

# CUPARUC

newsletter of the  
concordia university  
pensioners association

bulletin de nouvelles  
de l'association des retraité(e)s  
de l'université concordia

vol. 5, no.2, 1996

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## PRESIDENT'S MESSAGE

The Rector, Dr. Frederick Lowy, will be our guest speaker at our Annual General Meeting, to be held on April 24, 1996, and will speak on the future of the University.

The second Membership Survey questionnaire will be distributed to all members during the month of May. I wish to thank the members of the Committee - Bruce English, convener, Guy Gervais, Kurt Jonassohn and Dick McDonald - for their careful preparation of the questionnaire.

CUPA is a member of the Coalition of Quebec Seniors, whose purpose is to promote the welfare of Seniors by mobilizing the political and social powers of Seniors - over half a million in Quebec - by writing position papers, meeting with influential federal and provincial ministers and making them aware of our concerns and apprehensions.

The Coalition is currently fighting to reduce the specific taxes directed exclusively to Seniors, as well as pensions, medicare, user fees, housing, etc.

CUPA represents only a small number of seniors, compared to some of the large associations of retirees, such as the *Association des retraités de l'enseignement du Québec*, the Pioniers of Air Canada and many others, but we contribute actively through the knowledge and enthusiasm of Geoff Adams, our delegate.

## MOTS DU PRÉSIDENT

Le Recteur, le Dr. Frederick Lowy, sera notre conférencier lors de l'Assemblée générale annuelle, qui aura lieu le 24 avril 1996. Il parlera de l'avenir de notre Université.

Le questionnaire pour le second sondage auprès de nos membres sera distribué à tous les membres durant le mois de mai. Je tiens à remercier chaleureusement les membres du comité qui a préparé si soigneusement ce questionnaire - Messieurs Bruce English, président du comité, Guy Gervais, Kurt Jonassohn et Dick McDonald.

Notre association est membre de la Coalition des Aînés et Aînées du Québec, un regroupement d'associations de personnes âgées ou retraitées, dont l'objectif est de mobiliser les pouvoirs politiques et sociaux de la demi-million de personnes du troisième âge au Québec. La Coalition rédige des rapports techniques et organise des rencontres avec des ministres des gouvernements fédéral et provincial, afin de leur faire connaître nos soucis et nos craintes.

Actuellement, la Coalition s'est engagée à s'objecter vigoureusement à ce que les aînés soient la cible de nouveaux impôts qui les visent exclusivement. La Coalition travaille aussi sur les problèmes des régimes de retraite, de l'assurance-maladie, des logements pour les aînés, etc.

L'ARUC ne représente qu'un petit nombre comparé aux grandes associations telles l'Association des Retraités de l'enseignement du Québec, les Pioniers d'Air Canada, et j'en passe, mais nous contribuons activement par l'entremise des connaissances et de l'enthousiasme de Geoff Adams, notre délégué.

Geoff is indeed a devoted member, giving generously of his time and expertise, but he is in need of support from his colleagues, and would be delighted if a few of our members would join him. Being bilingual is useful, but the greatest need is to have someone who is willing to attend meetings and contribute to the work of the Coalition. There is a sense of achievement, because you are helping not only CUPA members, but all other seniors as well. Please call Geoff or myself should you be interested.

*Jean-Pierre Pétolas*

Depuis deux ans Geoff donne généreusement de son temps et de son expérience, mais il demande à ses collègues de venir à son aide, et il serait vraiment reconnaissant si quelques membres de l'ARUC voulaient bien se joindre à lui. Etre bilingue est utile, mais le vrai besoin est de pouvoir assister aux réunions et contribuer aux travaux. Cela donne un sentiment d'accomplissement, car l'effort aide non seulement nos membres mais toute la population du troisième âge. Vous pouvez communiquer avec Geoff ou avec moi-même, si vous êtes intéressé.

