again, the Steelworkers and local 1998 were proud to be a part of it.

Toronto Pride is a huge, fun party, but as one t-shirt read, "It's not just a party, it's also a protest." To remember the roots of Pride is to remember that it is a time for Toronto's lesbian, bisexual, gay, and transgendered community to stand up without fear, to



celebrate who they are and their rights. In line with this, the theme of this year's parade was Fearless.

Leading the Steelworker contingent was a pickup truck with the stereo system blasting calypso music. Between ...continued on page 5

on the move

Local news for members of Steelworkers Local 1998



Robin Breon (Museum Studies) was elected the new Vice-President (Internal) of the Confederation of Ontario University Staff Associations and Unions (COUSA) at the COUSA conference June 2006. Dave Johnson (St. Michael's) is the new Vice-President (External).



Lori May (OISE/UT) is the new Co-Chair of the Newsletter Committee.



Marjorie Bhola-Swami (Research Services) and Colleen Burke (Joint Centre of Excellence for Research on Immigration and Settlement, CERIS) are the new Co-Chairs of the Women's Committee.



Allan Revich (OISE/UT) is the new Co-Chair of the Grievance Committee effective June 1, 2006.



Valerie Ferrier, Steward Salaried Members, (Registrar's Office), John Ankenman, Unit Chairperson (Maintenance), Linda Oliver, Unit Grievor (Pratt Library), Nyathanandam Kandiah, Steward Hourly Paid Members (Housekeeping) were elected to represent our members of the Victoria University Unit.



Steeldrum wins two CALM awards

Steeldrum won two prestigious awards at the annual Canadian Association of Labour Media (CALM) conference held in Winnipeg in May.

The first award is for *Best overall publication* and the second award is for *Excellence in Layout and Design*. Both awards are in the 'Locals more than 1,000' category.

Local 1998 was represented at the conference by P. C. Choo, Glenda Gillis, Halyna Kozar, Melba Remedios and Kim Walker.



Melba Remedios (Physical Education) is the new Co-Chair of the Human Rights Committee.

Members have right to attend Union Meetings

RECENTLY ONE MANAGER SENT the following e-mail to staff:

*We really cannot close down the department every time there is a union meeting. We hoped that staff could work out equitable plans for attendance and reporting back to their colleagues as this has worked in other university settings. Unfortunately thus far, it has not been equitable and the same staff carry the burden for others. I would just like you to think about it. **Having said that, you all have the right to attend the meeting.** (Emphasis added.)*

A MEMBER RESPONDS:

Sending this kind of message imposes an unfair choice on staff, between exercising their right to attend union meetings and compromising the service their department provides. Nine out of twelve union meetings are held after hours. The four that are held during working hours permit staff with family responsibilities or long commutes to participate in their union. The dates of these meetings are set long in advance. Departments could, if they

...continued on page 4

index

Newsletter Committee
John Ankenman
Marjorie Bhola-Swami
Mary Bird
Marcella Bollers
Robin Breon
P.C. Choo (Editor & Co-Chair)
Allison Dubarry
Jenny Fan
Glenda Gillis
Halyna Kozar
Lillian Lanca
Lori May (Co-Chair)
Lidia Mestnik
Deborah Ohab
Tanya Patina
Melba Remedios
Steve Rutchinski
Ron Wener

Layout & Design
Kim Walker

Graphics
Canadian Association of Labour Media (CALM)

Photography & Images
P.C. Choo
Kim Walker

The Steeldrum is published by USWA Local 1998 (UoFT). The Newsletter is printed by Hamilton Web Printing. The Steeldrum is a member of USPA and CALM.

All inquiries and submissions are encouraged. Submissions by email are preferred.

Non-email submissions should be on a 3.5" disk or CD accompanied by a hard copy.

STEELDRUM directory
t 416.506.9090 f 416.506.0640 info@usw1998.ca

who we are





PRESIDENT'S MESSAGE

"I feel sleepy and unproductive. It is hard to concentrate when all your co-workers are sneezing or coughing. I can feel there's a lack of oxygen to my brain!"

- Member's response to Air Quality Survey

Air Quality Survey: Good Response

THIS SUMMER has certainly been a scorcher and while air quality has been an issue outdoors, members have reported air quality issues at work as well. Over the last year, our local has been working with Andy King from the Steelworkers National office to address these concerns.

