

## CUPA/ARUC

### Concordia University Pensioners' Association

### Association des Retraité(e) de L'Université Concordia

MINUTES of the Sixty-second Meeting

Tuesday, May 15, 2018, 10:00 A.M.

Room E/F/G, 9<sup>th</sup> floor Conference Centre, John Molson School of Business

#### 1. Call to Order and President's Remarks

President Garry Milton called the meeting to order at 10:15 a.m.

Garry welcomed all participants to the Annual General Meeting and noted the large number of attendees.

Garry introduced each member of the association's executive: Howard Fink (Vice-President-absent), Bill Knitter (Past-President), Nancy Brennan (Secretary), Bryan Campbell (Treasurer and Pension Committee Representative), Joyce Payan (Membership Committee Chair), Craig Buchanan (Newsletter Editor), Joanne Locke (Scholarship Committee Chair), Wendy Hedrich (Social Activities Committee Chair), Roger Kenner (Web and Electronic Media Chair), George Tsoublekas (Alternate Benefits Committee Representative), Hal Proppe (Benefits Committee Representative and Alternate Pension Committee Representative) and Nancy Helms (Member at Large).

Garry recognized and read the names of Concordia retirees who had passed away since the Fall 2017 Annual General Meeting and held a moment of silence in their memories.

Garry indicated that he and the executive are working on moving forward to improve communications with Concordia University as well as other college and university retirement associations. Our association has recently been in contact with McGill University and Université de Montréal. It has been suggested that having members from a few groups collaborate for some events will bolster attendance for better group rates.

Garry also mentioned that there is interest in integrating our group into the fabric of the university so as to be treated as an internal group for more involvement with university activities. He is looking forward to the prospects of the upcoming year and its possibilities.

#### 2. Approval of the Agenda

MOTION to approve agenda was made by Roger Kenner; SECONDED by Frances Shaver; Agenda was APPROVED unanimously.

#### 3. Minutes of the Meeting of November 7, 2017 (posted on the CUPARUC website)

MOTION to approve minutes of the November 7, 2017 meeting was made by Jamshid Etezadi; SECONDED by Bill Knitter; Minutes were APPROVED unanimously.

#### 4. Business Arising from the November 7, 2017 minutes

No additional business arising from the minutes.

## 5. Reports

### 5.1 Financial Report

Garry mentioned that Bryan Campbell had taken over as the association's Treasurer. He drew everyone's attention to the handout sheet with the CUPARUC's Interim Financial Statement for the period from June 1, 2017 to April 30, 2018. This report is included below. He explained in the income column a donation of \$200 made by Concordia's Vice-President office. He also pointed out that, exceptionally, the association make a donation to the Scholarship/Bursary Fund of \$924.84 to top up the four \$5,000 Graduate Awards and the eight \$2,000 Undergraduate Awards. This decision to meet a minimum amount for each award was made by the executive. He explained that the CURAC (College and University Retirement Association of Canada) membership costs our association 75 cents per member. At this point there are still a few receipts to be received and paid, therefore, the final financial statement will be presented at the Fall 2018 Annual General Meeting.

Bryan Campbell (Treasurer) addressed the members by first stating that he will be paying his 2018 membership fees online once the new electronic transfer system has been set up for this purpose with the BMO (Bank of Montreal). He explained that there are still several items that he and Garry have to process to get this finalized. He hoped to soon have a notice to send out with details of this new online membership renewal process.

### 5.2 Membership Report

Joyce Payan (Membership Committee Chair) mentioned that CUPARUC currently has 338 active members. It is expected that an online electronic transfer system will be available in the near future for new members to sign up and for renewal of membership. She explained that when a Concordia employee is in the process of filling out the necessary paper work with Human Resources for retirement CUPARUC information is also presented along with a membership form. It was pointed out from an executive committee member that if the employee does not sign up at retirement our association is unable to get their names and contact information. There was a question about being able to obtain this information from Human Resources so that retiring individuals could be contacted. Joyce continued by encouraging those present who were not currently members to see her at the end of the meeting where they would have an opportunity to sign on as a member. She also directed everyone to the Membership Report that had been handed out. This report is included below.

