



Vol. 35, no. 2, November, 2025



President's Message

Kathleen Perry

I would like to start my first message by thanking Garry Milton for 8 years of amazing service. None of us knew what was ahead and through Covid he and the executive continued to meet through Zoom.

It was at this time I became interested in taking on more of a role with CUPARUC, first as member at large. I remember the day Garry asked me to take on the Shuffle. After three years as team captain, I am thrilled to congratulate Mike Babin as this year's captain and Shuffler of the year. You can read more about this year's Shuffle success in this newsletter.

As vice president, I also took on the membership portfolio and many of you will have received emails asking you to renew your memberships. As I feel a strong membership is critical to the core of CUPARUC, I will continue to work on membership this year. Please feel free to contact me (mkperry@sympatico.ca) with ideas on how to retain members and reach out to potential new members.

We are very lucky to have a strong executive who continue to work on important dossiers. A few weeks ago, a small group of us went to the season opener of the Women's Stinger Hockey team – they beat McGill 5-0. Despite being on the opening night of the World Series there was a large crowd. We plan to organize more hockey outings like this in 2026. Tickets at \$13 are a true bargain. If not a sports fan, watch for more events soon.

This summer we began the redesign of a new website for CUPARUC so stay tuned for news on that project and don't forget to sign up for our Facebook page.

Continued on page 2...



Message du président

Kathleen Perry

Je voudrais commencer mon premier message en remerciant Garry Milton pour ses 8 années de service exceptionnel. Aucun d'entre nous ne savait ce que l'avenir nous réservait et, malgré la pandémie de Covid, lui et l'équipe de direction ont continué à se réunir via Zoom.

C'est à cette époque que j'ai commencé à m'intéresser à un rôle plus important au sein de la CUPARUC, d'abord en tant que membre ordinaire. Je me souviens du jour où Garry m'a demandé de prendre en charge du *Shuffle*. Après trois ans comme capitaine d'équipe, je suis ravi de féliciter Mike Babin, qui est cette année capitaine et *Shuffler* de l'année. Vous pouvez en savoir plus sur le succès de la Marche de cette année dans ce bulletin d'information.

En tant que vice-président, j'ai également pris en charge le portefeuille des adhésions et plusieurs d'entre vous auront reçu des courriels vous invitant à renouveler votre adhésion. Comme je pense qu'une forte adhésion est essentielle à la CUPARUC, je continuerai à travailler sur les adhésions cette année. N'hésitez pas à me contacter (mkperry@sympatico.ca) si vous avez des idées sur la manière de fidéliser les membres et d'atteindre de nouveaux membres potentiels.

Nous avons beaucoup de chance d'avoir une équipe de direction solide qui continue à travailler sur des dossiers importants. Il y a quelques semaines, un petit groupe d'entre nous s'est rendu au match d'ouverture de la saison de l'équipe féminine de hockey des *Stingers*, qui a battu McGill 5-0. Malgré la soirée d'ouverture du *World Series*, il y avait beaucoup de monde.

suite à la page 2...

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I would also like to thank Sandra Spina who has championed the Epic Book Sale for the last few years and recruited volunteers to work on both sorting and working at the book sale held every fall.

I hope to see many of you at our Fall General meeting on December 3. Best wishes for the upcoming holiday season.

Kathleen Perry

suite à la page 2...

Nous prévoyons d'organiser d'autres sorties hockey comme celle-ci en 2026. Les billets à 13 \$ sont une véritable aubaine. Si vous n'êtes pas fan de sport, restez à l'affût d'autres événements à venir.

Cet été, nous avons commencé la refonte du site web de la CUPARUC, alors restez à l'écoute pour les nouvelles concernant ce projet et n'oubliez pas de vous inscrire à notre page Facebook.

Je tiens également à remercier Sandra Spina, qui a dirigé la grande vente de livres ces dernières années et qui a recruté des bénévoles pour le tri et le travail lors de la vente de livres qui a lieu chaque automne.

J'espère vous voir nombreux à notre assemblée générale d'automne le 3 décembre. Meilleurs vœux pour les fêtes de fin d'année.

Kathleen Perry



When was the CUPA Award created?

The Concordia University Retired Faculty and Staff Scholarships and Awards Endowment is the result of a 2002 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 perpetuity, in-course

support for graduate and undergraduate students in any Faculty at Concordia University.

Who receives the funds paid out from the Endowment?

The annual payout from these invested funds is split equally between graduate awards and undergraduate awards; at the undergraduate level, the allocation is equally divided between scholarships and bursaries. Graduate award recipients are selected by the Faculties, based on academic excellence, and the awards are administered by the School of Graduate Studies. Undergraduate awards are administered by the Financial Aid and Awards Office through the Undergraduate Scholarship and Awards Committee. Scholarships are awarded based on academic merit while bursaries are awarded based on financial need and academic merit.

How much funding have we distributed over the past 5 years?

Academic year	CUPA Endowment payout (rounded)	GRAD Awards allocation amount (rounded)	UGRAD total allocation amount (rounded)
2021-2022	\$33,345	\$16,672	\$16,673
2022-2023	\$34,919	\$17,459	\$17,459
2023-2024	\$36,824	\$18,412	\$18,412
2024-2025	\$37,478	\$18,739	\$18,739
2025-2026	\$37,066	\$18,533	\$18,533

How is the funding broken down?

There are four graduate awards, four undergraduate scholarships and four undergraduate bursaries, ideally split evenly by Faculty. While values were stipulated for each category in the original Agreement, it also provided that if the total payout amount required to meet the specified obligation was not possible, the value and/or number of awards in a given year could be altered without amending the Agreement. Over the years this has proven to be a wise provision as the values of the awards have fluctuated depending on the dollar amount of the payout in a given year.

As to the value of the individual awards, the graduate level range has been from \$4,000 to \$5,000 while at the undergraduate level the range has been from \$2,000 to \$2,500.

What is the status of the endowment fund and payouts?

