



Vol. 34, no. 2, November, 2024



## President's Message

Garry Milton

I recently attended an event that included many Concordia retirees. At one point the discussion turned to what CUPA is all about and why one should consider becoming a member. There are many reasons why people decide to join, such as maintaining a link to the University, connecting with former colleagues, and strengthening the place of Concordia pensioners within the broader Concordia community.

There are two sides to CUPA activities: one more formal and representative while the other somewhat informal and social.

On the formal side, CUPA's representation and involvement on the University Benefits and Pension Committees is important and central to the CUPA mission. Our student scholarship and bursaries program indicate CUPA's active involvement with the University community through support of Concordia students. Our involvement through formal interventions with Human Resources, Financial Services, and Advancement would also fall into this category.

The informal, social side sees members being more involved with and participating in University events such as the Shuffle and the Book Fair. CUPA's participation in the Concordia community serves to place us in a positive and engaged light as full members. And, of course, there are our social events such as the Annual Holiday Luncheon.

As an Executive, we are committed to sharpening our focus on what is important to members and future members, both in terms of the formal and informal facets of the Association. There are many reasons to join and retain membership in CUPA. I hope you will continue to do so and invite colleagues to join as well.



## Message du président

Garry Milton

J'ai récemment assisté à un événement auquel participaient de nombreux retraités de Concordia. À un moment, la discussion a porté sur la raison d'être de l'ARUC et sur les raisons pour lesquelles il convient d'envisager d'en devenir membre. Il existe de nombreuses raisons pour lesquelles les membres décident d'adhérer, notamment le maintien d'un lien avec l'Université, les contacts avec d'anciens collègues, et le renforcement de la place des retraités de Concordia au sein de la communauté plus large de Concordia.

Les activités de l'ARUC ont deux aspects : l'un est plus formel et représentatif tandis que l'autre est quelque peu informel, et social.

Du côté formel, la représentation et l'implication de l'ARUC au sein des comités des avantages sociaux et des pensions de l'Université sont importantes et au cœur de la mission de l'ARUC. Notre programme de bourses d'études témoigne de l'implication active de l'ARUC dans la communauté universitaire en soutenant les étudiants de Concordia. Notre implication par le biais d'interventions formelles auprès des ressources humaines, des services financiers et de l'avancement s'inscrit également dans cette catégorie.

Le côté informel, ou social, voit les membres s'impliquer davantage et participer aux événements, comme le *Shuffle* et le Salon du livre. La participation de l'ARUC à la communauté de Concordia nous permet de nous positionner de manière positive et engagée en tant que membres à part entière. Et, bien sûr, il y a nos événements sociaux comme le déjeuner annuel des Fêtes.

En tant que Comité exécutif, nous nous engageons à se concentrer davantage sur ce qui est important pour les membres et les futurs membres, tant sur le plan formel et informel de l'Association. Il existe de nombreuses raisons d'adhérer et de rester membre de l'ARUC. J'espère que vous continuerez à le faire et que vous inviterez également vos collègues à adhérer.



## SCHOLARSHIPS AND AWARDS FUND

Joanne Locke

Since their inception in 2002-2003, over 250 graduate and undergraduate students have been recipients of in-course scholarships and bursaries made possible through the Concordia University Retired Faculty and Staff Scholarships and Awards Endowment fund. The Endowment, designed to offer student awards in perpetuity, 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 Retired Insurance Policy to provide in-course awards. As is the case of the other endowment funds, the CUPA Endowment Fund is administered by the Concordia University Foundation.

The annual payout from these invested funds is split equally between graduate awards and undergraduate awards. Further, the monies allocated at the undergraduate level are equally divided between scholarships and bursaries. Graduate award recipients are selected on the basis of academic excellence and financial need. The School of Graduate Studies administers these awards allocating funding across Faculties through the application of their Funding Allocation Formula. Undergraduate awards are administered by the Financial Aid and Awards Office through their Undergraduate Student Awards Committee. Scholarships are awarded on the basis of academic merit while bursaries are awarded on the basis of financial need and academic standing.

The original agreement signed in 2002 called for 4 graduate awards, one per Faculty in the amount of \$4,375.00, 4 undergraduate scholarships with one per Faculty valued at \$2,000.00 each, and 4 undergraduate bursaries, again one per Faculty at \$2,375.00 each. The agreement also provided that in the event that the total payout required to meet the specified obligation was not met, the value and/or number of awards in a given year could be altered without amendment to the Agreement.

Because it has always been a goal to ensure that students from all four Faculties benefit from CUPA awards and that the awards are at the highest possible level, the aim was to offer \$5,000.00 awards to graduate students and \$2,500.00 at the undergraduate level, requiring an annual payout totalling \$40,000.00. The above mentioned award values are the recommended minimum amounts suggested by Advancement. Over the years however the values of the awards have fluctuated somewhat depending

on the dollar amount of the payout in a given year. At the graduate level the range has been from \$4,000.00 to \$5,000.00 while at the undergraduate level the range has been from \$2,000.00 to \$2,500.00.

With a view to growing the Foundation, in 2014-2015 the Concordia University Foundation reduced the payout of all endowment funds from 5% to 3.5%. However for a three year period (2014-15, 2015-16, 2016-17), the University generously topped up the Endowment payout to the accustomed 5 percent. Following the 3-year period it became clear that without the top up from the University, in order for all four Faculties to benefit from the CUPA awards, the value of the awards would have to decrease and a mechanism to top-up the Endowment payout would have to be devised. Hence, academic year 2020-21 saw modifications to the Agreement between CUPA and the Concordia University Foundation reducing the value of the undergraduate awards to \$2,000.00 whether scholarship or bursary but maintaining the graduate awards at \$5,000.00. In addition, with the help of University Advancement, a CUPA Development Fund was established to hold any monies raised by the Shuffle, any donations, and five dollars from individual membership fees. The original purpose of the CUPA Development fund was to top up any shortfall between what was generated by the Endowment payout and the amount of awards money needed to fulfill our obligations. It was clear at the time that having a structural deficit remedied by a source of funding that could not be guaranteed was not satisfactory. When the CUPA Development Fund was established, the amounts being generated each year were in the \$2,000.00 range and there was no guarantee that this level of fundraising would continue.

However somewhat unexpectedly in the past three years these amounts have grown significantly, primarily due to the hard work of the CUPA Shuffle team, the Pacemakers, and their amazing supporters so that the CUPA Development Fund now totals close to \$66,000.00. This level of fundraising and the resulting CUPA Development Fund monies places us in a position where we are able to fix the structural deficit with a transfer of \$20,000.00 from the CUPA Development Fund to the CUPA Endowment Fund. This remedy not only allows us to meet the minimum award norms currently in place but also speaks directly to the original purpose of establishing the CUPA Endowment Fund, that is, to support students in all Faculties in perpetuity. Due to fluctuating interest rates and/or a wish to increase the value of the CUPA student awards, going forward, the CUPA Executive Committee will work with Advancement on an annual basis to determine if additional transfers to the Endowment Fund are in order.

In addition a one- time 3-year undergraduate entrance scholarship to honour Dr. Howard Fink who passed away in 2023 will be created. Howard was a long serving active CUPA member. In fact he was CUPA Vice President when he died. He was also instrumental in the establishing of the College and University Retirees' Associations of Canada (CURAC), the national federation of retiree organizations. The value of the award will be \$2,500.00 for the 3-year term thus totalling \$7,500.00.

