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New arrangement creates equity in retirement income

(The Communicator, February 1997)

Is it fair that one small group of university employees who contribute fully to Memorial's pension plan are not eligible to collect the same level of benefits from the plan as all others? That's the question the Board of Regents addressed last May when it created the Supplementary Retirement Income Plan, according to Peter Morris, the university's spokesperson on the issue.

"The Board's answer was no, it would not be fair to collect full pension premiums from these employees while they could not collect the same level of benefit as their co-workers," he said. Mr. Morris said the Board's answer was consistent with the response to this problem from many other groups across the country. "Memorial is not unique in addressing this problem which is created by an arcane Revenue Canada regulation (for a full explanation, see Q&A: Supplemental Retirement Income Plan, this issue). The provincial government, other universities, organizations and businesses across the country are dealing with this issue by providing supplementary pension incomes to their employees and have been doing it for quite some time. If anything, Memorial should have done something about this years ago."

Recent information circulated by the faculty union (MUNFA) has suggested that this measure is some sort of "reward" for the 15 highest-paid employees at Memorial, but Mr. Morris said that's not the case. "It's not about rewards -- it's about equity, and it's about fairness. Does the union's leadership believe that we should discriminate against these 15 university employees, most of whom are faculty members, on the basis of their salaries? Memorial has always tried to operate on the principle that employees contribute at the same level (six per cent of salary) and receive the same level of benefits, regardless of an employee's standing in the institution. It's called equity. Because someone earns less than someone else, it doesn't mean he or she is entitled to fewer benefits. Similarly, those who earn more are not eligible for more benefits. We all collect at the same rate, and that rate is based on our years of service and our pre-retirement salaries, except for this group."

Mr. Morris said that if the university didn't act now to address the issue, many more employees would be negatively affected in the years to come. "Based on the information provided by the university's actuary, within 10 years this will affect more than 60 employees," he said. "Within 25 years the numbers could be upwards of 600 university employees. And it's not a matter of waiting for Revenue Canada to change the rules. This has been in place since the early 1970s and there is no indication that Revenue Canada is going to address the issue any time soon. That's why organizations all over the country, including other universities, have taken measures to deal with it."
As to MUNFA's claim that the Board of Regent's move will harm Memorial's pension plan, Mr. Morris said that is groundless. "The university's actuary has reported that the plan is fully funded to meet its obligations, and, in fact, it has a surplus. The fund is performing well on the money markets."

But the prevailing question remains why is there so much confusion over the issue? "Sadly, some of the communication of this issue seems less inclined to provide information than to inflame opinion," said Mr. Morris. "This is not a complex issue, but it has been made unnecessarily complex by some of the communication. Obviously, the university has to improve the manner in which it conveys these important decisions to the community. It comes down to this. It's no more fair to prevent employees who happen to earn a high salary from collecting the level of benefits to which they are entitled because of their contributions to the plan than it would be to do this to me or other employees who earn less and are not affected."

Mr. Morris also had concerns about the fairness of some of the comparisons that MUNFA was using to make its case against the Board's action. "MUNFA is using statistics relating to retired employees who receive fewer dollars from the plan to suggest that this move is somehow not equitable. But the comparison is unfair. We all will receive pensions based on our years of service and pre-retirement salary. I expect I'll earn fewer dollars in my pension than those who earn more than me or who put in more years of service at Memorial. That's common for all pension plans. But I won't be getting any less of a deal. I expect I'll get the same percentage of my salary in pension as anyone who works as long as I work. That's the deal. That's equity, and why should these 15 employees, and the many who will be affected by this in the years to come, most of whom will be faculty members, not get it?"
The Christmas party for Memorial's staff, faculty and retirees held at Hatcher House in December succeeded in raising $645 for the university's fund-raising campaign. The cheque was presented on behalf of the organizers by Harold Squires, Budgets and Audits, who co-ordinated the effort, to President Arthur May. A photo showed Kevin Smith, Alumni Affairs and Development; Mr. Squires; Dr. May; and Gordon Slade, Campaign Planning Team. In the background were some of the other employees who helped organize the successful event.
**Q & A:**

