

# CUPARUC

newsletter of the concordia university pensioners association  
bulletin de nouvelles de l'association des retraité(e)s de l'université concordia

Vol. 6, no. 4, November 1997

## PRESIDENT'S MESSAGE

The UN has declared 1999 the International Year of Older Persons and, fortunately for us, the International Federation on Aging has chosen Montreal as the site of its next biennial meeting that same year, in September. The Montreal meeting of the IFA should provide us with an opportunity to participate in open discussions about matters that concern us all (health, housing and income) as well as a chance to join in welcoming visitors from around the world. We'll keep you informed as the agenda takes shape.

The Second Concordia Book Fair will take place on February 25 and 26 in the atrium of the McConnell Building. The Concordia Volunteers are hoping to double last year's sales from \$5,000 to \$10,000. We plan to start collecting books right away in order to process and evaluate them well in advance. We are looking especially for books that will fetch a decent price. Please give us a hand by bringing what you think might interest prospective buyers to one of the drop-off points listed below, preferably with a phone call in advance.

All the money raised in the Book Fair will go directly to student aid, an increasingly vital need if our University is to maintain its tradition of openness and accessibility.

Finally, we hope to see you at the races (Blue Bonnets / Hippodrome de Montréal) on November 16, and at the Christmas lunch on December 11.

## MOT DU PRÉSIDENT

L'ONU a déclaré que l'année 1999 sera L'Année internationale des Personnes âgées et, heureusement pour nous autres, la Fédération internationale du Vieillissement a choisi Montréal pour son assemblée biennale, au mois de septembre de cette même année. Cett assemblée devrait nous fournir l'occasion de participer à des colloques portant sur des sujets qui nous concernent tous (santé, logement, revenu) et, de plus, d'accueillir des visiteurs provenant de tous les coins du monde. Nous vous tiendrons au courant, à mesure que le programme sera défini.

La deuxième Foire du Livre aura lieu les 25 et 26 février dans l'Atrium du pavillon McConnell. Les Bénévoles de Concordia se sont donné 10.000\$ comme objectif - le double des ventes de l'an dernier. Nous nous proposons de lancer la collecte de livres tout de suite afin que nous puissions les évaluer et les préparer bien d'avance. Nous cherchons surtout des livres susceptibles d'être vendus à des prix raisonnables. Vous nous aideriez en déposant des livres qui pourraient intéresser des acheteurs éventuels à l'un ou l'autre des endroits indiqués ci-dessous, de préférence en nous avertissant au préalable par un coup de fil.

Tout l'argent en provenance de la Foire sera affecté directement à l'aide financière aux étudiant/e/s, laquelle est de plus en plus essentielle si notre université doit conserver son accessibilité traditionnelle.

Finalement, nous espérons vous voir nombreux aux courses (Blue Bonnets / Hippodrome de Montréal) le 16 novembre, ainsi qu'au dîner annuel le 11 décembre.

Geoff Adams

### BOOK FAIR DEPOSIT POINTS - DÉPÔTS POUR LA FOIRE DU LIVRE

- |                |  |
|----------------|--|
| <b>Loyola:</b> | Campus Ministry / Service de la Pastorale, 2496 West Broadway (south of Sherbrooke St. / au sud de la rue Sherbrooke) 848-3585 |
| <b>SGW:</b>    | 2070 Mackay (just inside the door / derrière la porte d'entrée) 848-2449 (Barbara Barclay)                                     |
| <b>or / ou</b> | 2150 Bishop, # 103 848-4866 (Nicole Saltiel).  |

## DON'T GO TO THE DOGS - GO WITH THEM!

by Bruce Smart

*(About four years ago we published a piece by June Martin, entitled "Retired and Gone to the Dogs", which described her experience with a variety of personifications of man's - and presumably woman's - best friend. Bruce Smart, a former Concordia Registrar has gone in for dogs - specifically sheep-dogs - in a big way. He contributes this account of what is now his main passion)*

When I retired two years ago I was not really concerned about keeping active. For many years I had been farming in a small way, first with cattle and then a flock of sheep. In 1989 I had acquired a Border Collie to help me manage the sheep. In time, I became more interested in the dog than in the ewes. So I got another, and then another .... At present I have five dogs and a dozen sheep. If this seems to you to be disproportionate you are right, but training herding dogs has become a major focus in my life.