We had a good response to the recent on line survey and the next step is to work with Andy and John Oudyk, who is an expert in indoor air quality. We will analyze the results of the survey, and develop a plan for a more detailed questionnaire in the buildings where problems have been identified. The responses from the survey identified buildings with both good and problematic air quality.

Some of the problems reported include very dirty air vents, and dusty, dry and stale air. Quite a few buildings were identified. Many members also pointed out that the temperature in their workplace is often either too hot or too cold, rather than "just right". A lack of windows in a workspace coupled with poor air circulation is another problem. Lethargy, allergies, breathing problems and illnesses were also reported by many. The following response is typical, "I feel sleepy and therefore unproductive. It is hard to concentrate when all of your co-workers are sneezing and coughing. I am not a medical student or doctor but I can feel that there is a lack of oxygen to my brain!" If there is a problem in your area, don't wait for the questionnaire, please contact your Joint Health and Safety Committee member to have them investigate it.

The Faculty of Engineering certainly appears to be a lucky faculty these days as the winners of both the air quality "early bird" and "grand prize" work there. Thank you to everyone who took the time to fill out the air quality survey. Your input is important in helping us to identify areas that need work.

Over the last few months, the Executive has met to discuss priorities for the local over the next three years. We have created a committee that is currently conducting a new needs assessment. It has developed a questionnaire and will be asking for your input. The recommendations of the committee will be presented to members in the fall.

The Communication Action Team (CAT) is continuing, and we've arranged for Melinda Newhouse from the Steelworkers to do further training with the team in October. CAT members play a vital role in ensuring that two-way communication between the Executive and members continues. Current CAT members will be contacted about the two-day session with Melinda. If you'd like more information on the CAT or would like to join, please give us a call at 416. 506. 9090 or email us at cat@usw1998.ca

Our next big union event is Labour Day. This year Steelworker denim jackets will be distributed at the Steelworkers Hall (25 Cecil St.) between 7:30am and 8:45am. T-shirts are available for children and everyone is welcome.

The Steelworker contingent will walk over to join the parade at its start on University Avenue. The parade goes along Queen St. and into the CNE and all participants receive free admission to the CNE. Shuttle buses operate between the CNE and the Steelworkers Hall where there is a free BBQ, a live band and play area for children. There will be raffles for TVs and DVD players. If you've never marched in a parade before, then this is a good one to try out as it is lots of fun.

Enjoy the rest of the summer and I hope to see many of you out at the Labour Day Parade in September!

▪ Allison Dubarry, President

Victoria University Report • Summer 2006

Issues that your union has been addressing recently at Victoria include the work schedules of our members in Food Services and Housekeeping, management's inconsistent application of specific polices, the contracting out of grounds and security work, WSIB claims, workplace accommodation and harassment.

In the second week of July a "discharge without just cause" grievance was filed on behalf of a member. Although the grievance procedure normally begins at the second step for this type of grievance, the university agreed to start at the third step and a

meeting was held on July 14th. Unfortunately, the university denied the grievance in its written response.

The local's Grievance Committee has recommended that this grievance be advanced to arbitration. Now the Executive will consider the matter at its August meeting.

Our Health and Safety Committee representatives have been addressing concerns about loose and detached flagstones outside of Northrop Frye Hall, inconsistent documentation of incidents and accidents, the improper disposal of garbage and materials for recycling, and cigarette smoke entering the

ventilation systems of campus buildings.

The Victoria Unit's job evaluation project has progressed into a new and exciting phase with the posting and filling of a full time union release position dedicated to job evaluation. Interviews for the position were held and I am pleased to announce that the successful candidate was Valerie Ferrier. Valerie will be on full time release in the near future. She will begin her job evaluation work by training with the Staff Appointed Unit's JEC. Welcome aboard, Valerie!

▪ John Ankenman,
Victoria University Unit Chairperson

UTM Childcare Centre celebrates first successful term

EXCITED TO BEGIN HER UNIVERSITY CAREER, A YOUNG WOMAN DROPPED in at the UTM Child Learning Centre. She had to make a decision on which university to attend. She needed a campus that provided her with childcare. She was impressed by the ECE teachers at the UTM Child Learning centre, and extremely pleased with the teacher to child ratio. However, after learning that the facility was a temporary service, she was not only discouraged from attending UTM, but decided to attend another university.



The Child Learning Centre at UTM celebrated its first successful term of operation! After waiting for nearly two years for the university to take action, the students at the UTM campus of U of T decided to take matters into their own hands and set up their own facility in the Student Centre. The childcare facility is funded entirely by the student unions and donations from the community.