*Jean-Pierre Pétolas*

**ANNUAL GENERAL MEETING  
WEDNESDAY, APRIL 24, 1996  
AT 10 A.M.  
SIR GEORGE WILLIAMS FACULTY CLUB**

**ASSEMBLÉE GÉNÉRALE ANNUELLE  
LE MERCREDI 24 AVRIL, 1996  
À 10H00  
SIR GEORGE WILLIAMS FACULTY CLUB**

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### **A VITAL LINK FOR CUPA: THE COALITION OF QUEBEC SENIORS**

by Geoff Adams

One of the key functions of CUPA's vice-president is to act as our representative at the monthly meetings of the Coalition of Quebec Seniors / *Coalition des Aînées et Aînés du Québec*. The Coalition, which has been on the scene for the best part of a decade, is made up of 18 seniors' organizations, some small like ours, others very large (including the Province's retired civil servants and former Hydro employees), for a total of about 500,000 members. The co-presidents are Gisèle Bérubé-Farmer, a retired teacher, and Henri Hudon who is, incidentally, a Loyola graduate! Policy decisions are worked out at a monthly *grande table* where both languages are in vigorous and amiable use!

The chief aim of the Coalition has from the beginning been the defence of seniors' rights in key areas such as pensions, health and housing. This last year, three position papers on these issues were developed by a special policy committee, and I have deposited copies with J-P Pétolas in case any of our members would like to see them. Some forty representatives of the Coalition met with Paul Martin both before and after the Minister of Finance presented his pension reform proposals to the House of Commons; a lively dialogue on the issue will be pursued between now and the submission of legislation dealing with pensions in the Fall.

The erosion of medicare here and elsewhere in Canada is a growing concern. The Coalition is opposed to the Quebec government's plan to impose a fee for medicine on seniors above a certain income-level, and has expressed its concern about the proposal to assign new responsibilities to CLSCs without adequately preparing them to deal with ambulatory patients.

Apart from pensions, health and housing, the Coalition has been active on a wide variety of fronts. Thanks in large part to effective lobbying by Coalition members, the Provincial Government seems ready to amend the paragraphs of the Civil Code which obligate grandparents to assume financial responsibility for their grandchildren in cases where parents have become delinquent. There has been consistent (and

usually successful) lobbying with the CRTC against requests by Bell for rate increases, and the Coalition is collaborating with the Metropolitan police and a local pharmacy chain in organizing a campaign which will be launched on June 1 to offer all of us a chance to acquire a sticker for the fridge door to alert *Urgences Santé* to the presence of a paper bag inside, giving appropriate medical information.

Given the tendency of both the federal and the provincial governments to cut back on a variety of social services these days, the presence of the Coalition as a forum for discussion and action on behalf of seniors is more vital than ever. The financial as well as the moral support of CUPA will help ensure that the Coalition continues to represent and defend our interests.

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## GETTING TO VICTORIA, B.C.

by Gifford Hooper

*(Gifford Hooper is a retired Professor of English. Approaching his ninetieth year, he shares some of his life experiences. Until last November, when he fell ill, he regularly played tennis, worked out at a local gym and swimming pool. Now recovering steadily, he hopes to be back on the tennis court before long.)*

The first time I saw Victoria was in 1933. That was the year in which I went up in a plane for the first time. It was over New Haven, Connecticut, in a small plane with an open cockpit, with seating for the pilot and two passengers. The other passenger was the man I had shared a cabin with on my passage from England the previous year - Alastair Cooke. He was slim then and his hair was dark.

In the summer of 1933, together with two other Brits., I shared the driving as we made our way across the U.S. as fast as possible to the Rockies, and eventually to the coast. In Vancouver we were welcomed by the chairman of the English Department and shown around UBC. Coming from cramped red-brick Leeds, I was impressed by the setting of the University in an area of natural beauty. And the impression was reinforced when we crossed over by ferry to Victoria.

I can't really claim that I planned there and then to retire to Victoria, but I did decide that I wanted to come back some day to see it again. Back at Yale in September 1933 at a friend's party I met a young woman, a recent graduate in English and in her first job on a newspaper. I wasted no time, and married her in June 1934.