Border Collies are skilled in many types of activity - flyball, ability, obedience, etc. But they are bred for herding and they are used for this purpose all over the world. They originated in the United Kingdom, and as the dogs were exported, so were the training skills and the competitions that went with them. In North America today there are hundreds of sheep-dog trials every year and it is not unusual for a hundred dogs to be entered in the various classes. This has become the focus of my summers. From April to October I roam the east coast from the Carolinas to Maine and all states in between, attending the sheep dog trials. We also make forays into Ontario. The only Quebec trial is held at Bishop's University in late July.

Running a dog in a trial is a heart-stopping activity. The fields are unfamiliar, the sheep can be erratic, the weather may vary over the day and all of these affect your results. The speed of the sheep and the dogs as they run the course of a mile or more calls for fast reaction and clear whistles of command. The standard of competition can be very high. For instance, last week-end, in addition to some of the best North American handlers, the U.K. champion and his winning dogs were entered. I wish I could say that I won, but when I left for the nine-hour drive home I was in fourth place with thirty more dogs to go.

It can take years of training to get a herding dog up to its peak performance. However, a useful farm dog can be trained in as little as two or three months. I spend a lot of time out in the field training young dogs for myself and for others. This year, for instance, I have started four dogs at ten to twelve months of age. This calls for a lot of physical activity in order to show the dogs what is required of them and to give corrections or assert dominance when they are wrong or disobedient. A few quick steps towards an errant puppy is much more effective than scolding.

Border Collies are very intelligent animals, but they vary greatly in natural ability and temperament. Therefore the training technique has to be adapted to each dog. This calls for experience and a constant evaluation of the effect of various corrections on the animal. It rarely becomes routine or boring.

In the winter months, most of the competitions are in the south - Texas, Arizona and California. I have yet to go down there. Instead I keep occupied with training, lambing and whelping my two breeding bitches.

This sport has given me a widely dispersed circle of friends. I can now travel all over North America and the United Kingdom and meet people with whom I share a common interest. It is, of course, quite different from my bureaucratic rôle as Registrar. However, there are the inevitable committees. I am a director of the United States Border Collie Handlers Association and also chair the Trial Committee of the Ontario Border Collie Club. This is the same pattern of interlocking committee memberships that I enjoyed (?) at Concordia. So there is some continuity.

I consider myself very fortunate to have found an avocation that keeps me physically and mentally active, that has enlarged my circle of friends, and which calls for daily work with an animal that I truly like and admire - the Border Collie.

### Reminder / Rappel

Annual dues for 1997-1998 (\$10 except for new members) should be paid to:

*La cotisation 1997-1998 (10\$ sauf pour les nouveaux membres) est payable à:*

"Concordia University, in trust", CUPA/ARUC  
c/o Loyola Mail Services, Concordia University  
7141, Sherbrooke St. W., Montreal, QC H4B 1R6

## AGING SHAKESPEAREAN ACTOR

by Henry Beissel

*(Henry imagines himself - perhaps at Stratford - as one who has trodden the boards for many years, and who reflects on the relationship between the parts that he has played and the reality of his existence - Ed.)*

I'm not the mask or costume that I wear  
though all my masks are spectacles of me.  
Nor, truly, are the messages I bear,  
the plots I play, the lines I speak, to be  
or not to be my own - beyond the wings.  
Night after night I suffer for your sake  
fate's cruel arrows and fortune's swift slings.  
I'm king, fool, courtier, soldier, priest and rake;  
I cause and suffer climaxes, reversals,  
catastrophes and nemeses galore.  
To do it well I study in rehearsals  
to wrench your heart and make your mind soar  
because it's in the heart and mind alone  
that we discover what makes life worth while -  
the greater good before pleasures known  
to love, to serve, without conceit or guile.  
Now, if you said I merely play a part  
and that I never put my life at stake,  
I'd reply: I serve a greater art  
where what you are, in truth, is what you make  
of the roles fortune's caprice puts your way.  
And so, I cut my cloth and paint my face  
to fit the many characters I play -  
that's theatre, and there is no disgrace  
in it. I do survive the lives I lead,  
if at a price, in faith, for I must die  
as many deaths. Ah, woe is that I need  
suffer all this to make you laugh and cry.  
I'm strangled, cut by swords, consigned to fire,  
I drown, I hang, I drink the poison cup;  
I deliver my last speech and expire;  
my corpse is left to rot or marched offstage -  
the curtain falls, the footlights come up,  
I take a bow, and retire into old age.