### 5.3 Pension and Benefits Committees

Bryan Campbell (Pension Committee Representative) mentioned that, unfortunately, this year there would be no inflation adjustment. Last year's inflation adjustment was the first time in the better part of ten years. He informed us that the university plan makes adjustments only when certain performance criteria is exceeded. This is one of the safeguards for the sustainability of the plan. He referred to his Pension Report handout which explained the pension inflation adjustment process. This report is included below. Some of the items that he pointed out were that the pension returns were just slightly below 6% this year and that last year it had been slightly above. He noted that this was the first year in a long time that salary contributions to the plan were higher than the outflow. The plan is in very good shape. Bryan answered a question about the elimination of the non-contributing member to the pension plan stating that non-contributors had to decide to contribute or that there would be no contributions made for them at all.

George Tsoublekas (Alternate Benefits Committee Representative) mentioned that is was important for everyone to be aware that, although Sun Life was the new insurance carrier, there would be no changes to benefits. He also indicated the importance of continued discussion with regards to wellness initiatives,

disability management, rising medication costs and associated fees. He suggested that everyone read the Sun Life booklet they had received as it had important pertinent information as well as specific numbers and codes that they would need to use. There was also a card for drugs and medications. One of the attendees mentioned that she was aware that some retirees had not been contacted by Concordia at all before receiving the information pamphlet from the new insurer. She felt that there was a lack of communication and respect from Concordia towards its retirees. Others in the room concurred. ACTION REQUIRED: Garry Milton (President) indicated that he would formally contact Concordia's Human Resources with these comments to further investigate this communication lapse.

George elaborated on many of the items in his Benefits Committee Report that had been handed out at the meeting. This report is included below.

#### 5.4 Social Activities Committee

Wendy Hedrich (Social Activities Committee Chair) proposed the idea of developing themed special interest groups such as a restaurant club, bridge club, etc., where members could meet to pursue social activities based on common interests. She encouraged people to contact her by email with suggestions and recommendations. Wendy will gauge interest in such groups and inform members of any suggestions for proposed groups.

#### 5.5 Scholarship Committee

Joanne Locke (Scholarship Committee Chair) began her report by mentioning the gratitude of students who receive our scholarships. To continue to offer our scholarships and bursaries at the same level, however, we need to find ways to grow our Retired Faculty and Staff Scholarship and Awards Endowment Fund. This topic continues to be discussed at our executive committee meetings. One of the suggestions for adding to our endowment fund is for our members to participate in the Shuffle as a team and to have funds raised go towards our endowment fund. She indicated that members should feel free to contact her with any suggestions they might have regarding ways to increase our endowment fund. Joanne noted that since the payout from our endowment fund for the 2017-2018 undergraduate awards did not total the full amount required, the executive committee had decided to top up the funds of the scholarships and bursaries to be able to offer the same amount as had been given in the past. The committee continues to discuss the options of either reducing the value of each scholarship or offering less scholarships and bursaries each year. The Pensioner's Association Scholarship Report for 2017-2018 was handed out at the meeting. This report is included below.

#### 5.6 Technical Committee

Roger Kenner (Web and Electronic Media Chair) mentioned that he would be posting documents in members-only space on the website. He stated that he would need to be contacted if a member does not want to be given access to the members-only website. In the context of whether individuals wanted people to know that they were retired, a question was raised about why members' names were publicly listed in the newsletter (for new members) and on the website. The individual who raised the issue went on to state that the association should not make the assumption that everyone wanted their name publicly listed. Roger explained that members' names as well as recently deceased members had always been posted as a means of informing our members of who has an email address on our system and of facilitating communication between members who have lost touch. ACTION REQUIRED: Garry Milton (President) will look into the issue of publicly listing members' names on the website and report back at a future meeting with possible solutions/proposals. Roger directed everyone to the Concordia Pensioners' Association Web Site report that had been handed out at the meeting. This report is included below.