Finally, each year at the Fall General Meeting Holiday Luncheon funds are raised to support the Student Emergency Fund. This year CUPA will match the funds raised from our Development Fund.

As donors, the above actions enable, simplify and expand our commitment to continued student support, the stated aim when the CUPA Endowment Fund was created in 2002. In addition, it serves as one aspect of participation that reflects our place as ongoing members of the Concordia community.

For the student, our CUPA-funded support is immeasurable. For some students it brings well needed relief from financial stress, for others it allows them to focus more on their studies, and for so many our recognition of their achievements is a boost to keep following a path they have chosen.

You make it happen. Thank you for your continuing generosity.

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## HUFFLE REPORT

Kathleen Perry

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What a day for Shuffle 35 And Concordia's 50<sup>th</sup>!

September 20, 2024 was the date chosen for Shuffle 35 and the 50<sup>th</sup> anniversary BBQ.

Our long warm summer continued into September and over 1000 shufflers walked the 6.5km between the EV and the Loyola Athletic Fields.

This year Team Pacemakers raised a record \$22,953.45 – almost \$7,000 over the 2023 amount.

We had the largest team ever, 33 persons joined and 20 walked. The team received 245 donations – about 30% of those are from CUPARUC members. While every donation counts, our top donor was Professor Kevin Austin from the Department of Music. And a big thanks to the Concordia Zumbaholics who donated \$475.00 to our total.

This year CUPARUC President Garry Milton issued a matching challenge donation of \$5 for every CUPARUC member (non-executive) who donated to the team.

At the BBQ, we awaited the final results of the amount raised and enjoyed burgers and hot dogs, ice cream and iced coffee. The total raised was an amazing \$225,000 and since the first Shuffle has raised \$3.1 million for the benefit of our students.

Sandra Spina won the top prize which was an iPad and air pods and Karin Hilker who has done all 35 shuffles won the Ninja oven and gift certificate for the Old Orchard Pub.

A special thanks to Sandra Spina and Veronique Verthuy who helped coordinate the Shuffle 35 communications this year.

A heartfelt thanks to all our team members – Ann McLaughlin, Bryan Campbell, Jay Mazzamauro, Craig Buchanan, Maria Mota, Hilary Scuffell, Cameron Tilson, Barbara Black, Anne Brown, Vince MacDougal, Alfie Plenzich Gingell, Jamshid Etezadi, Fabiola Cacciatore, Sandra Spina, Garry Milton, Karin Hilker, Joanna Baldwin, Katherine Hedrich, Joanne Beaudoin, Tim Lapin, Catherine MacKenzie, Darcy Sowden, Mike Babin, Lina Uberti, Larry Tansey, Sylvia Ruby, Jane Hackett, Angela Ghadban, Cindy Hedrich, Veronique Verthuy and Donald Chambers.

And a very special thanks to all our donors and friends who made this our best year ever!

Hal Proppe

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The Spring 2024 Benefits Report opened with the sentence “This should be the last time that the Benefits Report deals exclusively with changes to our Group Insurance Benefits Plan after almost 6 years.” The statement was a bit premature – not surprising, since there were several times over the last 6 years when it seemed that the Working Group and the Concordia University Employee Benefits Committee (CEBC) would reach an agreement on a revised Group Insurance Plan, only to discover that there were new issues to be resolved – some of them due to the serious financial problems that were imposed on the university a year ago. A decision has finally been made and approved by the Board of Governors.

Most of you will have seen the message sent on November 24 by Garry Milton and I announcing some of the important changes to the Plan. The one that will affect all members is an increase in premiums of about 200%. Most of this large amount is due to a change in the cost-sharing formula between our members and the university. Under the current Plan there is a 50% – 50% split of the total premium between members aged 65 and over, and the university. The total premium is the amount paid to Sun Life plus our RAMQ premium paid through our income tax returns. With the revised Plan that takes effect in January 2025 there is still a 50% – 50% split of the cost of the Plan, but the university will no longer pay 50% of the RAMQ premium. There has also been a significant increase in the Sun Life premiums because of a substantially higher cost of claims in the past year. The increase has been deferred to February 1, 2025, retroactive to January 1.

The good news is that virtually the entire premium increase can be offset by a new component of the revised Plan called a Health Care Spending Account (HCSA). The HCSA is an amount of money set aside for each member that can be used for health-care related expenses not covered by the Plan. For example, some members may want to use the money in that account to pay a dental bill. Of course, this doesn't mean that retired members now have a dental plan, but there is the flexibility to use the HCSA to pay for expenses not directly covered by the Plan. Instead of using the HCSA for other medical expenses, the money could be used to pay a portion or almost all of the premium increase. The details of how the HCSA will work (as well as other changes) will be explained by Human Resources with information sessions on December 6 and documents that will be made available.

Another important change is that the \$2,000 “threshold” for eligible expenses is changed to \$3,000 on prescription drugs. What this means is that the Plan will reimburse 80% of the cost of prescription drugs until the total cost reaches \$3,000. Once it exceeds \$3,000, 100% of the additional cost is reimbursed. The current threshold is \$2,000. On the other hand, the \$60 deductible paid by each member under the current Plan will no longer be required.

There are other changes. One has already been implemented - as of May 1 this year the Plan no longer reimburses the full amount for name-brand prescription drugs if an equivalent generic version is available.

There are new para-medical expenses that will be covered by the Plan, and some improvements in the existing paramedical coverage. For example, for psychologists and psychiatrists the reimbursements are increased from 50% to 80% with a combined annual maximum of \$1,500 with psychotherapist services included in this category.

For the category of occupational therapists, physiotherapists, physical rehabilitation therapists and sports therapists there is now an addition of kinesiologists. This group will be combined with chiropractors, massage therapists, naturopaths, osteopaths, podiatrists, chiropodist and acupuncturist services. The combined annual maximum will be \$1,000 instead of lower maximums for various subcategories.

Speech therapists and audiologist services will have a combined annual maximum of \$1,000 instead of \$400 and \$300 respectively. Pharmacogenetic tests will now be an allowable expense, and there will be an increase of the percentage of reimbursement from 50% to 60% on drugs that are not on the list of medications covered by the RAMQ public drug plan.

Finally, there is a charge of \$3.00 for each prescription and each renewal. This will encourage members to renew their prescriptions as infrequently as possible. Minimizing the renewals generates a significant reduction in the service charges of the pharmacies and an important cost saving for the Plan. Instead of monthly renewals, members who require ongoing medications could renew only every three months.

As mentioned above, the Human Resources Department will have two remote information sessions on December 6 – one in English at 10:00 A.M. and the second one in French at 1:00 P.M. Each is scheduled for an hour. The link for the Zoom meeting will be on the Pensioners' Corner webpage (<https://www.concordia.ca/hr/benefits/pensioners-corner.html>). You are strongly encouraged to attend.

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## CUPA at the Epic Used Book Fair

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Howard Bokser

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Claude Bédard left Concordia in 2003 to pursue an impressive career in academia. That included serving as dean of research and technology transfer at École de technologie supérieure (ÉTS) and director general of the Bureau de coopération interuniversitaire, both in Montreal, before retiring in 2020. And still, he says, “I’m quite attached to Concordia.”

Bédard has displayed that attachment by becoming a member of CUPA and by his volunteer work for the [Concordia Epic Used Book Fair](#). The most recent iteration of the book fair was held in the J.W. McConnell Building (LB) atrium on November 5–6.