*(In the following pages you will find a poem by Gustave Labbé, which has been set to music. While we urge members to share their retirement experience with us, or to contribute useful information, we also hope that their creative urge will not lie dormant, and that they will submit to us samples of their writing - Ed.)*

## NOSTALGIA CORNER

by J-P Pétolas

*(Being Past-President doesn't mean being "past it", for J-P Pétolas is as "with it" as most of us, but, like most of us, he occasionally thinks back to less complicated times, and he picked up the following anonymous reflection on changing times. Fifty years hence, will people look back sentimentally to the 1990s? - Ed.)*

Those of us born before 1940 were born before television, before penicillin, polio shots, frozen foods, Xerox, plastic, contact lenses, videos, frisbees and the Pill. We were before radar, credit cards, split atoms, laser beams and ball-point pens; before dishwashers, tumble driers, electric blankets, air conditioners, drip-dry clothes .... and before Man walked on the moon.

We got married first and then lived together (how quaint can you get?). We thought "fast food" was what you ate in Lent, a Big Mac was an oversized raincoat and we had "crumpet" for tea. We existed before house-husbands, computer-dating, dual cars, and when a "meaningful relationship" meant getting along with cousins and "sheltered accommodation" was where you waited for the bus.

We were before day-care centres, group homes and disposable diapers. We had never heard of FM radio, tape decks, electric type-writers, artificial hearts, word processors, yoghurt or young men wearing earrings. For us, time-sharing meant togetherness, a "chip" was a piece of wood or a fried potato, "hardware" meant nuts and bolts and "software" wasn't a word.

Before 1940 "Made in Japan" meant junk, the term "making-out" referred to how you did in your exams, "stud" was something that fastened a collar to a shirt, and "going all the way" meant staying on a bus all the way to the terminus. Pizzas, McDonald's and instant coffee were unheard of. In our day, cigarette-smoking was fashionable, "grass" was mown, "coke" was kept in the coal-house, a "joint" was a piece of meat you ate on Sundays and "pot" was something you cooked in. "Rock music" was a fond mother's lullaby, "Eldorado" was an ice-cream, a "gay" person was the life and soul of the party and nothing more, while "aids" just meant beauty treatments or help for someone in trouble.

We who were born before 1940 must be a hardy bunch when you think of the way in which the world has changed and the adjustments we have had to make. No wonder we are sometimes confused .... but, we have survived! Hallelujah!

## POÉSIE ET MUSIQUE

*Gustave Labbé vient de voir cinq poèmes de son recueil "Fleurs de Sang", précédé de "Litanie des Sources (1978) mis en musique par le compositeur montréalais Alain Payette. Ces cinq mélodies nouvelles ont été enregistrées récemment par le baryton Gino Quilico et le pianiste Alain Lefèvre sur le disque compact "Le Secret" de Koch International Classics. Le lancement de ce nouveau DC, composé de dix-neuf mélodies françaises et québécoises a eu lieu à New York le 24 septembre dernier, et à Montréal le 18 octobre chez HMV. D'autres lancements doivent suivre - à Paris, Londres et Amsterdam, trois des grandes villes où Gino Quilico chante l'opéra. Voici un de ces cinq poèmes, traduit par l'auteur.*

### REFLETS

Il est des chansons tendres qui s'élèvent en nous  
Dans le soir attiédi où les parfums rayonnent  
Musiques lancinantes qui éclosent en nous  
Comme un aveu d'amour discret et confiant

En mon âme j'entends une mélodie lente  
Qu'un écho de baisers accompagne nuit et jour  
Mystère de la parole comment la moduler  
Quand je sens qu'en mon âme une mélodie chante

C'est une nef d'étoiles que l'océan contemple  
Pendant qu'au cœur frivole se dissipe l'amour  
Source d'azur au sourire d'amant  
Parmi le clair-obscur du feuillage jasant  
Tu coules dans mon âme comme un chant de jouissance  
Affleurant à mes lèvres en langage de rêve

Il est des chansons tendres qui emplissent nos âmes  
Comme un geste d'ami et le regard des mères  
Cantilène d'amour que la voix n'ose étendre  
Car le sable des mots enlève dans le temps

