

CUPARUC

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

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PRESIDENT'S MESSAGE

Let me take this opportunity to wish all CUPA members a very happy and prosperous year 2001. According to all of the experts we are now truly into the new millennium and the 21st century. However, even though we are in the year 2001, I have still to encounter HAL the computer (from the film "2001, A Space Odyssey"). I guess we haven't progressed to the point Stanley Kubrick imagined.

As I mentioned in my report in the last issue of CUPARUC, the Association's offices had to be relocated. We are now resident in the Vanier Library Building (Room VE 328-4) and thanks to the efforts of Audrey Williams the office is well set up and functioning effectively. Audrey tries to be in the office once a week (usually Thursday mornings) and she makes sure that any telephone messages left on the answering machine (514-848-8755) are attended to in short delay. We also have an e-mail address, cuparuc@alcor.concordia.ca, so that you may contact us through that medium. I would like to take this opportunity to thank Audrey Williams for the effort she puts in to making the job of Secretary-Treasurer function effectively. Nevertheless, it is an onerous and time-consuming role and the time has come to split the function between the roles of Secretary and Treasurer. As a result we are interested in finding a member who could take on the role of Secretary (recording and typing minutes of General and Executive meetings, handling correspondence and mailings). If anyone is interested in volunteering a bit of time to help the Association, please let me know through the Association's office.

This past Fall saw many activities and events, in October we had the Fall General Meeting a report of which appears elsewhere in this issue, and Howard Fink organized and ran a seminar on the purchase and maintenance of cars with two experts from the Gabriel Group of Auto Dealers. In November over 50 of our members enjoyed a day at the races which gave many of us a chance to enjoy the company of old friends and colleagues while trying to beat-the-odds with shrewd bets. December saw the traditional Holiday luncheon where 60 or so members wined and dined on the usual holiday fare.

MOT DU PRÉSIDENT

Je profite de cette occasion pour souhaiter à tous les membres de l'ARUC une année de bonheur et de prospérité. Selon les experts, nous voilà tous bien entrés au nouveau millénaire, même si nous ne sommes pas encore arrivés au point imaginé par Stanley Kubrick dans son "2001, A Space Odyssey".

Dans le dernier numéro du CUPARUC, j'ai parlé du déménagement du bureau de l'Association, qui se trouve désormais dans le pavillon de la Bibliothèque Vanier (VE-328-4). Grâce au dévouement d'Audrey Williams, ce bureau fonctionne avec un maximum d'efficacité. On peut l'y rejoindre d'ordinaire le jeudi matin et elle assure une prompte réponse à tout message enregistré au répondeur (514-848-8755). Vous pouvez aussi nous rejoindre par courriel à cuparuc@alcor.concordia.ca. J'aimerais profiter de cette occasion pour remercier Audrey d'avoir si bien assuré l'exécution de ses responsabilités de secrétaire/trésorière. Il s'agit quand même d'une fonction onéreuse en ce qui concerne le temps qu'il faut y consacrer, et le moment est venu de scinder en deux ces fonctions. Nous sommes donc à la recherche d'un membre qui accepterait d'assumer la fonction de secrétaire, laquelle comprend la rédaction du procès-verbal des assemblées générales et des réunions du Conseil, la correspondance et l'expédition de communications. Toute personne prête à y donner de son temps est invitée à me contacter au bureau de l'ARUC.

L'automne dernier, il s'est passé plusieurs activités et événements, y compris l'assemblée générale du mois d'octobre, dont un résumé figure ailleurs dans ce numéro, un colloque portant sur l'achat et l'entretien des automobiles, organisé par Howard Fink, avec la collaboration d'experts appartenant au Groupe de concessionnaires Gabriel. En novembre, plus de 50 membres se réunissaient à l'Hippodrome, où ils ont refait la connaissance de vieux amis et collègues, sans parler de l'occasion de faire des paris bien informés. En décembre, c'était le dîner annuel, où une soixantaine de membres jouissaient des plats traditionnels, bien arrosés comme il se doit.

Du côté des affaires de l'Association, en ce qui concerne la litige tout évolue très lentement. Vos

On the business side of the Association activities, I have to report that in the litigation concerning the Pension Plan, the wheels of justice are grinding very slowly. Your representatives (Howard Fink and myself) were called to the court to be interviewed (read "interrogated") by the lawyer representing the Plaintiff. After completing the questioning of one of the representatives he decided not to pursue the questioning of the other, the presumption being that he was not getting the kind of information that would help his case. It now appears that the case will be proceeding to the next stage, that being the Plaintiff's request for a motion to proceed with the class action. Please note that this will be expensive and since we have exhausted our previous legal funding we will shortly be starting a new legal fund drive. A letter will be sent shortly.

Also over the Summer and Fall I have (as your Representative on the Pension and Benefits Committees) participated in two sub-committees, one to find an additional fund manager to expand the pension fund's investments in foreign equities; and another to deal with the proceeds of the demutualization of the Sun Life insurance policy. The Pension Committee has approved the hiring of the investment firm of Baillie Gifford to manage an EAFE (Europe, Australia, Far East) portfolio representing 10% of the total fund. News of the outcome of the demutualization issue will be forthcoming once the Benefits Committee has approved the sub-committees' recommendations.