**Supplementary Retirement Income Plan**

*The Communicator*, February 1997

The need to create equity and fairness for all members of the Memorial University Pension Plan is behind the creation of the Supplemental Retirement Income Plan. Fifteen members of the university community, mostly faculty members, are not eligible to collect pensions at the same level as everyone else who contributes to Memorial's plan because of an Revenue Canada rule that goes back to the early 1970s that limits their entitlement -- and the numbers of affected employees is expected to grow significantly over the next several years. These employees pay pension premiums on their full salaries, but are not eligible to collect pension benefits based on those contributions.

The Board of Regents took this action to address this inequity and provide the same pension coverage to the group as is available for all other employees of the university.

The following questions and answers present additional information on this issue.

**What is Revenue Canada's maximum pension limit and its impact on pension entitlement?**

Revenue Canada's maximum limit on pensions payable from registered pension plans is $1,722 per year of pensionable service. Under the Memorial University Pension Plan, an employee's pension entitlement is calculated in accordance with a defined-benefit formula of two per cent per year of pensionable service (except for one year at a reduced rate) multiplied by the best five-year average pensionable salary. The Revenue Canada maximum pension limit has the effect, however, of limiting the pensionable salary upon which the pension calculation is based.

**Who is affected by the Revenue Canada pension limit?**

The Revenue Canada maximum pension limitation has remained essentially unchanged for the past 20 years.

As a result, an increasing number of university employees face a situation whereby their retirement pensions, from the university's plan, will not be representative of their pre-retirement income levels.

Currently, there are 15 employees whose pension entitlement under the university plan would be
restricted by the Revenue Canada limit. This group is comprised of seven faculty members, four academic administrators (who would return to faculty positions at the end of their terms), and four senior administrators (three of whom hold faculty appointments).

Today, the maximum allowable salary for calculation of pension income is $96,731 for employees whose pension benefits under the university's pension plan are integrated with the Canada Pension Plan, or $86,111 for employees whose pension benefits are stacked.

Over time, however, the Revenue Canada limit, if unchanged, will affect a much broader section of faculty and staff employees.

The university's actuary (Morneau Coopers & Lybrand) projects that employees whose salary today is $71,600 (under an integrated pension arrangement) or $61,000 (under a stacked arrangement) will reach the current Revenue Canada pension limit in ten years. Employees whose present salary is $44,500 (integrated plan) or $33,900 (stacked plan) will reach the Revenue Canada limit in 25 years. Thus, an employee who is age 40 today, with an annual salary of $44,500 or greater, will potentially reach the Revenue Canada pension limit upon retirement at age 65. The actuary has projected that a large number of the university's current employee complement will be affected by the Revenue Canada maximum pension limit, at normal retirement age -- ranging from 350 to 600 employees -- depending on the assumptions used for rates of salary increases.

For some time, there have been indications that the Revenue Canada pension limit may increase, but this has not happened. Rather than wait for this situation to affect more employees, the university has introduced the Supplemental Retirement Income Plan.

Memorial University is not alone in addressing this issue. Other universities, the Newfoundland government, and many businesses have also taken steps to address this inequity.

**How does it work?**

The Supplemental Retirement Income Plan is an arrangement between Memorial University and individual employees whose salaries are above the aforementioned Revenue Canada limit. The university is agreeing to pay the difference between these employees' pension entitlements according to the formula under Memorial's pension plan and what they would receive based on the Revenue Canada restriction.

To use a simplified example (prior to integration with the Canada Pension Plan), an employee whose best five-year average pensionable salary is $50,000, multiplied by two percent for each of 25 years' pensionable service, would be entitled to an annual pension of $25,000 from the Memorial University Pension Plan. For another employee, whose best five-year average pensionable salary is $100,000, the calculated annual pension would be $50,000 ($100,000 times two percent for 25 years' service). The maximum pension payable from the Memorial University Pension Plan, however, would be $43,050
because of the Revenue Canada restriction -- a difference of $6,950 annually. In this case, the university would agree to pay the difference.