“I made very good friends at Concordia. I’m quite endeared to Concordia,” says Bédard. “One of my daughters did her university degree there. Actually, she went to Université de Montréal, UQAM, McGill and Concordia — but Concordia is the place that she preferred out of the four universities.”

Bédard’s 20-year tenure at the university began in 1983 at what was then known as the Centre for Building Studies in Engineering. He rose to the position of dean of graduate

studies and research, where, he says, “I was in charge of all aspects related to graduate studies and research in the university, so that gave me an opportunity to know Concordia a lot better.”

After retirement, Bédard became president of Fédération des retraités de l’Université du Québec (FRUQ), the federation of all University of Quebec retirees.

Still, he’s found time for the Concordia Epic Used Book Fair. He has helped sort books into appropriate categories, an essential part of the preparation, and also worked at the fair itself, helping people looking for books and making sure the volumes are displayed properly.

“One thing that struck me was where the books came from. Last year, when I did it for the first time, at one point a huge shipment arrived from Dr. Victor Goldbloom,” Bédard recalls, referring to the late pediatrician and member of the Quebec National Assembly.

“He had a considerable amount of books, and I think it made up a whole palette. So, the fact that books could come from Victor Goldbloom’s estate, or from anywhere, just showed me the many impressive ways books could land here.”

Bédard also took pleasure working at the fair. “You’re looking at people rambling around the aisles and picking books,” he says. “But if they buy a book, I’m happy. I think we’re doing something useful.”

Like Bédard, CUPA member Danielle Carter is a committed volunteer. She retired from the

university in 2018 after a long career that began in visual media resources and, after it merged with computing services, IITS.

Today, Carter is president of the Residence Committee at the Pavillon Camille-Lefebvre at the Lachine Hospital and on the executive of the MUHC’s Users’ Committee. “I’m also an avid golfer,” she says. “And I sing and play guitar — they pay me to do it, and they don’t throw stuff at me!”

She, too, lends her time to the Concordia Epic Used Book Fair, helping to sort books and to staff the event. “Last year, I worked with the book sorting because they have mountains, mountains, boxes of books,” Carter says. The sale, she adds, “is a lot of fun, and the students love it.” She also enjoys the camaraderie of spending time with her fellow retirees.

She relates one particularly fond book fair memory. “There was a young lady walking around, and she had several books in her hand, including some poetry,” Carter recalls. “And then she asked me where she could put some back because, she said, ‘I don’t have enough money for that.’ So I pulled out a \$5 bill and I gave it to her. And she was so grateful. And I said, ‘You know what? Pay it forward.’”

Carter stresses the value of volunteering. “I honestly believe that a community is only as strong as the people who participate in it. If you have the time, I think it’s important to volunteer on whatever level. Everybody needs help.”

Luke Quin, senior communications advisor in University Advancement, and Jeanne Bisson, who recently retired after serving as assistant to the president, organize the book fair. Quin reports that 2024 was the first time in the fundraiser’s 23-year history that there were two editions in one calendar year. The March 2024 fair raised a record \$43,635 and the recent one raised about \$26,600, bringing this year’s total to over \$70,000. The cumulative amount raised for student and athletics scholarships is now more than \$350,000.

Quin credits Concordia pensioners with helping to bring the book fair to another level. “The pensioners bring added energy and labour. They’ve helped transform the book fair and allowed us to expand our operations,” he says.

Volunteers like Bédard and Carter meet in the LB basement throughout the year to help sort and categorize the donated books, an essential part of the process. “They work independently,” Quin explains. “When we arrive there after they’re done, we find piles of completed books. I send my sincere gratitude to them.”

And the volunteers’ work pays off in several ways, he adds. “There’s a value on the fundraising side, but also an intangible value,” Quin says. “When students find treasured books, I see the smiles and satisfaction on their faces.”



## CONDOLENCES - DECEASED MEMBERS

Since May 2024 Newsletter

Zalman Amit, Psychology  
Kailash Anand, Mathematics & Statistics  
Anastasios Anastasopoulos, Economics  
Steven Applebaum, Management  
Muriel Armstrong, Economics  
Arthur Ayotte, Operations  
Joyce Barakett, Education  
Clarence Bayne, Supply Chain & Business Technology Management  
Nancy Belmore, Education  
Lorraine Boyce, Research Services  
Gordon Brandstadt  
Taylor Buckner, Sociology & Anthropology  
Gordon Fisher, Economics  
Ausilia Giannone, Advancement  
Madeleine Graton  
Richard Hall, Mathematics & Statistics \*  
Ashoka Harichandan, IITS  
Judith Herz, English  
Pierre Julien, Operations - Loyola  
Joseph Kolodychuk, Physical Plant & Distribution Services  
Kenneth MacKenzie, Supply Chain & Business Technology Management  
Patricia Marach  
Carole Martyn  
Beatrix-Celina Mejia Vasquez, Language Institute  
Rebecca Midgley, MBA Program  
Dorothy Mulroney, Education  
Frank Mueller, Economics  
Pierre Pilotte, Engineering & Building Performance  
Eugene Plotkin, Electrical & Computer Engineering  
Freda Rashkovan, Management  
William Reimer, Sociology & Anthropology  
Donald Richard  
Joseph Sarruf, Mechanical & Industrial Engineering  
Veronica Séguin  
Gloria Thompson, Physics  
Lise Tremblay, Institutional Research  
Jean-Claude Turgeon, Mathematics & Statistics

# FINANCIAL REPORT

Garry Milton

The Association is in a strong state financially. The 2023-24 membership year ended with a balance of \$40,185.11. As of the end of October 2024, we have a healthy balance of just under \$39,000. 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.

The following items are of note:

1. The membership fee increase from 2022-23 results from two main factors: an increase in membership and when fees are paid. Fees are recorded when they are received regardless of the year for which they are intended. Therefore, the figures reported in the financial statements usually do not reflect the actual number of paid-up members for a particular year.
2. General Meetings & Events. Increases over the past two years in expenses reflect the move back to in-person meetings and events. The cost of events is partially offset by the receipts (\$4,095.00) shown in the revenue section of the financial statement. It is worth noting that the University waived much of the on-site and IT support fees for the Fall General Meeting and Holiday Luncheon. In addition, University Advancement contributed \$500.00 to offset event costs. With the University's current financial situation, we should not necessarily expect this type of support for the time being.
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 or 2023-24, due to issues that required clarification with University Advancement. As these issues are now resolved, it is expected the transfer will take place during the 2024-25 fiscal year. The amount of the transfer will be approximately \$5,200, which will cover transfers due from the 2021/22 – 2023/24 financial years.

