CUPA/ARUC

Concordia University Pensioners' Association
Association des Retraitées et Retraités de l'Université Concordia
Annex MI, 2130 Bishop, Montréal, QC H3G 1M8

Annual General Meeting

Thursday, June 8, 2023 – 11:00am – 1:00 pm
Hybrid In-person/Zoom Meeting
Minutes

1. Call to Order and President's Remarks

The meeting was called to order at 11:15 am.

Garry welcomed attendees to the meeting. He explained that this is a hybrid meeting with at least 15 people attending via Zoom. He added that the meeting is fully interactive so that we can see the Zoom participants, they can see us, and they are able to ask questions. The meeting was recorded with the recording being made available upon request. The hybrid model was adopted in December 2022 and continues to be used as it allows for participation by people who would not otherwise be able to attend. There was a strong turnout for the meeting with over 65 people registering to attend in-person and another 15 via Zoom; one of the best turnouts overall.

Included in the Newsletter that was sent out were the Minutes from the December 2022 Fall General Meeting and together with the Notice of Meeting was the Agenda. Extra paper copies were made available however Garry explained that CUPA is trying to move away from paper and more in the direction of electronic copies of items.

Garry noted that because there is a lot of information to be covered during the meeting with a scheduled lunch and reception following, he would keep his remarks brief. He reported that a main focus of the Executive Committee is to strengthen CUPA's relationship with the University. While very good ties with various departments already exist, there is still a need to establish ourselves more and move away from ad hoc to more formal relationships with the University as a whole. That is, where procedures and cooperation is standard rather than ad hoc. Ideally there would be a published source for the kinds of services that retirees are entitled to. Currently there is often confusion as to what is available as the options differ depending on the association where one was a member prior to retirement.

A second and equally important focus is to increase the CUPA membership and participation in university life. CUPA is already quite involved in helping with the book fair and our participation in the Shuffle but we are hoping to encourage more integration within the university community. We are very fortunate compared to a lot of retiree groups from universities as we have good access to a variety of things such as the benefits plan and the pension plan in which we have a voice. Retirees from many

universities do not have a voice in the running of these plans. With such a voice, membership numbers become very important. The larger the group the association represents, the greater the position to have that voice heard.

Garry added that we also want to further recognize the diversity within our group; we come from a variety of different areas and backgrounds so we need to find activities that are of interest to the membership at large to increase the participation amongst us and within the university as well.

CUPA will continue efforts to attract new members, in fact 18 new members were welcomed, some of whom are here today and some of whom have only been retirees for a few days.

In addition to welcoming our new members, traditionally CUPA takes a moment to remember colleagues that have passed away since the last meeting. Prior to reading the names of those deceased, Garry acknowledged the death of Howard Fink, a long time and active member of CUPA, having been not only a long serving member on the Executive but also instrumental in many activities including the benefits package. Garry read the names of those members lost and a moment of silence was held.

Anibel Alves
Leslie Bellamy
Percival Chen
Prisilla David
Graeme Decarie
Howard Fink
Laszlo Gefin
Linda Hull
Thomas Kovats
Adalbert Lallier
Susan Hogan Lemieux
Muriel McCullough
Eira Miller
William Miller
Edward Pechter
Jacky Renaud
Thiagas Sankar
Govindarajalu Soundarajan
Margaret Stredder
Shirley Walker

2. Approval of the Agenda

The agenda was approved with the addition of an item on the upcoming Shuffle. Moved by Roberto Chen-Rangel and seconded by Barbara Black.

3. Minutes of the Fall General Meeting of December 2, 2022

The minutes of the meeting were approved. Moved by Catherine MacKenzie and seconded by Jamshid Etezadi.

3.1 Business arising from the Minutes

While items arising from the minutes were incorporated into the agenda and dealt with in the reports, two questions posed during the last meeting were addressed.

The first was a request to have the CUPA annual membership fee automatically deducted from one's pension. Unfortunately this is not possible and the association will have to continue to rely on cash, cheque or e-transfer, with e-transfer being the easiest for CUPA to deal with right now.

