MINUTES OF THE NINETEENTH MEETING
OF THE
CONCORDIA UNIVERSITY PENSIONERS' ASSOCIATION
HELD ON
THURSDAY, OCTOBER 24, 1996, 10:30 A.M.
IN ROOM H 767, THE FACULTY CLUB LOUNGE
IN THE HALL BUILDING

19.1 Call to Order

The meeting was called to order by the President, J-P Pétolas. Over 60 members were in attendance. He announced that the membership has grown to well over 300. Rather than reading the names of the 50 new members who had joined the Association since the April meeting, the names will appear in the next issue of CUPARUC. He did announce the deaths of three members, Roger Verschingel, Alexander Jack and Patricia Harries.

19.2 Approval of the Agenda

The agenda was approved as circulated on a motion by Henry Beissel and Francisco Tomás.

19.3 Approval of the Minutes of the Meeting of April 24, 1996

As has been the practice, a summary of the meeting appeared in the last CUPARUC, rather than incurring the cost of mailing the minutes to the entire membership. The official minutes of the meeting of April 24, 1996 were distributed to the meeting and were approved "as read" on a motion by Henry Beissel and Bill Cozens.

19.4 Business Arising from the Minutes

Any business arising from the minutes appears under "Reports" or elsewhere on the agenda.

19.5 Reports

19.5.1 Report of the Representative on the Pension and Benefits Committees

Muriel Armstrong reported that the issue which would have the greatest impact upon the membership (particularly those over the age of 65) would be the introduction of the Drug Insurance Plan by the Quebec Government (Bill 33). She emphasised that with the impact of the early retirement incentive programmes (ERIP for the administration and staff members, and FALRIP for the faculty and librarians) the number of Concordia retirees will be around 750 by next June. Many of these will be as young as 55 thus providing the Association with the opportunity to recruit many young, presumably healthy and energetic members.

Dawn Johnson, Manager of Benefits Services, was introduced to provide details of the University's Health Insurance plan and the new Quebec Drug Insurance plan. She explained that the Concordia Health Insurance plan, administered by Metropolitan Insurance Co. is an "experience-rated" plan, meaning that the premiums are based on

the claims experience averaged over the three previous years. The claims review indicates that there would be an increase in premiums starting in January 1997. In spite of this, there was a surplus in the fund due to the less than anticipated amount of claims of the "active" (i.e. non-retired) members of the plan. This resulted in a "premium holiday" for the months of November and December, 1996 for all members of the plan. The savings generated by this premium holiday translates into about nine months of the premium increase for 1997.

With respect to the Quebec drug insurance plan (referred to as the RAMQ plan for Regie de l'assurance-maladie du Quebec) Dawn provided the following information:

- Individuals over the age of 65 were registered automatically for the plan as of August 1, 1996.
- Retirees under the age of 65 who are members of the Concordia plan continue to be covered for prescription drugs by the Concordia plan.
- The premiums for the RAMQ plan are set at $175.00 per year per adult, payable retroactively starting with 1997 income tax filing in early 1998. This premium is not subject to the 9% insurance premium tax. If the same coverage were provided for individuals over 65 by the Concordia plan the cost would probably be $600.00 per year and would be subject to the 9% tax and be considered a taxable benefit. Therefore the Committee recommends that retirees over 65 take the RAMQ plan. Medical expenses other than prescription drugs will continue to be covered by the Concordia plan. The RAMQ plan is subsidized out of the general taxation fund.
- A graph (from the 1996 Castonguay Report) showing the actual costs of drugs for Quebec residents demonstrate that these costs rise sharply from about $500 per annum for those between the age of 55 to 59 to over $800 per annum for those between the ages of 75 to 79. Hence the high cost of providing similar coverage through a private plan.
- Details of the nature of coverage and premiums under the RAMQ plan and the Concordia plan for those over 65 were provided on overheads. (Detailed literature was mailed to all retirees by the Benefits Services Office subsequent to the meeting.)
- Retirees under age 65 were not required to register in the RAMQ plan so long as they were members of the Concordia plan or the plan of a spouse.

In closing, Dawn pointed out that the regulations defining how the RAMQ plan is supposed to function were still being developed and made it very difficult to be precise about the overall impact of the plan on all concerned.

19.5.2 Report from the Programmes Committee

Geoffrey Adams reported that events such as the annual luncheon (in December), the Valentine's Day visit to the Montreal Casino and the Spring sugaring-off party have become "standard" events. He also mentioned that the Committee had planned a theatre outing to the Saydie Bronfman production of "Play it again Sam", scheduled for November 20, 1996 and preceded by a luncheon in a nearby restaurant.

19.5.3 Secretary-Treasurer's Report

John Hall presented a Statement of Expenses and Income for the Fiscal Year (June 1, 1995 to May 31, 1996). It indicated an opening balance of $2339.75 with total expenditures during the year of $3400.99 and total revenues of $2410.00, leaving a closing balance of $1348.76 plus a petty cash float of $23.99 for a grand total of $1372.75. In addition he noted that up to September 30, 1996 there had been $690.09 of expenses and income of $1185.00 for a balance of $1843.67 He also noted that a large number of new members accounted in part for increased printing and postage costs, while the fact that new members were not required to pay fees in their first year meant that income had not kept up with the added costs. He announced that, as of that day, the membership stood at 325. A motion was proposed by Frank Tomás, seconded by Henry Beissel that:

> Members be provided with the option of paying their annual membership dues through a deduction at source (i.e. from the pension payments) upon the written authorization of the member. The motion was carried on a majority vote.