In November those of us who are covered by the University's Health Insurance plan, received a new plastic Clarica Health Insurance card with instructions as to how to use it. This card is useful to all who are members of the plan to identify their health insurance carrier, both at home and while travelling. You will also find on the back of the card the phone numbers of World Access Canada, Inc. for medical emergencies while travelling out of province for the first 60 days. The new card also shows your new insurance identity number (*not* your SIN number). While this new card may help many in processing claims for prescription purchases, those of us who are subject to the Quebec Government prescription drug plan (RAMQ) will still have to make out the regular paper claim form (for some reason the Clarica system cannot handle the RAMQ purchases). However, the amounts of out-of-pocket expenses of the prescription drugs purchased on the RAMQ plan are eligible for reimbursement from the Clarica plan (normally at 80%, after the Clarica deductible has been satisfied).

I hope to see a big turn-out for the Annual General Meeting, to be held on May 10, 2001.

représentants, Howard Fink et moi-même, ont été "interviewés" (lire "interrogés") par l'avocat du demandeur. Ayant questionné l'un de vos deux représentants, l'avocat a décidé de ne pas poursuivre plus loin son interrogation, et on peut en conclure que les renseignements qu'il en avait retirés ne faisaient aucunement avancer son cas. Il paraît que l'affaire avancera à la prochaine étape, soit, la recherche de la part du demandeur de l'autorisation de lancer le recours collectif. Il est à remarquer qu'un tel procès serait très coûteux et, ayant épuisé nos ressources, nous serons bientôt dans l'obligation de lancer une campagne de financement. Vous allez bientôt recevoir une communication à cet effet.

Pendant l'été et l'automne j'ai participé, à titre de votre représentant auprès du Comité de Retraite et du Comité des Avantages sociaux de l'Université, aux travaux de deux sous-comités, dont l'un avait comme mandat de nommer un gérant qui s'occuperait de l'expansion des placements en titres étrangers de la Caisse de retraite, et un autre qui s'occuperait de la distribution des montants en provenance de la démutualisation de la police de la Sun Life. Le Comité de Retraite a confié à l'entreprise Baillie, Gifford la gestion d'un porte-feuille EAEQ (Europe, Asie, Extrême-Orient), qui représenterait 10% des placements de la Caisse. Vous aurez des nouvelles de la démutualisation dès que le Comité des Avantages sociaux aura approuvé les recommandations du sous-comité.

En novembre, les membres couverts par le régime d'assurance-maladie de l'Université ont reçu une nouvelle carte ainsi que des indications quant à son utilisation. Pour tous les participants au régime, cette carte sert à identifier l'assureur, que vous soyez chez vous ou en voyage. Vous trouverez, au verso de la carte, les numéros de téléphone de World Access Canada Inc. pour les situations d'urgence pendant les 60 premiers jours d'un voyage en dehors du pays. Elle fournit également le numéro d'identification personnel (à *ne pas* confondre avec le NAS). Cette nouvelle carte peut bien vous aider à faire expédier vos demandes de remboursement du coût des ordonnances. Les membres inscrits au régime du Gouvernement du Québec (RAMQ) sont quand même tenus de remplir les formulaires de remboursement (pour une raison inconnue le système Clarica n'est pas en mesure de tenir compte des achats faits sous la RAMQ). Cela dit, les contributions payées pour des ordonnances reconnues par la RAMQ peuvent être remboursées sous le régime Clarica (normalement à 80%, une fois la franchise payée).

J'espère vous voir en grand nombre à l'Assemblée générale annuelle, prévue pour le 10 mai, 2001.

John Hall

OUR SECOND DECADE OPENS!

With this edition, CUPARUC starts its tenth year of publication. As your sometimes-overloquacious scribe, I would like to thank all those who have been part of it over the years, and once again invite you all not to be shy about sending me your contributions. With best wishes for the New Year.

L'AUBE DE LA DEUXIÈME DÉCENNIE!

Ce numéro marque le début de la dixième année de l'existence de CUPARUC. En tant que rédacteur parfois trop loquace, j'aimerais remercier tous les membres qui, à travers les années, ont participé. Encore une fois, je vous invite à ne pas être timides et à m'envoyer votre contribution. Avec mes meilleurs voeux pour le Nouvel An.

Jim Whitelaw

THE ABORIGINAL HEALING FOUNDATION

by Gail Valaskakis

(A former member of the Communications Studies Department and Dean of the Faculty of Arts and Science at Concordia, Gail Valaskakis tells us how, upon retirement, she decided to do something very different. Ed.)

A friend whom I rarely have time to see these days said flatly to me "Some retirement". In fact, I retired from Concordia in 1997 because, like many of us who enjoyed working at the University, it was time to do something different. I wanted to rewrite some published essays and write some new ones to complete the book on contemporary Native culture that had been nagging at me for years; and I wanted to "go home". For me, "going home" meant working with Native people, contributing whatever I could to education or community development. After two years of writing my book and doing some contract work on Native academic programmes and social issues, I found my niche in Ottawa, where I am Director of Research at the Aboriginal Healing Foundation. Moving to Ottawa meant personal and professional sacrifices, which included passing on the presidency of the Quebec Writers' Federation. But it's both a privilege and a pleasure to work at the Foundation, where the nature of the initiative has brought people together from across the country; and, through my work, I've been drawn into other projects and networks in Ottawa.

The Aboriginal Healing Foundaton is a new organization that may be unfamiliar to Comcordians. It was

established in 1998 in response to the concerns raised in the Royal Commission on Aboriginal Peoples about the impact of residential schools. In recent months, we've all read a great deal about residential schools in the newspapers, but the experience of those who attended them were largely ignored until 1994, when the Nun-chah-nulth Tribal Council in British Columbia conducted a study on the impact of residential schools on their members. More recent research suggests that between 1863 and 1983 approximately 107,000 Aboriginal people who attended residential schools were physically or sexually abused.