## 5.7 Newsletter

Craig Buchanan (Newsletter Editor) directed attendees' attention to the Newsletter Report – May 2018 that had been handed out. This report is included below. He mentioned that only the first four (4) pages of the newsletter are sent out by regular mail and the remaining pages are posted on CUPARUC's website. He stated that for any members without easy access to the website he would send out the entire newsletter (10 pages) if requested. A question was asked as to why the full newsletter was not mailed out to all members. It was explained that the cost involved with printing and mailing all of the pages would be excessive.

## 5.8 Relations with Other Associations

Garry Milton (President) stated that our Pensioners' Association is a member of CURAC (College and University Retirees Association of Canada). He reiterated his remarks earlier in the meeting that we were moving forward to connect with other college and university retirement associations. We had recently been in contact with the retirement associations of McGill University and Université de Montréal.

## 6. Nominating Committee Report

### 6.1 Election of 2018-2019 Executive Committee

Bill Knitter (Past President) directed everyone's attention to the Nominating Committee Report for the 2018 CUPARUC Annual General Meeting. This report is included below. It was noted that there needed to be an ADDITION of Hal Proppe as the Alternate Pension Committee Representative. Bill encouraged any members who wished to join the executive and asked if there were any additional nominations. No one offered any additional nominations.

Bill Knitter (Past President) called the QUESTION of acceptance of the CUPARUC Executive Committee nominations as listed (with the addition of Hal Proppe as the Alternate Pension Committee Representative). OPPOSED: 0; IN FAVOUR: Unanimous. The Executive Committee Representatives for 2018-2019 as listed in the Nominating Committee Report for the 2018 CUPARUC Annual General Meeting were ELECTED unanimously.

## 7. Other Business

There was no other business.

## 8. Next Meeting

The next CUPARUC General Meeting in 2018 will take place in the Fall (October or November) at 10:00 a.m. at SGW. The final location and date will be announced later. All members will be informed.

## 9. Adjournment

MOTION TO ADJOURN at 11:15 a.m. was made by Anne Brown; SECONDED by Craig Buchanan; MOTION PASSED: Unanimously

The meeting was followed by a presentation by the group insurance benefits plan provider, Sun Life Financial. The presenters were Kimiko Kudo, Manager, Pension and Benefits, Concordia University Human Resources and Catherine Di Nolfo, Service Representative Group Benefits, Business Development Sun Life Financial.

Minutes submitted by:

Nancy Brennan

Dec. 10, 2018

## **Membership Report**

We are currently 338 members strong!

The most effective way to date to attract new members has been when a Concordia Employee decides to retire. Human Resources has kindly agreed to pass along the information about joining the Concordia University Pensioners' Association or (CUPARUC). Many retirees join the Association at that time.

We are still in the process of reviewing general strategies for increasing membership.

This is a friendly reminder if you have not yet renewed your membership for 2018-19; please do so before leaving this meeting. Please make the twenty five dollar cheque out to "CUPA, Concordia University in trust".

The membership statistics sheet kindly prepared by Garry Milton is found on the other side of this report.

Respectfully submitted,

Joyce Payan

May 15th, 2018

# CUPARUC

## Membership Statistics for the 2018 Annual General Meeting

### Paid Members:

2017-18	345 (7 paid members deceased in 2017/18)
2016-17	316
2015-16	342
2014-15:	317
2013-14:	333

### Total Number of Individuals who have been members since 2004:

Active "paid" members:	338
Paid at least once in 2013/14 – 2016/17 but not in 2017-18:	135
Deceased/inactive:	204
Dues not paid since 2012/13:	<u>143</u>
<b>Total:</b>	<b>820</b>

Garry Milton

April 27, 2018

**Pension Report**  
**CUPA Annual Meeting**  
**May, 2018**  
**Bryan Campbell**

Unfortunately, we must report that in contrast to last summer's pension inflation adjustment, this year there will be no adjustment.

It is useful to recall that the Concordia Plan does not have automatic adjustment. Adjustments are made only if the Plan exceeds certain performance criteria. When this policy was implemented, it was agreed that such an approach was appropriately prudential and served as one safeguard for the sustainability of the plan. I think it would be useful to review some details of the policy.

