

**MINUTES OF THE FORTY EIGHTH MEETING
OF THE
CONCORDIA PENSIONERS' ASSOCIATION
HELD ON
THURSDAY, APRIL 28 2011 – 10:00 A.M.
ROOM HC 112, HINGSTON HALL, LOYOLA CAMPUS**

48.1 Call to Order and President's Remarks

President Graham Martin welcomed new members to the association and announced the names of members who had died recently. A minute of silence was held. He mentioned that the current membership was still around 50% of retirees and that it would be beneficial for the voice of the association if these numbers could be brought up. Graham restated his ongoing quest for a volunteer to translate.

48.2 Approval of the Agenda

The agenda was approved by Stan Morris

48.3 Minutes of the Meeting of October 28th 2010

The minutes of the October 28th 2010 meeting were distributed. On a motion by Mary Baldwin, seconded by Doris Clark they were approved

48.4 Business Arising from the Minutes

Business arising from the Minutes appears under Reports or elsewhere in the Agenda.

48.5 Reports

48.5.1 Financial Report

Colin reviewed the interim statement of income and expenses for the period June 1st 2010 to April 30th 2011. Opening balance was \$6,528. and the closing balance at the end of April \$5,043. He mentioned that the income from membership dues was understated because much of the 2010-11 dues had been received in the last few days. In fact 278 members had paid. Since we have 468 active members, there is a shortfall. While there is much concern about those members who are not paying their dues, Graham felt that it was more important to keep our numbers up than to delete non-paying members from the association. The more members we have, the greater is the weight of the Association. In regards to the legal fees, the Executive had considered mailing a letter to all retirees asking for a contribution to a "war chest" to oppose any action by the University to make changes to our pensions and benefits. In view of the pandemonium occurring in the President's office, this project was relegated to the back burner for the time being. The

Executive, however, recommends that dues be increased from the current \$20 to \$25 or \$30. in order to cover ever increasing costs of printing and mailing.

It was proposed by Lina Lipscombe, seconded by Sandra Spina and unanimously carried that annual dues be increased to \$25 yearly.

Sandra Spina volunteered to contact new retirees pointing out the importance of the association and to encourage them to join. Members unanimously agreed that Sandra Spina become a member of the Executive Committee in charge of membership.

On a motion by Roger Kenner, seconded by Audrey Williams and carried, the Financial Report was approved.

48.5.2 Pension and Benefits

Howard Fink was unable to attend. In his absence, graham provided information on Pensions and Benefits. The Pension plan is fully solvent; its value has increased by 13% and has fully recuperated value lost in the last downturn. Retirees will receive a small increase to their pensions amounting to 0.4%. We are still far removed from receiving any increase under the excess interest calculation. We are on the right track and things are going very well for Pensions.

The Benefits Committee has been meeting for a year under the chair Bram Freedman, Vice President. The Committee was reviewing benefits to see if they could be improved as well as ways of reducing costs. Unfortunately this turned out somewhat differently. It was felt that we were too expensive and they were going to have to cut back on our benefits. One of the misunderstood items was the RAMQ subsidy. At the age of 65, the Concordia plan no longer pays the major portion of our drug costs; it is the provincial plan that picks up the major part leaving the Concordia plan to pay the difference. Marcel Danis acknowledged this in 2004 and for this reason our contribution to the plan was reduced by the amount we must pay to RAMQ since the Concordia plan is no longer required to pay the major portion of our drug costs. For some reason, Mr Freedman wishes to reinstate the \$600 charge so that we pay the same as active members. We are, of course, opposed to this. The other thing they want to change is the travel insurance from 180 days to 90 days, which would have an impact on retirees heading south for the winter months. Those are the two big items they wish to change. All representatives balked at this sending the Committee into troubled waters. This occurred in November. After some legal research, we discovered a Supreme Court decision ruling that benefits constituted a legal contract at the time of retirement and could not be changed unilaterally. Our lawyers confirmed that decision. The University then said that the RAMQ subsidy was not part of the original plan and therefore could be eliminated. A second opinion from our lawyers confirmed that this could not be done. This is where we stand at the present. We have to stand united on this and be prepared to fight for it. There is also a project on hold to seek a new insurer in spite of the fact that Desjardins is doing a good job. Graham praised the efforts of Howard Fink and Eddy Ginocchi who are doing an outstanding job in this Committee.

48.5.3 Social Activities Committee

Geoff Adams reported that the walk scheduled for April 27th did not take place but was re-scheduled for May 4th, participants to meet at Place St Henri just before 2:00 pm. Geoff reported that the most successful events this season were joint culinary and theatrical events. Events included plays at the Morrisburg Playhouse, the Segal Centre, the Centaur Theatre as well as lunch and visits at the Pointe à Callières Museum. In November twenty members had an early dinner at Au Petit Extra before attending a highly polished rendering of Jacques Brel songs at the Lion D'Or. In April members had an early lunch at Stash's café before strolling to the Centaur for a rollicking show based on Bill Brownstein's history of Schwartz's featuring lyrics by Bowser and Blue. Geoff is looking for new ideas for the coming year and hopes to find a new Social Activities member. Graham praised the efforts of the past year and wished that he would continue his good work.