It has always been a CUPA goal to ensure that students from all four Faculties benefit from CUPA awards and that the awards are at the highest possible monetary amount. The objective is to offer \$5,000.00 awards to graduate students and \$2,500.00 at the undergraduate level, requiring an annual Endowment payout totaling \$40,000.00. The above-mentioned award values are the recommended minimum amounts suggested by the Faculties and School of Graduate Studies.

CUPA created a separate fund in 2021 to help bridge shortfalls caused by several years of lower interest returns and minimal new deposits into the Endowment. The original purpose of the separate fund was to top up any shortfall between the payout generated by the Endowment and the amount actually needed to fulfill the obligations as stipulated in the original Agreement. Fortunately, the great successes in CUPA's fundraising via the University Shuffle and individual contributions have led to greater than expected deposits into the Endowment, and we were able to close the separate fund by folding it into the Endowment. In fact, this past September, the Pacemakers Shuffle Team raised an impressive \$30,802, the second highest amount raised by any team in 2025. Our own team captain Mie Babin was named Shuffler of the Year, which provided the team with a \$500 donation to the team's total, and the team also won the 50th anniversary challenge prize, which added an additional \$750 to the team's total! This 2025 success as well as those from the past few years, have all but ensured (barring some unforeseen major market upheaval) that the Endowment now has enough capital to generate the desired \$40k to pay out the Agreement-stipulated number of awards, and at the desired value. And of course, with the help of the CUPA Shuffle Team (aka the Pacemakers) the Endowment will continue to grow every year, and we will be able to increase the value of the individual awards!

How can we raise money for the Endowment Fund?

Individuals are always welcome and encouraged to contribute to the Endowment at any time, simply by naming the CUPA fund when making any donation to Concordia's fund-raising campaigns.

Does CUPA offer financial awards other than those emanating from the Endowment?

Yes. When you pay your CUPA membership, \$5 of your membership fee is to support different pressing student initiatives and/or activities. In fact, in 2025, CUPA created

the Howard Fink Memorial Award, to be awarded upon admission to an undergraduate student in the Department of English in 2026-2027. The value of the award is \$2,500 for a 3-year period, totalling \$7,500. Also, CUPA awarded \$4,000 to the Concordia Women's Stingers Hockey Team as a donation to the Friends of Women's Hockey Fund.

As donors, we have every reason to be proud of our initiatives. It is your continuing generosity that has supported over 250 students, and counting, as they strive to advance their educational goals.



CONDOLENCES - DECEASED MEMBERS

Since June 2025 Newsletter

- Christie Beckett - Music
- Arthur Broes - English
- David Cheeke - Physics
- Douglas Daigneault - Athletics
- June Duncan - Counselling and Development
- Paul Garnet - Theological Studies
- Eddie Ginocchi - Physical Plant
- Pascale Goulon-Danesh - Cinema
- Gerry Gross - Theatre
- Ellen James - Art History
- Denise Maisonneuve - Engineering
- Gisela Nolting - Sociology and Anthropology
- Claude Potvin - Facilities Operations
- Bir Sahni - Economics
- James Scribner - Procurement Services
- Harry Stanjofski - Theatre
- Daniel Waltz

BENEFITS REPORT

Jamshid Etezadi & Amely Jurgenliemk

After the implementation of the modified group health insurance plan in January 2025, several problems arose.

Many cases of claims mishandled by SunLife were resolved in collaboration with Tania Lacroix, Concordia's Manager of Benefits and Pension. At present, we are confident that the information provided on all sites is consistent and that claims are handled properly based on the new rules.

The Pensioners' Handbook, available on the Pensioners' Corner, is being updated to take account of the changes in the plan and, as indicated in the Spring newsletter, there are comprehensive sources of information online to inform plan members about the new rules. In particular, we recommend this: <https://www.concordia.ca/content/dam/concordia/services/hr/docs/benefits/healthplan/gip-summary-pensioners-en-v3.pdf>.

To clarify the benefits plan for our members, we are planning to post a brief summary of the University's current plan on the CUPA website, along with a set of FAQs based on recent enquiries. An updated website is expected to be complete by the new year. However, keep in mind that the CUPA site is not authoritative. For guidance on any question, you must consult Human Resources, SunLife or your former bargaining unit.

Also, we would like to remind you that, while there is no longer any annual deductible for prescription drugs payable by the policyholder, a \$3.00 deductible is charged for each prescription filled. To avoid excessive deductibles and dispensing fees, you can ask your pharmacy to renew your prescription drugs for three months at a time. This should be possible for most continuing prescriptions.

We're glad to report that a requested change has been made to the CIBC Mellon website, so that we can easily see the deductions from our pensions for health care premiums.

Sunlife has updated its mobile app, simplifying the claims process so that, now, the mobile experience closely resembles the online procedure. If you already have the app, take a moment to update it. The SunLife app enables you to view details of your healthcare coverage, including your balance in the Health Care Spending Account (HCSA), and a list of expenses eligible to be paid with your HCSA. If

you have any difficulty with the app, contact SunLife Customer Care at 1-800-361-6212.

As winter approaches, many among us are planning travel to warmer locations while others look forward to skiing adventures. Your health care package includes emergency travel benefits in the instance of unforeseeable illness or injury while outside Quebec. Note, however, that an absence from Quebec of more than 180 consecutive days, whether in Canada or abroad, renders a member ineligible for insurance coverage under the plan.

Concordia's employees and retirees benefit from a broad health insurance plan, but we should be aware that neither our benefits nor our premiums are immutable. As reported by the CBC on November 7th, 2025, Concordia is facing "major budget shortfalls due in part to federal and provincial immigration policies" and has undertaken "a suite of cost-cutting measures". Although pensioners, like employees, can reasonably expect that our plan may be affected, the University is committed to ensuring any such changes will be moderate and communicated to members well in advance.

It appears that Newton, the University's therapy dog is a busy pup. He apologizes but he won't be able to make it to our December meeting. We remain determined to get him to visit with us soon and he looks like he wants to see us too.



Mike Babin

CUPA/ARUC's "Pace Makers" Shine at the 2025 Concordia Shuffle

CUPA/ARUC once again made a remarkable showing at this year's **Concordia Shuffle**. Our team, the **Pace Makers**, demonstrated outstanding generosity and community engagement.