The adjustment incorporates two adjustment components, one to handle that portion of CPI inflation above 2%, the other for the portion below 2%. We have been living in a low-inflation world-- this past year's inflation was 1.9%; last year it was 1.5%. With regard to Plan performance (net of fees): the last two years we made 7.1% (2017) and 6.0% (2016). In real terms (i.e., subtracting out inflation), this comes to 5.2% and 4.5% for the two years.

Our policy compares the average of these two most recent years with 5%. The average must be greater to gain indexation; the excess over 5% is used to cover inflation (up to 1.9% for 2017) for the year. It is clear that the average is less; more precisely, it is 4.9%. So, in short, no indexation for 2017.

Another feature of the formula is that the amount above or below 5% is rolled forward to the next year. So we have a deficit of 0.1% heading into 2018. So (bear with me!) it will be the two-year average of 2017 and 2018's real returns net of fees excess over 5.1% that will be available to adjust for that portion of inflation between 0% and 2%.

Another interesting technical feature of last year's results is that for the first time in a good while salary contributions to the Plan exceeded outflows in the form of pension payments. This is good news in so far as there is as consequence less pressure in the short run on investment returns to maintain the health of the Plan. It is also a sign that the Plan is not overly mature.

To end, let me encourage all our members to attend the Annual Pension Plan Information Meeting in September. In the past several years, the Pension Committee has worked hard towards making this meeting informative and transparent. I may say that it is actually enjoyable.

## **BENEFITS COMMITTEE REPORT**

### **CUPARUC Annual General Meeting**

**May 15, 2018**

The Concordia University Pensioners Association, in our official capacity on the various Board committees, has been vigilant about maintaining our benefits.

The entire benefits package has been under review with the help of benefit consultants.

A committee with representatives from the Benefits Committee, Human Resources and Finance have looked at insurance (Health and Long Term Disability). Its recommendations were presented to the Benefits Committee and were subsequently approved by the Board.

#### **Sun-Life the new insurance carrier**

- Normandin-Beaudry consultants had been hired to help us with the selection of insurance carriers and the consolidation of the different group insurance plans.
- Using various methods and criteria, Normandin-Beaudry recommended the following:
  - a. that we consolidate our insurance plans with Sun-Life starting May 1, 2018 (excluding CUPFA and CUCEPTFU to be transitioned on September 1, 2018), and
  - b. that we retain AIG for Optional Life and Accidental Death and Dismemberment insurance.
- In addition, it was recommended that we move towards a two-way refund accounting which implies that the University will be responsible for both deficits as well as surpluses.
  - This will result in having a better control of negotiations and significant savings in risk charges, considering our ability to manage risks in the past.
  - This move is expected to generate additional savings of more than \$100,000 during the duration of the contract with Sun-Life.
- The contract will last for 68 months (8 months from May to December of 2018 and 5 years thereafter).
- Negotiated fees will be fixed for 44 months (8 months until the end of December 2018 and 3 following years).
- Members are expected to have a better service and the University to offer better administration and reporting thanks to Sun-Life's being a market leader for innovation in service offering
- The contract is open with 30-day notice required from Concordia and 180-day required from Sun-Life if any of the two requests a termination (except in case of non-payment of premiums).
- There are no changes to benefits
- Re-imburement of drug expenses will be done automatically at the point of sale with a card issued by Sun-Life
- Same deductible and conditions transferred seamlessly from Desjardins to Sun-Life
- Same rates apply to those of under and over 65 (given that RAMQ kicks in at 65)

#### **Insurance Costs and Premium Setting**

- Since we own deficits and surpluses, we are now in control of the financing and, as such, we do not negotiate with the carrier but ourselves. Thus, the only reason for raising contributions is our experience, which so far is good, however, unpredictable.
- Right now there is an accumulated surplus of more than \$1 million managed by the University Foundation. In addition, we have a 10% reserve.



