



Vol. 33, no. 2, November, 2023



## President's Message

Garry Milton

What is the role of a retiree association? There are the traditional roles such as providing opportunities for social contact between members and informing members about university decisions/discussions affecting them, particularly with respect to pensions and benefits. In this respect, we are fortunate to have formal representation on the University Pension and University Employee Benefits Committees. Expressing the needs and concerns of retirees to the University remains a focus.

But, as we enter this Holiday Season, traditionally thought of as a time of peace and family gatherings, I cannot help but think of what is happening in the world today, both locally and abroad. As Concordia retirees most of us are fortunate to live in relatively comfortable environments. We must recognize, however, that not everyone around us is as lucky.

All this leads me to wonder if a group such as ours can take on more active roles in the broader communities in which we are involved. I am not sure what forms this could take, but perhaps it is worth a discussion and consideration. We are a diverse group, coming from a variety of different areas and backgrounds and have much to offer the wider community.

For those of you that will be in Montreal in early December, I hope you will consider joining us this year for the General Meeting and Holiday Luncheon. It is sure to be a fun time and a chance to celebrate with friends and colleagues. If you are unable to attend in-person, please consider joining the General Meeting by videoconference.

On behalf of the CUPARUC Executive, I wish you all the best for a peaceful holiday and a happy, healthy New Year.



## Message du président

Garry Milton

Quel est le rôle d'une association de retraités ? Il y a les rôles traditionnels tels que fournir des opportunités de contact social entre les membres et informer les membres sur les décisions/discussions universitaires qui les concernent, notamment en ce qui a trait aux pensions et aux avantages sociaux. Nous avons la chance d'être officiellement représentés aux comités des pensions et des avantages sociaux des employés de l'université. Exprimer les besoins et les préoccupations des retraités à l'Université demeure une priorité.

Mais alors que nous entrons dans ce temps des Fêtes, traditionnellement considéré comme une période de paix et de réunions familiales, je ne peux m'empêcher de penser à ce qui se passe dans le monde aujourd'hui, tant au niveau local qu'à l'étranger. En tant que retraités de Concordia, la plupart d'entre nous ont la chance de vivre dans un environnement relativement confortable. Nous devons cependant reconnaître que tout le monde autour de nous n'a pas cette chance. Tout cela m'amène à me demander si un groupe comme le nôtre pourrait jouer un rôle plus actif au sein des communautés plus larges dans lesquelles nous sommes impliqués. Je ne sais pas exactement quelles formes cela pourrait prendre, mais cela mérite peut-être d'en discuter et d'y réfléchir. Nous sommes un groupe diversifié, venant de domaines et d'horizons différents, et avons beaucoup à offrir à la communauté au sens large.

Pour ceux d'entre vous qui seront à Montréal au début du mois de décembre, j'espère que vous envisagerez de vous joindre à nous cette année pour l'Assemblée générale et le repas des fêtes. Ce sera certainement un moment agréable et une occasion de célébrer avec des amis et des collègues. Si vous n'êtes pas en mesure d'y assister en personne, vous pourrez rejoindre l'Assemblée générale par visioconférence.

Au nom de la direction de CUPARUC, je vous souhaite de passer des vacances paisibles et une nouvelle année heureuse et pleine de santé.

# PENSION REPORT

Bryan Campbell

The Pension Fund's Annual General Meeting was held in early October in webinar format. The meeting surveyed the main points of the *2022 Annual Report to Pension Plan Members*. There were no questions submitted by the e-audience, so we can assume that the general response to the results and presentation was favorable. From my perspective, it is worth reviewing some of the key points presented in the Report (N.B numbers are rounded).

- **Membership:** The Plan has 7400 members, of which some 2400 are pensioners and beneficiaries with average age 74. This latter number may give some direction of what could be a realistic objective for the size of CUPA in the post-Covid period. We are currently in the 10%-15% range. The average age of active members is 47.
- **Returns:** The gross return before fees paid to managers was 1.7% for the calendar year 2022. This is well below the target objective of 5.9% which must be met on a long-term basis to meet Plan liabilities (i.e., pension disbursements). The reality is that in a very challenging investment environment we did extremely well relative to a similar cohort of plans, few of which achieved positive returns. Indeed, among 64 plans, the median return was -7.3%. Over the last decade our Plan has averaged well above 8%.
- **Portfolio Risk:** Divided in three main components, the Plan is structured to control for risk. The *Growth* component (10 managers) aims to achieve high returns when the market environment is favourable; as the name indicates, the *Capital Preservation* component (7 managers) forgoes some potential market gains to protect against large downside losses; the *Diversification* component (14 managers) includes investments that are not related to public market performance. The relative dollar investments in these three components are 25%, 40%, 35% which falls in the ranges established in our Portfolio Policy document.
- **Indexation:** Indexation in our Plan is performance based and may be partial. However, the superior return performance of the Plan in recent years

supported an increase of pensions to within 1% of the CPI measurement of 6.4%.

- **Solvency:** Short story-the Plan is solvent.

The Pension Board comprises 12 voting members (6 from the Concordia Board of Governors and University Representatives; 5 Plan member representatives and 1 independent member.). When I joined the Board a decade or so ago as a CUFA rep, we met quarterly for a half day, if memory serves me right. Now we have evolved into a more complex organism with four sub-committees: the investment sub-committee meets 9 times a year and does the heavy lifting with regard to the choice and assessment of our managers along with the general development of the portfolio. Three new sub-committees have recently emerged with focused mandates dealing respectively with Responsible Investment, Longevity and Audit.

These developments reflect the complexity of the current investment world. As well, stakeholders are sensitive to the type of investments we undertake, particularly those involving fossil fuels. To date, our committees have been doing very well in dealing with these pressures, combining a high degree of professionalism with a certain camaraderie. We don't seem to mind long meetings. Governance, I can report in conclusion, has been rock solid.

## CUPARUC Fall Meeting and Holiday Buffet Monday, December 4

JMSB 9th floor  
Meeting from 10:00 to 12:00  
Holiday Buffet follows the meeting

Wonderful buffet planned  
wine and other beverages included

**\$40 for CUPA members**  
**\$60 for guests**

Reserve for the buffet by November 26  
by email to [cuparuc@concordia.ca](mailto:cuparuc@concordia.ca)  
or leave a message at 438-772-9119



## SCHOLARSHIPS AND AWARDS FUND

Joanne Locke

Established in 2002, the Concordia University Retired Faculty and Staff Scholarships and Awards Endowment is the result of an agreement between the University and the Concordia University Pensioners' Association (CUPA) to use the proceeds of the demutualization of the Sun Life Insurance Policy to provide in-course support for graduate and undergraduate students in any Faculty at Concordia University. Graduate award recipients are selected on the basis of academic excellence and financial need. The School of Graduate Studies administers these awards. Administered by the Financial Aid and Awards Office, undergraduate awards are split equally between scholarships and bursaries. Scholarships are awarded on the basis of academic merit while bursaries are awarded on the basis of financial need and academic standing.