In January of 1998, the federal government created a Healing Fund of \$350 million designed to support communities in redressing the tragic effects of the residential school system on generations of Aboriginal people; and to promote public education and reconciliation among Aboriginal people and Canadians. The Aboriginal Healing Foundation is a not-for-profit organization established to manage this Healing Fund, which it is required to allocate within four years and spend within ten. This process is governed by a 17-person Board of Directors which, because it includes Inuit, Métis, registered and non-registered First Nations and Aboriginal people living in urban, rural or reserve areas, constitutes the first national Aboriginal organization in Canada. Simply put, the mission of the Foundation is "to encourage and support Aboriginal people in building and reinforcing sustainable healing processes that address the Legacy of Physical and Sexual Abuse in the Residential School System, including Intergenerational Impacts".

The Foundation's funds support holistic, community-based healing projects for individuals, families and communities, including communities of interest such as elders, youth, the incarcerated and others affected by residential schools. Monies are allocated to a wide range of healing activities, which include traditional healing methods and other culturally-appropriate healing activities. The daily work of the Foundation focuses on assessing, funding and monitoring almost 500 healing programmes that range from healing circles to specialized trauma centres, but research is important to the longer-term contribution the Foundation will make to Aboriginal communities. Working in this Aboriginal context draws upon both my academic and community development experience.

The research agenda for the Foundation focuses on applied or strategic research that contributes to the implementation and effectiveness of community-level healing projects. The mandate of the Research Department is to gather, analyse and make available information related to programme design/redesign, implementation and evaluation. Our work focuses on identifying and promoting the "best healing practices" that emerge from Aboriginal projects, particularly in relation to sex offenders, physical abuse and the intergenerational impacts of residential school experience. We are undertaking evaluation of funded projects, which will provide information on the nature, role and impact of holistic healing approaches that reflect different cultures, regions and needs. But we need to know more about the extent of the problems related to residential school experience in respective regions; the specific healing needs of Inuit and Métis; and what constitutes "intergenerational impacts" and "greatest need." To promote effective models for intervention, we want to understand more fully the nature of residential school impact on survivors and their descendants. These research areas are challenging because there is little Aboriginal-specific data or literature, especially in relation to Inuit and Métis communities; and

we are working in a tight timeframe. To support our research agenda, the Foundation has partnered with the Aboriginal Mental Health Research Team, which is sponsored by McGill University and the Jewish General Hospital, to apply for a five-year SSHRC grant through the Community Alliances for Health Research Programme.

Research, too, hopes to contribute to greater understanding within not only the general public, but among Aboriginal children and their parents and grandparents through the development of school curricula and other resources. We may not know the extent of our impact for years, but we're encouraged by the feedback we've had from some communities. The Foundation looks forward to sharing what we learn with Aboriginal communities and others through our web site, publications and resource centre.

My work at the Aboriginal Healing Foundation has led to other networks and activities in Ottawa, including the editorial board of ISUMA, the new Canadian Journal of Policy Research; and the co-chairship of a group of Aboriginal scholars who are undertaking a horizontal research project in partnership with an inter-departmental government committee, an initiative that is sponsored by the Policy Research Secretariat.

With new involvements and commitments, Ottawa seems a long way from Concordia. But I meet with former colleagues like Alan Mirabelli, who is Executive Director of the Vanier Institute of the Family, and Bill Gilsdorf, who teaches a course at the University of Ottawa and volunteers at Amnesty International; and during a recent trip to Halifax, I stayed with Judy Woodsworth, who is the Vice-President Academic at Mount St. Vincent University, and Lindsay Crysler, who teaches journalism at King's College. Ottawa is a crossroads for visiting Concordians and although I wish I had more time to see friends, I am grateful that my work at the Aboriginal Healing Foundation has given me the opportunity to "go home."

AS I GROW OLD

by Henry Beissel

As I grow old I shall not rant or rage
against flesh feebling, joints stiffening,
bones turning brittle, or against the cares
old age puts on our backs with the dead
weight of stones. They are the price of living
and the wages time pays for all our labours,
then disowns us – bitter meed for fool and sage,
a small price for loving knowing the unknown.

And yet my heart still stirs the fires of youth
whose flames, when I was young, I wasted heedless
on bright bubbles. Too late I learnt that never
is as real as time itself. I seed less flesh now
that my spirit burns with gentler truths, but oh
I would live, if I could love forever, forever.

SUMMARY OF THE MEETING OF OCTOBER 31, 2000

The President's opening remarks included a welcome to new members and an announcement, with great regret, of the deaths of the following members: Gunther Brink, Dick Cronin, Wynne Francis, Dick McDonald, Barbara Opala, Jean Peters, Maylis Tiffou and Rytsa Tobias. He stated that the telephone tree was essentially complete and would shortly be in operation, thanks to the efforts of Guy Gervais and Earle Hutton.

The minutes of the Annual General Meeting of April 27, 2000 were approved. The President reported on the proposed CUPA scholarship programme. A sub-committee, made up of Susan Drysdale, Kathy Waters, Geoff Adams and himself, had taken a number of suggestions to representatives of Financial Aid who had ruled that Shuffle money contributed by CUPA members could not be diverted; that money would have to be paid in advance; that any attempt to lay down age-related criteria would be seen as discriminatory; that award of a bursary would be made upon proof of financial need; that award of a scholarship would be based on performance and would require full-time registration. Negotiations were continuing, but the earliest possible implementation date would be the 2001-2002 year.