19.5.4 Report from the Coalition of Quebec Seniors / Coalition des Aînés

Geoff Adams reported that he has been joined by Madeleine Graton, as representatives of our Association to the Coalition. He reported that the Coalition has been very agitated by the Quebec Government's action with respect to medical coverage for seniors. He noted that they were in the process of gathering information about seniors who had been disadvantaged by the legislation. He requested that anyone who knows of a senior who has stopped taking medication because of panic, uncertainty, a sense that they are going to be penalized, or due to the increased costs, should advise Riva Gesser of the Golden Age Association. The Coalition would use such information in their protests to Health Minister Rochon. Geoff mentioned that the Coalition was taking on a more activist role in its dealings with the Government.

19.5.5 Report on the Results of the Membership Survey

Bruce English reported briefly that the Survey Report had been mailed to all members. He stated that the Executive Committee would be reviewing the many excellent suggestions made by the respondents and would be developing a plan to implement the ones that our limited resources and manpower would allow.

19.5.6 Request for Volunteers

Concordia Safety Patrol. John Hall mentioned that the Concordia Safety Patrol provides escorts for anyone on campus late in the evening to locations within reasonable distance (eg. bus stops, metro stations, cars parked nearby, etc.) on both campuses. Anyone wishing to offer their services as an escort or wishing to avail themselves of the service may get details from him.

Phone contact to those living alone. Geoff Adams stated that, based upon some replies to the survey, there may be members who are living alone who would feel more secure to have someone call them at regular intervals. He suggested that anyone who was willing to volunteer to call a member in this situation should contact him.

Help for the disabled. Geoff also said that anyone wishing to volunteer to assist the disabled (eg. readers for the blind, etc.) should contact Léo Bissonnette at 848-3518.

Book Fair. Geoff mentioned that a group of volunteers within the University were organizing a Book Fair to take place during the mid-term break in February. Anyone wishing to donate 20 or more books was asked to call him to make arrangements for pick-up.

Intellectual activities. Henry Beissel volunteered to participate in discussions, dialogues, debates, etc. about intellectual matters if such sessions could be arranged. Geoff Adams mentioned that a group of former Loyola faculty, who are still active in research and publication were planning such an activity. He suggested that a written suggestion on what one would be prepared to animate would be most welcome.

19.5.5 Chair's Report

The President thanked all of the members who have made reports and remarked on the energy and active participation of the members to keep the Association functioning.

19.6 Guest Speaker: Ms. Nancy Marrelli, Director, Concordia Archives.

The speaker was introduced by the President. She commenced her presentation by stating that she would be pleased to provide a home for any collections that any of our members would be interested in giving to the Archives. She described the Archives as a place in which historical records or public documents are kept. This is certainly true of the Concordia Archives, which serves as the repository of the history of both the founding institutions as well as of Concordia itself. The archives house all types of textual documentation, minutes, calenders, newspapers, correspondence, etc. which contain considerable information about the University and its past. Archives contain over 20,000 photographs going back as far as possible. Film, video and sound recordings, as well as a wide variety of artifacts which depict the university life of bygone eras, are also stored there.

What does Archives do? It tries to ensure that the historical material in its care is safe, protected and preserved. Archives makes the materials available to researchers who, in this instance, can be anyone who has an interest in our past. The public and media researchers are heavy users of the Archives. About 15% of the archival material is non-University associated, but is used to support University programs. Subject areas include Montreal jazz history, the Montreal visual arts community (particularly alternative art) and the Montreal Irish community (a direct link to our Loyola heritage). There is a growing collection of communications materials, film & radio in particular. A recent acquisition is the film works of Brian McKenna, a well known Canadian film maker

who is a graduate of Loyola Communications program. The main focus of the Archives is the official documentation of Concordia University and its diverse community. Its job is to document the history of the institution and to make the material available in a wide variety of ways. It provides information for the University Administration, for researchers, whatever their research topic may be, to people who will get information out in their own particular way (i.e. as source material for films, books, articles, etc.). The Archives also does displays and publications about the history of Concordia. Ms. Marrelli invited the members to make suggestions or to donate any original material they may have that is connected to the University and to visit the Archives at any time.

In thanking Nancy, Dorothy Clarke spoke of the remarkable job Ms. Marrelli had done following the fire at the Unitarian Church on Sherbrooke St. Once retrieved and dried out, the Church archives had been stored temporarily in the Concordia Archives pending the completion of the new church building.

19.7 Other Business

19.7.1 Annual Luncheon

The Annual Luncheon would be held on Thursday, December 12, 1996 from 11:30 a.m. in the Sir George Williams Faculty Club Dining Room.

19.7.2 Appointment of Nominating Committee

Since the term of office of several members of the Executive Committee is expiring next May, (including that of the President) tradition holds that the out-going President chairs the Nominating Committee. Therefore the following motion was proposed by Henry Beissel, seconded by Ken Adams, that:

> J-P Petolas be appointed to Chair the Nominating Committee, consisting of Audrey Wells, Norm Smith, Larry Boyle and Bob Pallen, to recommend to the membership suitable candidates to fill the vacant positions on the Executive Committee. The motion was carried unanimously.

19.8 Next Meeting.

The next meeting of the Association will be the Annual General Meeting to be held on Tuesday, April 29, 1997 at 10:30 a.m. in Room DL 200 (in the Drummond Science Building) on the Loyola Campus.

19.9. Adjournment.

The meeting was adjourned at 11:25 a.m.on a motion by Henry Beissel.