

CUPARUC

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

Vol. 9, no. 2. April / avril 2000

PRESIDENT'S MESSAGE

Given that my term of office ends this spring, these are more like "Farewell Notes". I've both enjoyed and benefitted from my time on the CUPA Executive, beginning in 1994, and want to thank the other members of the team as well as the membership at large.

It's been a very busy time, partly because our numbers have more than doubled in the last half-decade. We're grateful to the University for giving us an attractive office overlooking the front campus of Loyola. Thanks to Audrey Williams and her team of volunteers (Lorraine Boyce and Pat Kierans), this space has been used to great advantage. Our membership files have been updated and our finances put on a sound footing. At the moment, Guy Gervais and Earl Hutton are creating a "Phone Tree" which will allow us to contact you more immediately concerning social events and or emergency situations such as the litigation in which we are still engaged.

I was delighted to see many of you at the special tea held in our honour on January 22. It was part of the celebration of Concordia's 25th anniversary. At the Annual General Meeting on April 27 the Executive will put forward a motion that CUPA undertake to fund a special scholarship and to boost bursary contributions. We hope you'll give the motion your support.

Perhaps our weakest suit over the last few years has been the Social Programme which hasn't attracted the interest we'd hoped for. Bob Pallen and Joyce Barclay will undertake a review of what may have gone wrong in the past and give us a new perspective in this area.

On behalf of the membership, I'd like to express my personal appreciation for the many hours spent by John Hall and Howard Fink on defending our interests before the Pensions and Benefits Committees and to Jim Whitelaw without whose work as editor of the Newsletter we'd be a pretty disconnected and often isolated group.

MOT DU PRÉSIDENT

Puisque mon mandat prend fin au printemps, ce petit mot sera plutôt un mot d'adieu. Ma participation depuis 1994 au Conseil de l'ARUC a été agréable et m'a apporté du bien, et je tiens à en remercier les autres membres de l'équipe ainsi que les membres de l'association dans son ensemble.

Le travail n'a pas manqué, si ce n'est qu'à cause du fait que le nombre des membres a plus que doublé depuis cinq ans. Nous remercions l'Université d'avoir bien voulu nous accorder notre bureau si agréable, qui donne sur l'entrée du campus Loyola. Grâce à Audrey Williams et à son équipe de bénévoles (Lorraine Boyce et Pat Kierans), ces espaces ont été utilisés le plus avantageusement possible. Nos dossiers ont été mis à jour et nos finances mis sur un bon pied. A l'heure actuelle, Guy Gervais et Earl Hutton sont en train de reconstituer "l'arbre téléphonique", ce qui nous permettra de vous contacter plus directement quand ils'agira d'activités ou de situations d'urgence, telles que le litige qui continue à nous préoccuper.

J'étais ravi de vous voir si nombreux lors du thé d'honneur du 22 janvier, lequel faisait partie des célébrations marquant le 25e anniversaire de Concordia. Lors de l'Assemblée générale annuelle du 27 avril le Conseil proposera que l'ARUC accepte de financer une bourse spéciale ainsi que d'augmenter les contributions au programme de bourses. Nous espérons vous voir appuyer cette proposition.

Il est probablement dans le domaine des activités que nos efforts ont connu le moins de succès au cours des années passées. Bob Pallen et Joyce Barclay vont se pencher sur ce qui n'aura pas marché dans le passé, afin de nous apporter de nouvelles perspectives dans ce domaine.

Au nom de tous les membres, je tiens à remercier John Hall et Howard Fink pour les nombreuses heures qu'ils ont consacrées à défendre nos intérêts au sein du Comité de Retraite et du Comité des Avantages sociaux, ainsi que Jim Whitelaw, dont le travail comme rédacteur du Bulletin de nouvelles nous empêche de devenir un groupe plutôt disjoint et fréquemment isolé.

Geoff Adams

YOUR EDITOR SPEAKS

Once again I find myself short of material, although all kinds of goodies are promised for the summer edition.

Don't forget the Annual General Meeting on Thursday, April 27 at 10 a.m. in the Senate Chamber on the Loyola Campus.

LA PAROLE À VOTRE RÉDACTEUR

Encore une fois la créativité des membres laisse à désirer, même si on me promet toutes sortes de bonnes choses pour le numéro d'été.