Since their inception in 2002/03 to the present, CUPA has recognized the dedication and hard work of 241 students with 80 scholarships at the graduate level and 161 undergraduate awards including 79 bursaries and 82 scholarships.

With a view to growing the Concordia University Foundation, of which the CUPA Endowment is a component, in 2014-15 the Foundation reduced all endowment payouts from 5% to 3.5%. However, for a three year period (2014-15, 2015-16, 2016-17) the University topped up the Foundation payout to the accustomed 5% which in the case of CUPA was approximately \$40,000.00. You may recall from our reporting at previous meetings that the University as of 2017-2018 ceased to top up the Endowment payout.

The 3.5% annual payout resulted in available funds of approximately \$33,000, so going forward, it was decided that CUPA would offer four awards of \$5,000 each at the graduate level, plus eight awards of \$2,000 each at the undergraduate level, thus totalling \$36,000 annually. Any discrepancy between the payout from the Endowment and the required \$36,000 would be remedied through a CUPA Development Fund. With the help of University Advancement a Fund was established to hold any monies supplemental to the Endowment fund. This independent CUPA account continues to be funded by donations made via the annual Shuffle, five dollars from the individual membership fees of consenting members, and any donation revenue.

More recently CUPA learned of a minimum threshold set for student awards with \$5,000 for graduate awards and \$2,500 for undergraduate awards bringing the total to \$40,000 a year for our awards. While back in 2017-2018 this would have been a concern, things are different now. Because of the generosity of the membership, especially with respect to the Shuffle, and the existence of the Development Fund we are now able to top up the Endowment payout to the level necessary to meet these minimum thresholds thereby continuing our support to deserving students.

As always, the students continue to thank us for our faith in them and for our generosity.

Joanne Locke  
November 2023



## HUFFLE 34

Kathleen Perry

### Pacemakers take top team position!



On September 22, Shuffle 34 raised over \$200,000 for student support and services bringing the total Shuffle has raised over the years to over \$2.9 million.

This year, with CUPARUC members' and friends' donations, Team Pacemakers raised an amazing \$15,508 (including \$270 from a Shuffle bake sale). For the first time Team Pacemakers was named Top Team and Kathleen Perry was Shuffler of the Year.

A big thanks to everyone who donated and supported our team. Already thinking of ways to make Shuffle 35 the best ever during the 50<sup>th</sup> anniversary of Concordia.

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 **NEFITS REPORT**

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Hal Proppe

In 2018 the Concordia University Employee Benefits Committee (CEBC) decided that our Group Insurance Benefits Plan, which includes Health Care and Life Insurance, should be reviewed. There were two reasons for this. The main one was to ensure the viability of the Plan in the context of rapidly increasing costs, especially of prescription drugs. The CEBC also felt that several elements of the Plan were outdated, and that our Plan should be made more flexible and similar to other modern benefits plans.

The review was conducted by a Working Group consisting of internal members of the CEBC as well as external consultants from the firm Normandin Beaudry. Later, a larger group was established - the Benefits Sustainability Forum - in order to extend the consultation to representatives of every union and association in the university, including additional representatives from the Executive Committee of our association.

As a first step, there was agreement on certain principles that would guide the process. It is worth repeating them.

The new Plan should provide the following for its members:

- Financial security, equity and universality.
- Affordability and sustainability.
- Value and flexibility.

The process began in October 2018 - more than 5 years ago. It is still continuing.

There were regular meetings for the first three years; at that point both the Working Group and the Benefits Sustainability Forum were close to a consensus on a revised Plan.

What happened next was further consultation with the individual unions. Our Executive Committee had already supported the proposed Plan in principle. However, several elements of the proposal were not accepted by certain unions, and there were prolonged negotiations with them. These additional talks have taken the better part of two years and were carried out with minimal feedback. At the most recent meeting of the Working Group this past October, we were presented with a revised version of the new Plan. The intention was to have it approved and then forwarded to the CEBC as a final recommendation for implementation in January 2025. However, most members agreed that certain elements of the modified proposal need additional discussion by both the Working Group and the Benefits Sustainability Forum.

In previous Newsletters the progress reports on this project were presented in general terms without going into the technicalities. At this point even some of the general features that had been essentially agreed to some time ago are in doubt. It is not clear what will happen next, but it is now probable that the implementation of any new Plan may be delayed yet again to January 2026, because once it is approved by the CEBC and the Board of Governors it takes many months to communicate and explain it to the members, and to work with our insurance provider to set up the new requirements and conditions in their system as well as ours.

Given the current high inflation rate and the financial problems of the university, it is essential that at least some changes be made to the current Plan soon to mitigate the rapidly increasing costs.

There will be a meeting of the CEBC late in November and while it is unlikely that any of the changes to the Plan that have been considered will be approved, it is possible that a definite timeline will be set for this project to be completed. Any new developments will be reported at the General Meeting on December 4.

Hal Proppe,  
CUPARUC Representative, Benefits Committee

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 **NEW MEMBERS**

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Since May 2023

A warm welcome to these new members who recently retired:

Palmer Acheson	Lynn Bergeron
Laura Brunet	Kemal Buyukkurt
Sally Cole	Patricia Donnelly
Geraldine Ford	David Gaudine
José Antonio Gimenez-Mico	
Pawel Gora	Arpi Hamalian
Cynthia Hedrich	Karin Hilker
Normand Lanthier	Leonard Posner
Miriam Posner	Joanne Rankin
Hilary Scuffell	Arlene Segal
Yuk Kuen Szeto	Michèle Thériault
Veronique Verthuy	

# FINANCIAL REPORT

Garry Milton

The Association is in a good state financially. The 2022-23 membership year ended with a balance of \$35,526.64. As of the end of October 2023, we have a healthy balance of just over \$37,500. CUPARUC has adequate operating funds, the ability to meet foreseeable obligations to maintain our student awards program and the flexibility to take on projects that may be identified as beneficial to our members.

As mentioned in the May Newsletter, the pandemic affected our financials, which can be seen in both income and expenses. Income from membership fees is up from last year, but it remains less than from the pre-pandemic years. Expenses have increased in 2022-23 relative to 2021-22 as we move back to more normal operations. We did, however, show a positive balance for the year.