This year's Shuffle was an **incredible success** for CUPA/



the **top 10 fundraisers**, with totals of **\$4,036** and **\$3,940** respectively.

The team comprised **28 active members**—short of our goal of 50—but their enthusiasm and determination more than made up for it.

The Pace Makers also added to their fundraising total through special **challenge prizes**, including **\$750** for winning the *50th Anniversary Challenge* (for the greatest number of gifts of \$51 or more) and **\$500** for *Shuffler of the Year* honors.

ARUC. Thanks to the remarkable generosity of our members—both fundraisers and donors—the Pace Makers raised an **impressive total of \$29,552**, placing **second among all university teams**. Only the Gina Cody Trekkers raised slightly more, and both teams were far ahead of the third-place finisher, which raised just under \$11,000.

This year's total surpassed last year's achievement by **nearly \$6,000**. The university has taken special notice of CUPA's exceptional efforts and the ongoing commitment of our members to supporting Concordia students.

A total of **236 donations** contributed to this success, including **99 from CUPA/ARUC members** who are not on the executive committee. We extend heartfelt thanks to everyone who donated and participated.

Special recognition goes to **Kevin Austen**, whose extraordinary **\$4,000 donation** was the largest single gift to the Pace Makers this year. Among our fundraisers, **Kathleen** raised an exceptional **\$5,525**, earning **4th place overall** among all Shuffle participants. **Garry Milton** and **Mike Babin** also ranked in



We extend special thanks to the **Advancement team**, particularly **Alexandra Louridas**, for their invaluable support throughout the campaign. Their responsiveness, enthusiasm, and problem-solving made a real difference.

The day of the Shuffle itself was filled with camaraderie and fun. Despite a transit strike and a less-than-

promising forecast, the turnout was excellent, and the weather held up nicely. It was great to see so many familiar faces—retirees, staff, and faculty alike—joining together in support of Concordia students.

A special mention goes to **Palmer Acheson**, who recently returned to Montreal and proudly completed the entire walk.

Congratulations to all who participated, contributed, and helped make this year's Shuffle such a success. The Pace Makers continue to exemplify the generosity and community spirit that define CUPA/ARUC.

The logo features a large, stylized letter 'P' in a dark blue color, set against a light blue rectangular background. To the right of the 'P', the words 'ENSION REPORT' are written in a bold, dark blue, sans-serif font.

Bryan Campbell

The Annual Pension Plan Meeting was held on October 9.

It was web-based with some five hundred members of the Plan initially registered for the event. In the end three hundred members were online with a good number staying for the duration of the meeting.

After the Pension Board Members introduced themselves, the Chair of the Board—Jeff Bichet—orchestrated the presentation of the Annual Report organized as follows: 2024 Highlights, Plan Membership, Investments, Funding Policy, Financial Status of the Fund, Actuarial Valuation, Plan Management, What's Ahead, Resources for Members and Retirement Planning.

The Annual Report was mailed to CUPA members.

There was no motion from the floor (registered participants) calling for elections to replace members other than those appointed by the Board of the University.

The meeting ended with an open discussion of written questions posed by those online. These included: the potential role of crypto currencies in our portfolio, the significance of our holdings with asset managers investing in privates, the reason for our significant investments in the real-estate sector.

The Pension Board met on September 25. Among various issues:

A new member to the Board was introduced, Rhinda Grintuch, a lawyer at Fasken. Her areas of expertise

include Labour, Employment & Human Rights, Pensions and Benefits, ESG & Sustainability, Emerging Technology & Venture Capital. Certainly, a future profile of her work and her reasons for joining the Board are in order. The Pension Board also approved the appointment of William Healy as an external member to the Investment Sub Committee (ISC). More on Bill next time.

Following on the recommendation of the ISC the Board approved the allocation of US\$80M to Magnitude and US\$35M to Graham (two multi-manager/strategy platforms) to strengthen the Capital Preservation Bucket. Additional allocation to new vintages of funds directed by existing managers (Chapelgate and Dymon Asia, respectively US\$30M and US\$35 M) were also approved.

Covering the period to January 1 to July 31, 2025, the Performance and Risk Report presented 3-year annualized returns of 4.26% and 5-year annualized returns of 7.44%. Each of the investment buckets had 5-year returns close to their benchmarks.

Patricia Saputo was Chair of the Pension Board 2008-2024.

Patricia brought considerable experience and insight to the Chair's position. Her particular expertise was in personal and corporate tax, estate and succession planning, and in the domain of investment holding companies. This financial background was coupled with the development of various approaches in family wealth management with an emphasis on human and social capital.

During her tenure, the Plan evolved from the traditional 60-40 structure to the current portfolio. She has played an important conceptual role in reworking portfolio construction to align with the University's and Members' risk tolerance. Her great operational contribution was to shepherd the newly formed ISC committee into a highly effective and cohesive unit that operated at full throttle. Her competence provided the bedrock for our activity. What made it all work was her engaging and open personality that enabled the ISC to find consensus and move forward.

During her tenure as Chair of the Pension Board and the ISC, the Canadian Investment Review presented in 2020 its first-ever Investment Governance Award to Concordia's pension plan. The award was presented "to a pension plan that has implemented improvements at the board governance and/or policy level to improve outcomes for pension plan members and create greater efficiency."

EPIC BOOK FAIR

Sandra Spina

When you ask a Concordia pensioner to lend a hand, many respond with, "Of course! Tell me when and where." This year alone, over 40 pensioners answered the call and volunteered to help sort used books donated for the volunteer-driven, annual Concordia University EPIC Used Book Fair. All proceeds of the Fair go directly to student scholarships and the Student Emergency Fund, ensuring that financial challenges don't hinder their journey in higher education.

Pensioners met on Mondays until noon for 11 weeks in both Spring and Fall, with volunteer students meeting on Wednesdays. Delays in book deliveries caused some sessions to be canceled, but Fall saw a record number of volunteers, many reaching out before the call was issued.