N'oubliez pas l'Assemblée générale annuelle, qui doit avoir lieu le jeudi 27 avril dans la Chambre du Sénat au campus Loyola à 10h00.

LET'S ALL JOIN THE HUMAN RACE

by Dick McDonald

(A large amount of the volunteer work that goes on in our society is carried out by retired persons. A lot of people are unaware of the opportunities open to them, and it seemed appropriate to use these columns to provide readers with useful information from a variety of sources. As a start, Dick McDonald, a former member and chairperson of the Department of Applied Social Science (now the Deptment of Applied Human Sciences) agreed to get the ball rolling, and we hope that others will continue his work in subsequent issues. Ed.)

The above title popped into my head when our editor asked if I would write an article on volunteerism. It would be about forty years since I read an article by a Quaker, by the name of Stringfellow Barr and the above was the title he gave his piece. Whatever volunteering is for, it says, "we are in this together".

When Jack Bordan convened a meeting of a small group of colleagues which led to the formation of our Pensioners Association, they were voluntarily acting on needs that could only be met by all of us together. For this article, I phoned two of our members, then met with people in three organizations. For the phone interviews, I worked with three questions:

What are you doing of a volunteer nature?

Why are you doing this?

What do you think you contribute?

Bill Gilsdorf (Communication Studies) and his wife Susan now live near Alexandria, Ontario. This location

has produced two volunteer activities: Amnesty International and the Regional Economic Development Council. A neighbour, David Kelleher, who works as a consultant for **Amnesty International**, asked Bill if he'd like to do some volunteer work with them at their head office in Ottawa. Bill was thrilled with the invitation, having great admiration for its work.

In organization development, he got involved in interviewing all their staff and management personnel. In public awareness he got involved in examining the public awareness of the organization and its mission. He worked on a media audit and the development of a public awareness council. He conducted training programmes in communications. The whole experience has been a wonderful outlet for his on-going commitment to justice and human rights.

The skills of his profession obviously were called upon and using them is always satisfying. However, he would say his greatest contribution has been that of the outsider, whose observations and questions helped break the tunnel vision that develops in organizations. He realized again how much he enjoys working with younger people.

In the case of the **Regional Economic Development Council**, Bill attended some meetings, and, before long, he was involved, heading up two large community forums. Out of these, he got involved in writing up grant applications to governments, one of them for a needs analysis. The grants were awarded and, of course, there was follow-up. The Council even won awards from the Province for its community leadership. Again, much of

his contribution came from his experience and skills in mass communication and organization. However, he became aware that, as the new man on the block, he had moved too fast and had created tensions. So he has now lowered his profile by moving his energy into the local history society.

Richard Crawley (Applied Social Science), in addition to having a degree in Adult Education, is also an ordained Anglican priest. This "other life" makes up a good part of his voluntary activity since retirement. He assists in the preaching and services of his church. At the Mile End Mission, which is a storefront operation, he assists in various activities, supports the priest and consults on issues. You might call him a "friendly helper".

He is a sort of "shadow" consultant to the director of UNITAS, an interfaith mediation centre originally established by the Benedictines. Besides singing in the Musica Orbium choir, he helps with all sorts of tasks related to its functioning and events. He is on the Board of Directors of the Montreal Diocesan Theological College, which includes committee work. He chairs the Bishop's Commission on Education in the Anglican diocese.

He and Ghislaine have taken on one of her relatives, who lives alone and is in her eighties. On a regular basis they take her out for meals and other outings.

Richard finds all of these activities satisfying and reflecting values important to him. They also draw on his life experience, particularly his listening skills, and his dealing with people in organizations. He feels that he is working on activities that help bind the social fabric.

Opportunities for Volunteer Work:

Most of us feel part of the human race and respond to chances to express this feeling, getting great satisfaction from such experiences - all the way from just being with someone when they need another human presence to joining with others to meet each other's needs or engaging in a cause we are passionate about. The interviews with Bill and Richard represent this reality and show how crucial the rôle of the volunteer is in building the social fabric that sustains our lives. They are examples of the doors that are out there and through which we can find situations appropriate for our particular gifts, passions and enthusiasms. The following are a few organizations that are built on finding volunteers.