The following changes from 2021-22 are of note:

1. Membership fees are up from 2021-22, partially due to an increase in membership and when people choose to renew. Membership fees are recorded when they are received regardless of the year for which they are intended.
2. General Meetings & Events. The significant increase in expenses reflect the move back to in-person meetings and events. The expenses shown cover the Hospitality Concordia charges and miscellaneous expenses for the Fall General Meeting and Holiday Luncheon. The cost of the event is partially offset by the receipts (\$2,040.00) shown in the revenue section of the financial statement. The University waived certain on-site and IT support fees, but the increasingly higher cost of holding events on campus requires examination.
3. Transfer to Scholarship/Bursary Fund. The source of this money is the \$5 from the \$30 annual membership fee that goes automatically to our scholarship and bursary program. A transfer did not occur in 2022-23 as we are working with University Advancement on certain issues. Once the issues are resolved, the \$1,170.00 collected in 2021-22 will be transferred to the CUPA Development Fund, along with the \$1,450.00 collected in 2022-23. It is expected the transfer will take place during the 2023-24 fiscal year.
4. Website. The fees for 2022-23 are smaller as only the domain name charges were required this year.

The 2021-22 expense included the hosting fee for our website, which is for three-years, as well as the annual domain name fee.

YEAR END FINANCIAL	2021-22	2022-23
June 1, 2022 - May 31, 2023	<b>Final</b>	<b>Final</b>
<b>Opening Balance June 1, 2022</b>		\$35,201.15
<b>INCOME</b>		
<b>Membership fees</b>	\$5,900.00	\$7,250.00
<b>\$5 Donations to Scholarship Fund</b>	\$1,170.00	\$1,450.00
<b>Receipts - Annual dinner</b>	0	0
<b>Concordia contribution</b>	0	0
<b>TOTAL INCOME:</b>	<b>\$7,070.00</b>	<b>\$10,740.00</b>
<b>EXPENSES</b>		
<b>General Meetings &amp; Events</b>	\$275.94	\$8,818.04
<b>Legal Fees</b>	0	0
<b>Transfer to Scholarship Fund</b>	\$1,275.00	0
<b>CURAC Membership</b>	\$300.00	\$300.00
<b>Annual dinner (miscellaneous)</b>	0	0
<b>Website</b>	\$519.11	\$27.37
<b>Gifts</b>	0	0
<b>Postage</b>	\$458.62	\$479.78
<b>Printing &amp; Copy Centre</b>	\$224.86	\$538.19
<b>Stationery and Supplies</b>	\$178.48	\$129.51
<b>Telephone Rental</b>	\$101.78	\$121.62
<b>TOTAL EXPENSES</b>	<b>\$3,333.79</b>	<b>\$10,414.51</b>
<b>NET INCOME</b>	<b>\$3,736.21</b>	<b>\$325.49</b>
<b>Closing Balance on May 31, 2022</b>		<b>\$35,526.64</b>

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Garry Milton

Membership renewal forms for the 2023-2024 year were sent out in mid-June. As this Newsletter goes to print, the number of current paid-up memberships is 287. We are hoping that members who have not yet renewed for this year, including those attending the Fall General Meeting and the Annual Holiday Luncheon, will do so.

The membership fee remains \$30.00, of which \$5 goes directly to our retired faculty and staff scholarship and bursary program. Renewals can be made by electronic transfer payment or cheque. Increasingly, members are using the e-Transfer when renewing. For those attending the Fall General Meeting, memberships can be renewed in-person either by cash or cheque.

We continue our practice of sending communications to past members, even if they are not currently up to date with membership fees. In this way, past members remain informed, and we hope they will be encouraged to renew their memberships.

Since June 2023, we have reached out to 23 new pensioners who, at the time of retirement, give Human Resources permission to share their contact information with the Association.

I encourage you to maintain and renew your membership as membership levels do have an impact in our relations with the University. If you know of any Concordia retirees that are not members and that you think might be interested in joining CUPARUC, please pass on this information or contact us and we would be happy to get in touch.

If you have any questions or comments or to request a membership or dues renewal form, please telephone us at **438-772-9119** and leave a message or send an e-mail to [cuparuc@concordia.ca](mailto:cuparuc@concordia.ca). Membership and renewal forms, which include payment instructions, can also be found on the Association website [CuparucConcordia.ca](http://CuparucConcordia.ca).

Here is a snapshot of our membership statistics to date:

<u>Paid Members:</u>	2023-24	287
	2022-23	299
	2021-22	253
	2020-21	242
	2019-20	332

New members 2023-24: 22

Total Number of Individuals who have been members since 2004:

Active "paid" members:	287
Active non-paid members*:	119
Deceased:	294
Inactive:	361
<b>Total:</b>	<b>1061</b>

\* Paid at least once in 2020/21, 2021/22 or 2022/23 but not in 2023/24.

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Since May 2023 Newsletter

Mohammed-Burham Abrar, Economics  
Kamal Arghayd, Management  
Richard Barbieri, Marketing  
Barbara Barclay, TESL  
Terrence Byrnes, English  
Brian Counihan, Dean of Students  
Carlos De Sousa, Distribution & Transportation  
Keith Foster, Mechanical and Industrial Engineering  
Pritam Gill, Biology  
Verda Hamilton  
Ronald Harris, Biology  
Sandra Hoffman, Library  
Josef Hrib, Building, Civil & Environmental Engineering  
Horst Hutter, Political Science  
Morido Inagaki  
Anne-Marie James  
John Jenkins, Geography  
Thomas Kenny, Music  
Adalbert Lallier, Economics  
Sybil Lewis, Applied Human Sciences  
Christine MacKay  
Beatiiz-Celina Mejia, Language Institute  
Roslyn Muer  
Donna Munday, Graduate Studies  
Elaine Newman, Biology  
Phyllis Prussick  
William Reznicek, Theatre  
Charlotte Rosenstein, Études Français  
Filippo Salvatore, Classics, Linguistics & Modern Languages  
Giampaolo Sassano, Geography  
Marcia Segal, English  
Dov Shinar, Political Science  
Anna Sierpinska, Mathematics  
Giovanni Vescio  
Chih-Huei Wang



Anyone who thought the digital revolution would minimize paper should look at the tables piled high with boxes. So many books were contributed to Concordia's EPIC Used Book Sale this year that a two-day giveaway was held November 7 and 8 just to make space. It was held in the main floor of the LB library building on the downtown campus. It couldn't have taken place without volunteers. Strong backs are needed to hoist the boxes onto the tables. Volunteers in red aprons empty the boxes, stacking the books neatly on the tables. About 75 people volunteer over the year, from such departments as Distribution and Transportation Services, Hospitality Concordia, and Campus Safety and Prevention Services. Students also pitch in, including the Concordia Stingers men's rugby team.