**How does introduction of the Supplemental Retirement Income Plan change the level of retirement benefits?**

The supplemental arrangement introduces equity to all employees regardless of their pre-retirement pensionable salary. It protects the level of retirement income for those employees whose pension entitlement is restricted by the Revenue Canada maximum, and enables them to receive a combined retirement income based on their total pensionable salary, just like every other member of the university pension plan.

**Where does the money come from to pay retirement income to individuals under this?**

Retirement income under the Supplemental Retirement Income Plan is payable from the university's operating account. No specific funds have been set aside or earmarked for the benefit of any individual person entitled to receive benefits under the supplemental arrangement.

However, the university has requested its actuary to determine the value of the benefit accruing on salaries in excess of the Revenue Canada maximum. This amount is $805,000 for pensionable service up to March 31, 1996, and estimated to be $50,000 for the 1996-97 fiscal year.

In May 1996, the Board of Regents approved a recommendation of its Finance Committee that the university reduce its contributions to the Memorial University Pension Fund to enable the university to have some monies available in its operating account. In the future, some of this money may be used to defray the cost of benefits under the supplemental arrangement.

**What is the status of the Memorial University Pension Fund?**

Although the introduction of equity to total retirement income is a principle independent of the status of Memorial's pension fund, the question has been asked concerning the consequences of this action on the overall status of the fund.

An actuarial valuation of the university's pension plan to March 31, 1996, presented a healthy financial picture in that the fund was fully funded to meet all its obligations in respect of pensionable service to that date, and indeed, was in a surplus position of $1.126 million. The amount by which the university reduced its contributions to the Fund ($855,000) represents approximately two tenths of one per cent of the market value of the fund (now more than $400 million). Indeed, a portion of this amount is attributable to contributions made by employees, and matched by the university, on salaries above the Revenue Canada maximum for which no benefit can be paid from the pension fund.

According to actuarial advice received by the university, this reduction in employer contributions will
not, in any way, jeopardize the financial viability of the Memorial University Pension Plan.

**Does the reduction in the university's pension contributions affect the benefits of plan members?**

No. There will be no impact on individual plan members. Employees participating in the Memorial University Pension Plan continue to accrue pension benefits according to the provisions of The Memorial University Pensions Act and payment of these benefits is guaranteed under the act.

**If you have any questions about this issue, please call Glenda Willis, manager, Benefits and Pensions, 737-4619, or Dr. George Hickman, director, Human Resources, 737-4420.**
EI and CPP changes in effect

*The Communicator*, February 1997

The new Employment Insurance (EI) premiums took effect with the Jan. 3 payroll. The new rate is 2.9 per cent of insurable earnings (the 1996 rate was 2.95 per cent). There is no minimum or maximum per pay period, therefore a higher amount may be paid earlier in the year than before. An employee who is required to contribute to the maximum level in 1997 will actually pay out $19.50 less than in 1996 ($1,131 for 1997 versus $1,151.50 for 1996). The change affects your bi-weekly cheque if your salary is above the old bi-weekly UI maximum of $1,500. For example:

**Old UI**

Bi-weekly salary: $1,950

Premium: $44.25 Total annual premium: $1,151

Pay period to pay premiums in full: 26

**New EI**

Bi-weekly salary: $1,950

Premium: $56.55

Total annual premium: $1,131

Pay periods to pay premiums in full: 20

**CPP**

CPP premium rates have increased to 2.925 per cent in 1997 (from 2.8 per cent in 1996) and the yearly maximum contributory earnings for CPP purposes has increased from $31,900 to $32,300. For example:

**1996**

Maximum pensionable earnings: $35,400 Basic exemption: $3,500
Maximum contributory earnings: $31,900 Premium: 2.8 per cent

Maximum contribution: $893.20

1997

Maximum pensionable earnings: $35,800

Basic exemption: $3,500

Maximum contributory earnings: $32,300

Premium: 2.925 per cent

Maximum contributions: $944.78

Total increases

Those employees who are subject to maximum premiums for 1997 for CPP and EI will pay a total of $32.08 more in 1997 (EI premiums will be $19.50 less and CPP $51.58 more than 1996 contributions).
Highlights:

Canada Savings Bonds 1996-97

*The Communicator*, February 1997

For the information of holders of the 1996-97 issue of Canada Savings Bonds (CSB), this issue offers 10 years of rate protection. Interest rates for the series are set as follows:

for the year that began Nov. 1, 1996, three per cent

four per cent, Nov. 1, 1997

five per cent, Nov. 1, 1998

six per cent, Nov. 1, 1999

6.5 per cent, Nov. 1, 2000

6.75 per cent, Nov. 1, 2001

seven per cent, Nov. 1, 2002

7.25 per cent, Nov. 1, 2003

eight per cent, Nov. 1, 2004

8.75 per cent, Nov. 1, 2005

**Payroll Savings Plan**

The deduction per pay period for the purchase of 1996-97 CSB through payroll deduction is $4.60 per $100 bond.

If you require information concerning your Canada Savings Bonds through payroll deductions, you can contact Connie Wall, Human Resources, 737-4582.

**Conversion**
Payroll buyers can convert fully paid CSB to a no-fee CSB-RRSP. Canada Savings Bonds in RRSP form are sold only at financial institutions and not through payroll deductions. However, you can convert any outstanding CSB to an RRSP once the bonds are fully purchased. If you wish to contribute existing holdings of CSB to a CSB-RRSP, please call the CSB Information Service toll-free, 1-800-575-5151.
T-4 distribution

*The Communicator, February 1997*

T-4 slips for income tax purposes for active staff will be sent directly to departments for distribution instead of being mailed. Departments will be notified of the dates T-4s will be available.
Job evaluation project
moves into Phase III

_The Communicator_, February 1997

by Colleen Walsh, Human Resources

Human Resources released the results of Phase II of the Job Evaluation Project to non-bargaining, management and professional employees in December. Although the majority of the benchmark ratings were confirmed, there were some reclassifications to higher band levels. Meetings have been scheduled over the next few weeks with deans, directors and department heads to discuss the results. Here are some of the questions we’ve received to date:

**What are the advantages of the new job evaluation system?**

The system is a gender-neutral method for evaluating jobs that recognizes components of positions that were never considered before (e.g. time spent on the job to learn the job, physical and mental demands, as well as working conditions). The new system allows more flexibility where a significant difference in the complexity of work, the initiative required, or other factors could result in the movement to a higher band level even though the classification title for your position is allocated to a lower band level. As well, the decision-making process for classification review has been decentralized to the committee level and will result in a more efficient method for dealing with such requests.

**How is it that Phase II confirmed my position as an intermediate secretary, Band Level 4, when I am performing work that is completely different from other intermediate secretaries?**

Everybody has some understanding of the work performed by people in their work environment so it is understandable that employees draw comparisons between jobs. However, the rating of a position is based upon the information in the Job Fact Sheet which may be more complete than your general perception of the position. In addition, by comparing position with position, there is often an assumption that the position being compared is equal to the bench position for the class; this is not true in all cases. Since a commitment was made for Phase II that positions would not be allocated to a band level lower than the bench band level for that classification, no action will be taken to downgrade the position while the current incumbent occupies the position.

**I feel my job is different than the bench classification and the rating committee did not understand**
my job.

It is possible that your job is different than the bench level classification and these differences would have been considered by the rating committee when rating each of the 10 factors. However, when the total points assigned to your position were calculated, the points were between the minimum and maximum point totals of the band level, resulting in the benchmark band level being confirmed as appropriate for your position. Under the job evaluation system, it is possible to have a position with a variety of point totals on the same band level.

I am a non-bargaining unit employee receiving pay equity. Will I receive a step adjustment on my anniversary date?

As per current step progression policy, if your pay equity adjustment of April 6, 1996, is less than the step amount you would normally receive, your salary will be further adjusted on your anniversary date by the difference between the pay equity amount and the step adjustment. However, if your pay equity adjustment is more than your step adjustment amount, you will continue to receive pay equity, but there will be no step adjustment. The step progression policy was detailed in a memo from Human Resources to all deans, directors and department heads last June.