"This service has made it possible for me to take classes at UTM," says Farzeen Ahmed, President of the Association of Erindale Part-time Undergraduate Student (EPUS), student and mother. "If it wasn't for this vital service, I wouldn't be able to study at U of T."

While the service has met the needs of many students and has received rave reviews, it is seen largely as a temporary measure, until the university takes on its responsibilities and fulfills its promises for a permanent on-campus childcare facility. "As it is, student fees are high enough already and it is not realistic to expect

students to fund this temporary 'child minding' indefinitely", says Shaila Kibria, a volunteer of APUS, the Association of Part-time Undergraduate Students at the University of Toronto, a student, and also a mother of three.

A previous childcare facility was closed down two years ago due to health and safety issues stemming from neglect of the service. As a result, this impeded student parents from being able to continue their studies and limited their participation in the student community.

To date, we have: built a community childcare team; gathered useful data; evaluated other childcare options available to our university community; developed both short term and long term goals (both temporary and full time service); marketed our childcare vision; implemented an action plan; and begun a temporary childcare service plan.

Short-term childcare is an informal operation to service the needs of students on campus in anticipation of a longer-term solution. The model is based on the Drop-in Centre in the Early Learning Centre on the St. George campus where there are family events, drop-in activities and baby-sitting by appointment several times a week. Hopefully over the long term, this temporary model will demonstrate the need for, and lead to the establishment of, a proper state-of-the-art childcare facility that is fully supported by the university administration.

Students, staff, faculty and community members are invited to the Child Learning

"This service has made it possible for me to take classes at UTM," says Farzeen Ahmed, President of EPUS, student and mother.

Service committee meetings and/or take a tour of the facility and to get information on how to enroll their child in the activities and programming offered at the Centre.

For information, please contact Adele at adele@sac.utoronto.ca, telephone 905. 828. 5494.

Donations are welcome. For more info on this and the student run childcare service, please contact Shaila Kibria at 905. 828. 5494 or email executive@epus.ca

▪ Farzeen Ahmed,
Kathy Krampelj & Shaila Kibria

Right to attend union meetings

...continued from page 1

see it as important, make alternate arrangements so their staff could attend. They do this on occasion when they close their departments to hold education events or for other administrative events.

EDITOR'S NOTE:

There is a letter of understanding in our Collective Agreement that reads:

"...Employees will be given time off (not to exceed two (2) hours), with no loss of regular straight time pay, up to three (3) times per year to attend general membership meetings of the Local Union. Employees at sub-urban campuses will be entitled to an additional forty-five (45) minutes to travel to the meeting. The Union may use a University meeting room at no cost for this purpose. Wherever practical, the Union will advise the University of the date of the meeting no later than six (6) weeks prior to the meeting. However, in the event the University is not provided with six (6) weeks notice, release of employees to attend such meetings shall be subject to operational and safety considerations."

Pay Equity Commission ...continued from page 1

acknowledged this by declaring the University to be unmovable in its determination to retain control of job description content. The Union has never disputed the University's authority to determine actual job content; instead, we insist that the actual job content must be recorded explicitly in the job description and that our members must be recognized and compensated for the work that they do and are expected to do each day. Management baldly has stated that the University is prepared to weather a strike over this crucial issue, an indication of how seriously it regards the sharing of a modicum of its power.

Regularly, the men and women whom we interview ask about the progress of the committee and seek information about the completion and implementation of a new system. We can only offer that the Union has committed substantial resources, including a team of nine full time members plus an administrative support staff member, to negotiate an equitable job evaluation system applicable to a large and diverse educational institution and to conduct in depth, on the ground, interviews with a staff that tops 3,300 individuals. We are on the job every day and remain committed to meeting the deadlines outlined in the collective agreement.

Meanwhile, the University's commitment to completing the project on time is questionable; far too often, it appears to be dedicated to slowing down its progress and retrenching old positions.

There is no management staff expressly dedicated to a project that the University representatives repeatedly avow is of great importance and repeatedly insist that they are approaching with good faith and the appropriate resources.