Back in England, I was offered a job in South Africa at the university in Johannesburg. We were probably rather starry-eyed, thinking it a challenge we ought to accept. We spent ten years in Johannesburg and another seventeen in Stellenbosch. After the Sharpeville massacre we decided it was time to leave: it was impossible to maintain opposition to the Nationalist government for any length of time at a level that would have any effect. Just as Québécois work for independence, so did Afrikaners, and for the same reasons. Verwoerd, their prime minister, went to the Commonwealth conference determined to take South Africa out of it. He didn't have to: Diefenbaker obligingly gave him the perfect excuse - they didn't want us! And within a short time, South Africa became a republic.

We had often thought of Canada as a halfway house between the U.K. and the U.S., so when I was offered a job at Loyola in 1961 we came. During our first summer in Montreal I shared the driving out west once more, with my wife that time, to see B.C. and Victoria. We made another visit in 1979 and found a condominium overlooking the Gorge, with a view over the river and the trees to the Olympic Mountains on the north coast of the state of Washington. And there we have happily remained, enjoying the friendliness, the climate, the quiet, the greenness and the spaciousness.

## LIFE IN THE EASTERN TOWNSHIPS - WITH OR WITHOUT ANIMALS

by Carlo Fonda

*(Carlo Fonda, is a retired member of the Department of Modern Languages and Linguistics. He was asked to tell us about life in the Townships)*

In 1991, the year of my wife's retirement, we sold our Montreal home to move permanently to Mansonville, a small town of about 1400 people, situated between the American border at Highwater and the larger town of Lac Brome (Knowlton). Our home is situated at about seven kilometres from Mansonville and approximately the same distance from the foot of Owl's Head.

We have our own pond where we enjoy swimming and fishing. Early in the spring I buy the fry (young fish) and, at the end of summer, we fish them out. We enjoy feeding them in the evening because of the spectacle they offer us in return - they compete as to who jumps higher or who makes the most daring somersault. We also have to watch them to protect them from their many enemies, like blue herons, weasels and otters. Another enemy is the beaver - he is no threat to the fish but a menace to the pond itself.

Around the house there are three fields partly clear of trees. I tried to use them as a pasture for grazing animals. The first time, I experimented with goats. They are excellent milkers, I was told. They are also very intelligent and easy to raise. The fact is that after a few months I had to get rid of them - they killed all the young trees growing inside the pasture by stripping off the bark and they knocked down my fence a small section at a time.

I also experimented with ducks and geese. The former were all killed by a weasel, while I had to sell the latter in a hurry to save my marriage, as they brought dirt everywhere, and my wife gave me an ultimatum: "Do you want to sleep with me at home or with the geese in the barn?" I had to capitulate.

Before giving up my dream of becoming a gentleman farmer, I tried to raise chickens and sheep. So far I have not experienced any serious problem. I am even making some money that I use to buy their food. We have a number of visitors, including deer, who eat the leaves of our cedar trees.

Fortunately, animals, whether wild or domestic, were not the reason we decided to give up Montreal in favour of Mansonville. Living in the country appeals to us because there we experience a feeling of freedom, both mental and physical, that we had never known in the city. For example, our closest neighbour is half a kilometre away, and all others live even further away. Yet we feel much safer here than we did in the city. Mansonville's medical services are excellent, with three doctors, one of whom makes home visits. Two years ago, around midnight, my wife suffered a heart attack. It was a cold December night. I phoned the local fire station, and within fifteen minutes they were at our door equipped with all the necessary emergency equipment. In about an hour my wife was in hospital in Cowansville.

Mansonville is bilingual. I attended a few meetings called by the mayor, and was surprised to see how people could put questions in English or French and be answered in either language without anyone complaining.

Intellectual life is also very much alive. Gérard Leduc, retired from the Biology Department, is the founding father of Potton Heritage Association, an organization of mainly local people, having as a common interest the history of the area. Recent research by Professor Leduc leads us to believe that our section of the North American continent was at one time the cradle of an advanced civilization that knew astronomy and the arts of writing and making tools of iron. For music lovers there is a free monthly concert in West

Brome, and other cultural activities include the Tour des Arts, where local artists exhibit their works.