There wasn't a single sorting session without laughter, comments, and suggestions on certain donated books and authors. We also helped each other match books to their respective categories, which included 49 possible categories that include cookbooks, math & statistics, languages, engineering, psychology, art, to name but 6 of the 49 categories. It was also great to see former colleagues and friends reunite, and new friendships made.



ready for the Fair. Some volunteers also offered to help with the set up, take down, and/or Fair days.



All these volunteers, despite their retirement from Concordia, have hearts full of enthusiasm. Their eagerness and true joie de vivre are palpable and infectious, especially when it comes to our students. Perhaps there's a book written about their ongoing dedication and enthusiasm? Now, which category would it be filed under?

We'll be reaching out to you sometime in the new year for the next sorting sessions. Hope you will join us!

M MEMBERSHIP

Kathleen Perry

As is our practice, emails were sent out to remind members who had paid in 2022/23 and 2023/24 and not renewed for 2024-25. This was a group of 110 persons. We currently have 351 paid members and 10 submitted membership forms who will be contacted for membership payment. Of course, some members will renew at the Fall General meeting. Many people wrote back and said thanks for the reminder. Of course, the various mail strikes also impacted people renewing.

Emails and letters were also sent to those who had been offered free memberships (41 persons).

Reasons for not renewing included distance from Montreal and seeing how the association can fit into their current interests.

We plan to review the letter sent to persons to explain the invitation is made when they start to receive the pension but may still be working.

Payment is by e-transfer or cheque – not credit card. E-transfer is now the more popular method of payment.

N NEW MEMBERS

Since June 2025

Lori-Ann Bailey	Maria Ciaramella *
Mbaso Dabo *	Celine Fortin
Pierre Gauthier	Eric Katchan *
Michael Kenneally	Ilze Kraulis
Daniel Lavergne	Michel Marchand *
Cinzia Miscio	Ginette Morency *
Nghi Nguyen	Lawrence Nyveen
Diane Pesco *	Diane Poulin-Dubois
Laura Silicani	Johanne Sloan
Jean Paul Soucy	Stanley Schulman
Yousef Shayan	

* Announced at the June 2025 AGM, but not included in June 2025 Newsletter

C CURAC Affinity Partners

Ron Champion / Garry Milton

Are You Taking Advantage of our Membership in CURAC?

As a member of CUPA/ARUC, you can take advantage of the products and services of CURAC's Affinity Partners.

More than 40 retiree associations, including CUPA/ARUC, are members of the College and University Retiree Associations of Canada (CURAC), which negotiates partnership agreements with companies and organizations on behalf of its association members and the tens of thousands of retirees they represent.

It's a simple and mutually beneficial arrangement. As pensioners we travel, buy various kinds of insurance, probably need glasses and, for some of us, hearing aids. When you purchase a product or service from a CURAC partner, you help yourself, your retiree association, and CURAC. Some partners pay a rebate to CURAC, which is shared with member associations. All partners have discounts or special offers. CURAC affinity partnerships offer real and significant benefits to all parties.

What follows is a summary of current offers. For more information about the partners and their offers, visit the **CURAC website, Member Benefits.**

Insurance

	<ul style="list-style-type: none"> Extended health care <i>with travel insurance included</i> Dental plan Trip cancellation and travel interruption 	<ul style="list-style-type: none"> Mention CURAC and identify your retiree association Details at CURAC
	<ul style="list-style-type: none"> Travel (formerly Johnson) Car and home 	<ul style="list-style-type: none"> Mention CURAC and identify your retiree association Details at CURAC

Travel

	<ul style="list-style-type: none"> · Travel · Guided tours 	<ul style="list-style-type: none"> · Save \$100 / person · Plus 5% loyalty bonus · Details at CURAC
	<ul style="list-style-type: none"> · Travel – book anything you see online! · Custom group trips 	<ul style="list-style-type: none"> · Member Travel Savings Up to 50% Off · Plus any third-party loyalty bonus · Plus TM’s 2% loyalty bonus · Custom website for CURAC · Trip giveaways · Details at CURAC

Retirement Living

	<ul style="list-style-type: none"> · Independent living · Retirement apartments · Full-service retirement suites · Assisted care · Memory care · Long-term care 	<ul style="list-style-type: none"> · Courtesy meeting space and more for CURAC retiree associations · Ontario, various cities · Details at CURAC
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For legal and other reasons, products and services may not be available in your province or city. You may be asked to provide proof of your retirement or membership status. [Details at CURAC](#) website or search for “CURAC membership benefits.”

Health

	<ul style="list-style-type: none"> · Eye exams, eyewear, contact lenses 	<ul style="list-style-type: none"> · Two pairs of eyeglasses for \$149 (with single-vision lenses, a scratch-resistant coating, and UV protection) · 60% off lens upgrades with proof of retiree association membership · Details at CURAC
	<ul style="list-style-type: none"> · Hearing aids · Custom noise protection 	<ul style="list-style-type: none"> · 10% discount for member, spouse, children, parents · Details at CURAC

Concordia University is located on unceded Indigenous lands. The Kanien’kehá:ka Nation is recognized as the original custodians of Tiohtià:ke/ Montreal.

Upcoming meetings

Reserve these dates for our General Meetings for the next year.

Fall General Meeting and Holiday luncheon: December 3, 2025.

Spring Annual General Meeting: June 3, 2026.

Fall General Meeting: December 2, 2026.

FINANCIAL REPORT

Hal Proppe

The table contains the final 2024-2025 Financial Report and the interim 2025-26 Report to October 31, 2025.

The 2023-24 membership year ended with a balance of \$40,185.11 and a year later the balance of \$40,881.02 was almost the same - a good amount to meet our obligations.