The second question had to do with retirees having access to physicians and other services available through Health Services. The general answer is yes but it depends on which particular bargaining unit or association one retired from. CUPA is looking at clarifying this type of question with Human Resources and making the information available to the membership.

Garry invited Kathleen Perry to say a few words about the 34th Annual Shuffle. Kathleen explained that 2022 was a banner year with CUPA raising over $7,000.00, all in support of student scholarships and bursaries awarded by CUPA. This year the Shuffle is scheduled to take place on Friday, September 22 and CUPA's target goal is $10,000.00. Kathleen invited everyone to join the Pacemakers, the CUPA team, and if that was not possible, to sponsor the team through a donation. Already $1,000.00 had been raised toward the $10,000.00 goal. Information concerning the Shuffle and potentially two practice walks (not the full distance), the dates to be determined, would be sent soon to the membership.

4. Reports

4.1 Pension Committee (Bryan Campbell)

Bryan began by stating two important facts from 2022; the first being that the return on the pension portfolio was almost 2%. Bryan could not report the precise number because of a glitch with CIBC Melon that is right now being ironed out. The second important bit of information is inflation at 6.3%. These two numbers play off each other because the Plan does not provide for automatic indexation and the Concordia Pension Board has a conservative approach to indexation. The Plan recognizes that 2% is a targeted reality set by the Bank of Canada and indexation is contingent on the performance of the Plan. In order to make any adjustments for inflation, the Plan must perform better than 5% on average. These adjustments feature calculations for the component above 2% and involve average 5-year nominal returns minus the threshold. For the calculations below 2%, these involve average 2-year real returns also above the threshold. Although pensioners will not receive the full 6.3% indexation beginning June 2023 they will receive 5.3%.

It is important to understand that since the financial crisis in 2008-2010, Concordia has retooled its pension plan completely. The Plan has 32 fund managers, with not one manager left from 2010. The organization of these managers is complex. It is Bryan's intention to write up in greater detail the structure, so that the person who takes over the CUPA Pension portfolio will have a clearer sense of the pension plan structure and an understanding that it is organized to achieve diversification so as not to be completely tied to the market.

Bryan reported that one reason we were able to achieve 2% was our private investments. Private investments, simply defined, are when one gives money to a manager who creates and manages a fund in which we are a limited partner. The manager invests in certain sorts of enterprises, takes a controlling interest, puts in their own people if this is called for, and makes any necessary changes. These managers know how to manage things from a growth mechanism. This is partly because a lot of these companies, perhaps a family firm in which the children do not want to continue the main family business sell the company to these private investors whose job is to retool and start up the company and resell it. The slope or J-curve for this can be 10 to 12 years so there is very little money at first in that it can be costly to retool but over time performance and profits rise. This works nicely for a public sector plan because we understand our liabilities and plan participants to not cash out their pensions. Liquidity, such as a level required by a bank, is not necessary.

Even in this form of investment there is a type of diversification. There is also an element of uncertainty. The element of uncertainty about the future has to do with inflation. Economists do not have a sense of where it is going. Everyone wants it to settle back at 2% and the Bank of Canada rate increases are an attempt to try and return inflation to that level. Whether or not this happens is moot; if we go back to the J curve in return on investments, the private sector depends on their being able to sell a product, selling the product is a market transaction. If there is not an appetite for the product then the return will not be as hot. Thus it is very difficult to evaluate the risk associated with these investments.

Bryan opined that pensions are a forced savings plan; essentially a guaranteed income flow when one retires. Like benefits the savings are directly deducted from our salaries. By pooling our money we are spared the effort of trying to invest ourselves, but also look for better opportunities in the hands of professionals. The Pension Committee is and has always been very aware of its fiduciary responsibilities. Added to this in recent years is a bigger emphasis on social responsibility requiring a delicate balance between acknowledging the social responsibility and actually making the investments; some things are easy in that we do not invest in cigarettes. In addition it has become very fashionable to talk about impact investing. We are obligated to not bury our head in the sand but to examine what our obligations are in this regard. In response an investment subcommittee which focuses on social responsibility was set up. Bryan is a member of this committee and reports that there is vigorous discussion taking place within the Committee.