Bob Pallen reported that, with regard to social activities, only the visit to the Races, the annual luncheon and the Big Band Dance had been supported in the previous year. Visits to the theatre, the Biodome, etc. had evinced little or no interest and had been cancelled. The three successful events would be repeated this year.

The Secretary-Treasurer tabled a statement of income and expenditures for the 1999-2000 financial year. She reported that the special events had paid for themselves; that the main expenditures had been printing and postage; that total income had been \$7,384.37, as against total expenditures of \$5071.83. The closing balance as of May 31, 2000 had been \$4435.07. The office on the Loyola Campus was now in a much less central – and window-less – location in the Vanier Annex. The telephone rental had been worth while. Membership stood at 423, of whom 23 had not paid their dues for two years. It was noted that, proportionately, our membership is not keeping up with the total number of retirees, and members are urged to keep tabs on retiring former colleagues and encourage them to join. It was suggested that Human Resources be approached to ask new retirees for permission to give

RÉSUMÉ DE L'ASSEMBLÉE DU 31 OCTOBRE, 2000

Le Président, dans ses commentaires d'ouverture souhaita la bienvenue aux nouveaux membres et annonça avec regret le décès des membres suivants: Gunther Brink, Dick Cronin, Wynne Francis, Dick McDonald, Barbara Opala, Jean Peters, Maylis Tiffou et Rytsa Tobias. Il annonça que "l'arbre téléphonique" serait bientôt en service, grâce aux activités de Guy Gervais et d'Earle Hutton.

Le procès-verbal de l'Assemblée générale annuelle du 26 avril, 2000 fut approuvé. Le Président rapporta, au sujet du projet de bourses, qu'un sous-comité, composé de Susan Drysdale, Kathy Waters, Geoff Adams et lui-même, avait présenté aux représentants du Service d'Aide financière certaines suggestions. Ceux-ci avaient statué que la contribution des membres participant au "shuffle" ne pouvait pas être utilisée pour le projet; que toute contribution devait être payée d'avance; qu'il n'était pas possible d'exiger qu'un candidat appartienne à un certain groupe d'âge, à cause de la politique de l'Université quant à une discrimination éventuelle; que l'octroi d'une bourse serait fait en fonction des besoins financiers du candidat; que l'octroi d'une bourse d'études serait basé sur la performance et exigerait le statut d'étudiant à temps complet. Les négociations se poursuivaient, mais il ne serait pas possible de lancer ce programme avant l'année scolaire 2001-2002.

Bob Pallen rapporta que, en ce qui concerne les activités, seuls la visite à l'Hippodrome, le dîner annuel et le *Big Band Dance* avaient attiré de l'intérêt, alors que les visites du théâtre et du Biodôme n'avaient suscité qu'un intérêt marginal et avaient dû être annulées. Les trois activités réussies seraient répétées cette année.

La secrétaire-trésorière présenta les états financiers de l'exercice 1999-2000. Elle expliqua que le revenu en provenance des activités avait couvert les frais; que les coûts de l'imprimerie et de la poste constituaient la grosse part des dépenses; que le total des revenus avait été de 7.384,37\$ alors que celui des dépenses avait été de 5.071,83\$; que le bilan lors du 31 mai, 2000 s'était chiffré à 4.435,07\$. Le bureau de l'Association serait désormais situé dans l'Annexe Vanier, dans un local beaucoup moins central et dépourvu de fenêtres. La décision de louer un téléphone s'était avérée judicieuse. Le nombre total des membres était de 423, dont 23 n'avaient pas payé leur cotisation depuis deux ans. On fit remarquer que le nombre des membres n'augmentait pas au même rythme que celui des personnes prenant leur retraite. On demanda aux membres de se tenir au courant de la retraite de leurs collègues et d'encourager ceux-ci à devenir membre. On proposa que l'ARUC demande au Service des Ressources humaines qu'il sollicite auprès des personnes nouvellement retraitées la permission de communiquer leur

their address to CUPA. Howard Fink stressed the need for recruitment, since the lawyers for the CSN-affiliated unions had been questioning the representative nature of CUPA in terms of its numbers. The President thanked Audrey Williams for her hard work. As a former Secretary-Treasurer, he was well aware of what is involved.

Howard Fink reported that the information session on car purchase, leasing and maintenance had been very well received.

On the matter of Pensions and Benefits, Howard Fink and John Hall reported that the average annual gain of the Pension Fund in recent years had been 14% – making it one of the most successful plans in Canada. The investment mix was being modified to put a greater part into Europe, Australia and the Far East. Our representatives are trying to obtain a pension indexation that would be independent of the performance of the Pension Fund. Howard Fink reported that the President had been examined by lawyers for the CSN-affiliated unions and had responded very effectively. Regarding life insurance, there had been no final decisions on the steps to be taken on the demutualization issue. Members planning to be out of Canada for any appreciable length of time should contact CUPA as to the best type of additional insurance to carry.

Michael di Grappa, Vice-Rector Services, made a presentation on the topic “New Structures and the Status of Buildings on Both Campuses” (*A summary of this presentation will be found elsewhere in this issue – Ed.*) In answer to questions following his presentation, Mr. di Grappa agreed that there was a problem of over-crowding in the Hall Building, especially with regard to emergency evacuation. One of the intended solutions was to return the corridors to their original width, and it was proposed to spread student populations amongst buildings to achieve lower density. He agreed that the province-wide outlook was for a decreasing student population, but Concordia’s share was growing, through increased numbers of out-of-province and francophone students. Collaboration between the Administration and Faculties had been good, and the operation was essentially being driven by the faculty deans.