I was reclassified based on the Phase II results released in December 1996. Will my step date change?

Yes. As per the current policy for reclassification, step progression dates are revised to the effective date of the reclassification action. Since reclassification actions resulting from Phase II were effective Jan. 1, 1997, your step progression date will be changed to Jan. 1.

Why are there four pay scales?

One pay scale would be ideal. However, each employee group has different mandates and negotiates different terms and conditions of employment including hours of work, annual leave entitlements, statutory holidays, and overtime provisions. It would be impossible to mandate all groups to one salary scale.

If the job evaluation results determine the band level assigned to a position, what determines your step on the salary scale?

In slotting salaries to the band levels on June 15, 1995, your current salary, including pay equity (if applicable), was slotted to the closest step equal to, but not less than, your total current salary. Employees will progress each year on their step progression date until they reach the maximum band level salary assigned to their position.

How do I progress on the salary scale?
There are 21 steps on the non-bargaining scale and 36 steps on the management and professional scale. Current policy is that on your step progression date, you will progress two steps on the band level allocated to your position (as per the step progression policy memo of last June).

**What options are available when I reach the maximum salary for my band level?**

Employees can be promoted to a higher band level through a recruitment action, or a position can be reclassified to a higher band level if the job content has significantly changed. Otherwise, once you reach the maximum of the scale, salary increases will be through negotiated changes.

**I haven't completed a Job Fact Sheet for rating in Phase II. Can I still submit a Job Fact Sheet?**

Yes, you can still submit a Job Fact Sheet. However, it should be noted that if a Job Fact Sheet is received after Jan. 1, 1997, and its subsequent rating supports an allocation to a higher band level, classification action will be taken effective the date of receipt of the Job Fact Sheet.

**Does the amount of work people perform have an impact on the band level assigned to their position?**

No, volume of work is not considered. Job evaluation considers the duties and responsibilities assigned to a position. You may feel you are busier than someone in the same classification, but job evaluation is not designed to address this issue.

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*Please forward questions for future publication by mail to Human Resources or e-mail Mary Clarke (mclarke@morgan. ucs.mun.ca) or Colleen Walsh (colleenw @morgan.ucs.mun.ca).*
What's up with the Campus Awareness Committee?

The Communicator, February 1997

The Campus Awareness Committee is planning wellness events for all students, faculty, and staff for this semester. The committee already organized national Non-Smoking Awareness Day, in January. It involved a booth in the Student Centre (SC) cafeteria with information, tips and hints on how to break the habit, and fact sheets on the effects of tobacco smoke on non-smokers and the environment.

Eating disorder events

Eating Disorders Awareness Day is scheduled for Feb. 7. There will be banners promoting healthy eating in each cafeteria on campus. Fact sheets on identifying eating disorders, information on how to help someone with an eating disorder, and a list of campus and community resources that are available will also be provided. Healthy Eating Sessions will begin on Feb. 11. More information will be forwarded to departments.

Healthy Lifestyle Week

Break out of those mid-winter blues and join in the fun of Healthy Lifestyles Week from March 4-8. This is a week to revive and rejuvenate your energy, concentrate on your well-being and make a break for spring.

The committee needs your help in developing a theme. This is your chance to exercise your creative juices. The most creative and catchy theme will win a prize. To enter, please send suggestions to the Student Development Centre, Room SC-2006, or e-mail (ksaunder@morgan.ucs.mun.ca or mjpike@morgan.ucs.mun.ca).

Information packages on Healthy Lifestyle Week will be sent to every department. The committee encourages you to invent your own Healthy Lifestyles Week activities. You may like to get together for a lunch-time bowling party, or have theme days, such as Muffin Monday or Terrible Tie Tuesday. The sky's the limit.

Parents, grandparents, aunts and uncles: look for details in your department's information packages on how to get your favorite kids involved in a contest just for them. Their mission will be to draw a picture
depicting what they think healthy living is all about. The pictures will go on display in the Student Centre gym during Healthy Lifestyles Week and a winner will be chosen.