FINANCIAL SUMMARY	2022-23	2023-24
June 1, 2023 - April 30, 2024	<b>Final</b>	<b>Final</b>
<b>Opening Balance June 1, 2023</b>		\$35,526.64
<b>INCOME</b>		
<b>Membership fees</b>	\$7,250.00	\$10,820.00
<b>\$5 Donations to Scholarship Fund</b>	\$1,450.00	\$2,590.00
<b>Receipts - Events</b>	\$2,040.00	\$4,095.00
<b>Concordia contribution</b>	\$0.00	\$500.00
<b>TOTAL INCOME:</b>	<b>\$10,740.00</b>	<b>\$18,005.00</b>
<b>EXPENSES</b>		
<b>General Meetings &amp; Events *</b>	\$8,818.04	\$12,048.03
<b>Legal Fees</b>	\$0.00	\$0.00
<b>Transfer to Scholarship Fund</b>	\$0.00	\$0.00
<b>CURAC Membership</b>	\$300.00	\$300.00
<b>Website</b>	\$27.37	\$27.60
<b>Postage</b>	\$479.78	\$628.69
<b>Printing &amp; Copy Centre</b>	\$538.19	\$109.27
<b>Stationery and Supplies</b>	\$129.51	\$95.16
<b>Telephone Rental</b>	\$121.62	\$137.78
<b>TOTAL EXPENSES</b>	<b>\$10,414.51</b>	<b>\$13,346.53</b>
<b>NET INCOME</b>	<b>\$325.49</b>	<b>\$4,658.47</b>
<b>Closing balance as of May 31, 2024</b>		<b>\$40,185.11</b>

\* The 2023-24 'General Meetings & Events' expenses included the Dec. 4, 2023 Fall General Meeting & Holiday Luncheon (\$7,502.05), the Feb, 27, 2024 MMFA Tour (\$345.00) and most of the expenses from the June 9, 2023 AGM (\$4,200.98).

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## **P**ENSION REPORT

Bryan Campbell

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In mid-November, the Pension Committee initiated a search to find an outside member to replace Christian Rousseau who had been offered a senior position at Pension Québec. Christian had played an important role, particularly in the Investment Sub-Committee, where he brought experience and depth to our deliberations. Moreover, he always made his points in good spirit and contributed to the consensus building approach of the ISC.

Our search announcement solicited interest from some fifteen potential candidates. A short list of four was determined who were each invited to an hour-long zoom interview. We were impressed in different ways with their investment knowledge. After some discussion, we offered the position to Pierre Collins who combined his ability to get to the heart of issues while at the same time offering nuanced perspective. I think he will become a valuable addition to the Committee.

Of course, the ISC never strays too far from the challenge of modulating return and risk. Of particular importance, we have recently addressed the Plan's portfolio hedging strategy. A significant portion of our managers' returns are denominated in US\$. These must be converted to Can\$ at different times. The current exchange rate could be used; this approach is colorfully called *being naked*. A hedging strategy aims to reduce the risk associated with this strategy. One standard approach adopts a 50% hedge ratio; the idea is to reduce the extent of potential gains and losses. Our Plan had adopted another approach based on a model that forecasts whether the FX rate will change significantly: when the model signals that it will, we take a 100% hedge; otherwise, we remain naked.

The model performed quite well--until recently-- and added significant value to the Portfolio *vis-a-vis* the 50% approach. But over the past year or so, this approach has had negative impact on our returns. Consequently, we have searched for various modifications to the model. We found one that back tested nicely: mimicked the positive results of the original model and performed well during the recent period. The new model has recently been adopted by the Pension Board.

I have perhaps overstayed my welcome with this review of FX hedging. But the story does point as well to deeper issues. With the return of inflation, international conflicts and changes in the political landscape across the world,

the return-return trade-off has changed. What has worked to this point in generating returns that serve to cover our liabilities (our pensions!) with acceptable risk may not be appropriate going forward. We welcome Pierre to help us meet these new challenges.

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## **C**URAC NEWS

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CURAC (College and University Retiree Associations of Canada) has recently launched their new CURAC newsletter which has links to newsletters from universities across Canada. You might find some interesting reads from other universities. You can find the most recent issue of the CURAC newsletter at <https://curac.ca/en/library/newsletter-nov2024>

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## **N**EW MEMBERS

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Since May 2024

Ingrid Bachman	Joanna Baldwin *
Anne Beaudry	Shawn Berry
Christopher Bober	Howard Bokser
Marie-Anne Cheong Youne	James Conklin
Michael Conway	John Donahue *
Krzysztof Dzieciolowski	Nadia Henein
Robert Kilgour	Alex Konyari *
Wayne Larson	Monica Lewis
Varda Mann-Feder *	June Riley
Anita Sinner	Joyce Sorel
Janis Timm-Bottos	Bill Vorn
Tcheet Noy (Nancy) Yen	

\* Announced at June 2024 AGM, but not included in May 2024 Newsletter.

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## M MEMBERSHIP

Kathleen Perry

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As is our established practice, we sent out membership reminders in early fall to those who we have not heard back from the earlier membership renewal notices sent in the spring. The dues remain \$30.00 with \$5 going directly to our Retired Faculty and Staff Scholarship and Bursary Program. Members may renew by e-transfer or cheque. I am happy to say our membership has increased to 379 paid members from 357 in 2023-24. We have 19 new members this year and 36 new pensioners have been offered free trial memberships.

Why are membership levels important? The more active members we have, the greater our influence when discussing matters with Concordia. A larger membership base also supports the possibility of a wider range of activities and reinforces our place in the larger Concordia community.

Maybe you know of Concordia pensioners/retirees that are not members and you think they might be interested in CUPARUC, please let me know ([mkperry@sympatico.ca](mailto:mkperry@sympatico.ca)) and I would be happy to get in touch.

If you haven't yet paid your membership dues, you can do so at the December 4 meeting. Membership and renewal forms, which include payment instructions, can be found on the Association website – [cuparucconcordia.ca](http://cuparucconcordia.ca).

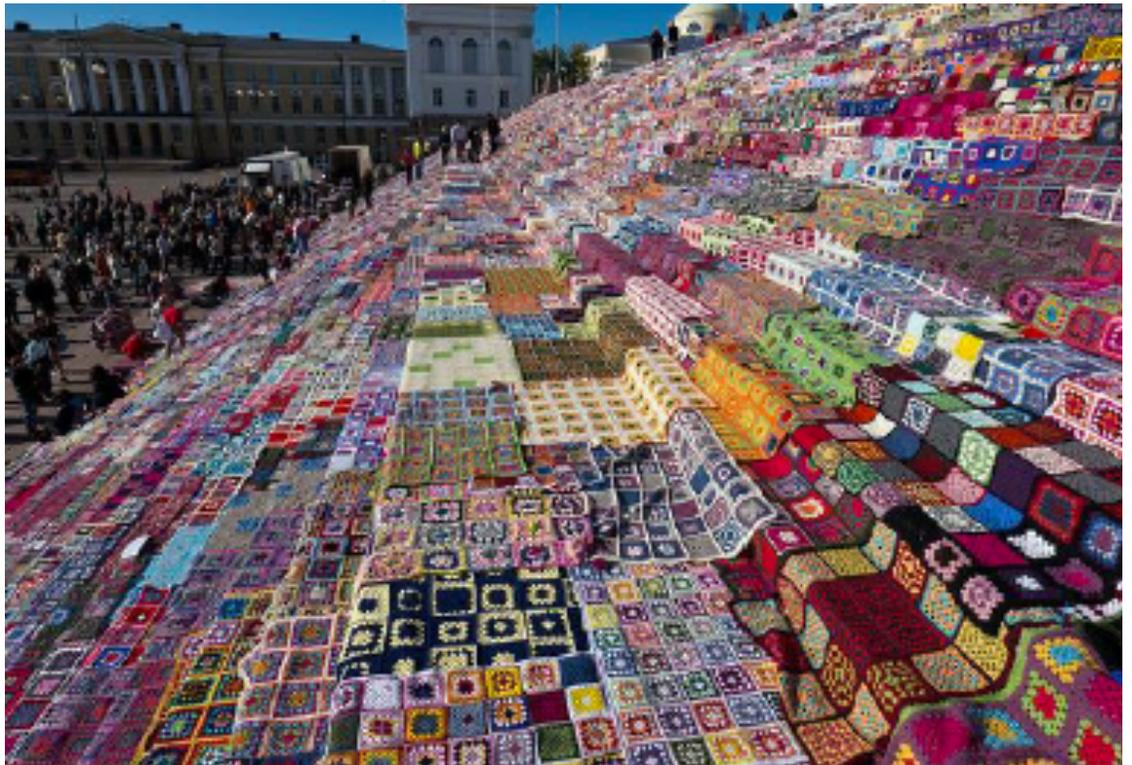
Should you have changed your email or address recently please let the association know by sending an email to [cuparuc@concordia.ca](mailto:cuparuc@concordia.ca) or leaving a voice mail at 438-772-9119.