Add to this systemic risk, a risk in which the operation of the fund is compromised by economic events in the world; an example of this being Russian influence in Asia and Ukraine having terrific economic impact. The point is that being preoccupied with these sorts of things is part of the Pension Committee's investment method; there is rigorous discussion and engagement with the managers to ensure they are doing the right thing. Bryan cited our investment in real estate as an example. Our plan does not invest in bad buildings so that all of our buildings have to have a green seal of approval.

To keep in mind is that the plan is diversified, forward looking, and well organized with a lot of structure. Bryan went on to say that he has a particular interest in the bio-related sciences and health sciences and would like to see increased investment in this area. He added that the previous week he attended a conference for investors with interest in these areas and visited some companies in Montreal who work in innovative technologies combining engineering and biology. These companies hire Concordia students who start from scratch with an idea, and are an integral part of the process. Eventually they try and get some venture capital and sell themselves to a larger company. Bryan spoke of the extent of the innovative research that is going on, particularly in the health sector.

Bryan ended his presentation by reiterating his intent to write something up over the summer months although he will have to determine as the summer unfolds.

Q: Will the plan be moving more heavily in the area of medical and health investments and create ethical guidelines for that expanded movement?

A: Yes, although this will not happen quickly. Generally when we do things we have to be aware of the investment universe and if it is the right time. So we engage someone or a company to come to us with the 60 top players running funds in this area. They then reply with their top 30 which the Committee reviews and then reviews the top 10 in greater detail resulting in our inviting our top 3 or 4 to make presentations. Overall in this process ethical issues come to light. We have a good reputation with our managers. As a committee members do not always agree, for example Bryan may be more enthusiastic than other members with respect to biotech but that is understood as being part of the dynamic of the Committee. Members are committed to the discourse.

Bryan then spoke about pensioners as a group saying that in some sense we "punch above our weight". It is not just administrators that are on the Pension Committee, both Hal and Bryan serve together with professors and staff and professionals. Garry speaks with other pension associations like McGill and retirees do not have this type of input. Bryan expressed concern that once he retires from the Pension Committee that there be a qualified person to replace him. Although one may have had enough of Concordia after 30 years it is important to be a part of CUPA. He encouraged participants to get their colleagues and ex-colleagues to join as when the association goes to the administration to negotiate, CUPA will be demonstrating strength in numbers.

Q: What month does the pension get indexed, what is the fiscal year or the changeover for the increase?

A: That is a good practical question. The answer is June 1. Now, if June 1 is passed. This situation occurred 2 years ago, and what happened was that there was a remedy by July 1 for the new level of pension and a 2nd cheque issued for the increment that was missed. This was not a Concordia problem but one of CIBC Melon.

Sandra Spina added that although she has been retired for 12 years she is new to the Executive Committee. She commented that since joining the Executive and hearing reports from Hal and Bryan she is extremely grateful for the enormous amount of work they put in on our behalf; we are very fortunate to have such representation.

4.2 Student Scholarship and Bursary Program (Joanne Locke)

Garry reported that Joanne Locke, who looks after the Scholarship and Awards Program, was unable to attend but a full report appears in the Newsletter. Garry remarked that we are doing quite well providing graduate scholarships and undergraduate scholarships and bursaries every year. There are some items that we are working on with Advancement right now. In particular we are trying to ensure that there is a balance across Faculties in the distribution of the awards as this was one of the conditions in the original agreement. A discrepancy can appear however, especially at the graduate level, as awards are often combined. In addition, a second difficulty we encountered was that not all of the money that was available was actually distributed. Joanne and Garry will be meeting with Advancement to determine what occurred and to ensure the money goes forward.