- It has been decided to adjust premiums for the period until the end of 2019 to insure ourselves against unexpected circumstances as follows:
  - +3% for Health Care for all groups, starting January 1<sup>st</sup> 2019 (except for employees who are members of the CUPFA and CUCEPTFU plans). This decision will be reviewed again before the end of 2018, in which case, depending on our experience, the increase may be postponed.
  - No adjustment for the Vision Care, Dental Care, Short-term Disability and Optional Life for Employees; and
  - For the Optional Life for Spouses and Children and the Optional Accidental Death & Dismemberment for Employees and for Employees and Dependents, the premium rates negotiated through the Request for Proposals process will be adjusted downward.
- For better management of costs and premiums, there are some important elements that need to be discussed in the future, such as:
  - wellness initiatives
  - disability management
  - drug costs and their associated issues, etc.
- To be noted, there is a significant increase in drug costs and this is not expected to change. The cumulative additional drug costs over ten years, from 2017 to 2026 are expected to be \$4.5 million. Thus, annual costs in 2026 would be more than double the current costs.
- Regarding the high cost of drugs and the drug cost risk, the following should be noted:
  - The latest innovative injectable drugs that are used by just 1% of claimants, corresponded to 32% of costs.
  - The plan pays 50% of a drug, when it is not on the RAMQ list, while the reimbursement percentage is higher on drugs that are on the RAMQ list.
  - Implementation of stricter cost controls on drug claims would be advisable, such as introduction of a mandatory generic substitution
  - A recently introduced Quebec's Bill 92 addresses prescription drugs pricing transparency in Quebec and aims to improve competition. In which case, the insured should try and find best prices.
  - Savings could be gained on dispensing fees, if purchasing recurrent prescriptions in a 90-day supply, rather than on a monthly basis.

### **Enlargement of the Pension and Benefits Committees**

- The Governance and Ethics Committee (GEC) had asked for a review of potential alternatives to address the lack of representation to the Pension and Benefits Committees of CUPFA (Concordia University Part-Time Faculty Association) and CUCEPTFU (Concordia University Continuing Education Part-time Faculty Union).
- In order to avoid proportionality problems with the University Administration and the other unions from the enlargement of the two committees, the decision to which all interested parties have agreed and which has already been implemented, is as follows:
  - A non-voting observer with speaking privileges from these two unions would be added to the Pension and Benefits Committees, who would acquire voting rights in the absence of any of the four voting members representing active members, i.e. the two active members from faculty or two active members from staff.
  - The basic principle would be similar in function to the current non-active representative alternate member, who votes only in the absence of the regular representative.
  - The right to vote should be limited to certain topics, as certain decisions made at the Committee have no relevance to the part-time employee groups.
  - Establish a new Board of Governors standing committee, the Concordia Part-Time Employee Benefits Committee (CPTBEC) that will be

- a. reviewing and monitoring group insurance and other benefit plans (excluding pension) provided to part-time faculty and other groups as required, and
- b. recommending to the Board annual premium renewals, design changes and all modifications to the group insurance and other benefit plans (excluding pension) for part-time faculty and other staff as required.

George Tsoublekas

Alternate Member Representative of Non-Actives

Concordia University Benefits Committee

## **Concordia University Pensioner's Association Scholarship Report for 2017-2018**

The Concordia University Retired Faculty and Staff Scholarships and Awards Endowment Fund was established in 2002 and is managed by the Concordia University Foundation. The endowment is the result of the agreement between the University and the Concordia University Pensioners' Association (CUPA) to use the proceeds of the demutualization of the Sun Life Insurance Policy to provide in-course support for graduate and undergraduate students in any faculty at Concordia University. These awards are funded from the investment of the original endowment, plus any additional gifts. Graduate award recipients are selected on the basis of academic excellence and financial need. The School of Graduate Studies administers the awards. The undergraduate awards are split 50-50 between scholarships and bursaries. Scholarships are awarded on the basis of academic merit while bursaries are awarded on the basis of financial need and academic standing.