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## R RAISING AWARENESS

The Nota Bene Foundation is raising awareness about violence against women by collecting 50 cm x 50 cm squares, knitted or crocheted, to symbolize your NO to violence against women. This is part of the Montreal 2025 Blanket Project.

The squares will be assembled into blankets. On May 10, 2025 they will be displayed at the Esplanade of Place Ville



Marie. On this day visitors can donate and, in exchange, will be able to select a blanket of their choice.

All proceeds raised will go to: Auberge Shalom, Chez Doris, Le Chainon and the Native Women's Shelter of Montreal. Anyone can participate. Simply knit or crochet squares 50 cm x 50 cm using any type of yarn, colour or design and then contact the Nota Bene Foundation to drop off your finished squares.

The Nota Bene Foundation can be reached by email at [notabenefoundation@gmail.com](mailto:notabenefoundation@gmail.com) or by phone at 514-825-0005.



Prerequisite: Recommended reading “Secrets of a Forest”, published in this newsletter in Oct 2017, which focuses on a seemingly obscure event that shook Rome to the core and haunted them for generations and led to the eventual demise of the Roman Empire.

Now that you had some time to think about what happened in the Teutoburg forest, let’s take this opportunity to assess and analyse the situation. If you are of British ancestry, you might have pondered your roots, and rightly so. A small nod to Arminius and the Anglo-Saxons, otherwise, for all you know, you could have been Italian today!

That brings us to the crux of this matter. Rather than just looking at historical dates and events, let’s look at the implications and the future direction those events instigated.



Figure 1 The Roman Empire, years after the battle of the Teutoburg Forest

Take another look at this map of Roman influence, at its peak. Let’s see how we can best use this information, and just for fun project it into today’s world.

Most of the countries that were part of the Roman Empire are in trouble today! On the north-western edge of the Mediterranean we recognize Spain, Portugal,

then there is France and Italy, all part of the Roman influence and Latin language group, where Rome once ruled supreme. Then there is Greece, once the cradle of democracy, thinking, reasoning and math formulas.

On the southern edge of the Mediterranean, from left to right, we recognize Algeria, Tunisia, Libya, Egypt, Israel and Syria, where Varus once ruled with a heavy hand, today, all part of the so called Arab Spring.

Then we see central and northern Europe with Scotland, Ireland, Denmark, Sweden and Norway where the Roman influence was nil, or like in parts of Germany where it was negligible – all of these countries seem to be doing just fine today. Extending this to a global level, we know that North America was colonized and populated largely by Anglo-Saxons, and is doing ok, and South America was colonized by Spain and Portugal and is struggling.

The obvious question is “why”? Or, to be more specific, what part of the Roman business end caused the dismal decline of all of those acquisitions like Greece, which never recuperated after the Roman occupation, and was never heard of again until Zorba the Greek and today’s financial failure, or the brief rise and then fall of Spain and Portugal in the Middle Ages, culminating in today’s financial calamity and the languishing through the ages of France and Italy, hotbed itself of matters Roman?

There have been numerous theories as to why the Roman Empire declined, fizzled out, lost all conquered territories, was reduced to nothing and did not have the wherewithal to pull itself up by its boot straps over the last 1500 years.

I think that the decline of the Roman Empire is what we need to understand today, because North America seems to be setting course for a similar path and that’s why we should be interested in understanding and correcting that situation.

So let’s look at some other authorities in this field. There seem to be plenty, leading with Edward Gibbon and his work “The History of the Decline and Fall of the Roman Empire”, a fine six volume work published in 1776-1788. That was 235 years ago! He thought that civic virtue and Christianity was the cause for the decline.

Then, Arther Ferrill, professor emeritus of history at University of Washington, suggests in 'The Military Explanation' (1998), where he says that too many Germanics were recruited into the army that the culture became German, who could not have cared less about Rome.

Arnold Toynbee, British historian, whose 12 volume "Study of History" completed in 1961, says that the Roman Empire was rotten from the beginning, build on a "plunder economy", i.e. looting from conquered territories.

Then there is A. Demandt, who in his book, The Fall of Rome (1984), lists 210 reasons for the decline and demise, in alphabetical order ranging from "apathy, bureaucracy, citizenship (granting of), excessive foreign infiltration, lack of qualified workers, lead poisoning and pressure of taxation" to name a few.

These writers and historians are pretty much on the mark, but I'm looking for the one item that was responsible for this demise "la causa," so to speak, the silver bullet.

If you would like to jump in at this point please do. There should be enough Historians, Linguists, Sociologists and Political Scientists and others with opinions and thoughts to chime in and put forward some theories!

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



## DRAFT MINUTES FALL GM

Joanne Locke

### CUPA/ARUC

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

### Annual General Meeting

**Monday, June 3, 2024 – 10:00am – 12:00 pm**  
**Hybrid In-person/Zoom Meeting**  
**Minutes**

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

Garry Milton, CUPA/ARUC Association President, called the Annual General Meeting to order at 10:15 am. He began with the acknowledgement that Concordia University is located on unceded indigenous lands and that the Kanien'keha:ka Nation is recognized as custodians of the lands and waters on which the meeting took place.

Garry welcomed all attendees and explained that CUPA is continuing to offer hybrid meetings in order to allow as many individuals as possible to participate. The meeting was recorded with the link to the recording being available to members upon request. He reported that 80 people responded that they would be attending in-person with another 18 attending via Zoom.

Garry thanked Laurie Kerr from Human Resources for being available to pensioners, responding to questions and concerns. The contact information for Laurie would be sent out following the meeting just in case anyone needs a clarification, had additional questions, or did not have an opportunity to speak with her. Garry also reminded members that they are welcome to contact CUPA with any questions they may have and are not sure who to contact. In addition he thanked the Executive who have been very busy throughout the year as was reflected in the reports.

Garry explained that the Nominating Committee report covered as item 5 on the Agenda was sent with the notice of meeting. He also noted that 2024-25 would be a year of transition as many members have been on the Executive

for a significant period of time and new members are joining the Executive.

Garry explained that there are two aspects to CUPA activities with one being formal and the other somewhat informal. CUPA's representation on the benefits and pension committees is important, essential, and central to the CUPA mission. Similarly student awards are of great importance due to their significant impact affecting the lives of many students. CUPA's involvement with the larger Concordia community is also done through formal interventions such as access to university services in particular with Human Resources, Financial Services, and Advancement.