Even more significant is the University's regular back peddling:

- **The process manual that was agreed upon in the 2002 collective agreement was pushed off the table during the negotiation of the latest collective agreement in 2005 by a management team that bet that the Union was not ready yet to strike over job evaluation;**
- **After months of working together to establish agreement over the rating of the 70 benchmark jobs, the University recently surprised the Union with its contention that the benchmark jobs are simply an "exercise" or test drive of the rating system, "rather than benchmarks";**
- **Our request for documentation of the University's maintenance of the Pay Equity Plan for the University of Toronto that was posted on April 20, 1990 as it applies to our membership was met with the assertion that the Union and the University "really need to formulate a new plan before we can proceed," an enterprise - and strategy for stalling - that could drag on for months.**

The message resounds: the Union pursues a transparent and equitable



The University's commitment to completing the job evaluation project on time is questionable; far too often, it appears to be dedicated to slowing down its progress and retrenching old positions.

job evaluation plan to guarantee us a seat at the table when your job is being classified and compensated, and management does not want us there.

We remain resolute. Our goal is an achievable and invaluable one, but we do not underestimate the difficulties that lie ahead. We take heart from the strength we gain with each new collective agreement and from the growing engagement and commitment of our members.

During the final week of June, the members of the Union's Job Evaluation Committee held lunchtime meetings across the three campuses to update you about our progress. We were pleased to see so many of you, to answer your questions and to know that you support our efforts in this up hill battle. Management, surely, made note of this, too.

We will continue these meetings throughout the ensuing months both to keep you informed of our progress and to ensure that you have a forum to air your concerns and questions. ■



Pride 2006: Fearless

...continued from page 1

every song, Julia Holland, a Local 1998 health and safety activist, made the following announcement: **"The United Steelworkers are proud to be marching in the Toronto Pride Parade! Our union represents 220,000 men and women across Canada, and has long supported the LGBT community and its struggle to be treated with dignity and respect. We support the right to same-sex marriage for those who choose it, and we want to wish you a happy Pride day."**

The highlight of Steel Pride was Yvonne Joseph in the wonderful, huge and very colourful carnival costume designed by Steelworker Clarence Forde and his partner Jackie Irving at their mas camp, Cajuca. We found out later that the costume was the winner of the Award for Most Fabulous Costume (Individual).

As well, this year we were very honoured to have the Christian Peacemaker Teams (CPT) and the

War Resisters marching with the Steelworkers. The CPT contingent included Jim Loney and Dan Hunt, who were winners of the Toronto Pride Fearless Award. The War Resisters group consisted of American soldiers who have been brave enough to turn their backs on the Iraq war and seek asylum in Canada, and their supporters. Both these groups were warmly received by the hundreds of thousands of onlookers who lined the parade route.

Participating in Pride is not all about being in the parade and members of Local 1998 were not just to be found with the Steelworkers float. Our members were also among the volunteers listed in the Pride Guide as organizers of Pride Week and we saw others waving in the crowds. It wouldn't be a parade without an audience!

■ *Alex Thomson*
Victoria University



Retirees Appreciation Lunch 2006

RETIRING MEMBERS of Steelworkers Local 1998 were honoured for their years of service, dedication, and hard work at an appreciation luncheon June 16, 2006. Local 1998 hosted a delicious luncheon at 25 Cecil Street and presented each retiring member with a beautiful watch.

"I am now able to stop and smell the roses and take the time to hear the birds sing... Of course, I am also able to sleep in. If I miss the sunrise, I can watch the sunset. There is more time... Who's to stop me?"

**- Felicia Refé,
Local 1998 Retiree**

Friends and colleagues who have worked together for many years made presentations and while some speeches were tearful, others were quite humorous. For instance, Adeel Siddiqi has worked for the University of Toronto for 39 years, most recently as the Teaching Laboratories Supervisor for the Department of Zoology. Adeel does most of the ordering for his department. At times he has had to pick up unusual items needed for the physiology teaching labs, items such as crayfish, propane gas, pickled fish, hair dryers and sheep's blood. On one outing at the local Shoppers Drug Mart, Adeel purchased a bulk order of condoms, an entire shopping cart full. No other items were in his cart so he tried to find a line that wasn't very busy. Of course, there were none. While waiting in line, a gentleman in front of him looked at his cart and asked if he would like to go ahead because he must be a very busy man!

His colleagues describe Adeel as a cheerful, compassionate and understanding supervisor. Adeel will certainly be missed by his colleagues.