There are many texts for courses, but there are other books as well. Real nuggets turn up, so it's fun to keep an eye out. And it's fun to sort them, too, if you have a categorizing sort of mind. Should this one go in music or history or sociology? It touches on all three. And what's the divide between self-help and hobbies?

The McGill book sale, which was held for years in Redpath Hall, no longer takes place, but Concordia's annual book sale is flourishing. It has been held for 22 years and so far, it has raised \$240,000 for scholarships, \$34,000 in 2023 alone.

Donations are accepted all year. If you have a lot, pack them in a box, tape it up, and drop it off at the loading dock on either campus. Just a few books to give? Put them in the pink bin on the Hall Building mezzanine.

I did some sorting last year and I intend to do it again. It keeps me in touch with the university. Also, there's an

unwritten rule that an hour's sorting gives you the right to a book of your choice.

The next Concordia EPIC Used Book Sale will be held in March 2024, and the sorting starts in January. The person to contact if you want to get involved is [Jeanne.Bisson@concordia.ca](mailto:Jeanne.Bisson@concordia.ca). If you'd like to see photos of past sales or verify book sale information, go to <https://www.concordia.ca/alumni-friends/events/used-book-fair.html>.

## *Artificial Intelligence (AI)* alexS



*Note to readers: This report was entirely generated with Artificial Intelligence. I only prompted the AI tool with three questions: "What is AI", "Why worry about AI" and "Retirement tips...". It took two seconds to generate this result.*

### **What is AI?**

AI, or Artificial Intelligence, is an interdisciplinary field of computer science that focuses on creating intelligent machines that can perform tasks that typically require human intelligence. These tasks may include understanding natural language, recognizing objects and patterns, making decisions, solving complex problems, and learning from and adapting to new data. AI can be categorized into two types: Narrow AI, which is designed to perform specific tasks, and General AI, which possesses human-level intelligence across a wide range of tasks.

### **Why worry about AI?**

There are several reasons why some people express concerns about artificial intelligence (AI). One reason is the potential impact on jobs. The automation of certain tasks through AI could lead to job displacement for certain professions<sup>[1]</sup>. Additionally, the spread of misinformation or fake news can be accelerated by AI technologies, raising concerns about the reliability of information<sup>[1]</sup>.

Another concern is the lack of transparency and explainability of AI algorithms. Deep learning models, for example, can be complex and difficult to understand, even for experts in the field<sup>[1]</sup>. This lack of transparency can make it challenging to identify and address biases or potential ethical issues that may arise from AI decision-making processes.

Furthermore, there are concerns about the potential misuse of AI technology in the development of autonomous weapons<sup>[1]</sup>. The rapid advancement of AI

capabilities raises questions about the ethical implications of giving decision-making authority to machines, particularly in scenarios involving life and death situations<sup>[2]</sup>.

It's worth noting that not all experts share the same level of worry about AI, and there are also those who believe that the benefits of AI outweigh the potential risks. However, it is important to have ongoing discussions and ethical considerations surrounding the development and deployment of AI technologies to ensure that they are used responsibly and aligned with societal values.

### **Retirement Tips for Former Professors**

Retirement is a significant milestone in one's life, and for former professors, it is a transition that requires careful planning and consideration. As you embark on this new chapter, here are some retirement tips to help you navigate this stage with ease and confidence.

#### 1. Financial Planning:

- Evaluate your retirement savings and investment portfolio. Work with a financial advisor to ensure your funds are well-diversified and aligned with your long-term goals.
- Consider creating a budget that aligns with your retirement income. Assess your expenses and make adjustments as necessary to maintain a comfortable lifestyle.
- Explore potential retirement benefits, such as pensions or retirement packages, offered by your former institution.

#### 2. Maintain an Active Lifestyle:

- Engage in regular physical activities to promote overall health and well-being. This could include walking, swimming, or participating in fitness classes tailored to your age group.
- Consider joining local community groups or recreational clubs to stay socially active. This can provide opportunities to meet new people and engage in activities that interest you.
- Pursue hobbies and interests that you may not have had time for during your professional career. This can bring fulfillment and a sense of purpose to your retirement years.

#### 3. Explore Continued Learning:

- Stay intellectually stimulated by enrolling in continuing education programs or auditing courses at

universities or community colleges. This can help you stay connected to your academic roots and expand your knowledge in areas of interest.

- Consider sharing your expertise by offering guest lectures or mentoring opportunities at educational institutions. This allows you to stay connected with the academic community and contribute your knowledge and experience.

#### 4. Plan for Healthcare Needs:

- Review your healthcare coverage options and ensure they meet your needs during retirement. Consider supplemental insurance plans, long-term care insurance, and Medicare coverage.
- Schedule regular check-ups with healthcare professionals to maintain good health. Stay proactive in managing any chronic conditions and follow recommended preventive screenings.

#### 5. Embrace a Fulfilling Lifestyle:

- Explore new interests and hobbies that bring you joy and satisfaction. This could include travel, volunteering, arts and crafts, or engaging in community service.
- Spend quality time with family and loved ones. Retirement offers an opportunity to strengthen relationships and create lasting memories.
- Take time for self-reflection and personal growth. Explore mindfulness practices, meditation, or journaling to enhance your overall well-being.

In conclusion, retirement as a former professor can be a rewarding and fulfilling phase of life. By following these retirement tips, you can ensure a smooth transition and make the most of this well-deserved time for relaxation, personal growth, and enjoyment.

*Postscript:*

*I knew it! I knew it! I have been replaced by AI. But wait, what about the creativity, the personality, the humour, the inimitable style? Hmm...*



**CUPA/ARUC**

**Concordia University Pensioners'  
Association  
Association des Retraitées et Retraités  
de l'Université Concordia  
Annex MI, 2130 Bishop, Montréal, QC  
H3G 1M8**

**Annual General Meeting**

**Thursday, June 8, 2023 – 11:00am –  
1:00 pm  
Hybrid In-person/Zoom Meeting  
Minutes**

**1. Call to Order and President's Remarks**

The meeting was called to order at 11:15 am.

Garry welcomed attendees to the meeting. He explained that this is a hybrid meeting with at least 15 people attending via Zoom. He added that the meeting is fully interactive so that we can see the Zoom participants, they can see us, and they are able to ask questions. The meeting was recorded with the recording being made available upon request. The hybrid model was adopted in December 2022 and continues to be used as it allows for participation by people who would not otherwise be able to attend. There was a strong turnout for the meeting with over 65 people registering to attend in-person and another 15 via Zoom; one of the best turnouts overall.