The informal side, or social side, sees members being more involved with and participating in events that are going on at the University such as the Shuffle and the Book Fair. CUPA participation in the community serves to place us in a positive and engaged light as full members. This is also important for the University. As retirees we hold significant institutional memory and can bring that into what is happening at the University.

Our membership numbers matter as well, in that when we are dealing with other parts of the University if they see us as active, they're more likely to support us with our activities and listen to our concerns.

### **1.1 Welcome to New Members**

A warm welcome was extended to all new members, many of whom were in attendance in-person or via Zoom. Garry noted that the names of the new members are listed in the Newsletter.

### **1.2 Remembering Colleagues**

Garry recognized and read the names of Concordia retirees who had passed away since November 2023. A moment of silence was held in their memory. Garry thanked everyone for remembering them and noted that their names are included in the recent Newsletter.

## **2. Approval of the Agenda**

Moved by Kathy Hedrich and seconded by Tim Lapin, the Agenda was approved with the addition under 6.1 Other Business of Financial Challenges Faced by the University with Current Government Funding. Garry pointed out that a guest speaker would be arriving around 11:30.

## **3. Minutes of the Meeting of December 4, 2023**

Garry pointed out that the Minutes are included in the Newsletter which is sent to all members. Garry thanked Joanne Locke for once again preparing the Minutes.

One correction was noted in that the wrong caterer was recorded in the Minutes and has since been corrected. The caterer was Petites Mains. Moved by Tim Lapin and seconded by Miriam Posner, the Minutes were approved.

### **3.1 Business Arising from the December 4, 2023 Minutes**

Any Business Arising had already been included in the Agenda and would be addressed during the meeting. However if there was still outstanding questions Garry requested that the member please email CUPA and the appropriate Executive Committee member would respond.

## **4. Reports**

### **4.1 Pension Committee (Bryan Campbell)**

On a positive note, Bryan reported that everyone would receive a 1.4% indexation increase on June 1. In addition, for those who were retired in December 2023, they would further receive another .09%. Therefore the majority of retirees would receive 1.4% plus .09%. Bryan advised participants that they would be receiving a letter to this effect sometime in June and the July 1 payment would be retroactive to include the June 1 payment.

Bryan reiterated that it is important to bear in mind that pension calculations are dependent on the returns of the plan. If the plan does not do well, there is no indexation. If the plan does well, then indexation results. Looking at the return of the pension fund over the last few years – starting with 11.2% in 2019, 15% in 2020, and 15.6% in 2021. Then in 2022 the return was 1.6% and in 2023 it was 2.6%, a huge drop. This is a reflection of the economy and is faced by every pension fund. Keeping in mind that our pension indexation is retroactive these past two years will have an impact going forward.

The Plan does not provide for automatic indexation and the Concordia Pension Board has a conservative approach to indexation. The Plan recognizes that 2% inflation 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 calculations below 2%, these involve average 2-year real returns also above the threshold.

Bryan pointed out that an interesting calculation is that if there is money left over it rolls forward to our benefit.

Last year pensioners were down .09% because there was not enough in the calculation. But this year there is enough and that is why we are receiving the retroactive .09%.

Because the pension performance is down and the implications of this are rolled forward, Bryan expressed his concern over the possibility that we would not see the first 2% going forward in the near future. However, the good news is that pensioners are getting indexation and the .09% not received last year. The difficult feature of the plan is that the plan must do well in order to get the first 2 percent.

Bryan reported that Patricia Saputo, chair of the Pension Committee and also chair of the Investment Subcommittee is exiting and is being replaced importantly on the Investment Subcommittee by a good member of the committee, Sam Reda. Patricia will be missed as she brought expertise and investment smarts to that committee.

The committee work goes on with a search for a fund manager in the area of biotechnology bio-economy. In addition there is also a risk profile analysis underway. Essentially this is mapping the portfolios onto underlying risk factors to see the sorts of risks to which the portfolios are sensitive. This is important because it's the first step that one takes in what is referred to as scenario analysis being for example extreme climate change, de-globalization, AI, or energy consumption. Bryan ended by expressing that pensions is a truly interesting portfolio.

Q: What are your predictions for the Bank of Canada on Wednesday?

R: The Bank of Canada cannot do much that runs contrary to the Federal Reserve. It is difficult to forecast with respect to the American economy and an election going on, it would seem that both sides would want reduction of inflation as does Wall Street.

Q: I know that there are numerous pension plans across Canada and I was wondering to what extent the way we index is similar to or different from, other plans in Canada.

R: Bryan responded that he knows the Concordia plan well and how it works is really conservative and rightly so. While we have not compared ourselves systematically, as an economist simply looking at our conservative plan it is obvious that there are not many parameters that can be modified. There is the 5 years for the 2% above and the 2 years for the value below the 2%. The proof then for the value of the conservative approach with its parameters is in the fact that we received that .09%. We live with the 2%

baseline established by the central bank and built into the economy. While some members may think we should get the 2% automatically, this approach would put a lot of pressure on the fund. The plan has a good indexation scheme. While it's not full indexation, he opined that the only plans left with full indexation are government, with our taxes paying for that.

Q: Can you tell us roughly how much in management fees are paid for these investments per year.

R: The real question is what you get net of fees. The group to whom we pay the highest fees is Millennium in New York. While their fees are very high they are among our top returners. You can always get people that don't charge big fees, but they also do not earn us the money.

Every manager has objectives where some are more conservative while others are more growth oriented. As long as the manager is meeting objectives they are making money for us. Every year about three of the fund managers are let go and we search for new managers in different sectors depending on how things are unfolding. This is a dynamic process where we are constantly looking at the mid-term.

Garry thanked Bryan for his informative presentation noting that the pension plan is extremely important and a concern to all members and that we all look forward to what is in our bank on the first of each month.

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

Garry reported on behalf of Joanne as she was unable to attend. Although there was a full report in the Newsletter, Garry highlighted a couple of points. Awards are provided to both graduate and undergraduate students. Since their inception, CUPA has rewarded 244 students for their hard work. Although we try to offer 12 awards annually this has not always been possible for a variety of reasons such as initial problems with the process when the awards were first introduced, the reduction of the percent payed out from the Endowment, and upheaval presented by the pandemic. Work is now being done to streamline the process.

The School of Graduate Studies works closely with us in terms of the graduate awards, and we work with Financial Aid and Awards to coordinate the undergraduate scholarships and bursaries. Although we have not yet received the full results for 2023-24, in 2022-23 we awarded in all four Faculties. A primary focus is to balance the payout across all four Faculties at all levels.

Our sources of funding come from three areas: the payout from our endowment fund managed by the Concordia University Foundation, the CUPA Development Fund which is funded primarily by the funds raised by the annual Shuffle, and by \$5.00 from each membership and any private donations. This money is intended to benefit Concordia students.

At this point, the annual endowment payout has been increasing. When the CUPA Development Fund was initially established in 2020-21 the payout from the Endowment was between \$31,000.00 to \$33,000.00 annually. But for 2023-24 the payout reached \$36,000.00 which met our needs.

The issue we are now working on with Advancement is determining the best approach to using the funds in the CUPA Development Fund. Should we increase the value of the awards? Should we focus on increasing the value of the Endowment thereby increasing the value of the payout each year? Should we be looking at other types of awards? These are all discussions that we are currently having with Advancement while always keeping in mind the needs of graduate and undergraduate students.