Another retiree, Jean Glasgow, took her undergraduate degree at New College and has worked for the University for over 30 years. Jean supported her brother who was going through medical school at U of T by taking a part-time job at the Drama Centre. (He is now a cardiologist in Los Angeles.) Now more than three decades later, she is cleaning her office, and packing up her belongings to leave the place she calls home. Jean totally understands a student's needs whether it be personal or financial, having gone through similar experiences herself. She works tirelessly to bring every case to a positive conclusion. A student's concern is of top priority for her. She has fond memories of the many students she was able to help. She enjoys her work, and has learnt a lot from her co-workers, students and professors. Jean will enjoy this second phase of her life, as she returns to playing the piano and preparing for her Royal Conservatory Exams. Jean is a positive spirit who is approaching retirement with open arms.

Felicia Refé has worked for the University for over 20 years and says, "Retirement is sweet". Felicia took an administrative leave of

absence before her official retirement on April 30, 2006 and speaks from experience. "I am now able to stop and smell the roses and to take the time to hear the birds sing. Of course I am also able to sleep in. If I miss the sunrise, I can watch the sunset. There is more time in the kitchen too. Last Easter, I was able to colour eggs. I now cook and colour them before I eat them. Who's to stop me? To shop is a joy when I can do it leisurely during the not-so-rushed hours, not to mention the discounts."

Felicia does not wish for an abrupt closure of communications with the USWA just because she has retired. She plans to join the Steelworkers Organization of Active Retirees (SOAR), and stay involved. SOAR is an organization of young retired United Steelworkers who wish to continue their involvement with the Union and work to ensure that government policies do no harm to senior citizens. By participating in the activities of an organization like SOAR, a retiree can meet the challenge of working to preserve health and pension benefits. To do so helps to maintain a decent standard of living for all as achieved through USW collective bargaining.

SOAR membership dues are \$12.00 per year for USW members and \$3.00 per year for the member's spouse/partner. The first year's dues are paid by the Local Union. Members meet once per month at 25 Cecil Street and the meeting includes lunch afterwards. Guest speakers are often invited to make presentations and discuss current issues. The association organizes a spring banquet and a Christmas/Holiday dinner at no cost to the member. As well, two outings are arranged in the spring and fall. Members are picked up by bus at the Union hall and enjoy a day-trip which includes lunch. There is generally a small fee for the day-trip and a portion is subsidized by the Local.

Joining SOAR is a great way to maintain social contacts and continue to help your Union and fellow retirees. For information on SOAR contact the Local office at 416. 506.9090.

To all the retirees, enjoy your retirement and best wishes for the future!

▪ *Lori May, OISE/UT*

Debt is a 4-letter word

financially speaking

CHOOSE THE CORRECT ANSWER:

Q1 By 2005, the average family owed this percentage of their annual disposable income:

- a) 200%
- b) 50%
- c) 125%
- d) 75%

Q2 How many Canadians declared bankruptcy or filed a proposal in 2005?

- a) Over 100,000
- b) 60,000 to 80,000
- c) Under 60,000
- d) 80,000 to 100,000

Q3 Which of the following statements is true?

- a) Diversification is important in financial investing as well as in debt management.
- b) Debt diversification occurs across time and space.
- c) Assets should be held in one investment only so that you can maximize the benefits of gains made.
- d) Extending debt amortization helps to decrease your regular payments while also reducing your overall costs.



ANSWERS:

Q1: The answer is c).

The average family owed 125% of their annual disposable income in 2005.

Several factors contribute to the increasingly debt-driven society in Canada. Over the past twenty years, we have seen a decline in interest rates of nearly 10%, making it simpler to be approved for loans. Income taxes, Employment Insurance payments, and Canadian and Quebec Pension Plan payments have all risen, decreasing our disposable income. Sociologically, the Canadian population is also more consumption-oriented than in previous decades; we want "things" and we want them now! The good news is that financial wealth has actually increased overall, especially in home values. This has kept the average debt-to-asset ratios fairly steady, even though the average debt-to-income ratio has increased.

Q2: The answer is a).

According to a report by the Office of the Superintendent of Bankruptcy, 101,192 Canadians filed for bankruptcy or a proposal in 2005.

Financial problems, including heavy debt loads and bankruptcy, have been factors in relationship problems, divorces, depression, alcohol or drug abuse, criminal activity and even suicide. One main financial concern is that more Canadians are relying on credit, including payday loan services, to meet their regular expenses. This is especially true in lower income households. While a national telephone survey by the Government of Canada found that paying down debt was the main financial priority of the average Canadian, intentions often differ from actions. Sometimes, those "no

interest, no payments for one year" programs are irresistible. After all, why not enjoy yourself now, and hopefully pay for it next year?