Annually there is a $36,000.00 awards obligation which does not always come from the 3.5% payout from the Endowment. There are times when the payout falls short by up to $3,000.00. To make up for the shortfall in any given year, CUPA created a Development Fund which is funded through $5.00 from the membership fee, private donations, and money raised through the Shuffle. As we build the Development Fund we may have the opportunity to perhaps do special things with that money. However no decisions would be made without coming back to the membership first.

Garry explained that in the budget there is a line to transfer funds from the Development Fund to the Bursary/Scholarship Fund to cover any shortfall. This has only taken place once (2021-22) and we are holding back until we know that all Endowment payout monies have been distributed according to the agreement. The money remains in the Development Fund and will be transferred as needed.

We receive reports from student recipients and they are consistently thankful and appreciative. Garry acknowledged and thanked Mary Baldwin who was responsible for the awards portfolio for many years prior to Joanne and set the base for what we are working from now. These awards are an important aspect of what we do, a fact that is understood and recognized by the University.

4.3 Benefits Committee (Hal Proppe)

Hal began his presentation by stating that when he looked at his report from last year and even the year before, not much had changed. He then took the audience through a short history of the benefits plan project since its inception in 2018 when the Benefits Committee prompted a review of the group insurance plan due to it not being sustainable in its current form.

The group insurance plan is primarily the health care plan. It had not undergone a proper review that was implemented since the merger. There was an attempt to undertake a review in 2011 but that did not work out. So in 2018 a working group was set up consisting of all the internal members of the Benefits Committee and the consulting firm Norman Beaudry was hired to help us. A list of principles including financial security, equity, universality, affordability, sustainability, value to members and flexibility was agreed to.

After two years of intense work, so in 2020, a draft proposal had been completed and the Benefits Committee decided to broaden the consultation and set up a Benefits Sustainability Forum (BSF) similar to the one established several years earlier when the Quebec government modified the rules regarding pension plans for universities. The BSF involved all unions and associations with the

president of each and a couple of members. Meetings took place from October 2020 to June 2021. When no meetings took place between June 2021 and August 5, 2022 it was learned that the Administration was meeting with the unions and other associations because it appeared that the BSF was not providing enough consultation and more agreement was needed from the unions and associations.

Hal then went briefly over the list of subsequent meetings. These included August 5, 2022 when it was advised that negotiations were ongoing. In November 2022 the Benefits Committee met for its annual meeting but dealt only with normal business such as deciding on the premiums for the following year. On December 9, 2022 the Working Group met and was told that the unions seemed to be coming to a consensus but there was a problem with the Concordia University Faculty Union (CUFA) because faculty who held a limited term contract (Limited Term Appointment, LTA) were not in agreement as to how their benefits would be treated. At the next meeting of the Working Group which took place on February 14, 2023 it was learned that a lot of changes had been made to the original proposal in order to take the LTA problem into account. Hal said that the proposal is too complicated to explain at this meeting as it would require several hours and an entire battery of slides. However without getting into the technicalities Hal explained that in the original proposal there is what is referred to as a Health Care Spending Account. The Health Care Spending Account was to be funded from overall savings with the new plan. This account provides a menu of items from which one can choose. This provides flexibility within the plan for individual needs at a given time. For example, in the current plan vision care is a main benefit. In the proposed plan vision care is an option from a menu within the Health Care Spending Account which means that rather than select vision care as an option in a given year, one could opt for hearing aid support instead. Hal expressed that he did not understand why people were upset about moving vision care from the main menu as it is almost totally useless. The time frame in which to make a claim is minimum 24 months so if you were to try and claim vision care after 23 months, you would not be eligible, whereas with the Health Care Spending Account one can choose their personal priorities in any given year. In addition, with respect to vision care, in the current plan the premiums paid are actually much more than the claims that are processed. Unfortunately with all of the changes to the proposal the savings that the Benefits Committee had hoped to achieve have been significantly reduced, thus reducing or deleting the Health Care Spending Account.