#### **4.3 Concordia Shuffle 2024** (Kathleen Perry)

Scheduled for September 20<sup>th</sup>, Shuffle is also the kickoff for homecoming and the 50<sup>th</sup> anniversary celebrations at Concordia. CUPA's Shuffle team, the Pacemakers, have been participating in this fundraiser for several years, with each year seeing an increase in monies raised. As previously mentioned, the monies raised go to supporting students.

Kathleen opined that this past year and probably the coming year is going to be a difficult one for Concordia so that this year may be a good opportunity to really show support as a community. To mark the 50<sup>th</sup> anniversary of Concordia, Kathleen was hoping to have fifty people participate in the Shuffle. CUPA is looking for a minimum \$50.00 contribution and registration starts in mid-June. She added that although CUPA may not best last year's \$15,000.00 and while the amount raised is important, participation is the goal as it shows CUPA's place in the Concordia community, that we are actively concerned and we want to help in many ways.

Kathleen's final comments focused on allegiance to CUPA while the pull may be to a previous commitment such as one's past Faculty or Department. This strengthens CUPA ties to both our students and to the University.

#### **4.4 Social Activities Committee** (Sandra Spina)

Sandra remarked that we spend about one third of our life at the workplace. In fact, sometimes we spent more time at work than at home so that people we worked with were our family. When approached by the Alumni Office to become part of the homecoming 50<sup>th</sup> anniversary celebrations, Sandra said yes and set about organizing CUPA activities. The day after the Shuffle is the Homecoming football game being played against McGill. CUPA is having its very first tailgate party taking place in the end zone complete with food trucks, all sorts of gadgets and whatever. The idea is to be there as a group of retirees, that are coming back home and cheering on their football team. Sandra stressed that it is more than just a football game. It's also a way to get together.

Sandra reported that each event organized takes an enormous amount of time and this year she is pleased that Lina Uberti has joined her in the organization of events. Sandra reminded us of two events this past year referring to the spring AGM as a liberation from COVID and the holiday luncheon as a magical time. February 8<sup>th</sup> saw a popular, sold-out museum tour of the O'Keefe exhibit given by fellow retiree Barbara Black. Similarly the epic book sale, a huge success selling over 15,000 books, is made possible with the help of so many retiree volunteers. Finally with CUPA's goal to reach out and not only continue our participation in the community, but increase it, we will continue to raise funds at the Annual Holiday luncheon for the Student Emergency Fund. In that regard we will also raise funds for other causes. In fact, at the request of CUPA member Danielle Carter, attendees of the Fall General Meeting participated in a 50/50 raffle to help residents of the CHSLD Camille Lefebvre long term care facility with lesser means to participate in various extracurricular activities offered by the residence but not covered by the monthly agreement or rent.

Garry thanked Sandra for the work she has done throughout the year.

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

Hal provided a short background informing participants that the Concordia University Benefits Committee commissioned a review of the entire benefits plan back in 2018 setting up a Working Group and a Benefits Sustainability Committee. Some 3 years later in June 2021 the Sustainability Committee felt confident that they had a proposal that was to go first to the Benefits Committee and then to the Board of Governors. Despite the proposal having been reviewed by the Benefits Sustainability Forum composed of approximately 50 people with representation from every association, union and the University it could not go forward. As it turned out the unions had to be

consulted separately resulting in what the Working Group and Benefits Sustainability Forum considered to be minor details turned out to be major problems.

Following another prolonged discussion period it seemed like late last year the whole exercise might have to be shelved and restarted from scratch. However this year, 2024, another five meetings of the Working Group and the Benefits Committee took place to negotiate the changes. Happily at a subsequent meeting of the Benefits Committee there was unanimous approval of a new plan. Because the proposed plan had still to be approved by the Board of Governors, at their June 11 meeting, Hal was not able to reveal its contents due to confidentiality.

Overall there will be a slight increase in premiums but for most participants this will not be extensive however for a few it will be somewhat larger. Once the proposed plan becomes public, there will be a comprehensive communication program that Human Resources will undertake to explain this to all of the constituents, not just retirees but all employees of the University.

In the context of all that has happened it is a victory for CUPA. Hal expects that retirees for the most part will be pleased as it is a good plan with some flexibility and a couple of extra items like paramedical expenses. Hal invited questions from the audience.

Q: Is there an approximate time as to when the new plan will be implemented?

R: The plan is expected to take effect January 2025 although one feature of this has been implemented as of May 1st of this year, and that is the generic drugs. For those who do not know this, and you go to your pharmacist and you order a name brand drug, you will be responsible for paying part of that, even if as a generic it would have been 100% covered by insurance.

Q: What happens in the case when there is no generic option for a medication?

R: If that medication is not generic but is on the RAMQ list, then it is covered in the same way as generic drugs.

#### **4.6 Membership Report** (Kathleen Perry)

Kathleen reported that in 2022-23 the membership stood at 283 active paid members and in 2023-24 that number has risen to 361. Kathleen emphasized the importance of encouraging members to become paid members. She asked that if members know former colleagues that are not paying members that they reach out to encourage them to sign up.

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

The Technical Committee is responsible for the website and for the CUPA link to the listserv. It is the listserv that is the major communications link, although that depends on having a correct email address for each of the subscribers.

Roger explained that as soon as you become a CUPA member you are automatically added to the listserv. When mail is rejected, that person is dropped from the listserv. Thus any member who realizes that they are not receiving notifications from the listserv should contact CUPA so that the necessary correction can be made.

When Roger assumed responsibility for the Technical Committee in 2010 he did some redesign of the web page. The key factors are still the same in that there are announcements of the latest events that are happening, the up-to-date Newsletter, and the membership list showing who is newly added and who has departed.

Q: Are steps being taken to make the web pages and the newsletters on the website more accessible conforming to accessibility guidelines as per the current government requirement?

R: There was no awareness that the web pages were not in accordance with accessibility rules but yes, with a future redesign this will be a key issue.

#### **4.8 Newsletter** (Craig Buchanan)

Due to time constraints no verbal report was given.

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

Garry reported that the Financial report appears in the Newsletter and reveals that CUPA is financially stable which allows us flexibility in determining what activities we can support and move forward.

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

Due to time constraints no verbal report was given.

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

Over the past two years CUPA's dealings with the University have increased. Formalizing relationships with certain University departments is something upon which we continue to focus. This effort is particularly important as a lot of us initially use our own connections with people still inside the University, the longer we are retired some of those connections diminish. The goal then is to formalize relationships so that processes and procedures are in place.

## **5. Election of Executive Committee Members (Garry Milton)**

Because Bill was unable to attend, Garry addressed the Nominating Committee report pointing out that the pandemic had disrupted the normal situation of elections so that many Executive Committee members have far exceeded the traditional two-year staggered term. He noted that although people are in various portfolios, the Committee works as a team led by the portfolio arrangement.

Long-serving members who will be stepping away from the Executive include Roger Kenner possibly the longest standing member, Joyce Payan more recently with the Membership portfolio and long-time member-at-large, and George Tsoublekas the CUPA alternate on the Benefits Committee.

The proposed slate has Garry staying on as President for his final year and moving to past-President in 2025-26. Kathleen Perry will remain as Vice-President with the assumption of taking on the President position next year, Bill Knitter will remain this year as past-President. Kathleen will also continue with the Membership portfolio until which time she moves into the role of President.