If you have any questions drop in to the Student Development Centre, or call 737-2192.
The printing of Memorial's 1997 internal telephone directory is delayed. Computing and Communications is developing a new database that will allow the integration of Grenfell College and the Marine Institute into the white pages. The new database will also ease the process of updating the directory and enable the department to make it available on the World Wide Web.

You can expect to see the new internal directory in April.
NAPE 7801 signs collective agreement

(The Communicator, February 1997)

NAPE 7801 (maintenance) and the university concluded a collective agreement last year. A Communicator photo showed those present for the signing ceremony: Claude Horlick, Labor Relations; Wayne Thistle, vice-president (administration and finance); Sharon Power, NAPE; John Dunn, Facilities Management; Jim Sampson, president, NAPE 7801; Monty Green, Human Resources, Cliff Chaytor, Facilities Management; Reg Woodland, NAPE 7801; and Harold Gibbons, NAPE 7801.

(Editor's note: Sorry about the delay in reporting this item. We received the photo in the fall and had no room for it in an earlier issue.)
Career Scene

(The Communicator, February 1997)

The following career changes have received approval since the last issue of The Communicator. They are provided by Human Resources and are up to date at the time of publication.

ACADEMIC

Appointments

Dr. Gregory Kealey, Graduate Studies, dean
Dr. Ann Colbourne, Medicine, assistant professor
Dr. Tanis Adey-Riggs, Psychiatry, assistant professor
Dr. Rhonda Vardy, Psychiatry, clinical assistant professor

Term appointments

Dr. Carrie Dyke, Linguistics, assistant professor
Marilyn Jacobs, Nursing, lecturer

Promotions

Dr. Clark Ross, Music, associate professor
Dr. Robert Twigg, Social Work, associate professor

Appointments -- other

Dr. Yashka Hallein, Anthropology, visiting professor
Dr. J. W. Chardine, Biology, adjunct professor
Dr. Alex Mosseler, Biology, adjunct professor

Dr. Walid Aldoori, Community Medicine, adjunct professor

Dr. George Fodor, Community Medicine, adjunct professor

Dr. K. R. Croasdale, Engineering and Applied Science, adjunct professor

Dr. R. M. W. Frederking, Engineering and Applied Science, adjunct professor

Dr. D. B. Muggeridge, Engineering and Applied Science, adjunct professor

Susan Richter, Engineering and Applied Science, professional affiliate

G. W. Timco, Engineering and Applied Science, adjunct professor

Dr. Brian Veitch, Engineering and Applied Science, adjunct professor

Mark Holder, Psychology, adjunct professor

**ADMINISTRATIVE**

**Appointments**

Robert Sheppard, Technical Services, director

**Promotions and transfers**

Hilda Wakeham-Dunn, Marine Institute, executive assistant to the executive director
Retirements

(The Communicator, February 1997)

The Department of Geography held a retirement reception at the Bowring Park Bungalow last fall for Dr. Chesley Sanger, Dr. Gordon Handcock, Geoffrey Farmer and Dr. William Allderdice. Tributes were made to each retiree by faculty, staff and students, including a little roasting and a little toasting.

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Friends and colleagues of John Royle gathered recently to mark his retirement. Mr. Royle is leaving Memorial after 32 years of service, most recently as director of the Department of Technical Services. He was presented with a gift certificate and a number of other gifts, each hand-crafted by members of the staff of Technical Services. A Communicator photo showed Dr. Kevin Keough, vice-president (research); Mr. Royle; and Robert Sheppard, who succeeds Mr. Royle as director of Technical Services.
What's bugging your houseplants this winter?

by Carl White, Botanical Garden

Here's a list of the more common bug problems affecting houseplants in offices and homes, and some control measures you can try:

**Aphids** are two to three millimetres long, soft-bodied insects that feed on plant sap. They are translucent green or black in color. They are found on the underside of leaves and new shoots. Infested plants are wilted, with yellow, twisted and curled leaves that eventually fall off. Growth is stunted and, in bad cases, new buds are poorly formed.