Tout fragiles et purs comme une chair d'enfant  
Il est des aveux tendres qu'on ternirait à dire  
Mais que le soir échange dans l'extase des fleurs  
Entre deux âmes chères éprises de silence

### GLIMMERS

There are tender songs arising in us  
In the sweet early dusk when fragrances expand  
Haunting music breaking forth within us  
Like a confession of love discreet and confident

In my soul I hear a lingering melody  
Escorted night and day by whispers of kisses  
Mystery of poetry how will I convey it  
When I feel in my soul a melody singing

It is a vessel of stars the ocean beholds  
While in frivolous hearts love is dissipated  
Source of azure, smiling like a mistress  
Under the subdued light of the chattering leafage  
You flow into my soul like a song of delight  
Rising to my lips in a dreamy language

There are tender songs fulfilling our souls  
Like a friendly gesture and the look of mothers  
Cantilena of love the voice dares not disclose  
For the sand of words engulfs in the stream of time

Very fragile and pure like the flesh of a child  
There are tender feelings that tarnish when spoken  
But which nights exchange in the sighing of flowers  
Between two loving souls in love with silence.

## NEWS OF OUR MEMBERS / NOUVELLES DE NOS MEMBRES

We welcome the following new members who have joined CUPA since the last issue of CUPARUC / *Nous sommes heureux d'accueillir ceux et celles qui sont devenus membres de l'ARUC depuis la dernière livraison du CUPARUC:*

**Michael Brennan, Marthe Catry-Verron, Karen Cherry, Rachel Fletcher, Mumtaz Gawargy, Pierrette Kearney, Joe Kelly, Elizabeth Langley, Gloria Lovegrove, Gabrielle Murphy, Marjorie Sharp, Jean Turgeon, Colin Waters.**

The Snowballs came all the way from Cheltenham, England, to be with us at the Oct. 23 meeting. This was a pretext for a family gathering in London, Ont. George invited any CUPA member who happened to be around Cheltenham to drop in - after all, they are on the edge of the scenic Cotswolds!

## SUMMARY OF THE MEETING OF OCTOBER 23, 1997

1. The new President, Geoff Adams, expressed his gratitude to his predecessor, J-P Pétoles, and to John Hall, moving from Secretary-Treasurer to Vice-President. He noted that John had arranged with the Director of University Archives, Nancy Marelli, to handle CUPA documents.

2. As representative of retirees on the University Pension and Benefits Committees, John Hall reported on recent developments. The first phase of early retirement packages (FALRIP for faculty and librarians and ERIP for staff), offered to those 58 years and over in the case of faculty and 54 years and over in the case of staff (the age difference is caused by an element in the faculty collective agreement) had seen 27 acceptances by faculty and librarians out of a potential of 129, and 40 by staff out of a potential of 100. The second phase was now under way, for those 57 or over (faculty and librarians) and 53 and over (staff), with some twenty-odd candidates in each case. He noted two developments of particular interest to CUPA members. First, there would be an *ad hoc* pension indexation for those who retired on or before Dec. 31, 1994, at 1% per annum, from the date of retirement up to Dec. 31, 1996. Details would shortly be sent out by Human Resources. Secondly, provision was being made for an excess interest indexation, so that when pension fund earnings were very high, some of the excess would be applied to an additional pension indexation, applying to all pensioners regardless of the date of retirement. Details would also be communicated by the University at the appropriate time. Health insurance premiums would likely remain the same. The Committee was looking into the possibility of a better deal for those 65 years and older, but no action would be taken until the new plan had been in effect for a year.

3. It was pointed out that the mandate of current representatives of inactive members of the pension plan expires on Dec. 31. Human Resources would shortly be asking for nominations for a representative and an alternate. It was pointed out that it has been our practice to make recommendations in the name of CUPA members, and it was agreed that our candidate for representative should be John Hall, and for alternate, Howard Fink, who has been CUFA

## RÉSUMÉ DE L'ASSEMBLÉE DU 23 OCTOBRE, 1997

1. Le nouveau président, Geoff Adams, exprima sa reconnaissance à l'égard de son prédécesseur, J-P Pétoles, et de John Hall, qui passait du poste de secrétaire-trésorier à la vice-présidence. Il constata que John s'était arrangé, pour que les documents de l'ARUC soit confiés à Nancy Marelli, directrice des archives universitaires.