Since then, the Benefits Committee meeting that was supposed to take place on June 6, 2023 was cancelled without explanation. At this point, some 5 years later since the initial meeting in 2018, there is still no end in sight. At the last BSF that took place in March 2023, Roger Cote who chaired the meeting stated that it was time to make a decision and everyone agreed, yet now there appears to be subsequent problems. Hal stated that hopefully after years of work this proposed plan will not fall by the wayside as the proposed revamp did in 2013-14.

Q: *There was a question about vision care.*

A: Vision care is an example of a benefit. As a main item in the current plan, part of the money that funds our current plan funds that benefit, even though it seemingly is not worthwhile. If the money were not being used to fund vision care, it could be redirected into enhancing other types of benefits such as prescription drugs.

Q: What would be the options of bringing dental into our plan? How much would have to be sacrificed to include dental even as an option in the option panel?

A: Hal responded that when he spoke about the side menu (Health Care Spending Account), there would have to be a trade-off. Although Hal was unable to say how much dental would cost, it could be charged on the side menu. There would however have to be adjustments made to the premiums. Hal explained that at one time the proposal was to include two accounts – the Health Care Spending Account and the Personal Spending Account- to allow for certain expenses to be charged. However along the way, the Personal Spending Account was dropped because of lack of savings to fund it and with the LTA issue there is less money available than was originally planned.

Q: Why can't the recalcitrant union get its own health plan; meanwhile the larger majority of people would be standardized and that would save money in general.

A: The existing plan is almost standardized. But since the plan goes back many decades and there were many different unions and associations at Loyola and Sir George Williams and then Concordia, there remain many variations on the plan. One of the savings that the Benefits Committee intended to achieve was the administration of the plan. With over 80 different categories of participants and therefore 80 different sets of benefits, the administration of the plan was costly. Reducing the number of categories would simplify the administration of the plan significantly thus generating significant savings. The eventual view to the future would be of one uniform plan for everybody with a slightly different version for part time and full time employees.

Q: The CUFA executive is a reasonable body and it would seem that if this was communicated to them that they would see and understand the issues. So where is the resistance coming from?

A: Hal responded that he does not have all of the details but his understanding is that there are a small number of activists who are quite opposed, not just to the vision care issue, but to other parts of the proposal and are not fully understanding the proposal. Although the proposed plan was presented to CUFA about a year ago, it was done in too short a time with not a full explanation of the details. This generated a lot of anxiety and negative reaction and Hal opined that these activists are working with this anxiety to try and get a majority of the members who attend the upcoming general meeting to vote against the proposal. The CUPA Executive actually looked at the proposal very carefully, discussing it over several meetings and approved it in principle. Now, if significant changes are made, the Executive is quite prepared to review it again.

Hal pointed out that as Bryan stressed in his presentation, pensioners from Concordia are actually quite lucky with the kinds of benefits we enjoy. Up until now the costs have been shared 50-50 with the University paying 50% of the premiums and 50% by us. This arrangement has been sustained over the decades, the same as for active employees; but more than that pensioners have a say on the Benefits Committee which is very rare. At most other universities, there is the equivalent of our Benefits Committee but it is governed by the administrators of the university and members of the Board of Governors. There are no retirees on it. Retirees do not have a say.

Bryan: For our members the RAMQ is terribly important. In addition to the benefits side of the plan such as vision care, the insurance is a terribly important aspect; to know that one won't be ruined by a vacation which results in a 5 day hospital stay is calming; knowing one can draw upon the independent insurance provided through the plan. Similarly knowing that residual bills can be sent to the plan for such things as diagnostics and pharmaceuticals and be covered by the insurance part of the plan is a good feeling. Many colleagues from other institutions do not enjoy these benefits.