Included in the Newsletter that was sent out were the Minutes from the December 2022 Fall General Meeting and together with the Notice of Meeting was the Agenda. Extra paper copies were made available however Garry explained that CUPA is trying to move away from paper and more in the direction of electronic copies of items.

Garry noted that because there is a lot of information to be covered during the meeting with a scheduled lunch and reception following, he would keep his remarks brief. He reported that a main focus of the Executive Committee is to strengthen CUPA's relationship with the University. While very good ties with various departments already exist, there is still a need to establish ourselves more and move away from ad hoc to more formal relationships with the University as a whole. That is, where procedures and cooperation is standard rather than ad hoc. Ideally there would be a published source for the kinds of services that retirees are entitled to. Currently there is often confusion as to what is available as the options differ depending on the association where one was a member prior to retirement.

A second and equally important focus is to increase the CUPA membership and participation in university life. CUPA is already quite involved in helping with the book fair and our participation in the Shuffle but we are hoping to encourage more integration within the university community. We are very fortunate compared to a lot of retiree groups from universities as we have good access to a variety of things such as the benefits plan and the pension plan in which we have a voice. Retirees from many universities do not have a voice in the running of these plans. With such a voice, membership numbers become very important. The larger the group the association represents, the greater the position to have that voice heard.

Garry added that we also want to further recognize the diversity within our group; we come from a variety of different areas and backgrounds so we need to find activities that are of interest to the membership at large to increase the participation amongst us and within the university as well.

CUPA will continue efforts to attract new members, in fact 18 new members were welcomed, some of whom are here today and some of whom have only been retirees for a few days.

In addition to welcoming our new members, traditionally CUPA takes a moment to remember colleagues that have passed away since the last meeting. Prior to reading the names of those deceased, Garry acknowledged the death of Howard Fink, a long time and active member of CUPA, having been not only a long serving member on the Executive but also instrumental in many activities including the benefits package. Garry read the names of those members lost and a moment of silence was held.

Anibel Alves	Leslie Bellamy
Percival Chen	Prisilla David
Graeme Decarie	Howard Fink
Laszlo Gefin	Linda Hull
Thomas Kovats	Adalbert Lallier
Susan Hogan Lemieux	Muriel McCullough
Eira Miller	William Miller
Edward Pechter	Jacky Renaud
Thiagas Sankar	Margaret Stredder
Govindarajalu Soundarajan	Shirley Walker

## 2. Approval of the Agenda

The agenda was approved with the addition of an item on the upcoming Shuffle. Moved by Roberto Chen-Rangel and seconded by Barbara Black.

## 3. Minutes of the Fall General Meeting of December 2, 2022

The minutes of the meeting were approved. Moved by Catherine MacKenzie and seconded by Jamshid Etezadi.

### 3.1 Business arising from the Minutes

While items arising from the minutes were incorporated into the agenda and dealt with in the reports, two questions posed during the last meeting were addressed.

The first was a request to have the CUPA annual membership fee automatically deducted from one's pension. Unfortunately this is not possible and the association will have to continue to rely on cash, cheque or e-transfer, with e-transfer being the easiest for CUPA to deal with right now.

The second question had to do with retirees having access to physicians and other services available through Health Services. The general answer is yes but it depends on which particular bargaining unit or association one retired from. CUPA is looking at clarifying this type of question with Human Resources and making the information available to the membership.

Garry invited Kathleen Perry to say a few words about the 34<sup>th</sup> Annual Shuffle. Kathleen explained that 2022 was a banner year with CUPA raising over \$7,000.00, all in support of student scholarships and bursaries awarded by CUPA. This year the Shuffle is scheduled to take place on Friday, September 22 and CUPA's target

goal is \$10,000.00. Kathleen invited everyone to join the Pacemakers, the CUPA team, and if that was not possible, to sponsor the team through a donation. Already \$1,000.00 had been raised toward the \$10,000.00 goal. Information concerning the Shuffle and potentially two practice walks (not the full distance), the dates to be determined, would be sent soon to the membership.

## 4. Reports

### 4.1 Pension Committee (Bryan Campbell)

Bryan began by stating two important facts from 2022; the first being that the return on the pension portfolio was almost 2%. Bryan could not report the precise number because of a glitch with CIBC Mellon that is right now being ironed out. The second important bit of information is inflation at 6.3%. These two numbers play off each other because the Plan does not provide for automatic indexation and the Concordia Pension Board has a conservative approach to indexation. The Plan recognizes that 2% is a targeted reality set by the Bank of Canada and indexation is contingent on the performance of the Plan. In order to make any adjustments for inflation, the Plan must perform better than 5% on average. These adjustments feature calculations for the component above 2% and involve average 5-year nominal returns minus the threshold. For the calculations below 2%, these involve average 2-year real returns also above the threshold. Although pensioners will not receive the full 6.3% indexation beginning June 2023 they will receive 5.3%.

It is important to understand that since the financial crisis in 2008-2010, Concordia has retooled its pension plan completely. The Plan has 32 fund managers, with not one manager left from 2010. The organization of these managers is complex. It is Bryan's intention to write up in greater detail the structure, so that the person who takes over the CUPA Pension portfolio will have a clearer sense of the pension plan structure and an understanding that it is organized to achieve diversification so as not to be completely tied to the market.

Bryan reported that one reason we were able to achieve 2% was our private investments. Private investments, simply defined, are when one gives money to a manager who creates and manages a fund in which we are a limited partner. The manager invests in certain sorts of enterprises, takes a controlling interest, puts in their own people if this is called for, and makes any necessary changes. These managers know how to manage things from a growth mechanism. This is partly because a lot of these companies, perhaps a family firm in which the

children do not want to continue the main family business sell the company to these private investors whose job is to retool and start up the company and resell it. The slope or J-curve for this can be 10 to 12 years so there is very little money at first in that it can be costly to retool but over time performance and profits rise. This works nicely for a public sector plan because we understand our liabilities and plan participants to not cash out their pensions. Liquidity, such as a level required by a bank, is not necessary.

Even in this form of investment there is a type of diversification. There is also an element of uncertainty. The element of uncertainty about the future has to do with inflation. Economists do not have a sense of where it is going. Everyone wants it to settle back at 2% and the Bank of Canada rate increases are an attempt to try and return inflation to that level. Whether or not this happens is moot; if we go back to the J curve in return on investments, the private sector depends on their being able to sell a product, selling the product is a market transaction. If there is not an appetite for the product then the return will not be as hot. Thus it is very difficult to evaluate the risk associated with these investments.