Mike Babin will take on the position of Secretary. In addition he will also be taking over the Technical Committee from Roger. After many years Hal Proppe will move from the Benefits portfolio to Treasurer. The primary CUPA representative to the Benefits Committee will now be Jamshid Etezadi who has been on the Executive Committee for a couple of years. Amely Jurgenliemk, former Secretary to University Senate and Board of Governors, will serve as alternate. Craig Buchanan is staying on as the Newsletter editor.

CUPA is very fortunate to have two representatives on both the Benefits Committee and the Pension Committee in addition to their respective sub-committees and working groups. Although there is a primary and an alternate they work as a team; only the primary has voting privileges. Within each of these two portfolios, at least one representative is always in attendance. In addition as much as possible in each of those portfolios the representatives include a former faculty member and a former staff member, bringing in the different perspectives of our broader community. The proposal for the Pension Committee is that Garry moves to the primary position and Bryan moves to the alternate.

Joanne Locke is staying on as the Student Scholarship and Awards Committee chair. Joanne Beaudoin is joining the

Executive Committee as a member-at-large but already she is focusing primarily on the scholarships and awards portfolio.

Sandra Spina is staying on as the Social Activities chair. Another new member-at-large joining us is Lina Uberti. She is already focusing on the Social Activities portfolio working closely with Sandra.

Jitendra Desai remains a member-at-large as does Nancy Helms, who has been with us for quite a number of years.

With no additional questions or comments the motion to accept the Nominating Committee report was moved by Miriam Posner and seconded by Rosemarie Schade.

Garry thanked everyone for their work on behalf of the Association and remarked that in his long service he has been pleased with the cooperation of all.

## **6. Other Business (Garry Milton)**

### **6.1 Financial Challenges Faced by the University with Current Government Funding**

Although Concordia's financial and government funding situation was added as a topic under Other Business, it was decided that there was not adequate time to address this issue during this session.

Garry suggested that he would investigate putting together an activity with some of the senior administrators that would allow for a more in-depth, meaningful discussion. He noted that the senior administration is well aware of our interest, concerns and of our support.

### **7. Guest Speaker – Julie Chu, Head Coach of the 2024 National Champions Stingers Women's Hockey Team**

A four time Olympian and winner of five gold medals at the Women's World Championships, Garry welcomed Julie Chu head coach of the women's Stingers Hockey Team. Under Julie's leadership the Stingers have reached the University Sports National Championship 4 times earning the bronze in 2018, gold in 2022, silver in 2023, and this year the National Championship. Not only did the team win the National Championship, they were undefeated the entire year including the playoffs going 25 and 0 in the regular season, an incredible historical feat.

Julie joined the Stingers in 2014 as an Assistant Coach when CUPA member Les Lawson was Head Coach. She was named Head Coach of the women's Stingers team in 2016. This year Julie was named Canadian Interuniversity Sport (CIS) national coach of the year. Her accomplishments however don't stop there as she was

also inducted into the Harvard University Athletic Hall of Fame. While studying at Harvard and playing defensive forward on their women's hockey team, Julie earned the Patti Kazmaier Award as the best women's collegiate hockey player in the United States.

Julie thanked Garry for the introduction saying she was pleased to address such a welcoming community. She also expressed her gratitude to CUPA member and former head coach Les Lawson describing him as the ultimate community person. When she moved to Montreal from the US with her wife Caroline Ouellette, also a Stinger's coach, she credits Les for having brought them into the Concordia community.

Julie spoke on understanding and living team culture which for the Stingers is Team First where there is a culture and environment where everyone feels welcome, they feel valued, and are given the opportunity to then use their talents to fulfill the roles that they have. Team First encompasses not only team success but each and every individual's contribution to that success. Its three aspects focus on working hard every day and giving it one's best, maintaining a positive attitude, and accepting and owning one's own role.

Even on days when one's best is not as good as other days, there is no contribution a player can make that replaces doing one's best, whatever that might be. Stingers members have many demands placed on them. They are full time students, many hold jobs, and they also give 20 hours a week to hockey with early morning practices. Yet overall they are able to maintain a positive attitude and look at every scenario as it happens. They know they can make a choice when they get on the ice. They can either choose to say 'I have to be here' or 'yes, I have all these things on my plate but how can I make the most, and be excited to be here for this hour and half with my teammates? And how can we be better in a game?'

Collaborating, working toward and fighting for things in which we believe is all part of being positive and recognizing what is in our control.

The last aspect is how do we accept and own our roles? She stressed that accepting our role, seeing our value and recognizing that value is really important.

Julie talked about this past year being a journey. In 2023 with 1.8 seconds left in the championship game, the opposing team tied the score with the Stingers losing in overtime and securing the silver medal as opposed to the coveted gold. No matter what the personal circumstance of each individual player, everyone felt the loss and everyone's heart was broken. So it was decided that the

team would allow themselves to take five months and heal. The result was that when they came back, they did not carry baggage from the previous season; they welcomed new players and moved forward as a team. For 2024 they knew they wanted to win.

Julie shared with us a story that truly spoke to Team First. At the end of the season, some really tough choices often have to be made. There are 26 players on the team, and only 20 can dress for a game. This year the Stingers had two number one goaltenders – a first year goaltender and a 3<sup>rd</sup> year goaltender. After agonizing deliberation the 1<sup>st</sup> year goaltender was selected to play despite the fact that the 3<sup>rd</sup> year player had been the Team First award recipient for the two previous years. Without question she accepted the decision and on the rink continued to push, stay steady and support her teammates. As it turned out, during a critical playoff game that would determine if the Stingers progressed to the Championships, the 1<sup>st</sup> year goaltender sustained an injury during play. The 3<sup>rd</sup> year goaltender stepped in, played out the rest of the series and was the goaltender of the tournament. All because she had made the choice to stay ready.

Julie concluded by saying that the culture that is built into the team on a daily basis is not only felt there but she feels it too around the campus. The bottom line is to enjoy what we do and she is grateful that she has that opportunity here at Concordia.

Q: How many new players will the Stingers recruit this year?

R: Five of the current players will be graduating so those five will be replaced. Although it is difficult to see them leave in reality the goal is to not only develop incredible hockey players but also young women with strong confident voices so that they too can be great leaders in their own way.

Q: With the potential for college athletes to be paid in the US with the universities deciding how to allocate the money, how do you see this affecting women's athletics, the women's hockey scene and how do you see the competitive environment evolving?

R: In the United States with football and basketball sports teams generating millions of dollars for their universities, understandably those universities were using the players as a platform to promote their teams. In a successful lawsuit student athletes argued that they should be paid like employees, or at the very least have the ability to use their name, image, and likeness to secure sponsors and use this sponsorship as a financial means. While the

resources are increasing in Canada, it is anticipated that some of the players will be looking to play in the United States. She commented that here in Quebec, and in particular Concordia, we have been really lucky to be able to keep some very high level, talented players that have decided to stay and play here.

Q: What can CUPA do to support women's hockey and the Stingers team?

R: Because our players also need to work, support through scholarships and bursaries helps considerably. Similarly if there was a bit available at the end of the season to recognize a Team First player who would not have been expecting this recognition and support.

Garry thanked Julie for her inspirational talk.

### **8. Next Meeting**

The Fall General Meeting will be held sometime in either late November or early December. The location and time will be determined.

### **9. Adjournment**

A motion to adjourn was made by Lynn Prendergast and seconded by Judith Kornblatt. The meeting was adjourned at 12:30.