Elderhostel:

All across Canada, the United States and Europe there are Elderhostels looking for volunteers. The Concordia Elderhostel is famous for its tie-in with the Montreal Jazz Festival. In addition, it provides courses,

three of them in a one-week period, on subjects in the volunteer's field of interest. . Volunteers also help with the registration and organization of the programme. Contact persons are Lisa Ostiguy and Robert Hopp, at (514)848-3331

West Island Volunteer Bureau:

Funded by Centraide, this is one of several bureaux in the Montreal region. The day I visited the WIVB, the largest meeting-room was packed with seniors attending a tax clinic being given by volunteer tax experts. I learned that the computer systems, hardware and software, had been set up and are kept up to date by volunteers. The Bureau itself recruits volunteers to serve the community in areas such as transportation, meals-on-wheels, arts and culture, office work, fund-raising, education, children, special events, information and referral, youth, organization, women, residences, the handicapped, mental health, skilled manual labour. For instance, the Bureau organized a community work party of volunteers who landscaped, built a storage shed and fenced and repainted the new facility of AMCAL Family Services. Two of my fellow Board members at AMCAL are retired persons who went to the Bureau to enquire how they might get involved in the community.

The Bureau is a major link with the volunteer needs of the community and is very sophisticated in matching abilities with needs. The volunteers they find come from age groups ranging from high-school students to people of our age. In addition to the tax clinic that I saw on my visit, they have equally packed sessions on all aspects of using computers. The volunteer co-ordinator is Carolyn Moss, who may be reached at (514) 631-3720.

The Cummings Centre:

One thousand volunteers, six thousand five hundred members! That's one way of describing the Cummings Centre. It represents the coming-together of the former Golden Age Association and Jewish Support Services for the Elderly. Its members are fifty years of age and up and include people of many faiths and cultures. As a Jewish agency, it observes the Jewish Holy Days and observances.

There are ninety areas of activity in its forty-eight-page calendar, all of them volunteer-driven. There is a comprehensive food service, run by volunteers. Volunteers are to be found in administrative, accounting, registration and other organization activities. Sculpture, ceramics, woodworking, painting, and arts and crafts are carried out in excellent facilities. There are legal clinics, tax clinics and social action groups. While I was there, an outstanding choir was in practice session. While in the

food service area, I talked to the cashier. He runs the restaurant with its staff of volunteers. Other volunteer activities of his include being a member of the Board of Directors, the legal clinic, activities at the Maimonides Hospital and making calls for the Centre. He was proud to say that his son is at the M.A. stage of his psychology programme under the supervision of Tannis Maag at Concordia.

As is the case with the West Island Volunteer Bureau, they find that their courses on computer programmes and the Internet are constantly filled to capacity and their state-of-the-art equipment is in constant use. The extremely well-equipped "Wellness Centre" also has the Concordia stamp on it, as Dr. Bill Sellers designed and supervises it. There is an ongoing training and support programme for all volunteers. The volunteer Co-ordinator is Linda Glaser, who may be reached at (514) 739-6899.

Canadian Executive Service Overseas (CESO)

This agency exists to provide technical, human and educational resources help, mainly in Third-World countries. One of the first opportunities presented to me when I retired in the early 1980s was in Bermuda, with the Ministries of Health, Welfare and Prisons, and Sports, Recreation and Education. In a one-month stint we worked on interracial and drug-related issues affecting all of these areas. It involved government departments and voluntary agencies.

Ashley McGain, known to many of us as a student who completed an M.A. in Educational Technology after he retired from Bell, and then became a volunteer in the

Mature Student Centre, did a similar stint in Colombia, working with a co-operative on their accounting system. CESO takes responsibility for the costs of travel, security, insurance, etc. The host organization looks after the cost of the volunteer's accommodations, etc. CESO keeps an inventory of all people interested in being a volunteer. The number to call is 875-7226.