The following items are of note:

1. Membership fee revenues are down about \$1,600 from 2024-25 so far, but more new members are expected to join in the coming months. Fees do not necessarily correspond to the year for which they are intended, because they are recorded when they are received regardless of the year. This means that the membership fees for a given year do not reflect the actual number of paid-up members for that year. The revenue fluctuations are caused by the timing of payments and the fact that some members pay for several years at one time. Regardless of these fluctuations, our paid membership numbers are continuing to increase.
2. Student Support/Awards. The source of this money is the \$5 from the \$30 annual membership fee that goes automatically to our student awards program, as well as individual donations from members. The Member Donations to the Student Support/Award fund so far this year add up to \$1,110 and will likely match last year's total donations of \$1,570. The current balance of that fund is \$3,855.00, after a transfer of \$4,000 was made during the 2024-25 fiscal year to the Friends of Concordia Women's Hockey fund, which provides financial support to members of the Stingers Women's Hockey Team. This fund is separate from our Retired Faculty and Staff Endowment, which supports our graduate and undergraduate scholarships and bursaries.
3. Receipts-Events. The Fall General Meeting will take place on December 3, 2025. Some members have already submitted their payments for the luncheon. It is expected that the total will be about the same as the receipts for the 2024 luncheon.
4. General Meetings & Events. Expenses have remained relatively stable compared to last year. The cost of events will be partially offset by the receipts for the December 3 luncheon. It is expected that future expenses will increase because of inflation and other issues related to the hospitality services industry.

5. Bank Fees. We are now able to do e-transfers and write cheques from our bank account. Since it is a business account there are small charges for these transactions.
6. CURAC. The expenses include our annual membership to CURACf and registration for the National Conference.

FINANCIAL SUMMARY	2024-25	2025-26
June 1, 2025 - October 31, 2025	Final	Interim
Opening Balance June 1, 2025		\$40881.02
INCOME		
Membership fees	\$7,595.00	\$5995.00
Donations to Student Support / Awards Fund	\$1,570.00	\$1110.00
Receipts - Events	\$4,575.00	\$350.00
CURAC Affinity	\$16.85	\$64.87
Concordia contribution	\$0.00	\$0.00
TOTAL INCOME:	\$13,756.85	\$7519.87
EXPENSES		
General Meetings & Events *	\$11,080.61	\$7289.85
Student Support/ Awards	\$0.00	\$4,000.00
CURAC Membership	\$630.00	\$0.00
Website	\$795.27	\$0.00
Bank Fees	\$0.00	\$9.00
Postage	\$198.48	\$202.61
Printing & Copy Centre	\$65.00	\$107.20
Stationery and Supplies	\$139.10	\$195.45
Voicemail line	\$152.48	\$0.00
Gifts	\$0.00	\$78.00
TOTAL EXPENSES	\$17,060.94	\$11882.10
NET INCOME	\$695.91	-\$4362.23
Closing balance as of May 31, 2024		\$36518.79

The joys of language

alexSengbush

You don't have to be a linguist to enjoy the phonology, morphology, syntax, semantics or pragmatics of other languages, or like most people would say, the quirkiness.

With this said, let's take a look at the personal pronoun 'you'. Whereas this simple word is sufficient to conduct your formal and informal business all day long, it is not that simple in other languages, especially in Europe.

For example, if you studied French, you may recall Lady Marmalade from Moulin Rouge, asking the now famous question "Voulez vous...", using the formal form of **you**. She could have used the informal "Veux-tu...", but as you can see, that sounds too crass for such a sensuous question.

For students of the German language, things are not any easier, but probably more difficult. In simple terms the German personal pronoun for "you" is the word "Sie", pronounced like in "I see", always written with a capital "S". This is the formal form when addressing someone. But of course all depends on who that someone is. Now it gets complicated.

The informal "you" is the word "du", pronounced like in "I do", and is used when talking to friends, people you know well, people in your age group and people who have offered to be addressed in the informal way.

The formal "Sie" is used when talking to people you don't know, highly respected persons you know or don't know, doctors, state employees and people with professional titles. But there is more, there are benefits when using the formal "Sie". First, it creates and maintains a certain distance and second it implies and almost guarantees a more thoughtful and polite conversation.

To complicate things further, there are the related forms for you, your and yours. The formal forms are "Sie, Ihnen, Ihr, Ihrem," with a capitalized first letter and the plural forms are "Sie" and "Ihnen". Then there are the informal forms "du, dein, dir, dich" always

with a lower case first letter and the plural informal cases "ihr" and "euch".

But that's not all for the power of "Sie". There are a few more very important elements. The word "Sie" actually has three different meanings and it all hinges on the upper or lower case "S" or "s". With the upper case "S" it is the formal "you", with the lower case "s" it means either "she" or "they", and that you have to figure out based on the context of the sentence! Next, something totally foreign for English speakers. The transition from the formal to the informal, from "Sie" to "du". Normally offered by the more senior person to the more junior person or between consenting adults. This would be initiated by asking/proposing: "Duzen wir uns?" ("Should we use the informal 'you'?") Obviously this does not work the other way 'round. You can't revert to the formal "Sie" once you are "du" buddies. So be careful when offering the "du" commitment.

But there is still more, there is a companion rule from the domain of etiquette. If you use "Sie", you use the person's title and last name. With the informal "du", you use the first name.

Finally, how important is all of this? Well, many people are surprised to hear that the most widely spoken language in Europe with over 95 million native speakers ahead of French and English is German. Besides Germany, Austria and Liechtenstein, it is also one of the official languages in Belgium, Luxembourg, Switzerland, Tyrol, a northern province of Italy and in the Alsace region of France, spoken by one million Alsatians, and it is a regional language in Denmark.

If you travel in Europe, there is a good chance you encounter German speakers to practice your language skills. Good luck with that.

On the brighter side you can always fall back on English, since these countries have the highest proportion of people who can understand and speak English as a second language.



CUPA/ARUC

Concordia University Pensioners' Association
Association des Retraitées et Retraités de
l'Université Concordia

Annual General Meeting

Wednesday, June 18, 2025, 10:15 am – 12:15 pm
9th floor Conference Centre
John Molson School of Business Building, Sir George
Williams Campus,
Concordia University
Hybrid In-person/Zoom Meeting

Minutes

1. Call to Order and President's Remarks. (Garry Milton)

Meeting called to order at 10:16 am

Garry welcomed those in attendance to the meeting and informed everyone that the meeting was being recorded and that the recording will be made available upon request.

Garry read the Concordia University land acknowledgement statement: "We acknowledge that Concordia University is located on unceded Indigenous lands. The Kanien'kehá:ka Nation has been traditional guardians of these lands for millennia. We respect the continued connections with the past, present, and future in our ongoing relationships with Indigenous and other peoples within the Montreal community."