Bryan opined that pensions are a forced savings plan; essentially a guaranteed income flow when one retires. Like benefits the savings are directly deducted from our salaries. By pooling our money we are spared the effort of trying to invest ourselves, but also look for better opportunities in the hands of professionals. The Pension Committee is and has always been very aware of its fiduciary responsibilities. Added to this in recent years is a bigger emphasis on social responsibility requiring a delicate balance between acknowledging the social responsibility and actually making the investments; some things are easy in that we do not invest in cigarettes. In addition it has become very fashionable to talk about impact investing. We are obligated to not bury our head in the sand but to examine what our obligations are in this regard. In response an investment subcommittee which focuses on social responsibility was set up. Bryan is a member of this committee and reports that there is vigorous discussion taking place within the Committee.

Add to this systemic risk, a risk in which the operation of the fund is compromised by economic events in the world; an example of this being Russian influence in Asia and Ukraine having terrific economic impact. The point is that being preoccupied with these sorts of things is part of the Pension Committee's investment method; there is rigorous discussion and engagement with the managers to ensure they are doing the right thing. Bryan cited our investment in real estate as an

example. Our plan does not invest in bad buildings so that all of our buildings have to have a green seal of approval.

To keep in mind is that the plan is diversified, forward looking, and well organized with a lot of structure. Bryan went on to say that he has a particular interest in the bio-related sciences and health sciences and would like to see increased investment in this area. He added that the previous week he attended a conference for investors with interest in these areas and visited some companies in Montreal who work in innovative technologies combining engineering and biology. These companies hire Concordia students who start from scratch with an idea, and are an integral part of the process. Eventually they try and get some venture capital and sell themselves to a larger company. Bryan spoke of the extent of the innovative research that is going on, particularly in the health sector.

Bryan ended his presentation by reiterating his intent to write something up over the summer months although he will have to determine as the summer unfolds.

Q: Will the plan be moving more heavily in the area of medical and health investments and create ethical guidelines for that expanded movement?

A: Yes, although this will not happen quickly. Generally when we do things we have to be aware of the investment universe and if it is the right time. So we engage someone or a company to come to us with the 60 top players running funds in this area. They then reply with their top 30 which the Committee reviews and then reviews the top 10 in greater detail resulting in our inviting our top 3 or 4 to make presentations. Overall in this process ethical issues come to light. We have a good reputation with our managers. As committee members do not always agree, for example Bryan may be more enthusiastic than other members with respect to biotech but that is understood as being part of the dynamic of the Committee. Members are committed to the discourse.

Bryan then spoke about pensioners as a group saying that in some sense we "punch above our weight". It is not just administrators that are on the Pension Committee, both Hal and Bryan serve together with professors and staff and professionals. Garry speaks with other pension associations like McGill and retirees do not have this type of input. Bryan expressed concern that once he retires from the Pension Committee that there be a qualified person to replace him. Although one may have had enough of Concordia after 30 years it is important to be a part of CUPA. He encouraged participants to get their colleagues and ex-colleagues to

join as when the association goes to the administration to negotiate, CUPA will be demonstrating strength in numbers.

Q: What month does the pension get indexed, what is the fiscal year or the change over for the increase?

A: That is a good practical question. The answer is June 1. Now, if June 1 is passed. This situation occurred 2 years ago, and what happened was that there was a remedy by July 1 for the new level of pension and a 2<sup>nd</sup> cheque issued for the increment that was missed. This was not a Concordia problem but one of CIBC Melon.

Sandra Spina added that although she has been retired for 12 years she is new to the Executive Committee. She commented that since joining the Executive and hearing reports from Hal and Bryan she is extremely grateful for the enormous amount of work they put in on our behalf; we are very fortunate to have such representation.

#### **4.2 Student Scholarship and Bursary Program (Joanne Locke)**

Garry reported that Joanne Locke, who looks after the Scholarship and Awards Program, was unable to attend but a full report appears in the Newsletter. Garry remarked that we are doing quite well providing graduate scholarships and undergraduate scholarships and bursaries every year. There are some items that we are working on with Advancement right now. In particular we are trying to ensure that there is a balance across Faculties in the distribution of the awards as this was one of the conditions in the original agreement. A discrepancy can appear however, especially at the graduate level, as awards are often combined. In addition, a second difficulty we encountered was that not all of the money that was available was actually distributed. Joanne and Garry will be meeting with Advancement to determine what occurred and to ensure the money goes forward.

Annually there is a \$36,000.00 awards obligation which does not always come from the 3.5% payout from the Endowment. There are times when the payout falls short by up to \$3,000.00. To make up for the shortfall in any given year, CUPA created a Development Fund which is funded through \$5.00 from the membership fee, private donations, and money raised through the Shuffle. As we build the Development Fund we may have the opportunity to perhaps do special things with that money. However no decisions would be made without coming back to the membership first.

Garry explained that in the budget there is a line to transfer funds from the Development Fund to the

Bursary/Scholarship Fund to cover any shortfall. This has only taken place once (2021-22) and we are holding back until we know that all Endowment payout monies have been distributed according to the agreement. The money remains in the Development Fund and will be transferred as needed.

We receive reports from student recipients and they are consistently thankful and appreciative. Garry acknowledged and thanked Mary Baldwin who was responsible for the awards portfolio for many years prior to Joanne and set the base for what we are working from now. These awards are an important aspect of what we do, a fact that is understood and recognized by the University.

#### **4.3 Benefits Committee (Hal Proppe)**

Hal began his presentation by stating that when he looked at his report from last year and even the year before, not much had changed. He then took the audience through a short history of the benefits plan project since its inception in 2018 when the Benefits Committee prompted a review of the group insurance plan due to it not being sustainable in its current form.

The group insurance plan is primarily the health care plan. It had not undergone a proper review that was implemented since the merger. There was an attempt to undertake a review in 2011 but that did not work out. So in 2018 a working group was set up consisting of all the internal members of the Benefits Committee and the consulting firm Norman Beaudry was hired to help us. A list of principles including financial security, equity, universality, affordability, sustainability, value to members and flexibility was agreed to.

After two years of intense work, so in 2020, a draft proposal had been completed and the Benefits Committee decided to broaden the consultation and set up a Benefits Sustainability Forum (BSF) similar to the one established several years earlier when the Quebec government modified the rules regarding pension plans for universities. The BSF involved all unions and associations with the president of each and a couple of members. Meetings took place from October 2020 to June 2021. When no meetings took place between June 2021 and August 5, 2022 it was learned that the Administration was meeting with the unions and other associations because it appeared that the BSF was not providing enough consultation and more agreement was needed from the unions and associations.