Conclusion:

The magic of volunteering always occurs when the person volunteering is seen as fully committed to the needs of the party - individual, group, organization or community - where he or she is a volunteer. This can take time. This is what Bill Gilsdorf referred to as his experience of "moving too fast" with the Regional Economic Development Council. Or again, this is what happened to Doctors Without Borders in February 2000 with the cholera epidemic in Madagascar, leading to a feeling on the part of the Malagasies that their medical competence was being slighted. Three years ago, as Chairman of the Nominating Committee of AMCAL Family Services, I recruited as treasurer a person who knew a great deal about cost effectiveness in programming and organization. He moved so fast that some members of the Board went through a very stressful period before they realized that his push for re-visiting the mission statement, followed by strategic planning, and then putting in place steps for its implementation, led to a huge improvement in their precarious financial situation.

Joining the human race is not always easy - but when it happens it is a real joy!

NEWS OF OUR MEMBERS / NOUVELLES DE NOS MEMBRES

We are happy to welcome the following, who have become members of CUPA since the publication of the last issue / *Nous sommes heureux d'accueillir les personnes suivantes qui sont devenues membres depuis la parution du dernier numéro:* **Charles Bertrand,**

Brenda McCullough, Sean McEvenue, Eric Parsons. We announce with regret the deaths of / *Nous regrettons d'annoncer le décès de:* **Lorraine Brown, Eileen Gibbons, Raymond Kenyon, Michel Petardi, Alfred Pinsky**

THE BIG BAND IS BACK !

The many members who enjoyed the Big Band Dance last May will be pleased to hear that your Activities Committee has set up a repeat performance for Friday May 12th from 9 p.m. to 1 a.m. Cost is \$15 per person, including an open bar! It will be held at the Dorval Community Centre. To get there, take Highway 20 to the Dorval Circle, then exit to Dorval Avenue and continue thereon to the junction with Lakeshore Road (Bord-du-Lac). Turn right and go west for about a quarter of a mile. You will find the Centre on your right at 1335 Bord-du-Lac. Call Bob Pallen at 514-697-5907

REPRESENTATIVES' REPORT

Litigation: Progress on the class-action suit is moving very slowly with numerous exchanges of correspondence between the lawyers representing the various interested parties, - the CSN, the University, CUFA and us. Prior to the actual hearings on the merits of the case (in front of a judge), our lawyer will be interrogating two key individuals cited in the case document, Richard Bisailon (the designated plaintiff in the class-action) and Pierre Bergeron (the CSN actuary whose data is reflected in the case document) These examinations will probably take place in May. The results of these interrogations will form part of the arguments to be brought before the judge when the case hearings finally do begin.

Health Insurance Plan: As you are no doubt aware by now, the Health Insurance Plan has been modified, effective January 1, 2000. This change occurred as a result of a review of the plan carried out over last summer by the Benefits Committee. The result has been an equalization of benefits of those members over the age of 65 and those under the age of 65 and a reduction of the potential increase in premiums. Even though the premium costs did, in fact, increase, the potential increase would have been much higher without the changes. The University's Benefits Office will soon be issuing clarifications on several items (such as, the coverage of the balance of the RAMQ drug costs and out-of-province insurance) which were not sufficiently explicit in the documentation sent out in January.

Pension plan: This year, as a result of the Pension Fund showing a surplus again in 1999, commencing in June 2000, members will receive the guaranteed automatic indexation formula (CPI minus 2%) plus the "excess interest indexation" formula. Since the whole payment will approximate 2.6% (the actual rise in the CPI in 1999) this will nullify the need for the third level of the indexation formula passed last September. That formula stipulates that any remaining difference between the cumulative CPI and actual pension received will be dealt with on an ad hoc basis as a first priority for utilization of any actuarial surplus of the Pension fund.

John Hall and/et Howard Fink

RAPPORT DES REPRÉSENTANTS

Le litige: Dans le cas du recours collectif, le progrès est très lent, avec de nombreux échanges de lettres entre les avocats représentant les intéressés - la CSN, l'APUC et nous autres. Avant la tenue des audiences qui porteront sur les mérites du différend (devant un juge), notre avocat interrogera deux personnes-clé, citées dans le dossier - Richard Bisailon (le demandeur désigné du recours collectif) et Pierre Bergeron (l'actuaire de la CSN dont les données se reflètent dans le dossier). Ces interrogations auront lieu probablement au mois de mai. Les résultats feront partie des arguments que l'on présentera devant le juge quand les audiences auront lieu.