Carl Goldmann, a CUPA member and Montreal representative of the Canadian Association of Retired Persons (CARP), drew the attention of members to the activities of that organization, which has some 375,000 members, is self-supporting and receives no government grants, has its own Web-site and publishes a magazine “Fifty-Plus”, which periodically devotes issues to such topics as health, travel, scams and frauds,

adresse à l’ARUC. Howard Fink, à son tour, souligna le besoin d’un recrutement, puisque les avocats des syndicats affiliés à la CSN avaient remis en question la représentativité de l’ARUC, vu le nombre de ses membres. Le Président remercia Audrey Williams de son dévouement; en tant qu’ancien secrétaire-trésorier, il était bien au courant du montant de travail requis.

Howard Fink rapporta que la séance d’information sur l’achat, la location et l’entretien des automobiles avait été très bien reçue.

Au chapitre des rentes et des avantages sociaux, John Hall et Howard Fink annoncèrent que la moyenne de l’augmentation annuelle de la caisse de retraite se chiffrait depuis quelques années à 14% – une des meilleures au Canada; que l’on proposait de modifier la distribution des placements afin d’augmenter la part de l’Europe, de l’Australie et de l’Extrême-Orient; que nos représentants poursuivaient l’implantation d’une indexation des rentes qui ne dépendrait plus de la performance de la caisse de retraite. Howard Fink rapporta que le Président avait été examiné par les avocats des syndicats affiliés à la CSN et qu’il s’était très bien tiré d’affaire. Quant à l’assurance-vie, aucune décision n’avait été prise au sujet des conséquences de la démutualisation. On conseilla à ceux qui envisageaient un long séjour en dehors du Canada de s’enquérir auprès de l’ARUC quant au choix d’une assurance supplémentaire.

Monsieur Michael di Grappa, Vice-recteur aux Services, prononça une allocution intitulée “New Structures and the Status of Buildings on Both Campuses”. (*Un résumé de cette allocution paraît ailleurs dans ce numéro – NDLR.*) Répondant à des questions suivant son allocution, M. di Grappa était d’accord qu’il y avait un problème de surpeuplement dans le Pavillon Hall, surtout dans le contexte des situations d’urgence. Une des solutions prévues était de faire en sorte que les corridors reprennent leur dimensions originelles, et on envisageait une redistribution des populations étudiantes à travers les divers pavillons. Tout en admettant que les prévisions d’inscriptions pour le Québec indiquaient un déclin, la part de Concordia continuait à augmenter, grâce à un nombre accru d’étudiants hors-province et d’étudiants francophones. Quant à la collaboration entre l’Administration et les Facultés, il indiqua que le momentum venait en premier lieu des doyens de faculté.

Carl Goldman, membre de l’ARUC et représentant à Montréal de la *Canadian Association of Retired Persons (CARP)*, porta à l’attention de l’assistance les activités de cet organisme. Celui-ci compte quelque 375.000 membres, ne reçoit aucune subvention gouvernementale, dispose d’un site web et publie une revue intitulée *Fifty Plus*, laquelle consacre certains numéros à la santé, aux voyages, aux initiatives frauduleuses, etc. Il est affilié à une grande

etc. It is also affiliated with a large insurance company (MacLennan – not to be confused with Marsh McLennan). He encouraged members to join. At \$16 per annum, the cost of dues is modest.

entreprise d'assurances (MacLennan – à ne pas confondre avec Marsh McLennan). Il encouragea les membres à y adhérer. Le coût de la cotisation est modeste – 16 \$ par an.

NEW STRUCTURES AND THE STATUS OF BUILDINGS ON BOTH CAMPUSES

by Michael di Grappa

(Your Editor's summary of a presentation made at the October, 2000 meeting of the Association. After an active period in Alumni Affairs, Mr. di Grappa entered the physical plant and planning area, and was involved in the construction of the McConnell Building, the Oscar Peterson auditorium and the Vanier Library renovations. Appointed Vice-Rector, Services in 2000, his responsibilities include, in addition to Physical Plant, the Office of the Registrar, Athletics, and Instructional Technology, amongst many others)

The basic assumption is that buildings are there to support the academic function. Consequently, the building plan was developed after the University's academic plan had been approved. A major problem had been the deterioration of the Loyola campus, mainly as a result of budget cuts which had forced departments functioning on both campuses to consolidate – usually on the down-town campus. Another objective of the building plan was to develop recreational and athletic facilities on both campuses. The building plan was approved by the Board in October 1998.

The need is for a distinctive rôle for each campus, so that students can get most of the courses they need on one campus. Student enrolment forecasts were translated into physical space needs. Residences should be available on both campuses. It is intended to create a "campus feel" for the downtown campus, with gateways, pedestrian walks, signs, etc. The total cost of the current plan is \$240m. While it will take a few years to complete it, there is a firm intention not to have a re-run of the twenty-six-year wait involved in the completion of the McConnell Library building!