48.5.4 Scholarship Committee

Mary Baldwin reported that the scholarship fund performance had improved and that they had \$40,000 to distribute, half to undergraduates and half to graduate students. The performance permitted the level of scholarships for graduate students to increase from \$4,500 to \$5,000. At the undergraduate level, 4 scholarships of \$2,500 were granted as well as four financial bursaries to four students in each of the faculties. Mary pointed out that student costs were rising inexorably and in order to be able to increase the amounts granted, additional funds would be required. She noted that in the Annual Giving form, there is a box in which donors can indicate to which fund they wish their contribution to apply. She encouraged any member donors to use this box.

48.5.5 Technical Committee

Roger remarked users would see a new look to the web page. It had to be designed faster than he wished because the University was installing a new server. He urged members to get on the electronic members' list if not already there. The membership page on the web site indicates whether or not members are on the electronic list. The list covers about half of our membership. Roger would appreciate receiving any photos or anecdotes going back before our history and he would post them on the site. Past history of meetings going as far back as the late eighties are now on the web site and may be consulted.

48.5.6 Newsletter

John Woodrow reported that there were so many contributors that he did not have to do any writing himself. The spring newsletter was produced. He noted that printing and mailing costs of the newsletter were always an issue and discussions will be ongoing as how better to distribute the newsletter and reduce the costs. He thanked his co-editor Doreen Hutton for pointing out proofreading errors that he had missed. He expressed his

gratitude to all those contributing articles and comments for the newsletter and encouraged submissions from any member. Graham applauded John's efforts at producing an excellent newsletter and pointed out that it could be seen on the web in living colour rather than the black and white of the printed version.

48.5.7 Relations with other Associations

In the absence of Howard Fink, Graham reported on this item. Howard is a delegate to CURAC, an association of universities and colleges. He reported that a review of pension and benefits at Concordia is only one of eleven universities that are facing similar requests by administrations so we are not alone in this. CURAC has set up a special committee to keep on top of this issue. They will also work with CAUT to see that they get some strength. Howard is also involved with aboriginal post secondary education; he chairs it. Should anyone have an interest in this, they should contact him. The 2011 conference of CURAC will take place May 11th to 13th at the University of Regina. There will be 2 ½ days of topics of interest to retirees. If anybody wishes to go they should contact Howard who will be going as a delegate of the association. Information is available on the CURAC web site (www.curac.ca).

48.5.8 Report from the Board or Governors

Graham reported on the ongoing activities of the Board upon which he has observer status with no voting rights but allowed to speak on matters involving pensions. The Board operated normally until December when things started to happen, some things are confidential and Graham could not convey them. As is well known, Judith Woodsworth has left the institution and Fred Lowry has been appointed as interim President until a new President can be found. This could take some time. A three-person committee under the chairmanship of Dr. Shapiro has been struck to review the governance of Concordia and to report back in June. The Board and the Senate are also meeting together which is a good thing for communications. Graham has written to Dr Lowry pointing out the importance of our observer status on the Board. He has forwarded this letter to Dr. Shapiro. Graham is holding out hope that we will maintain our seat on the Board no matter how it is restructured. At this point we are waiting for a response before taking any further action.

48.6 Nominating Committee

Graham informed the members that it was time for him to step down as President and allow someone with a new perspective, new ideas and new spark to take on the presidency.

The Nominating Committee is recommending a new President. Several people came up with his name, we approached him and he agreed to stand. He is Bill Knitter and we are confident in his ability to take on all the problems facing retirees and dealing with the Board And CUFA and any other organisms.

Other members nominated are:

Vice president and representative on the Pension and Benefits Committee – Howard Fink
Secretary/Treasurer – Colin Waters
Past President – Graham Martin

Social Committee Chair – To be determined
(*Members – Geoff Adams, Elizabeth Henrik, Nancy Helms, Susan Anastopoulos*)
Scholarship Committee Chair – Mary Baldwin
(*Members – John Fiset, Judith Kornblatt*)
Technical Committee Chair – Roger Kenner
Newsletter Editor – John Woodrow
(*Assistant Editor – Doreen Hutton*)
CURAC representative – Howard Fink

Members at Large

Mair Verthuy
Barbara Harding
Shirley Robinson
Garry Milton
Eddy Ginocchi (Ex-officio- Alternate on Pension & Benefits Committee)
Sandra Spina – Director of Membership

The number of members at large is flexible and not determined by our bylaws

Stepping down from the Executive this year

Geoff Adams
John Fiset
Peter Paquet
Audrey Williams

Mair Verthuy and Martin Franklin expressed gratitude for the excellent work carried out by Graham during his Presidency and this was echoed by all those present.

Graham asked for any nominations from the floor there were none. Audrey Williams moved that the Nominating Committee's slate of candidates be approved, seconded by Katherine Waters and unanimously approved.

48.7 Next Meeting

The next meeting will be held tentatively in the last week of October 2011 on the Sir George Williams Campus.

48.8 Adjournment

The meeting adjourned from a motion from the floor