Garry thanked Hal for his presentation and added that CUPA has had some informal communication with some of the unions and with CUFA. CUPA has however written a formal letter to the University in support of the proposal with some caveats. This had been acknowledged. It is certainly clear to the University administration, the BSF, the Working Group and perhaps the Benefits Committee itself that CUPA is in general terms supportive of what they are trying to do. What really has to be borne in mind and what started this whole process is that the plan in its current form is not sustainable. If cuts become necessary, as retirees we are an obvious target. As a group we need to do as much as possible to ensure this sustainability.

4.4 Membership Committee (Joyce Payan)

Garry reported that Joyce Payan who has chaired the Membership Committee for several years is stepping down so we will be looking for a change in that regard. Again, there is a report appearing in the Newsletter. It is very encouraging to see that our membership numbers are increasing again. We have a lot of new members this year after having taken a hit during the pandemic. Although they are starting to increase, numbers are still below where they were at the peak in 2018-19.

CUPA is still dealing with the issue of obtaining information from Human Resources about retirees at the time of their retirement. Legally HR can only share information with CUPA if the retiree authorizes Human Resources to do so. If a retiree forgets to check off the box on the form or decides they need a break from the University and does not get back to it later, they can be permanently lost. So if anyone knows of a potential retiree or someone who is a retiree but is not a CUPA member please let them know of the important work done here especially with regard to Pensions, Benefits and student awards. As we have said several times, it is really important that we keep our numbers up if we want to continue to influence University affairs. There is a process in place, started a few years ago, where as soon as we know that a person has retired, we actually write to them using the contact information provided by Human Resources. We advise them that we will begin sending them information even if they are not yet members. We have one person recently who retired about 10 years ago and going through some old papers came across a form they had not completed at the time, contacted us and decided to join.

4.5 Technical Committee (Roger Kenner)

Roger reported that not too much has changed over the past 3 years. The website is where one finds the Newsletters going back to the late 1980s, photos from past events, official minutes from general meetings again dating back to the late 1980s, and a list of CUPA members. Some people have opted not to appear on the member list and of course their wishes are respected. The listserv, also managed by Roger, is used to get information out to our members. Maintaining the email addresses for the list can be a challenge as members seem to change email addresses frequently. On the membership list on the CUPARUC website, member names appear in blue only if an active email address is on file. Roger asked that if you see that your name does not appear in blue please contact him to ensure a correct address. Because listservs do not easily send attachments such as forms, information is often posted to the website.

Another mechanism of communication is the CUPA Facebook page. Although Roger is not directly involved with that page a lot of information posted on the website is then linked to the Facebook page.

Comment: With respect to the continuing issue with our listserv messages not being received by many members with Sympatico and Bell email addresses, Garry addressed the major problem citing as an example his having lost about 3 years of history and emails. Despite having spent an enormous amount of time with Bell, the problem was not satisfactorily resolved, although Bell no longer sees it as their problem. There is one thing that can be done within one's email settings. For security reasons Bell has a default setting that automatically deletes junk mail and spam. If one changes this setting, the material may come through. Garry will do some more research and advise those with Sympatico/Bell accounts.

4.6 Financial Report (Garry Milton)

Garry reported that as is always the case at the annual general meeting, the CUPA books are never closed. Some transactions are outside the University financial system while some are inside. The final reports for the end of May have still not been received and will probably come up at the next meeting. The financial report published in the Newsletter shows we are close to even on expenses and revenue for the year and are getting back to a pre-pandemic normal. Obviously during the pandemic there were no events so no money was being spent which is of benefit to us now. But now we are also back to one of the issues we do have to look at as an Executive. Some events, like the Fall General Meeting and the annual Holiday Lunch are very expensive to hold on campus. There are however real benefits to holding events on campus as it brings many retirees back to where they spent the majority of their working lives. The costs are offset by asking members to contribute, not for a reception like today, but for a more formal lunch. It is helpful to see that membership revenue generated from fees is up this year.

He brought to our attention that funds have not yet been transferred from the Development Account to the Bursary/Scholarship Fund; this will only be done once the distribution of the Endowment payout has been satisfactorily resolved with Advancement and/or Financial Aid and Awards.