2. En tant que représentant des retraité/e/s auprès du Comité de Retraite et du Comité des Avantages sociaux de l'Université, John Hall parla des activités de ces organismes. Le premier volet du régime de retraite anticipée (FALRIP pour les professeurs et les bibliothécaires, et ERIP pour le personnel administratif) visant ceux et celles âgé/es de 58 et plus dans le cas des professeurs et de 54 et plus dans le cas du personnel administratif (la différence d'âge s'explique par un règlement de la convention collective de l'APUC), avait attiré 27 professeurs et bibliothécaires sur un total éventuel de 129, et 40 administrateurs sur un total éventuel de 100. Le deuxième volet était déjà lancé pour les 57 et plus (professeurs et bibliothécaires) et 53 et plus pour le personnel administratif. Dans chaque cas il y avait une vingtaine de candidats éventuels. Il souligna deux décisions qui étaient d'un intérêt particulier pour les membres de l'ARUC. D'abord, il y aurait une indexation *ad hoc* de 1% par année pour ceux et celles qui avaient pris leur retraite le ou avant le 31 décembre 1994, calculée à partir de la date de la retraite jusqu'au 31 décembre, 1996. Les détails seraient expédiés à tout le monde dans les jours qui suivraient. Ensuite, on prévoyait une indexation supplémentaire éventuelle qui tiendrait compte des années au cours desquelles la caisse de retraite aurait connu un excédent substantiel de ses revenus. Cette indexation supplémentaire serait accordée à tous, quelle qu'ait été la date de la retraite. Des détails seraient communiqués par l'Université au moment approprié. Les primes d'assurance-santé demeureraient probablement inchangées pour l'année qui venait. Le Comité étudiait la possibilité de meilleures conditions pour les 65 et plus, mais on attendait que la structure actuelle ait été en place pendant un an.

3. Le mandat des représentants des retraité/e/s auprès de ces deux comités devait prendre fin le 31 décembre, 1997. L'Université serait bientôt à la recherche de nominations pour le représentant et pour un suppléant. Traditionnellement l'ARUC avait fait des nominations au nom de ses membres, et il fut décidé à l'unanimité d'appuyer la candidature de John Hall comme représentant et celle de Howard Fink comme suppléant. Ce dernier, ayant représenté l'APUC au

representative for some years and knows the score very well.

4. The President reported on social activities. There had been a modest turn-out at the Planetarium. A Day at the Races was planned, provided that there were enough takers. Response to the member survey had indicated some interest in day trips, and these would be looked into. The annual luncheon would be held on Thursday, Dec. 11 in the SGW Faculty Club, with a buffet as last year. The bar would open at 11.30 a.m.. The January-March period would include the traditional Valentine's Day visit to the Montreal Casino and the Sugaring-off Party in March.

5. John Hall, as retiring Secretary-Treasurer, presented the statement of revenue and expenditures for the year ended May 31, 1997. Income was \$4027 and expenditures \$4382. This negative balance was due to the fact that our printing and postage costs have risen with the increased number of members, plus the fact that in their first year new members do not pay dues. The statement was approved.

6. It was noted that a number of factors, including the closing-down of the Loyola mail room, were causing problems in the Secretary-Treasurer's area. Vice-Rector Emond had been approached to see whether CUPA could have some space in the University, shared or otherwise. This would make it possible to establish a time when members could call in with problems or messages.

7. William Milloy and Stephen Hall from Sun Life gave a presentation on financial planning. The presentation touched upon the following matters:

- the implications of the introduction, in 2001, of the Federal Government's Seniors' Benefit Plan;
- the fact that the age at which RRSPs must be converted to a RRIF, LIF or annuity has been lowered to 69, effective 1997, so that those whose 69th or 70th birthdays fall in 1997, as well as those reaching 71, **must act before Dec. 31, 1997**. The LIF, unlike the RRIF, has a maximum withdrawal amount as well as a minimum, and must be converted to an annuity at age 80.
- as far as non-registered money is concerned (i.e. money not in an RRSP, RRIF, LIF or annuity), all income from GICs or mutual funds is taxable. Income from *prescribed* annuities, however, is tax advantaged.

sein de ces comités, s'y connaissait très bien.