On the down-town campus, the main development will be that of the Engineering and Fine Arts building, at a cost of \$90m. With a capacity of 75% of the Hall Building, it will be located on St. Catherine St., between Guy and Mackay, where the derelict building housing the old York Theatre now stands. Demolition of the latter may cause some problems with heritage advocates. In

keeping with City regulations, the building will have indoor parking and some outdoor space and may include stores and galleries at street level. The current Fine Arts building on René-Lévesque will be sold. A Commerce building will be put up at the south-west corner of the Guy/de Maisonneuve intersection. It will have state-of-the-art technological facilities and will be connected by tunnel to the Guy-Metro building. The Hall Building will be restored to its original function as a teaching and research unit, particularly for Humanities and Social Sciences. Some Engineering laboratories will have to stay there, because the cost of relocating them would be prohibitive. The Library will be expanded to take over the fifth floor of the McConnell Building. The Faubourg Tower building will house Cinema and Continuing Education. The Guy-Metro building will be integrated with the new Engineering/Fine Arts building and it will house the University's administrative offices, as well as Student Services. Student areas will also be located near the relevant Faculty space.

On the Loyola campus, purchase of the Jesuit Residence is being negotiated. The Centennial and Langley Hall buildings have finally been sold. A new Science building will be put up where the current parking lot is located, and a new parking area will be developed to the north of it. The Bryan Building, which will continue to house Communications and Journalism, will be renovated, expanded and connected to the new Science building. Construction of the Science building and renovations and extensions to the Bryan Building will cost about \$70m. Above-ground walkways will be built between units. Hingston Hall will revert to its originally prescribed rôle as a residence and a new residential facility will be added to the north of it. The Vanier Library will be expanded, and facilities will be provided for the proposed new Loyola International College (Arts and Science). A Performing Arts Centre is envisaged as a second phase, following completion of the current plan. Athletics facilities will be improved, at a cost of some \$12m., including the addition of a swimming pool.

The competition for the design of the Science building is over, and a design has been chosen. Announcement of winning designs for the Commerce and Engineering buildings downtown is expected early in the

New Year. The University is working with the City of Montreal with a view to getting approval for the plan. Models of proposed additions will be exhibited on both campuses.

POST MORTEM

by Henry Beissel

So a decade has passed, father,
since you fell silent and returned
to the dark earth, leaving all that music
you conjured from the piano
to play in my memory over and over
to a slow fade. I can hear you now
only when the hour reaches its still point.
(They say you can't take it with you,
but you did: you took what was you
and disappeared into the night.)

You never were much of a talker.
Our arguments about Marx, jazz,
women (did we ever talk of women?),
god and Nietzsche – what mattered
was always left unsaid. You preferred
to talk with your fingers: the keys
on the grand piano were the keys to you.
(And you were absolutely right:
the winds of change tear everything
we cherish to shreds, even truth.)

Your admonitions and reprimands,
scoldings and prohibitions – did they
point me in the right direction? Did they
test my metal as I navigated my fate
like a somnambulist? You meant well
but your own ship foundered
in the dark turbulence of the times.
(And I? Oh the many scenarios
I could write for other, better lives
that might have been me!)

It's what we didn't talk about
That I remember best: where a look
into the pit was all we dared
and we pretended not to see
the pool of tears at the bottom
and in each other's eyes.

(We looked the other way
and left it all to music
so fragile were we at the core
a word could have broken us.)

So we used words sparingly,
sparing our emotions and affections,
thin words cut into my memory
like lines for an ink drawing of you,
of us, of all those troubled years
we never said we loved each other.
We wanted to but did not know how.
(Had we not learnt to trust the world
that language left us so naked we hid
in the furthest corners of silence?)

I search my memory for your face
and find a pained, tormented look
the day war burst into our lives
like shrapnel. You were not born
to be a soldier, nor I born to serve
a lunatic, but we remained silent.
(Why did we never talk about what
I could never stop thinking of –
the pain, the shame, the horror?
What if I had asked the right question?)

Some day my children too will search
their memories for me and wonder
what they might have said or done
or asked, and why they didn't, as I wonder
today when you would have been ninety.
I am closer to you now that you are gone
into the night that answers no questions.
(I shall never know where you came from
or who you were. Our memory is a trailer
from a movie that cannot be re-run.)

REVERSE MORTGAGES: OUR BEST ADVICE

by Howard Fink

We see the newspaper ads almost daily, with headlines such as: "The truth about reverse mortgages for seniors." These ads are aimed specifically at "seniors aged 62 and over," and they suggest that with a Reverse Mortgage through the Canadian Home Income Plan (CHIP) you can "receive money to earn a monthly Income, travel or give children an early inheritance." Given this blitz of feel-good possibilities, we believe CUPA members who might be interested in a CHIP plan should have some explanations of reverse mortgages, and some alternatives, so as to be able to make a more informed decision.

What is a "Reverse Mortgage"? It is an offer to a property owner of "a monthly income for life, extra cash or a combination of both." The money paid, plus interest on it, form a mortgage on the property, which might grow with payments and interest. Ownership in the property "remains in your [the owner's] name". There are "no monthly repayments," and the owner may sell the property and repay the mortgage "at any time," though small print states that "a penalty is applied if repayment is made prior to 36 months in the program." When we phoned the CHIP Company in answer to the ad, they asked about the owner's age and marital status, and the estimated value of the home. We then received a Personal Profile, with an "Estimate" of the maximum amount available. It was underlined that since this is one's principal residence, there would be no capital gains or other tax implications to receiving the money.