We have never been as busy as we are now. In addition to cooking and gardening, my wife does volunteer work at the local library and plays piano - an art which she learned in Mansonville. I still enjoy chopping wood in the bush. To keep my intellect and memory active, I keep working on my book of animal stories and a paper that I should read at a congress in Regensburg, Bavaria, next August. I must confess that our greatest pleasure is that our children and grandchildren come visiting us much more often than they ever did in the past.

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## LIFE ON THE COSTA DEL SOL

by Ilse Ehmer

*(I asked Ilse, a retired profesor German who has lived in Spain for the past seven years, to tell us about that country, both as a place to retire to and as a place to visit. She kindly responded at length, and I have had to condense her piece considerably. I shall, on the other hand, be very pleased to send a copy of her full report to anyone who would like one. She states that at the time she moved there she did not find the information provided by the Spanish consulate to be very satisfactory. Ed.)*

The *Costa del Sol* is situated in the south of Spain, on the Mediterranean, extending to the east and west of its capital, Málaga. The reason for the spectacular development of this area - thirty years ago it was just poor fishing villages - is its climate: average temperatures of 17-20° in the winter, 18° mean water temperature, 326 days of sunshine a year. Mountain ranges shelter the Costa from northern climes - after Switzerland, Spain is the most mountainous country in Europe - and the tourist is sure to return home with a sun tan, even in the winter. There is a town or village for every taste and budget, and if one is tired of tourist civilization one only has to travel a few miles through the mountains to the less populated hinterland, with its white villages topped by ruined castles which were fortresses during the time of the Arabs. It takes less than two hours to drive from Málaga to Granada, two hours to Córdoba and half an hour more to Seville. Gibraltar can be reached in less than an hour and a half. It is useful to have a car, but one can get around quite well with public transport and guided bus tours are also available.

The Department of Spanish as a Foreign Language at Málaga University offers courses in two semesters, October-January and February-May, besides special summer courses and monthly intensive courses throughout the year. There are multilanguage radio stations, and via satellite we can receive English, French, German and Moroccan channels. Every town has its *centro de jubilados* (pensioners) with a restaurant and courses for seniors (mostly arts and crafts, as well as yoga and dancing) and a *casa de la cultura* where exhibitions, concerts, conferences, etc. take place. In the winter I often spend a week in Madrid to visit theatres, concerts, exhibitions and museums.

The houses in the south are, of course, built for hot weather - stone floors, whitewashed walls of perforated brick, terraces, etc. Rooms in these houses act like echo chambers and magnify your neighbours' noises. In the winter it can be colder inside than outside when the sun is shining. Few houses have central heating. Generally, people heat with portable gas or electric radiators. Electricity costs about five times as much as it does in Montreal. Therefore, you dress warmly in the house and turn on heat only when you sit down at your desk or in front of your TV. For outside, one does not need a heavy winter coat - sweaters or anoraks are sufficient. Despite the heat, summer is the high season, and August is the Spanish vacation month. Prices go up and there is a lot of noise.

One of the joys of living in Spain is eating and shopping for food. There is a wide choice of wonderful fruit and vegetables, whose flavour is so different from that of the products you buy in Montreal

during the winter. They are ripe and cannot be stored for long, so the traditional *ama de casa* goes shopping every day for *fruta y verdura*, crunchy *barras* of bread and freshly caught sea-food. I have adopted the habit, enjoying the chance for a walk, meeting friends and chatting over a cup of coffee in the sun. Unfortunately food has risen in price, like everything else, but fruit and vegetables are still cheaper than in Montreal, considering the quality, and fish, meat and dairy products are about the same. Although it gets taxed higher every year, together with tobacco and gasoline, alcohol still is a bargain, the cheapest table wine costing less than mineral water. Restaurant meals are reasonably priced - a sumptuous three-course menu of the day, including a glass of wine, can be had for CAD 10.