4. Le Président fit rapport sur les activités sociales. L'assistance lors de la visite au Planétarium avait été peu nombreuse. Une journée aux courses de cheval fut projetée, pourvu qu'il y ait suffisamment d'intérêt. Les résultats de l'enquête avaient indiqué un certain intérêt pour les randonnées d'un jour, et celles-ci étaient à l'étude. Le dîner annuel fut prévu pour le jeudi 11 décembre dans la SGW Faculty Club, avec un buffet comme l'an dernier. Le bar serait ouvert à partir de 11h30. A partir de janvier, il y aurait la visite de la Saint-Valentin au Casino de Montréal et la partie de sucre du mois de mars.

5. John Hall, secrétaire-trésorier sortant, présenta les états financiers pour l'exercice terminé le 31 mai, 1997. Le revenu était de 4027\$ par rapport à des dépenses de 4382\$. Ce bilan négatif s'expliqua par le fait que, avec le nombre accru de membres, les coûts de l'imprimerie et de la poste étaient à la hausse, et aussi que l'adhésion est gratuite pour la première année. Ces états financiers furent approuvés à l'unanimité.

6. Il fut constaté qu'il y avait des problèmes dans le domaine du secrétaire-trésorier - par exemple la fermeture de la salle de courrier du campus Loyola. Des représentations avaient été faites auprès du Vice-recteur Emond, dans le but de faire accorder à l'ARUC des espaces quelque part dans l'Université, qu'ils soient partagés ou non. Cela permettrait d'établir des heures auxquelles les membres pourraient contacter l'ARUC, au cas où ils auraient des problèmes.

7. Messieurs William Milloy et Stephen Hall, de la Société Sun Life, firent une présentation sur la planification financière. Cette présentation touchait les matières suivantes:

- les implications de l'introduction, en 2001, du Régime de Prestation des Aînés du gouvernement fédéral.
- le fait que l'âge auquel les REER doivent être convertis en FERR, FRV ou rente a été baissé à 69, en vigueur en 1997, de sorte que tous ceux et toutes celles ayant atteint en 1997 leur 69e ou 70e anniversaire, en plus de ceux ayant atteint leur 71e, **doivent agir avant le 31 décembre, 1997**. Le FRV, à l'encontre du FERR, exige un retrait annuel maximum aussi bien qu'un minimum, et doit être converti en rente à l'âge de 80 ans.
- pour ce qui est des fonds non enregistrés (c-à-d. ceux qui ne font pas partie d'un REER, d'un FERR, d'un FRV ou d'une rente) tous les revenus provenant des CPG ou des

- regarding RRIFs, more than one can be established, and they may be combined, depending on age, with RRSPs and annuities. RRIFs can be opened at any age.

- upon the death of an RRSP or RRIF holder, the contents can be rolled over to the surviving spouse, or common-law spouse, without tax implications. If there is no surviving spouse, the executor will have to include all RRSP/RRIF holdings in income for the year of death. In Quebec, the Government gets 52.9% of such holdings in most cases

- in the light of the above, financial planning is essential, and professional planners can help in offering ways to reduce the heavy taxation when there is no surviving spouse.

8. The President stated that the Coalition of Quebec Seniors had been active, their current priority being the tackling of health issues with minister Rochon.

9. It was agreed that the nominating committee to fill vacancies on the Executive coming up next year should be the same as last year's - Larry Boyle, Christine MacKay, Bob Pallen and Audrey Williams, under the chairmanship of J-P Pétolas.

10. The President stated that, as follow-up to the suggestion in last year's survey that we cooperate with the three alumni associations, he had contacted two of the three, and that the response had been polite rather than enthusiastic. The Book Fair, put on last year by the CVs (Concordia Volunteers), including members of CUPA, would be repeated on Feb. 25-6, with a target of \$10,000 for student scholarships.

11. The next meeting, the Annual General Meeting, would take place on the Loyola campus, probably on May 5, 1998.

## CALLING ALL ACADEMICS

Prof. R.D. Bramwell, President of the Emeritus Association of the University of Calgary, is organizing an association for retired academics. He met with officers of the CAUT at the June meetings of the Learned Societies to discuss the likelihood of forming a nationwide association. It therefore seems possible that an association of retired academics will be organized shortly,

fonds mutuels sont sujets à l'impôt. Le revenu en provenance d'une rente *prescrite*, par contre, jouit d'une imposition différée.

- en ce qui concerne les FERR, il est loisible d'en avoir plus d'un, et ceux-ci peuvent, sujet à l'âge de l'individu, être combinés avec des REER et des rentes. On peut ouvrir un FERR à n'importe quel âge.