Hal then went briefly over the list of subsequent meetings. These included August 5, 2022 when it was advised that negotiations were ongoing. In November

2022 the Benefits Committee met for its annual meeting but dealt only with normal business such as deciding on the premiums for the following year. On December 9, 2022 the Working Group met and was told that the unions seemed to be coming to a consensus but there was a problem with the Concordia University Faculty Union (CUFA) because faculty who held a limited term contract (Limited Term Appointment, LTA) were not in agreement as to how their benefits would be treated. At the next meeting of the Working Group which took place on February 14, 2023 it was learned that a lot of changes had been made to the original proposal in order to take the LTA problem into account. Hal said that the proposal is too complicated to explain at this meeting as it would require several hours and an entire battery of slides. However without getting into the technicalities Hal explained that in the original proposal there is what is referred to as a Health Care Spending Account. The Health Care Spending Account was to be funded from overall savings with the new plan. This account provides a menu of items from which one can choose. This provides flexibility within the plan for individual needs at a given time. For example, in the current plan vision care is a main benefit. In the proposed plan vision care is an option from a menu within the Health Care Spending Account which means that rather than select vision care as an option in a given year, one could opt for hearing aid support instead. Hal expressed that he did not understand why people were upset about moving vision care from the main menu as it is almost totally useless. The time frame in which to make a claim is minimum 24 months so if you were to try and claim vision care after 23 months, you would not be eligible, whereas with the Health Care Spending Account one can choose their personal priorities in any given year. In addition, with respect to vision care, in the current plan the premiums paid are actually much more than the claims that are processed. Unfortunately with all of the changes to the proposal the savings that the Benefits Committee had hoped to achieve have been significantly reduced, thus reducing or deleting the Health Care Spending Account.

Since then, the Benefits Committee meeting that was supposed to take place on June 6, 2023 was cancelled without explanation. At this point, some 5 years later since the initial meeting in 2018, there is still no end in sight. At the last BSF that took place in March 2023, Roger Cote who chaired the meeting stated that it was time to make a decision and everyone agreed, yet now there appears to be subsequent problems. Hal stated that hopefully after years of work this proposed plan will not fall by the wayside as the proposed revamp did in 2013-14.

Q: *There was a question about vision care.*

A: Vision care is an example of a benefit. As a main item in the current plan, part of the money that funds our current plan funds that benefit, even though it seemingly is not worthwhile. If the money were not being used to fund vision care, it could be redirected into enhancing other types of benefits such as prescription drugs.

Q: What would be the options of bringing dental into our plan? How much would have to be sacrificed to include dental even as an option in the option panel?

A: Hal responded that when he spoke about the side menu (Health Care Spending Account), there would have to be a trade-off. Although Hal was unable to say how much dental would cost, it could be charged on the side menu. There would however have to be adjustments made to the premiums. Hal explained that at one time the proposal was to include two accounts – the Health Care Spending Account and the Personal Spending Account- to allow for certain expenses to be charged. However along the way, the Personal Spending Account was dropped because of lack of savings to fund it and with the LTA issue there is less money available than was originally planned.

Q: Why can't the recalcitrant union get its own health plan; meanwhile the larger majority of people would be standardized and that would save money in general.

A: The existing plan is almost standardized. But since the plan goes back many decades and there were many different unions and associations at Loyola and Sir George Williams and then Concordia, there remain many variations on the plan. One of the savings that the Benefits Committee intended to achieve was the administration of the plan. With over 80 different categories of participants and therefore 80 different sets of benefits, the administration of the plan was costly. Reducing the number of categories would simplify the administration of the plan significantly thus generating significant savings. The eventual view to the future would be of one uniform plan for everybody with a slightly different version for part time and full time employees.

Q: The CUFA executive is a reasonable body and it would seem that if this was communicated to them that they would see and understand the issues. So where is the resistance coming from?

A: Hal responded that he does not have all of the details but his understanding is that there are a small number of activists who are quite opposed, not just to the vision

care issue, but to other parts of the proposal and are not fully understanding the proposal. Although the proposed plan was presented to CUFA about a year ago, it was done in too short a time with not a full explanation of the details. This generated a lot of anxiety and negative reaction and Hal opined that these activists are working with this anxiety to try and get a majority of the members who attend the upcoming general meeting to vote against the proposal. The CUPA Executive actually looked at the proposal very carefully, discussing it over several meetings and approved it in principle. Now, if significant changes are made, the Executive is quite prepared to review it again.

Hal pointed out that as Bryan stressed in his presentation, pensioners from Concordia are actually quite lucky with the kinds of benefits we enjoy. Up until now the costs have been shared 50-50 with the University paying 50% of the premiums and 50% by us. This arrangement has been sustained over the decades, the same as for active employees; but more than that pensioners have a say on the Benefits Committee which is very rare. At most other universities, there is the equivalent of our Benefits Committee but it is governed by the administrators of the university and members of the Board of Governors. There are no retirees on it. Retirees do not have a say.

Bryan: For our members the RAMQ is terribly important. In addition to the benefits side of the plan such as vision care, the insurance is a terribly important aspect; to know that one won't be ruined by a vacation which results in a 5 day hospital stay is calming; knowing one can draw upon the independent insurance provided through the plan. Similarly knowing that residual bills can be sent to the plan for such things as diagnostics and pharmaceuticals and be covered by the insurance part of the plan is a good feeling. Many colleagues from other institutions do not enjoy these benefits.

Garry thanked Hal for his presentation and added that CUPA has had some informal communication with some of the unions and with CUFA. CUPA has however written a formal letter to the University in support of the proposal with some caveats. This had been acknowledged. It is certainly clear to the University administration, the BSF, the Working Group and perhaps the Benefits Committee itself that CUPA is in general terms supportive of what they are trying to do. What really has to be borne in mind and what started this whole process is that the plan in its current form is not sustainable. If cuts become necessary, as retirees we are an obvious target. As a group we need to do as much as possible to ensure this sustainability.

#### **4.4 Membership Committee (Garry Milton)**

Garry reported that Joyce Payan who has chaired the Membership Committee for several years is stepping down so we will be looking for a change in that regard. Again, there is a report appearing in the Newsletter. It is very encouraging to see that our membership numbers are increasing again. We have a lot of new members this year after having taken a hit during the pandemic. Although they are starting to increase, numbers are still below where they were at the peak in 2018-19.

CUPA is still dealing with the issue of obtaining information from Human Resources about retirees at the time of their retirement. Legally HR can only share information with CUPA if the retiree authorizes Human Resources to do so. If a retiree forgets to check off the box on the form or decides they need a break from the University and does not get back to it later, they can be permanently lost. So if anyone knows of a potential retiree or someone who is a retiree but is not a CUPA member please let them know of the important work done here especially with regard to Pensions, Benefits and student awards. As we have said several times, it is really important that we keep our numbers up if we want to continue to influence University affairs. There is a process in place, started a few years ago, where as soon as we know that a person has retired, we actually write to them using the contact information provided by Human Resources. We advise them that we will begin sending them information even if they are not yet members. We have one person recently who retired about 10 years ago and going through some old papers came across a form they had not completed at the time, contacted us and decided to join.