A brochure was also included, "Your home holds the wealth." This repeats the information in the newspaper ad, and adds that no repayments are necessary while one lives in the property; while "after your death, the principal and interest owing on the Plan are then settled by your estate." It is explained that "costs are similar to... a conventional mortgage;" these costs, which include "an appraisal fee,... lawyers' fees to review the mortgage details, and closing costs," are not estimated, but they are to be "deducted from the proceeds"—that is, from the cash or monthly payments you receive on your reverse mortgage. As for interest rates, these "are reset annually," while "there is a ... premium compared to standard mortgage rates." The brochure concludes with the information that "you will never be asked to move," and that "at no time will your estate be required to repay more than the market value of the house." One is encouraged to get

more information, from the Company, from friends and relatives, or from one of the several major banks they claim are involved.

There have been several newspaper articles on the Reverse Mortgage, for example Tim McGuigan's MONITOR column "Common Cent\$," headed "Some Home Equity Options" (Oct. 18, 2000). McGuigan points out some benefits of the CHIP plan (as para. 1 above), but adds that it "is not without disadvantages." He also lists the "set-up fees, [and] premiums on the normal rates of interest," but adds some disadvantages not mentioned: "... high interest charges over the long term due to semi-annual compounding, and no repayment clauses for the borrowers." He also repeats that only 10% to 40% of the assessed value is given to the homeowner, and suggests the possibility "... that [the value of your house,] your biggest estate asset, could be reduced to nothing;" this might happen if the market value of the house reduces sufficiently; whereas if you don't take a CHIP plan, you may continue to own the house, whatever its market value.

McGuigan lists four alternatives: "[1] Selling your family residence is not without its disadvantages either.... But the decision to sell does reduce the risk factors associated with the unpredictability of the housing and interest rate markets [to which one is subject throughout the CHIP plan period]. Other alternatives are [2] mortgage loans from financial institutions, [3] secured lines of credit, and [4] home-equity loans." His conclusion: "As you have undoubtedly worked hard to maintain your family residence, it would be a shame to give it away for 40% of its value"—by the way, the CHIP "Estimate" of the maximum reverse mortgage on our home was less than 20% of its estimated "market value".

We echo McGuigan's logical final advice: each situation is different, so consult some professionals like your bank manager and a real-estate agent; and investigate the four alternatives McGuigan mentions, before making a decision on which of the five is best for you.

The above is a non-professional discussion concerning reverse mortgages, for the sake of clarifying the details; it should not be taken as advice pro or con on a reverse mortgage. You must make your own decision concerning acquiring some of your home's equity, based on your individual investigation, and any professional advice you may seek.

THOUGHTS ON THE WAY TO THE BANK

by Kurt Jonassohn

The population is aging and we seniors are living longer. Therefore we have become of great interest to members of the so-called financial services industry. A healthy amount of skepticism might make one wonder who is being served: the industry or its clients. A more charitable view might answer: a bit of each.

A superficial acquaintance with some literature, several web sites, and my own investment experience have led me into a theatre of the absurd. The literature I have consulted consists of several magazines and newspapers, a couple of books, some brokerage reports and such annual reports as have surfaced in my mail. Most of them did not help me much. Some of them were too superficial because they were aimed at the uninitiated. Others were too technical to be understood and thus did not answer my questions. All of them omitted crucial information. So I turned to the Internet for help. That turned out to be somewhat more useful. There are a great many web sites that deal with financial matters and I found at least some of the information that I thought I needed in order to make informed decisions. Several of these sites are free and others charge for access to their content. I have only used the former because access to the quite costly service in my broker's office convinced me that even such a service does not tell me what I want to know.

Perhaps my views and experiences are a bit idiosyncratic and you may not share them. However, you presumably share my interest in managing my savings as best I can. So, here is what I want to know and why. I list them in no particular order.

– In the most general way, I want to know what is the best way to deal with my money at my age. The literature and the brokers tell us that shares in good companies are the best investment because over the long run they increase in value, no matter how much they fluctuate in the short run. At age 80, I don't find that bit of wisdom at all helpful because I do not have a long run in front of me. Such decisions as I make are strictly for the short run.

– To count on capital gains in the short run is a gambler's game. So I am much more interested in dividends. Surprise, surprise! The great majority of shares, denoting a part ownership in companies paying huge salaries and bonuses to senior management, pay dividends between zero and three per cent. The fact that

they are reporting huge profits seems not to be relevant. For this and some other reasons I have given up on shares.

– One widely recommended alternative is to buy mutual funds. But which ones? There are a great many of them and they specialize in investing in different sectors of the market. I have two problems. First, their costs often exceed their income – costs that all of them have even when these are camouflaged under such terminology as "no-load". My second problem is that it would require an inordinate amount of work to check out their management decisions. Thus, I have discovered that there are dividend funds that invest in enterprises that pay dividends of less than one per cent. And for this I have to pay a management fee?!

– Trying to implement my short-run investment policy of trying to maximize my savings, I have found that there are a number of instruments that provide very nice yields. They trade on the Toronto Stock Exchange and are variously called bonds, limited partnership units, royalty units, closed-end mutual funds, investment trusts, etc. Here the problem is to find out the nature of their business that produces their high yields. In some cases that information is readily available; in others it does not seem to exist where a member of the public might have access to it. To satisfy my curiosity – quite apart from any financial interest – I have invested a fair amount of time trying to find answers to perfectly reasonable questions. So far, I have had very limited success. I can guess at some of the reasons for this lack of transparency, but it would take too long to go into them here.

What we seniors need are sources of information that take us and our problems seriously, advisers who do not treat us as old fogies, and money management that is appropriate to our age and our foibles.

(CUPARUC has from time to time run articles, or reported on presentations, bearing on problems of money management. They would not appear to have given satisfactory answers to Kurt's frustrations! One might hope that a sympathetic member with skills in this area would write us a piece that takes up very specifically the concerns expressed in the article. Any such comments should be addressed to the Editor at the address appearing on the back page of this newsletter - Ed.)