Pick off the adults you can see and spray thoroughly with water to remove the eggs. Safer's Insecticidal Soap at 20 millilitres per litre of water, or Pyrethrum 0.2 per cent according to label instructions, should give good control.

**Fungus gnats** are three to six millimetre black flies. The adults are harmless but the young maggots live in the soil and feed on the roots and crown. They thrive in moist soil. Affected plants will be stunted and foliage may fall off. The best control is to remove plants from the soil, wash the roots and re-pot in sterilized soil.

**Mealy bugs** are tiny, white insects that look like tufts of lint. Bad infestations will cause stunted growth and eventually kill the plant. They're found on the underside of leaves and where the leaves branch off from the main stem of the plant. Use the same controls as for aphids.

**Mites** are generally too small to be seen without a magnifying glass. They are brownish in color and look like dust. Mites leave foliage speckled and yellow.

Leaves turn brown and fall off and new growth will be stunted with deformed buds. Spider mites produce webs on the leaves to hide and feed under. Plants growing in hot, dry locations are most
Susceptible. Try Safer's Insecticidal Soap at 20 millilitres per litre of water, or two treatments (10 days apart) of Malathion 50 per cent at two millilitres per litre of water.

**Scale insects** are oval bugs up to four millimetres in diameter that tend to resemble a fungus. They have a brown, shell-like covering and are found on stems and leaves. They suck juices from the plant causing poor, stunted growth. They attach themselves to the plant and move very slowly. Scrub them off with a toothbrush dipped in rubbing alcohol or dab them with alcohol using a Q-tip and pick them off.

**Springtails** are the little, white bugs that you see hopping around the soil surface after you water. They range in size from too small to see to about five millimetres. They love wet soil and while they may attack tender, new growth, they prefer material that is already dead. If you have them you could be over-watering. Try treating the soil with Pyrethrum or Malathion at the rates mentioned earlier. Transplanting to new sterile soil after washing the roots is another control.

**Thrips** are small, thin pests, the young being yellow and the adults brown or black. The adults are winged and tend to fly around the plant when disturbed. They rasp the plant tissue and suck the juice, leaving silver specks on the surface. Their black droppings can be seen on a badly infested plant. Females leave a small scar on the tissue where they deposit their eggs. Decent control can be achieved with the same materials used on aphids.

**Whiteflies** are small pests that hide and feed on the underside of leaves. They leave foliage pale or discolored. Spray Malathion 50 percent at two millilitres per litre of water, then about five days later apply Pyrethrum 0.2% (follow label), then a week later hit them with the Malathion again.

**Control chemicals**

These chemicals are poisons and treat them as such. Follow the directions on the label closely and use the right chemical for the plant. Try a little of the chemical on a few leaves and wait a couple of days to see if any damage occurs. Never apply chemicals around fish tanks, pet dishes or food preparation areas. Treat the plants outside if possible and if it is too cold, use the basement or the garage.

Try using a spray booth to treat your houseplants. Take a large cardboard box, put the plant inside and tape the lid flaps shut. Cut a small (two inch) U-shaped slit on two sides. This will create two flaps you can fold up to apply the insecticide. Place the nozzle of your sprayer in the open flaps and spray. Plants should be sprayed until they just start to drip.

Leave plant in the box until it is dry. Never place a plant that has just been sprayed in direct sunlight.

The best control method for a severely-infested houseplant is to throw it out. You can always take a cutting, clean all the critters off it, and start a new plant.
Safety Notes

Safety Notes is compiled by the Office of Safety and Environmental Services, Department of Facilities Management, Memorial University of Newfoundland, St. John's, Nfld., Canada, A1C 5S7. It is distributed in the university's employee newsletter, The Communicator, and to external safety organizations. For further information contact Wally Drover, manager of safety and environmental services, 709-737-4393.

- Q & A: Recycling on campus
- Be cautious with electric kettles
- Preventing Carpal Tunnel Syndrome
- Avoid falls!