Q3: The answer is b).

While diversification is a highly recommended risk-reducing strategy when it comes to investing, diversifying our debts greatly increases the amount of interest we pay on our loans and therefore our purchases.

The IFID Centre (Individual Finance and Insurance Decisions Centre) has described two inefficient debt management methods used by many Canadians. Debt diversified over time occurs when we pay only the minimum required amounts on our loans, instead of trying to pay down some of the principal. This extends our financial obligations and makes them much more expensive.

Debt diversification across space has the same effect. Space diversification occurs when we carry debt on more than one loan vehicle - various credit cards, mortgages, car loans, student loans, bank loans, etc. Although current mortgage rates average around 6% to 6.5%, major credit cards charge an average of 18% and department stores charge an average of 28%. If we do not pay off these higher-interest loans quickly, our "on-sale" purchases could cost us much more than we expect.

Does all this mean that "debt" is a nasty little four-letter word that needs to be eradicated from our vocabulary and our lives? Well, it depends. Despite an increasingly worrying debt situation among Canadians, debt can be good for the individual and the economy as a whole.

"The good news is that overall, financial wealth has increased."

When interest rates are low, we can make purchases that could not otherwise be made for several years. The best example of this is the purchase of a home. How many years of saving would it take to have enough money to buy a home outright? It could take several decades or maybe never. A manageable mortgage can help us to own our own home now, allowing us to pay it off over time. Low interest rates also help to spur business investments leading to job creation, boosting the economy as well as the average gross household income.

Managing the burden of debt is like maintaining a well-balanced diet. Over-extending our borrowing capacity can make it difficult to meet our monthly payments, thereby "biting off more than we can chew".

Yet we can keep our financial diet well-balanced by three simple tactics: **i)** keep our spending manageable, **ii)** decrease our time-diversified debts by paying down the principal amounts on loans as much as possible, and **iii)** reduce our space-diversified debts by consolidating our debts into one (or a couple) of lower-interest loans.

These three minor adjustments will help to decrease our overall costs and keep our finances in good shape!

▪ *Lydia Mestnik, Admissions and Awards*

members spotlight

WITH A GENEROUS HEART AND STEELY RESOLVE, JUDY BRUNTON IS COMMITTED TO MAKING THIS WORLD A BETTER PLACE.

By day, this Scarborough College employee supports the department of Academic Resource Services, but her evenings and week-ends are spent volunteering for charities such as Easter Seals or Sunshine Dreams for Kids. From answering phones at the annual Easter Seals telethon, or participating in walk-a-thons to raise money, Judy has been making a difference for children with physical or developmental disabilities.

What drives this woman of steel's spirit of volunteerism? Judy says that the world's problems may seem overwhelming, but if you think about helping one child or one family at a time, then it becomes possible to make a

difference. For example, at the Easter Seals walkathon in York region, Judy raised over \$2,000 in sponsorship and that was enough to send one child to camp for ten days. At the 2005 Sunshine Dreams for Kids walkathon, Judy raised \$2500 to make one child's dream come true.

Judy doesn't always use her legs of steel to make a difference. She has been the voice on the telephone asking establishments to accept Sunshine donor boxes, or display Sunshine Dreams for Kids memorial cards. As Judy says, "Each dollar counts and so does each child".

■ *Martha Young, UTSC*



JUDY BRUNTON IS A WOMAN OF STEEL.

MOST PEOPLE KNOW ANITA CHIU AS AN OSAP COUNSELLOR IN THE OFFICE OF ADMISSIONS AND AWARDS.

Few, however, know that she spends her spare time volunteering with EMAS (Evangelical Medical Aid Society). This is an interdenominational, charitable, NGO (non-governmental organization) based in Canada that provides medical and dental care to underprivileged people throughout the world. Every spring for the past few years she travels to rural China as a volunteer.

After her son went off to university, Anita found she had some spare time and an urge to help others. She credits her doctor with encouraging her to volunteer with this organization. It's a great way to "give from the heart", she says.

The time difference between Canada and China, where Anita does her volunteer work, is twelve hours in the summer and thirteen in the winter. This conveniently allows her to prepare for the next trip at night after work. Working by China's clock, she can plan, organize and negotiate by phone.