Garry thanked Human Resources representatives Laurie Kerr and Tania Lacroix for being available to answer the membership's questions.

Garry informed the membership that this is his final year as president after eight rewarding years, including navigating a pandemic and rebuilding the association. Membership and activities are at high levels. A revised benefits plan is now in effect. Recent developments have presented challenges but also prompted the association to focus on key priorities for pensioners: strengthening our relationship with the university, maintaining active roles on pension and benefits committees and

continuing fundraising, particularly for scholarships and awards. The pandemic provided an opportunity to sharpen this focus, guiding our efforts in recent years.

Garry acknowledged the presence of many past and current CUPA/ARUC executives and conveyed his sincere appreciation for their involvement and the support they have offered both to him and to the members. He also thanked all the members who have contributed significant support to the executive team and the university overall.

Garry described that over the past eight years, he had become increasingly convinced of the importance of a strong pensioners association. Changes to the benefits plan and the significance of pensions highlight our need for an active voice at the university. We are longstanding members of the community and continue to contribute meaningfully. Going forward, the executive will focus on strengthening ties with the university and ensuring pensioners are represented in decision-making processes, particularly through committees such as the University Pension Committee, Pension Investment Subcommittee, and Employment Benefits Committee. Our involvement not only supports pensioners but also impacts active employees, reflecting shared intergenerational concerns regarding the pension plan.

One area where CUPA/ARUC's impact has been particularly evident is our participation in the Concordia Shuffle. Although many view it primarily as a social event, CUPA/ARUC has consistently ranked among the university's top fundraising teams for several years, which has not gone unnoticed. Maintaining this level of involvement is important—it benefits pensioners as well as the university. The institution is facing significant upcoming challenges, and he believes that CUPA/ARUC can play a role in addressing them. This association is committed to continuing its efforts by collaborating with university administration, faculty, and staff to contribute positively to this process.

Membership growth is important because it strengthens our influence with the university, even though CUPA/ARUC members make up just 20–25% of all pensioners. The university consults us on various issues, so maintaining high membership benefits everyone. Garry asked the members present to encourage others to join.

Garry related that it has been an honor to serve as president, that he is confident the incoming group will continue progressing, and that he is looking forward to participating in meetings in a new capacity. Kathleen will provide further details during the membership section of the agenda.

1.1. Welcome to New Members

Garry Milton referred the attendees to the latest CUPA/ARUC Newsletter for a list of new members who've joined since the Dec 2024 Fall General Meeting. He introduced a few of them (Catherine Bolton, Donald Chambers, Elaine Dennis, Rose Fong, and Rosemary Riley who were attending the Fall General meeting either in person or via Zoom).

1.2. Remembering Colleagues

Garry Milton asked everyone for a minute of silence to acknowledge and pay respect to pensioners who had passed away since the Fall 2024 General Meeting. Garry read out the list of members (list available in the spring Newsletter).

2. Approval of the Agenda. (Garry Milton)

No modifications to the agenda distributed before the meeting.

A motion to approve the agenda was moved by Roger Kenner and seconded Danielle Carter.

Membership approved Agenda.

3. Minutes of the Fall General Meeting held December 4, 2024. (Garry Milton)

Motion to approve the minutes of the Fall 2024 General Meeting was moved by Jamshid Etezadi and seconded by Bill Knitter.

Minutes approved.

3.1. Business Arising from the December 4, 2024 Minutes.

None not already covered by agenda.

4. Reports:

4.1. Student Scholarship and Bursary Program (Joanne Locke)

The report in the newsletter includes background on Scholarships & Awards, and our endowment. More historical context can be found in the 2024 fall newsletter, especially since the pandemic brought about many changes and we have now returned to normal operations.

Twelve new scholarship and bursary recipients were added to the total number of students who have

received awards to 256. Normally, CUPA/ARUC offers 4 awards to graduate students, 4 scholarships, and 4 bursaries to undergraduates. Graduate awards have ranged from \$4,000 to \$5,000, while undergraduate awards have been between \$2,000 and \$2,500. These are all in-course awards, meaning they are for students who have already completed their first year.

The funding for these awards comes from an annual 3.5% payout from the CUPA/ARUC endowment fund. CUPA/ARUC's goal is to grow the endowment to increase the award amounts to keep up with rising costs. This year, thanks to the generous support of the membership over \$60,000 was added to the endowment. When Concordia and CUPA/ARUC set up the original agreement in 2002, the vision was to continually grow and expand the awards.

An entrance scholarship worth \$2,500 honoring Howard Fink (a long-serving CUPA member, CURAC participant, and English professor) is being finalized. This will go to a student accepted into the Department of English starting in the 2025-26 academic year.

The extra five dollars everyone pays with their membership dues doesn't get placed in the endowment fund. Over \$6,000 has accumulated. This year, we're donating \$4,000 to support the women's championship hockey team. Over \$2,000 remains, which could be used for another group of students in the coming years depending on what the membership decides.

Joanne then thanked the membership for their support and acknowledged the invaluable help Joanne Beaudoin gave her this year and was pleased to announce that Joanne Beaudoin would be taking over this portfolio next year.

4.2. Concordia Shuffle 2025 (Kathleen Perry)

Kathleen thanked everyone who had donated to the shuffle over the past few years while she served as team captain. She informed the membership that she was retiring from the role of Team captain and announced that Mike Babin will replace her.

Kathleen informed the membership that this year's shuffle is scheduled for September 29th and that she hoped to see many of the members there. She also conveyed that any fundraising support would be appreciated.

4.3. Benefits (Jamshid Etezadi, Tania Lacroix)

Jamshid recounted that a new group insurance plan was introduced in February, retroactive to January. The full details of this plan are available at the Pensioner's Corner on the Concordia website. A summary of the changes was included in the most recent newsletter and on the CUPA/ARUC website.

The revised group insurance plan is now fully operational. Initially, there were some processing errors with Sun Life regarding claims, but these have been corrected. This presentation along with a document supplied by Tania Lacroix, Manager, Benefits and Pension, Human Resources should help the audience understand the new rules regarding deductions, reimbursements, and associated charges.