There exists a mutual agreement between Spain and Canada to avoid double taxation. If you hold a tourist visa you pay only *patrimonio* (property tax) - mainly on real estate owned, as well as local fees for water, garbage collection, etc. You have to appoint a representative in Spain for financial matters and, unless you file a will in Spain, your property in the country will go to the State when you die, whether you are registered as a tourist or as a resident. As a tourist you can drive a car with tourist plates and don't have to pay automobile tax. If you want to become a resident, you have to apply for residency before your tourist visa expires. As a resident, you have to pay income tax on your world-wide income. Your tax payments in Canada are deducted. Tax on bank interest is deducted at source. When I left Canada seven years ago, 15% was deducted from most of my pensions and nothing from OAS. As of 1995 the tax has been raised to 25% for Spain, and government pensions are also taxed.

Citizens of countries belonging to the European Union have access to social services, including medicare, but Canadians lose medicare coverage if absent from Canada for more than a year, and have to takeout private health insurance. Medical care is excellent. When I took out my private insurance in 1988 I paid about \$600 a year. Now I pay \$1,600 for world-wide coverage, which does not include medications. More and more companies refuse to insure people over 65. Drivers over 70 have to renew their permits annually and pass an eye test.

There are supposed to be more than 40,000 apartments and houses for sale on the Costa, and prices are reasonable. There are countless hotels, from *hostals* to five-star establishments. There is a wide choice of apartments and houses for rent, as well as time-sharing. Canadian travel agencies offer good package deals for vacations. Once in Spain you can find out whether you like it, and, if you do, shop around for a place to stay. Multilingual real-estate agencies abound, and there are organizations which inform foreigners about Spanish property laws and regulations, which are changing now that Spain belongs to the EU and are being enforced more strictly.

It is easy to find friends among the multinational residents and the Andalusians, many of whom speak English or are learning it and eager to practice. The Costa del Sol is at least as cosmopolitan as Montreal. Andalusians are the descendants of many invaders and were among the first in America. They are used to dealing tolerantly with *extranjeros*, and, after all, tourism is their number one industry. *Malagueños* are known for their *alegría*, which you will share in this beautiful country of light - a country which is neither Europe nor Africa nor South America, but a happy mixture of all three. To the Arabs, it was Paradise which they longed for after they were driven out. To me too, it is Paradise, but a Paradise with some flaws that add the necessary spice to life and keep me on my toes.

## COMINGS AND GOINGS / VA-ET-VIENT

Welcome to the following new members, who have joined us since the last issue of CUPARUC  
*Bienvenue à ceux et celles qui sont devenus membres depuis la dernière livraison de CUPARUC:*

**Hélène Crawford Beaudet, Claire Beaulieu, Joe Berlettano, Carol Bissonnette, Lorraine Boyce, Larry Boyle, Keith Crouch, Jack Fearnley, Carol Foster, Ernst Haefeli, Hans Hugener, Ellen James, Albert Jordan, Patricia Kierans, Angela Mancuso, John Miller, Daniel Plamondon, John Saunders, Vicki Saunders, Bruce Smart, Gérard Viger, Audrey Wells, Audrey Williams.**

We apologize for an error in our last issue, where **Joan L. Johnstone** was wrongly listed as "John".

We regret to announce the deaths of / *nous regrettons d'annoncer le décès de:*

**Lorna Deakin (Oct. 16), Jean-Guy Lachance (Oct. 2) and Muriel Uprichard (Nov. 24).**

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## REMEMBER WHEN? / TE SOUVIENS-TU?