Régime d'assurance-maladie: Comme vous devez le savoir, des modifications apportées au Régime sont entrées en vigueur le 1er janvier 2000. Ces modifications sont le fruit d'un examen du régime fait par le Comité des Avantages sociaux au courant de l'été dernier. Comme résultat, les avantages accordés aux 65-et-plus ont été alignés sur ceux accordés aux moins-de-65 et il y a eu une réduction de l'augmentation des primes envisagée. Même si les primes ont été augmentés, cette augmentation aurait été beaucoup plus importante en l'absence de ces modifications. Le Service des Ressources humaines va bientôt vous expédier des éclaircissements sur plusieurs éléments (par exemple, le remboursement de ce qui reste du coût des médicaments couverts par la RAMQ ou bien l'assurance hors-Québec) dont la portée n'était pas assez claire dans la communication du mois de janvier.

Régime de retraite: Cette année, puisqu'en 1999 la Caisse de Retraite a déclaré encore une fois un surplus, les membres bénéficieront, à partir du mois de juin 2000, de la formule d'indexation automatique (IPC moins 2%), ainsi que de l'indexation en fonction des revenus de placements excédentaires. Puisque l'augmentation sera de 2.6% approximativement (l'augmentation réelle de l'IPC en 1999), cela éliminera le besoin d'avoir recours à la troisième formule d'indexation, approuvée en septembre dernier. Cette troisième formule prévoit que, sur une base *ad hoc*, dans l'utilisation de tout surplus actuariel de la Caisse de Retraite, l'on accordera une première priorité à combler toute divergence entre l'IPC cumulative et la rente reçue.

THOUGHT FOR THE DAY

A married man should forget his mistakes - there's no use two people remembering the same thing.

RRSPs AND YOUR GRANDCHILDREN

by Larry Boyle

(Larry Boyle regularly contributes articles on financial matters. The following is an adaptation for the use of grandparents of an article which he wrote recently on establishing RRSPs for children - Ed.)

Do you have grand-children who work part-time during the year? Maybe they waited on tables at a summer resort for two or three months. Maybe one of your grandsons does house painting or lawn mowing. Perhaps your granddaughter spends her Saturdays as a check-out clerk at the local grocery chain. Whatever the case, the money paid to them is earned income and, as such, can give rise to RRSP contribution room.

The prevailing philosophy in this country, embraced by both parents and teenagers is: why bother to claim a deduction for an RRSP since the earnings are not large enough to be taxed, and therefore nothing is to be gained? This is simply not true. For one thing, the deduction does not have to be claimed immediately. It can be carried forward until the child is out of school and working full-time, at which point an advantageous tax break will be available. Of even greater importance, monies placed into the RRSP will begin to compound tax free.

A recent article by Olev Edur in the Financial Post gives a timely example of a young person setting up an

RRSP at an early age. Suppose your granddaughter earned \$2,000 per annum for 5 years starting at age 13. Since she is allowed to contribute 18% of this amount - or \$360 - each year, by the time she reaches 18 a total of \$1,800 will have been contributed. When she commences full-time work she can claim the deduction, which in turn could lead to a possible tax refund. Going further, the compounding effect could be enormous if the \$1,800 was left untouched and earned 7% annually. In 45 years it would grow to close to \$38,000.

To be sure, there are specific procedures that are required. One of Canada's pre-eminent retirement planners indicates the salient points of getting children started early with RRSPs. These were itemized in Holly Shaw's article *Getting children a head start on an RRSP*, published in the Montreal Gazette of February 7, 2000. They include: (a) make sure that the child has a social insurance number; (b) file tax returns for the work performed; (c) if the child is a minor, a financial institution will hold the money in trust until he or she turns 18; and (d) keep complete and accurate records

Are there disadvantages to helping a child start early? Yes. The accumulated funds become his or hers and if the child wishes to cash in the RRSPs there is nothing you can do about it. Also, you may have to constantly reinforce to the child the benefits of embarking on such a plan. In addition, you may be required to hire professional help to prepare tax returns and other related documents. Finally, you may have to dip into your pocket to give your child the necessary cash to commence the plan.

CUPA / ARUC 1999-2000

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