For the fiscal year ended April 30, 2017 the book value of the Fund was \$713,731 while the market value as of the same date was \$940,018. Prior to 2014-2015 the annual payout from the Endowment Fund was 5 percent. However in order to safeguard the value of endowments over time, the investment policies of the Foundation were altered and the annual payout was reduced from 5% to 3.5%. The actual payout is 3.5% of the weighted average market value of the endowment over the previous 36 months. Beginning in 2014-2015, the University generously agreed to supply top-up funds to cover the 1.5% payout adjustment for three transition years. The purpose of the top-up to the reduced payout was to ensure an annual minimum payout of \$40,000 (\$20,000 to the graduate awards and \$20,000 to the undergraduate awards) and to ease the transition from 5 percent payout to 3.5 percent payout. The final payout adjustment was for 2016-2017. Thus the first year to be affected by the payout reduction was 2017-2018.

Despite the reduction in payout and the absence of the University top-up, the Concordia University Pensioners' Association was able to offer four scholarships and four bursaries at the undergraduate level. However, because the payout for 2017-2018 undergraduate awards did not total the \$16,000 needed, it was decided that the Association would top-up the available payout by \$924.84. Each of the recipients received an award of \$2,000, and all Faculties were represented. The in-course scholarship recipients were: Anastasia Provia (B.A. Honours Linguistics, Minor Psychology), Alexander Genio (B. Eng. Web Services and Applications, Co-op), Corinne Lachance (B.F.A. Major Sculpture), Catherine Boutin Ribeiro (B. Comm. Major Accountancy). The in-course bursary recipients were: Georgy Beketov (B. Comm. Major Business Technology Management), Daniel Bevc (B.F.A. Major Electroacoustic Studies), Alexandria Genine Coulas (B.A. Specialization Human Environment), Mila Roisin (B. Eng. Software Engineering, Co-op). Congratulations to our deserving undergraduate in-course award recipients. On March 22, 2018 I had the opportunity to attend the Donor and Student Awards Celebration and met with four of our undergraduate award recipients. It was rewarding to hear the words of gratitude expressed by the recipients and to learn how the awards have contributed to their experience in terms of increasing time available for study and integration into University activities.

At the graduate level, we were not able to offer awards for the 2017-2018 academic year, due to an accounting error that had occurred the previous year. In 2016-2017 the total payout of \$40,000 was

in error deposited into the graduate awards account and used up. This left no funds for 2017-2018. This accounting system error has been rectified and awards at the graduate level will resume for 2018-2019.

Going forward the goal is to continue to offer four awards of a minimum of \$5000 each at the graduate level and to award four in-course scholarships and four in-course bursaries of \$2000 each at the undergraduate level. In order to do so, we must grow the endowment and in some years, continue to top-up from CUPA funds. Your executive has been discussing ways in which we can solicit donations or organize events to generate revenue to increase the endowment. Please, if you have ideas we would love to hear them. I can be reached at [joanne.locke@concordia.ca](mailto:joanne.locke@concordia.ca).

Joanne Locke  
Chair, Scholarship Committee  
May 15, 2018

## Concordia Pensioners' Association Web Site

<http://CuparucConcordia.ca>

**Who's Looking at Our Website?** We looked at our web usage statistics for 2017, ending in December 22 and found some of the following:

- 1) The average over the 11 full months was 1705 visits per month, with a high of 2,726 (March) and a low of 1,224 (November). The average number of pages viewed per visit (over 12 months) was 2.88.
- 2) A lot of documents were downloaded from our libraries: The winner this year was Newsletter v20n1 (April, 2011), which was downloaded 400 times. The total number of Newsletters downloaded during the year was 9,987. The total number of Meetings Minutes downloaded was 7,748. The relatively low numbers of visits to the pages listing Meetings and Newsletters, compared with the number downloaded, would indicate that most access these items directly, via a web search.