The main changes involve cost sharing and monthly premiums. Previously, the university paid 75% and retirees 25%, with the RAMQ premium included. Now, cost sharing is 50/50, and RAMQ is excluded. A new Health Care Spending Account (HCSA) has been added, providing \$1,280 for families and \$670 for individuals to cover extra expenses such as vision, higher premiums, or dental costs.

The policyholder no longer has any deductible; all medication expenses are covered immediately. RAMQ-covered medications are reimbursed at 80% with the retiree paying 20%. The annual coverage cap has increased from \$2,000 to \$3,000 after which Sun Life and RAMQ together cover 100% of further expenses.

A new \$3 dispensary fee was described in detail by Tania Lacroix later on in this presentation.

Mental health support has increased coverage from 50% to 80%, with a maximum of \$1,500. Physiotherapy is covered at 80%, up to \$1,000. A new benefit, pharmacogenetic testing, is available up to \$500.

The new HCSA provides \$670 for single coverage and \$1,280 for family coverage. Unused amounts roll over to the next year but expire after two years. The HCSA is a taxable benefit and is based on your group's average benefit usage, not your individual usage; discussions with the university and Sun Life may change this policy.

Tania Lacroix was then asked to further clarify aspects of the new plan such as how deductions and reimbursements function.

Early this year, reimbursements were processed using the old plan specifications instead of the new terms, resulting in about 5,000 claims needing review and correction. Sun Life reassessed these claims, issuing

reimbursements or requesting repayments as appropriate, and identified issues with some amounts.

Starting January 1st, 2025, a new \$3 per prescription deduction applies each time you pick up medication at the pharmacy, before your insurance percentage is calculated. To minimize costs, ask your pharmacist for a three-month supply if possible—this reduces how often you pay the \$3 fee, which can add up with frequent refills. For example, if your medication costs \$1,000 and RAMQ is primary, Sunlife processes the claim by deducting \$3 from the total, then reimburses 80% of the remaining \$997. This process continues until you reach a \$3,000 threshold, after which Sunlife covers medications at 100%. A table will be posted on the Pensioners' Corner that will help understanding these changes.

A question-and-answer period ensued. Members can request a copy of the meeting recording to review this section.

Garry stressed that it is important to use the HCSA because regardless of whether you use it or not, it is a taxable benefit based on the group's usage (not your own). It is like the life insurance as part of everyone's Concordia retirement package. Everyone will receive a taxable benefit slip every year and will have to claim it.

4.4. Member Activities and Community Outreach (Lina Uberti)

Lina reported on a successful (2024-2025) year in terms of member engagement and community outreach. Accomplishments included were the 2024 AGM, the 2024 GM holiday luncheon, EPIC Used Book Fair, Homecoming tailgate event, and an exclusive tour of the Museum of Fine Arts—all organized by Sandra Spina. Lina expressed a sincere gratitude for Sandra's outstanding leadership and dedication to these initiatives.

Plans for 2025-2027 period, include continuing to host the annual events (AGM, Fall GM and Holiday Luncheon, etc.) which have already been scheduled. The upcoming GM holiday event will take place on December 3rd with Newton, Concordia University's therapy dog making a special appearance. Further details will be posted on the CUPA/ARUC website and sent via mail/email.

Lina described efforts to develop other activities to broaden membership appeal such as culinary experiences, arts, gardening, and more general opportunities like health lectures.

Lina emphasized that CUPA/ARUC remains committed to community outreach through efforts like the ongoing

50/50 fundraising initiative, in which we encourage your participation.

Lina invited the membership to consider volunteering to assisting with events or taking the lead on new activities.

4.5. Membership (Kathleen Perry)

Kathleen informed the attendees that membership has grown but hadn't quite reached this year's goal of 400 members.

Kathleen asked the attendees to encourage anyone interested in joining to contact her directly. One example given of a reason to support CUPA/ARUC was the recent presentation of the new Benefits package which was a result of CUPA/ARUC advocating on behalf of Concordia pensioners.

4.6. Web and Electronic Media (Mike Babin)

Mike updated the membership on CUPA/ARUC's progress developing the new website.

Significant progress has been made using a template-based environment with AI features. This system is user-friendly and doesn't require special skills, allowing easy customization and the addition of content. The site can support accounts, event management, and payment processing, which will enhance functionality and privacy.

The current focus is on organizing the site structure and selecting essential content from the old site. By mid-summer, members should be able to find a link to the new site on the current one. Eventually, all traffic will redirect there. Private information will be protected behind logins, and users will have the ability to comment. Further features, such as payment processing, will follow.

The new site is independent of the Concordia portal, as their platform requires ongoing training and many users no longer have Concordia accounts. Due to resource constraints at Concordia, a separate solution was more practical. Content creation is ongoing and will continue through the summer.

4.7. Pension (Garry Milton)

Garry explained that with his relatively recent involvement with the Concordia University Investment Subcommittee he has been impressed by the dedication of committee members. Everyone collaborates effectively and prioritizes the committee's goals.

As reported in the newsletter, the pension plan's fund return for 2024 was 6.4%. This surpasses our long-term required investment threshold of 5.9%, which is essential for maintaining the plan's stability.

Although the rate of return is 6.4% this year, due to the formula's conservative nature and its reliance on a rolling average, there will be no indexation applied to the plan this year. This isn't unexpected – details are given in the recent newsletter. Members with questions were encouraged to contact Bryan or Garry.

The Pension plan's investment returns have steadily increased over the past three years, but there remains the need to address the backlog of poor returns caused by the pandemic. The investment subcommittee is currently focused on the ongoing effects of the pandemic and global geopolitical issues that are influencing the plan's investments. These matters are being reviewed closely by the Investment Subcommittee, the Pension Committee, and the fund managers. The Investment Subcommittee meet with these managers regularly (at least monthly) to discuss performance, strategy, and potential adjustments.

The pension plan is in solid condition, and payments are guaranteed regardless of market changes. By year-end, assets under investment will approach \$1.65–\$1.7 billion, spread across various categories for capital preservation, growth, and diversification. Investment managers and allocations are regularly reviewed to maintain the plan's strength.