A few issues back we published some reminiscences under the general title of "Nostalgia Corner". Knowing that while we are all forward-looking people, constantly on the look-out for new ventures or the improvement of existing ones (see Carlo Fonda's and Gifford Hooper's articles in this issue), I am also aware of the fact that there are moments when we cast our minds back to some of the more improbable events of our Sir George/Loyola/Concordia years. You are invited to send in any recollections of a light-hearted nature, the shorter the better. The Editor reserves the right to measure the lightness of heart. I take the liberty of starting the ball rolling with two personal examples:

*Dans une livraison antérieure, nous avons publié quelques souvenirs sous le titre général de "Nostalgia Corner". Sachant que nous sommes tous des gens ayant les yeux braqués sur l'avenir, toujours à la recherche de nouvelles initiatives, ou bien le développement de celles déjà existantes (voir les articles de Carlo Fonda et de Gifford Hooper dans cette livraison), je suis aussi conscient du fait que par moments nous regardons en arrière, nous rappelant quelques expériences plus ou moins cocasses de nos années à l'emploi de Sir George Willams/Loyola/ Concordia. Je vous invite à me remettre vos souvenirs, de préférence brefs et d'un caractère léger. Le rédacteur se réserve le droit de juger de la légèreté. Si vous préférez vous exprimer en français, tant mieux! Je me permets de lancer cette initiative avec deux exemples purement personnels:*

1. When Sir George was still very much tied in with the YMCA, there was an annual luncheon, - at Christmas-time, I think - attended by the Sir George administration (about half a dozen at the time) and faculty, and appropriate officers of the Y. When it came to drinking the Queen's health (Yes, we did!) this was done with a glass of water. Although my background was Army, I felt some unease about that (the water) because I had been told by Navy types that drinking someone's health in water was tantamount to wishing them a watery grave. Those not wishing to down their tot of rum (in the Navy, not the Y) could, I was informed, drink to the Sovereign (sovereignty hadn't been invented, with or without association) in lime juice. One year the Principal of the time, Bob Rae, egged on, I suspect, by that splendid *bon vivant* Doug Clarke, decided to serve some wine, but he did so with grave misgivings, expecting a thunderbolt to strike him, propelled by the YMCA General Secretary, Fred Hubbard, whom I recall as being a fundamentally reasonable guy. The roof did not fall in, and a new tradition was started.

2. Not long after I acquired the somewhat improbable title of "Co-ordinator of Academic Planning", I recall being on some inter-university committee, probably under the aegis of the Conference

of Rectors (CRPUQ), which was trying to find out how institutions did their enrollment forecasts. I knew that those responsible at the time - probably Ken Adams and Tom Swift - did some complicated and sophisticated exercise like taking the previous year's and adding ten per cent, so I was somewhat dismayed at being asked to fill in a questionnaire on the techniques used in enrollment forecasting, involving devious activities with Greek letters and mathematical symbols. For lack of anything better, I put down "The back-of-the-envelope technique" and "The seat-of-the-pants technique", expecting that those tabulating the results would smile and ignore them. Imagine my horror when the final document came out with all the hairy formulae used by our sister-institutions, followed by the comment *Sir George Willams utilise également la technique "back-of-the-envelope" et la technique "seat-of-the-pants"*. This document is doubtless lying somewhere in the archives, and one can only imagine the puzzlement of some twenty-first-century statistical scholar, faced with these obviously unique approaches, and, in all probability, publishing an article about them in some learned journal and getting tenure on that basis.

### A GOLDEN OPPORTUNITY

Ilse Ehmer, who has contributed an article on living in Spain for this number of CUPARUC, is looking for a "reasonably priced room in Montreal with kitchen privileges for the period June 16 to September 15 1997. Except for the summer months (July and August), I could also offer my guest room with private bath in exchange". Anybody interested should write to Ilse at the following address: c/Medina Azahara, Residencial la Miel, P-1, D-5, 29630 Arroyo de la Miel, Málaga, SPAIN.

### CUPA / ARUC 1995-1996

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 Jim Whitelaw  
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 Stan Kubina  
 Dagmar McDougall

Representative of non-active members on the Pension and Benefits Committees / *Représentante des membres non-actifs auprès du Comité de retraite et du Comité des avantages sociaux*  
 Alternate / *suppléant*

Muriel Armstrong  
 John Hall

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

CUPARUC Editor / *Rédacteur*

Jim Whitelaw, 10, Spruce Crescent,  
 Beaconsfield, QC, H9W 1X5.