### What's On our Website?

- 1) **Timely announcements** of events and other information are shown on the opening page. Where possible, links provided by speakers to additional materials are included. You can also find the full copy of the latest newsletter.
- 2) There is a **library of the minutes of our Spring and Fall General Meetings**, going back to the founding of Cuparuc in the late 1980s.
- 3) There is **library of former newsletters**, back to the first one in 1992.
- 4) There are **pictures from social events**, such as the Christmas luncheons. These go back to 2005. (If you have pictures or announcements from earlier events, please share them.)
- 5) The **Membership Page** contains:
  - a. **A list of all members**. Names are in two colours, indicating whether we have or do not have a current email address. When announcements sent on our listserv bounce back to us, we take you off the list and change the colour.
  - b **A list of new members**.
  - c. **A list of recently deceased pensioners**, whether members or not.
  - d. We do not give out people's email addresses, but if someone wishes to reach you, they may write to me and I will forward their message on to you.
- 6) Many other interesting pages, such as ongoing information about our **scholarships**.

### What's Coming up on our Website?

We have been exploring ways to share individual, personal information with members. The first project will be a tool whereby members can see whether their annual dues are up to date. We will also add a secure documents page where we can share with members documents that we could not put out on the open Internet. These projects will require a "sign-in" section of the website, where members will have to put in their username and password. We plan on creating initial passwords for most members by using a combination of information we have on file for them. Members will be invited (with instructions on the site) to change their password to something more personal and secure as soon as they first gain access. Those for whom we cannot automatically create a password will be advised of their username and password individually. If anyone does not wish to participate in this project and does not wish to have a personal account on our website, please inform your webmaster, Roger Kenner, of this desire at [roger@rogerkenner.ca](mailto:roger@rogerkenner.ca) Once members are comfortable with password-controlled section of the website, we hope to roll out other projects, such as on-line payment of dues and an online forum or bulletin board. More information will follow

Roger Kenner, Webmaster

## Newsletter Report – May 2018

The latest CUPA newsletter was 10 pages long with articles about our pension fund, scholarships sponsored by our pensioners' association, social events, our executive committee elections, opportunities for seniors to take courses at Concordia, and still more. Our newsletter is normally published twice a year to coincide with our spring and fall general meetings.

Only the first four pages are printed and mailed out to CUPA members while the rest can be viewed on our web site at [http://cuparucconcordia.ca/CUPA\\_Newsletters](http://cuparucconcordia.ca/CUPA_Newsletters). Any member without easy access to the Internet may have the entire newsletter mailed to them by simply requesting it through the Association's voice mailbox at 514-884-2424 ext. 8755. For those interest in history, the web site hosts CUPA newsletters dating back to 1992.

We strive to provide articles and information that is relevant and interesting to our members and welcome contributions from anyone who would like to submit an article of general interest to our membership. Contributions can be sent to [craiglangbuchanan@gmail.com](mailto:craiglangbuchanan@gmail.com).

Craig Buchanan

Newsletter editor

## **Nominating Committee Report**

### **2018 CUPARUC Annual General Meeting**

The following members of the Executive Committee are up for re-appointment and are eligible and have agreed to stand:

Craig Buchanan,  
Howard Fink,  
Wendy Hedrich,  
Nancy Helms,  
Roger Kenner,  
Joanne Locke,  
Joyce Payan,  
Hal Proppe,  
George Tsoublekas.

In addition, Garry Milton is in the middle of a two-year term, and Bill Knitter has a position on the Executive Committee as Past President.

New appointments:

Nancy Brennan,  
Bryan Campbell.

The responsibilities of the Executive are recommended to be:

President: Garry Milton

Vice-President: Howard Fink

Past President: Bill Knitter

Secretary: Nancy Brennan

Treasurer and Pension Committee Representative: Bryan Campbell

Member at Large, Benefits Committee Representative and Alternate Pension Committee Representative: Hal Proppe

Member at Large and Membership Committee Chair: Joyce Payan

Member at Large and Newsletter Editor: Craig Buchanan

Member at Large and Scholarship Committee Chair: Joanne Locke

Member at Large and Social Activities Committee Chair: Wendy Hedrich

Member at Large and Web & Electronic Media Chair: Roger Kenner

Member at Large and Alternate Benefits Committee Representative: George Tsoublekas.

Member at Large: Nancy Helms

Bill Knitter, May 9, 2018