- au décès du propriétaire d'un REER ou d'un FERR, le contenu peut être transféré à un/e conjoint/e survivant/e (ou conjoint/e de fait) sans implications fiscales. Au cas où il n'y aurait pas de conjoint/e survivant/e, le liquidateur doit inclure comme partie du revenu de l'année du décès tous les fonds de REER ou de FERR. Au Québec, la part du gouvernement revient à 52.9% dans la plupart des cas.

- à la lumière des considérations qu'on vient d'énoncer, il est fortement recommandé que l'on profite de l'aide de conseillers professionnels. Ceux-ci peuvent proposer des moyens de réduire le lourd fardeau fiscal qui pourrait résulter quand il n'y pas de conjoint/e survivant/e.

8. Le Président rapporta que la Coalition des Aînées et Aînés du Québec avait comme priorité d'aborder avec le ministre Rochon des questions portant sur la santé.

9. Il fut décidé que la composition du comité des candidatures demeure inchangée par rapport à l'an dernier, soit, Larry Boyle, Christine MacKay, Bob Pallen et Audrey Williams, sous la présidence de J-P Pétolas.

10. Le Président constata qu'à la suite d'une suggestion en provenance de l'enquête il avait contacté deux des trois présidents des associations d'anciens de l'Université, et que la réaction avait été plutôt polie qu'enthousiaste. La Foire du Livre, organisée l'an dernier par les Bénévoles de Concordia, avec la participation de nos membres, aurait lieu encore une fois les 25 et 26 février, l'objectif étant de 10.000\$ pour les bourses d'étudiants.

11. La prochaine réunion, l'Assemblée générale annuelle, aurait lieu sur le campus Loyola, probablement le 5 mai, 1998.

operating under the umbrella of CAUT. This association would be independent of CAUT, although "happy to recognize its sponsorship". It should be represented on the Council and the Publications Committee of CAUT and have some space in the CAUT bulletin.

Currently, only individuals (not associations) would be eligible for membership, provided that, as faculty members, they could have been members of CAUT. The annual membership fee is to be \$25.00

A website would be created to facilitate communications between members - in both electronic and print form. From the discussions, Dr. Bramwell suggested a mission statement: "The Canadian Association of Emeriti and Retired Academics exists to promote exchange of information between members that is designed to maintain or enhance the status and well-being of its members.

Where common cause is found to exist, it will work with other organizations to promote common action and to give effect to its major purposes".

Dr. Bramwell considers that "we have - at least in embryo - an organization with a name, a purpose, a mission statement and a sketchy sort of constitution that should make possible communications between us."

*CUPARUC will keep members informed of developments in this area.*

## WANTED - FEEDBACK

The recent survey contained some kind general comments on your newsletter. Your editor has assumed that readers want to know about such things as: how are members finding retirement and what are they doing? what should they know about finances, health, leisure activities, etc.? what is new at the University, including policy decisions that affect them directly? He has also assumed that, while some members may not have very fond memories of their time at the University and may have left in various stages of disenchantment, most of us have a nostalgic streak and enjoy being reminded of some of the more entertaining moments of the past. He

also feels that creative literary work should be encouraged, even if being published in CUPARUC will probably not lead to a Nobel prize nomination. Having refused to allow university life to dull his sense of the ridiculous - in fact, one might say that it has honed it! - he occasionally takes the liberty of introducing the purely humorous. He would be delighted to hear from members, not only in the form of contributions for possible publication, or news items, but also as comments on the publication. Make my mailperson's trip to my letterbox worth his/her while and make my day. I eagerly await your reactions!

**Jim Whitelaw**

### CUPA / ARUC 1997-1998

President / *Président*

Past President / *Président sortant*

Vice-President / *Vice-président*

Secretary-Treasurer / *Secrétaire-Trésorier*

Members-at-large / *Membres généraux*

Member *ex officio*

Representative of non-active members on the Pension and Benefits Committees / *Représentant des membres non-actifs auprès du Comité de Retraite et du Comité des Avantages sociaux de l'Université*

Alternate / *Suppléant*

Mail / *Courrier*: c/o Loyola Mail Services, Concordia University  
7141, Sherbrooke St. W., Montreal, QC, H4B 1R6

Annual membership fee / *Cotisation 1997-1998*: \$10.00 (first year free / *première année gratuite*)

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