NEWS OF OUR MEMBERS / NOUVELLES DE NOS MEMBRES

Fred Knelman, who taught and published at the University in the area of Science and Human Affairs, recently had published *Every Life is a Story – the social relations of science, ecology and peace* (Montreal, Black Rose Books).

Barry Wainwright, a former Fine Arts faculty member in Printmaking, held an exhibition in October at the Sunshine Arts Centre, Sechelt, BC, under the title *Purpose and Possibility: New Prospects in Printmaking*, highlighting the innovative results of his research in developing new non-toxic processes in making prints.

Henry Beissel recently had published by Penumbra Press, Ottawa his translations of poems by Uta Regoli under the title *Letters on Birchbark*.

Paul Arsenault, formerly in Athletics, is in the middle of a seven-month stay in Val Gardena, Italy, where he is coaching hockey in the Italian League.

Sylvia Carter, formerly in Applied Social Science, is now living in Ann Arbor, MI, where her 18-year-old stepson is coaching her in the intricacies of the Internet.

Helen Howard, a former Library Director, writes from Kingston, ON that she has recovered from back surgery and that she is involved in marathon bridge.

Zolly Popp, retired from the Commerce Faculty, moved to Sidney, BC in April, to be near his wife's daughter, Dawn Delicati, who had worked for the University for many years, and who, sadly, died of cancer shortly after they moved out.

Congratulations to **Alberta Boswall**, formerly of Mathematics, and **Graeme**, who celebrated their fiftieth wedding anniversary in August.

We welcome the following, who have become members since the publication of the last issue / *Bienvenue aux personnes suivantes, qui sont devenues membres depuis la publication du dernier numéro*: **Claude Mazza, Jim Moore, Brian Sellwood, Susan Sullivan.**

We regret to announce the death of the following member / *Nous regrettons d'annoncer le décès des membres suivants*: **Gunther Brink, Dick Cronin, Wynne Francis, Ed McCullough, Barbara Opala.**

RULES OF CONDUCT FOR TEACHERS

(Some of us, looking aghast at the problems faced by teachers nowadays, who have to cope with an array of challenges from switch-blades to hyper-aggressive parents, and looking back to the relatively peaceful environment of forty or fifty years ago, may be surprised to find that the conduct of earlier generations of teachers was strictly prescribed, if we are to believe the following, apparently found in a 1915 teachers' magazine from the Maritimes – Ed.)

You will not marry during the term of your contract.
You are not to keep company with men.
You must be home between the hours of 8 p.m. and 6 a.m., unless attending a school function.
You may not loiter down-town in any of the ice-cream stores.
You may not travel beyond the city limits unless you have

the permission of the chairman of the school board.
You may not ride in a carriage or automobile with any man unless he is your father or brother.
You may not smoke cigarettes, cigars or a pipe or chew tobacco or take snuff.
You may not dress in bright colours.
You may not under any circumstances dye your hair.
You must wear at least two petticoats.
Your dress must not be any shorter than two inches above the ankle.
To keep the schoolroom neat and clean you must:
Sweep the floor at least once daily.
Scrub the floor at least once a week with hot soapy water.
Clean the blackboards at least once a day.
Start the fire at 7 a.m. so that the room will be warm by 8 a.m.

WE DO OUR BEST, BUT

Our office does its best to guide you, but when it is a matter of technical questions concerning such things as pensions, survivor benefits, etc. , we recommend that, to save delays, you go straight to Human Resources at 514-848-3675.

ON FAIT DE SON MIEUX, MAIS

Nous faisons de notre mieux pour que notre bureau vous offre des conseils, mais quand il s'agit de questions concernant, par exemple, la rente, les formalités suivant un décès, etc., nous vous recommandons, pour éviter des retards, de vous adresser directement au Service des Ressources humaines au 514-848-3675

BETTER LATE THAN NEVER

(While the time for testing belt size is temporarily over, members may wish to retain for future use the following recipe for rum cake, complete with detailed instructions. The ingredients are flexible quantities of rum, butter, dried fruit/nuts, sugar, eggs, baking powder, soda, brown sugar and lemon juice. CUPARC takes no responsibility for any errors which may have slipped in, nor does it accept any responsibility for any unfortunate consequences. In fact, we are quite unsure of where all this fits into the University's Health Insurance policy. We do not, however, recommend that you consult Clarica on the matter - Ed.)

Before you start, sample the rum to check for quality. Good, isn't it? Select a large mixing bowl, measuring cup, etc. Check the rum again. It must be just right. To be

sure the rum is of the highest quality, pour one level cup of rum into a glass and drink as fast as you can. Repeat. With an electric mixer, beat one cup of butter in a large fluffy bowl. Add on seaspoon of thugar and beat again. Meanwhile, make sure the rum is of the finest quality. Try another cup. Open a second bottle if necessary. Add two arge leggs, two cups of fried druit, and beat until high. If druit gets stuck in beaters, just pry loose with a drewscraver. Sample the rum again, checking for tonscisticity. Next, sift three cups of pepper or salt (it really doesn't matter). Sample the rum again. Sift half a pint of lemon juice. Fold in chipped butter and strained nuts. Add one babel-spoon of brown thugar, or whatever colour you can find. Wix mell. Grease oven and turn cake pan to 350 gredees. Now pour the whole mess into the coven and ake. Check the rum again and go to bed.

CUPA / ARUC 2000-2001

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