Two additional items of note include the fees for the website being quite a bit less this year and that is because renewal took place last year. It is a 3 year renewal for the hosting service which results in substantial savings. The smaller charge is for maintenance of the domain name. The second item is the telephone rental for 2021-22 shows zero and this year it shows $121.62. The zero appearing for 2021-22 is a posting issue. Voice mail is maintained as we have members who don't for various reasons generally use email and it is important to maintain a relationship with them.

Overall CUPA is in good financial shape at this time.

Q: Is the expense and difference in costs between hosting an event here at Concordia as opposed to offsite?

A: When an event is held at a restaurant basically everything is included. On site the charges include hospitality in addition to items such as tablecloths, forks, etc. Although we have not done so, Garry ventured to say that holding an event offsite is probably less expensive by 50%. Onsite you must use the University caterers and there are rules involved. This is not something we should immediately do but we should look at it. It is something we have to discuss with the University and Michael de Grappa in particular. His office has already been underwriting more things for us than in the past and this may be something for the future.

4.7 Newsletter (Craig Buchanan)

Craig reported that the Newsletter is published twice a year in both print and online forms. It is available on the CUPA website and for those who are unable to access it online, a printed version can be mailed out. It is important that all CUPA members have an opportunity to look at the Newsletter and see what is happening with the association.

4.8 Social Activities Committee/Facebook (Sandra Spina)

Sandra began by thanking Wendy Hedrich for the superior job she has done chairing the Social Activities Committee for over 10 years. The social activities portfolio is being expanded to include community engagement. In fact this has already happened as exemplified by the recent University book sale which saw 17 volunteers showing up on multiple days to sort thousands of books resulting in our having helped raise $34,001.00 for student support. The next event will be the Shuffle scheduled for September 22, 2023 and possibly two practice walks followed by perhaps a picnic or a gelato/pub gathering.

In order to organize and promote activities of interest to members, Sandra will be polling the membership through Facebook, the website, the Newsletter and the listserv; she asked that every member use their imagination and make suggestions for events.

Numbers on Facebook are slowly going up. Primarily recent retirees have been keen to join as they are for the most part more comfortable with Facebook. Currently there are 110 members, 89 of which are considered active in that they have either initiated a post, reacted to a post, responded to a post, or simply went on the site to look at a post. For the first time, Facebook was used as a tool to invite members to the AGM, of which 34 responded.

Garry thanked Sandra for, with the help of Kathleen and others, pulling all of these AGM arrangements together.

4.9 Relations with Other Associations (Garry Milton)

CUPA is a member of the College and University Retirement Associations of Canada (CURAC) and as such CUPA members have access to CURAC events. In addition to travel and insurance opportunities, CURAC has recently started a lifelong learning site.

They have recently gone through a transition phase in that they are redoing their mission with a view to ensuring they are more responsive to retiree membership associations.

4.10 Concordia University Relations (Garry Milton)

CUPA continues to pursue strengthening ties with the University and more recently with Services and Finance. Because of the security associated with a new financial system introduced into the University we have effectively been shut down from doing some of the things we were previously able to do. So we are working with them now to sort this out. In addition Sandra recently spoke with recreation to see about using their facilities and also attending some of the Stingers games. We are

working with Human Resources on our providing information to retirees without the authorization of CUPA contacting them being provided through HR.

Next year the University will be celebrating its fiftieth anniversary. Many events are being organized and ideally we would participate; one suggestion has been to create a play or a skit. Garry suggested that perhaps Sandra can help us organize something.

5. Other Business

There was no other business.

6. Next Meeting

The location and time of the annual Fall General Meeting and Holiday celebration is to be determined – November/December 2023

7. Adjournment

Garry requested a motion to adjourn, expressed his appreciation for the attendance and invited everyone to join him for lunch and to mingle and engage with each other. Moved by Craig Buchanan and seconded by John Elliott.

Joanne Locke
December 4, 2023