One of the current objectives of the Investment Subcommittee is to reduce the number of fund managers (currently 38) by evaluating investment performance and appropriate placement in the Plan's investment categories (buckets).

This year's main priority is developing and implementing a new 10-year investment plan, which is being actively adjusted. Proposals will be presented to the University Pension Committee and Investment Subcommittee later this month as part of this objective.

Brian's recent newsletter article mentioned the challenges faced by currency hedging plan, largely due to our significant investments in US funds. Hedging against fluctuations between the Canadian and US dollars has always been a concern. The current program was effective until the pandemic but has struggled since, it is being reviewed, and new strategies are being explored.

Tools to better assess risks related to investments and currency hedging are being evaluated as various solutions are available to support decision-making.

Another key focus is longevity risk—the possibility that members may live longer than expected, which increases liabilities for the pension plan. Since university communities tend to have higher life expectancies, we're carefully analyzing to ensure our assets continue to meet future obligations for all members.

Garry re-emphasized that the fund managers are continuously monitored which is an ongoing and very important process. The university takes investment responsibility seriously and takes into consideration factors such as carbon footprint and whether funds are ethically managed. This mix of considerations guides the university's current approach, but things are evolving. The previous 10-year plan has essentially come to an end, so all related elements are being reviewed. By the next meeting, either Bryan or Garry will be able to provide a progress update. We are in the early stages of the new ten-year plan, with proposals going from the Investment Subcommittee to the Pension Committee, and, depending on the nature of the proposals, back to the Benefits Committee that oversees all benefits for pensioners.

In response to a question from the audience, Garry stated that it is very unlikely that members will have to wait 10 years for the next indexation.

4.8. Newsletter (Craig Buchanan)

Craig informed everyone that many contributors of articles in the newsletter are also giving reports today. As such, the newsletter serves as a reminder of key points discussed today. Craig encouraged everyone to read it.

Craig also mentioned an article written by Kevin Austin, who has taught at Concordia for 55 years, in which he shares insights on music and electro-acoustics. Craig indicated that he would welcome similar contributions from other long-standing members and asked that those who are interested to contact him (his email is at the end of the newsletter).

4.9. Financial Report (Garry Milton)

Garry referred the membership to the financial report published in the newsletter which showed that the CUPA/ARUC finances are strong, giving flexibility for future initiatives. Accumulated funds are being moved

into donations which connects to the upcoming speakers. Garry encouraged people to contact him with any questions.

Garry informed everyone that the transition of systems and accounts to a new Treasurer (Hal Proppe) has been challenging but is nearing completion. Hal Proppe will present at the next general meeting once this transition has been completed. Garry thanked Hal for his patience and ongoing efforts.

4.10. Relations with Other Associations (Garry Milton)

Garry recounted that CUPA/ARUC is a member of CURAC (an organization representing Canadian university and college retiree associations) which offers members access to various affinity program. Members were encouraged to visit the CURAC web site for further details.

CURAC held its national conference at McGill this year which was attended by Jamshid Etezadi.

Convergence is an informal network of Quebec francophone universities along with McGill University, Concordia University, the University of Moncton and the University of Ottawa. Convergence is focused on sharing ideas and best practices. Sandra Spina hosted the most recent meeting in collaboration with the Université de Montréal and will report back to our executive team on useful practices identified there.

4.11. Concordia University Relations (Garry Milton)

Garry reported that interactions with various university departments have been very positive. He recounted that whenever he had approached a university department, he had consistently encountered a cooperative and upbeat attitude. Despite the additional layer of complexity since retirees are no longer active members of the university, we've received excellent support from all areas of the university.

5. Election of Executive Committee Members

Garry distributed a report that provided an overview of CUPA/ARUC's executive structure. Traditionally, this report is prepared by the past president— Bill Knitter who fulfilled this role this year.

The executive committee regularly reviews the composition of the group, taking into consideration departures, new members, and other relevant changes.

The slate of recommended candidates for the upcoming executive positions was presented. Nominations could also be accepted from the floor; if such nominations arise, when there is more than one candidate for a position, an election will be held at the AGM with all paid-up members eligible to vote.

Garry encouraged members who might be interested in participating to step forward. He described how Member-at-large positions are available as pathways for those seeking greater involvement with the executive committee or the organization overall. These roles offer valuable insight into the association's activities and can lead to future leadership opportunities.

The recommended slate for the executive committee was summarized:

Garry was completing his term as President and will continue as Past President.

Kathleen Perry, currently Vice President, was recommended for the position of President and will also maintain her responsibilities within the Membership portfolio.

Lina Uberti is nominated as Vice President and will continue chairing the Member Activities and Outreach portfolio.

Joanne Locke, who has served as chair of the Student Scholarship and Awards portfolio, will stay on as a Member-at-Large, while Joanne Beaudoin is recommended to succeed her in this role.

Members stepping down from the executive include Jitendra Desai (Member-at-Large)

Nancy Helms (Member-at-Large)

Bill Knitter (Past President)

Sandra Spina (Social Activities and Outreach)

Other individuals remain mid-term and are not subject to election currently.

Garry motioned that, failing any objections, the membership in attendance accepts the recommended slate. Motion was moved by Bill Knitter and seconded by Barbara Black. All were in favor.

6. Other Business:

None.

7. Guest Speaker/Presentation:

Julie Chu, Head Coach of the Stingers Women's and the Jessymaude Drapeau, Assistant Captain of the 2024-25 Women's Stingers, discussed the student-athlete experience and challenges.

Members can request a copy of the meeting recording to review this section.

8. Next Meeting:

Fall General Meeting – December 3, 2025, JMSB 9th floor Conference Centre

9. Adjournment (Garry Milton, Kathleen Perry)

Garry thanked Jessymaude and Julie for their inspiring talk and for providing insight into the impact of CUPA/ARUC's support.

Kathleen also conveyed thanks to Garry Milton for his eight years of service

Motion to adjourn moved by Christopher Ross, seconded by Barbara Black, and unanimously approved.

Adjourned at 12:19 pm

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