And that's only the beginning of her hard work. She and her colleagues spend about two weeks in a village in rural China, in the spring, before the weather becomes too hot. Most members fly first to Hong Kong (a sixteen to seventeen hour flight). There they spend a single day resting and preparing for the work to come and turning their body clocks around so their night now becomes day and vice-versa. Then they immediately go to a city in China, from where they travel long hours by bus to a small village. A bus is required because they must bring all their

own supplies. They usually visit one village each year because of the shortness of their stay and the great need in these remote areas. It is Chinese officials who select the village.

As Anita can speak, read and write Chinese, she performs many important tasks for the organization both in Canada and China. She helps to organize and plan the itinerary, to ensure that all members of the team have the proper credentials, and to handle the more administrative tasks required for such a journey. For example, each member must obtain documentation, such as temporary medical and dental licenses, issued by the Chinese authorities.

The team itself tries to focus on schoolchildren, she says, because they are the future and also the most vulnerable to disease. They also spend time training some local doctors, so that their contribution to the health of China's rural citizens lasts long after they have left.

Unfortunately the working conditions are quite poor and the overwhelming need means she and her colleagues often don't have time to develop any rapport with the people of the village. Team members must cover all of their own expenses, relying a lot on members' support.

Nonetheless, says Anita, it's a highly worthwhile and rewarding experience. It is an opportunity to give for the benefit of others. She encourages other USW members to seriously consider volunteering, be it in their community, in their country or somewhere around the world.

■ *Glenda Gillis, Admissions & Awards*

contact info LOCAL 1998

EXECUTIVE MEMBERS

Allison Dubarry, President
416.506.9090 x224
allison.dubarry@usw1998.ca

Robin Breon, Vice President
416.506.9090 x230
rbreon@usw1998.ca

Christine Beckermann, Recording Secretary
416.978.0220
c.beckermann@usw1998.ca

Marjorie Bhola-Swami, Financial Secretary
416.506.9090 x229
marjorie@usw1998.ca

Philip Murton, Guide
416.978.5271
philip.murton@utoronto.ca

Linda Oliver, Guide
416.585.4517
linda.oliver@utoronto.ca

Lee Jeffrey, Treasurer
416.978.5340
lee.jeffrey@utoronto.ca

Alex Thomson, Guard
416.585.4565 x3212
alex.thomson@utoronto.ca

Linda Wilding, Guard
416.946.4089
linda.wilding@utoronto.ca

Marcella Bollers, Trustee
416.978.2422
mbollers@usw1998.ca

Lillian Lanca, Trustee
416.506.9090 x228
lanca@usw1998.ca

Melba Remedios, Trustee
416.506.9090 x222
melba.remedios@usw1998.ca

David Johnson, Unit Chairperson
St. Michael's College
416.926.1300
david.johnson@utoronto.ca

John Ankenman, Unit Chairperson
Victoria University
416.506.9090 x227
john.ankenman@usw1998.ca

David Chew, Unit Chairperson UTS
416.946.7990
dchew@uts.utoronto.ca

Lori Wells, Unit Chairperson, Casuals
416.978.3722 x226
lori.wells@utoronto.ca

STANDING COMMITTEES

Bylaws
P.C. Choo
(pcchoo@usw1998.ca)
David Johnson
david.johnson@utoronto.ca

Grievance
Lillian Lanca
(lanca@usw1998.ca)
Allan Revich
(arevich@usw1998.ca)

Health and Safety
Mary Ann DeFrancis
(maryann.defrancis@utoronto.ca)
Sean Kearns (sean.kearns@utoronto.ca)

Human Rights
Ruby Barker
(ruby.barker@utoronto.ca)
Melba Remedios
(melba.remedios@usw1998.ca)

Job Evaluation
Mary Bird, Robin Breon, P.C. Choo, Mohan Doss,
Shelley Glazer, Monique McNaughton, Carolellen
Norskey, Melba Remedios, Martha Young
(jec@usw1998.ca)

Newsletter
P.C. Choo
(pcchoo@usw1998.ca)
Lori May
(lmay@oise.utoronto.ca)

Pension

Political Action
John Ankenman
(john.ankenman@usw1998.ca)
Milly Weidhaas
(w_milly@hotmail.com)

Women of Steel
Marjorie Bhola-Swami
(marjorie@usw1998.ca)
Colleen Burke
(colleen.burke@utoronto.ca)

GENERAL INFO

info@usw1998.ca
416.506.9090
www.usw1998.ca