#### **4.5 Technical Committee (Roger Kenner)**

Roger reported that not too much has changed over the past 3 years. The website is where one finds the Newsletters going back to the late 1980s, photos from past events, official minutes from general meetings again dating back to the late 1980s, and a list of CUPA members. Some people have opted not to appear on the member list and of course their wishes are respected. The listserv, also managed by Roger, is used to get information out to our members. Maintaining the email addresses for the list can be a challenge as members seem to change email addresses frequently. On the membership list on the CUPARUC website, member names appear in blue only if an active email address is on file. Roger asked that if you see that your name does not appear in blue please contact him to ensure a correct address. Because listservs do not

easily send attachments such as forms, information is often posted to the website.

Another mechanism of communication is the CUPA Facebook page. Although Roger is not directly involved with that page a lot of information posted on the website is then linked to the Facebook page.

Comment: With respect to the continuing issue with our listserv messages not being received by many members with Sympatico and Bell email addresses, Garry addressed the major problem citing as an example his having lost about 3 years of history and emails. Despite having spent an enormous amount of time with Bell, the problem was not satisfactorily resolved, although Bell no longer sees it as their problem. There is one thing that can be done within one's email settings. For security reasons Bell has a default setting that automatically deletes junk mail and spam. If one changes this setting, the material may come through. Garry will do some more research and advise those with Sympatico/Bell accounts.

#### **4.6 Financial Report (Garry Milton)**

Garry reported that as is always the case at the annual general meeting, the CUPA books are never closed. Some transactions are outside the University financial system while some are inside. The final reports for the end of May have still not been received and will probably come up at the next meeting. The financial report published in the Newsletter shows we are close to even on expenses and revenue for the year and are getting back to a pre-pandemic normal. Obviously during the pandemic there were no events so no money was being spent which is of benefit to us now. But now we are also back to one of the issues we do have to look at as an Executive. Some events, like the Fall General Meeting and the annual Holiday Lunch are very expensive to hold on campus. There are however real benefits to holding events on campus as it brings many retirees back to where they spent the majority of their working lives. The costs are offset by asking members to contribute, not for a reception like today, but for a more formal lunch. It is helpful to see that membership revenue generated from fees is up this year.

He brought to our attention that funds have not yet been transferred from the Development Account to the Bursary/Scholarship Fund; this will only be done once the distribution of the Endowment payout has been satisfactorily resolved with Advancement and/or Financial Aid and Awards.

Two additional items of note include the fees for the website being quite a bit less this year and that is

because renewal took place last year. It is a 3 year renewal for the hosting service which results in substantial savings. The smaller charge is for maintenance of the domain name. The second item is the telephone rental for 2021-22 shows zero and this year it shows \$121.62. The zero appearing for 2021-22 is a posting issue. Voice mail is maintained as we have members who don't for various reasons generally use email and it is important to maintain a relationship with them.

Overall CUPA is in good financial shape at this time.

Q: Is the expense and difference in costs between hosting an event here at Concordia as opposed to offsite?

A: When an event is held at a restaurant basically everything is included. On site the charges include hospitality in addition to items such as tablecloths, forks, etc. Although we have not done so, Garry ventured to say that holding an event offsite is probably less expensive by 50%. Onsite you must use the University caterers and there are rules involved. This is not something we should immediately do but we should look at it. It is something we have to discuss with the University and Michael de Grappa in particular. His office has already been underwriting more things for us than in the past and this may be something for the future.

#### **4.7 Newsletter (Craig Buchanan)**

Craig reported that the Newsletter is published twice a year in both print and online forms. It is available on the CUPA website and for those who are unable to access it online, a printed version can be mailed out. It is important that all CUPA members have an opportunity to look at the Newsletter and see what is happening with the association.

#### **4.8 Social Activities Committee/Facebook (Sandra Spina)**

Sandra began by thanking Wendy Hedrich for the superior job she has done chairing the Social Activities Committee for over 10 years. The social activities portfolio is being expanded to include community engagement. In fact this has already happened as exemplified by the recent University book sale which saw 17 volunteers showing up on multiple days to sort thousands of books resulting in our having helped raise \$34,001.00 for student support. The next event will be the Shuffle scheduled for September 22, 2023 and possibly two practice walks followed by perhaps a picnic or a gelato/pub gathering.

In order to organize and promote activities of interest to members, Sandra will be polling the membership through Facebook, the website, the Newsletter and the listserv; she asked that every member use their imagination and make suggestions for events.

Numbers on Facebook are slowly going up. Primarily recent retirees have been keen to join as they are for the most part more comfortable with Facebook. Currently there are 110 members, 89 of which are considered active in that they have either initiated a post, reacted to a post, responded to a post, or simply went on the site to look at a post. For the first time, Facebook was used as a tool to invite members to the AGM, of which 34 responded.

Garry thanked Sandra for, with the help of Kathleen and others, pulling all of these AGM arrangements together.

#### **4.9 Relations with Other Associations (Garry Milton)**

CUPA is a member of the College and University Retirement Associations of Canada (CURAC) and as such CUPA members have access to CURAC events. In addition to travel and insurance opportunities, CURAC has recently started a lifelong learning site.

They have recently gone through a transition phase in that they are redoing their mission with a view to ensuring they are more responsive to retiree membership associations.

#### **4.10 Concordia University Relations (Garry Milton)**

CUPA continues to pursue strengthening ties with the University and more recently with Services and Finance. Because of the security associated with a new financial system introduced into the University we have effectively been shut down from doing some of the things we were previously able to do. So we are working with them now to sort this out. In addition Sandra recently spoke with recreation to see about using their facilities and also attending some of the Stingers games. We are working with Human Resources on our providing information to retirees without the authorization of CUPA contacting them being provided through HR.

Next year the University will be celebrating its fiftieth anniversary. Many events are being organized and ideally we would participate; one suggestion has been to create a play or a skit. Garry suggested that perhaps Sandra can help us organize something.

#### **5. Other Business**

There was no other business.

#### **6. Next Meeting**

The location and time of the annual Fall General Meeting and Holiday celebration is to be determined – November/December 2023

#### **7. Adjournment**

Garry requested a motion to adjourn, expressed his appreciation for the attendance and invited everyone to join him for lunch and to mingle and engage with each other. Moved by Craig Buchanan and seconded by John Elliott.

Joanne Locke  
December 4, 2023

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