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Q & A: Recycling on campus

The Office of Safety and Environmental Services regularly receives inquiries about recycling on campus. These are some of the commonly asked questions:

What can go in the desk-side blue bin?

Desk-side blue bins are primarily for office paper which includes photocopier paper, computer paper, ledger paper -- basically any non-glossy white paper. Small amounts of other papers, such as newspapers and colored paper, can be placed in the bins. Large quantities of newspapers, colored papers, and glossy papers should be collected in separate containers for recycling.

Who is responsible for emptying the bins?

The desk-side blue bins are the responsibility of the individual user. If it is by your desk, you are responsible for emptying the contents into the large central bin in your department or building. Custodial staff then empty the large central bins.

When custodial staff pick up the recyclable material, where does it go?

There is a prevailing misconception that custodial staff are picking up recyclable materials with regular garbage and placing all of it in a dumpster. This is not the case. Although custodial workers do collect both the recyclable materials and the garbage, the recyclable materials are transferred to either outside recycling bins or loading bays for temporary storage. Nova Recycling picks up the materials from campus on a daily basis.

Does the university have any extra bins?

No. However, there are other options. Any suitable container, such as a regular garbage bucket or sturdy cardboard box, can be used to collect recyclable materials. Just add a label indicating the container is for the collection of recyclable materials. Or blue bins can be purchased by your department.

Who is responsible for the recycling program on campus?
Although the custodial staff handle the physical movement of the recycling materials, the co-ordination of the recycling program falls under the Office of Safety and Environmental Services.

*Any question or concerns about recycling on campus should be referred to this office by calling 737-4320 (e-mail gkennedy@morgun.ucs.mun.ca).*
(The Communicator, February 1997)

Be cautious with electric kettles

At Memorial we experience a number of close calls with small appliances annually. Recently a kettle overheated in the Engineering Building, resulting in considerable smoke and a near fire that caused the evacuation of the building. The kettle had been left plugged in and unattended.

To ensure safe operation of kitchen appliances consider the following:

Always use a good quality CSA-approved appliance. Check the safety features before you buy it.

Designate someone to check the departmental lounge/lunchroom at the end of each day to ensure all appropriate appliances are disconnected from the power supply.

Do not tamper or override any safety features. Repairs to any defective appliance should only be made by a qualified service technician.

Never leave appliances unattended if they are in use.
Preventing Carpal Tunnel Syndrome

Carpal Tunnel Syndrome (CTS) affects a nerve in the wrist and is most often caused by repetitive motion such as continuous use of computer keyboards. There are some things you can do to prevent this condition:

Straighten out. Keep your wrists as straight as possible while performing tasks. Repeatedly bending the wrist is what causes the problem.

Break it up. If possible, vary tasks to provide time way from the keyboard. Take frequent breaks -- a few minutes every 20-30 minutes -- to do filing, photocopying or other non-typing chores.

Stay in shape. Overweight people are four times more likely to develop CTS and infrequent exercisers are seven times more likely. Anything that improves circulation can help prevent the condition.

Review your workstation setup. A workstation designed and set up to maximize ergonomic factors is essential in preventing CTS and other cumulative trauma disorders.

For further information on CTS, workstation setup, or to arrange an assessment of your workstation, call the Office of Safety and Environmental Services, 737-4393.
Avoid falls!

Falls are second only to auto accidents as the leading cause of death. There are some simple steps you can take to lessen your chances of a fall.

1. Use a suitable ladder. Do not use boxes or other makeshift aids to gain access to high shelves.

2. Do not carry loads that are too large for you or which block your vision. This is particularly critical on stairs.

3. Do not leave tools or other objects in aisles and walkways. Watch out for other tripping hazards such as loose tiles, torn carpet, and loose or damaged stair treads. Clean up spilled liquids immediately.

4. Watch your step on stairways. Use handrails and make sure stairs are well lit. Never allow debris or other objects to accumulate on stairs.

5. Do not leave desk or filing cabinet drawers open in the office.

6. Exercise care while walking on exterior surfaces during winter. Despite ongoing efforts to keep Memorial's walkways and parking lots snow and ice free, weather conditions can change quickly.