

**MINUTES OF THE TWENTIETH MEETING
OF THE
CONCORDIA UNIVERSITY PENSIONERS' ASSOCIATION
HELD ON
TUESDAY, APRIL 29, 1997
IN ROOM DL-200 (DRUMMOND SCIENCE BUILDING) LOYOLA
CAMPUS**

20.1 Call to Order

The meeting was called to order by the President, J-P Pétoles. Over 50 members were in attendance. In his introductory remarks, the President welcomed the following new members (20) who had joined the Association since the meeting of October 24, 1996: Kailash K. Anand, Margaret Ayotte, Sylvia Carter, Brian Counihan, Gilles Cote, Claude Denis, Ed Enos, Hardy George, Salvatore Gervasi, William O. Gilsdorf, Klaus J. Herrman, Earl Hutton, Sol Katz, Cyril Macdonald, Shirley Maynes, Gwen S. Newsham, G. Soundara Rajan, Iris Robbins, Pierre Simon, John Udy. He announced, with great regret, the deaths of Alphonse Denis, Jacques Dupuis, Kenneth Cunningham, Paul Widdows and Elizabeth Di Simini

20.2 Approval of the Agenda

The President stated that under item # 11 "Other Business" there would be a presentation by Brian Counihan on the "Campaign for the Millennium". There being no other changes to the agenda, it was approved on a motion by Brian Counihan, seconded by Henry Beissel.

20.3

Approval of the Minutes of the Meeting of October 24, 1996

As has been the custom in recent years, the minutes of the previous meeting are summarized in the Association Newsletter issued following that meeting. In the case of the minutes of the meeting of October 24, 1996, this summary appeared in the issue of January 1997 (vol 6 no. 1 1997) which was mailed to the entire membership. The official minutes were provided to all present. The Minutes were approved "as read" on a motion by Libby Gardham, seconded by Henry Beissel.

20.4
Minutes

business Arising from the

Relevant matters all
appear elsewhere on the agenda.

20.5
Report of the Nominating
Committee

As out-going President, J-P Pétolas was asked to be the Chair of the Nominating Committee. The members of the committee were: Audrey Wells, Norm Smith, Bob Pallen and Larry Boyle. The Committee recommends that the following members form the next Executive Committee for the year 1997-1998. Some of these are continuing their mandates.

| | | |
|---|----------------------|---------------|
| ● | President: | Geoff Adams |
| | Past President: | J.-P. Pétolas |
| | Vice-President: | John Hall |
| | Secretary-Treasurer: | Bruce English |

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Members-at-Large:

Stan Kubina (continuing)



Madeleine Graton (continuing as a Representative to the
Coalition of Quebec Seniors)

Bill Cozens (continuing)

Finally, as the tenure of Jim Whitelaw as Past President is coming to an end, and since Jim is also the Editor and Publisher of the Association's Newsletter (CUPARUC), the

Executive Committee has decided to appoint Jim Whitelaw as an Ex-officio member of the Executive Committee in this capacity.

20.6 Elections

Having received the report of the Nominating Committee, the President asked if there were any other nominations from the floor. There being none, a motion, presented by Jack Bordan and seconded by Dick McDonald, that the above individuals be elected as the Executive Committee was unanimously approved.

20.7 Honorary Members

As the tenth anniversary of the Association is approaching this Fall, the Executive Committee decided to mark the occasion by recognizing the founding members of the first Executive Committee. These "pioneer" members who were granted Honorary Memberships, are: Libby Gardham, Jack Bordan and Jim Whitelaw. A framed certificate signifying this occasion was presented to Libby and Jack. Since Jim was out of town, J.-P. Petolas undertook to deliver the certificate to Jim upon his return.

20.8 Reports

20.8.1

Report of the Representative on the Pension and Benefits Committees

Muriel Armstrong reported on the activities of the Pension and Benefits Committees. The events of significance are:

With the impact of the Early Retirement Incentive programmes the numbers of retirees has exceeded 700 and with those who were committed to retire in June the number will be around 750.

Further offers of early retirement incentive programmes, one for Faculty and Librarians (FALRIP II) and one for Administrative and Support staff (ERIP II), slated for the summer and fall of 1997, could generate a further increase in the ranks of the retired members.

The benefits Committee is also considering further enhancements of the pension plan for both active and retired members of the plan. These have not been discussed in sufficient detail to be presented to the Board for approval, but within the next few months these proposals should be approved in some form or another.

The first proposal deals with an ex-gratia payment to those who have been retired for some years, to make up for the long-term cumulative effect of the CPI minus 2% discount indexation formula. These people who have seen their purchasing power eroded as a result of this discounted indexation formula may look forward to some movement towards improvement of pensions.

The second proposal focuses on the future impact of inflation on our pensions. It is related to the performance of the pension fund and is called "Excess Interest Indexation (or Interest Contingent Indexation). Under this plan, if the fund earns

more than the required amount to cover the liabilities (i.e. the amount needed to pay present and future pensions) then some of the resulting surplus should be used to pay for part or all of the discounted 2% of the indexation formula.

The Pension Committee has been fulfilling its mandate which is to maintain a watching brief on the various fund managers to ensure that they are living up to their obligations and objectives. This generally involves quarterly presentations by each of the fund managers on the portion of the Concordia portfolio under their charge. Judging from the results of the fund surplus, this has been an effective approach.

20.8.2 Committee

RtpaReport from the Programmes

Geoff Adams took the opportunity to express a word of appreciation on behalf of the membership to J.-P. Pet^olas for his stewardship over the last three years as President of the Association.

He also mentioned that Muriel Armstrong would be leaving the Province and acknowledged the contribution she had made as the Representative on the Pension and Benefits Committees.

Geoff Adams reported that there were six social activities held over the past year. They *were*:

The Concordia Theatre Department's production of "Into the Woods", preceded by lunch at "Thursday's". (April '97).

The Saidye Bronfman Theatre presentation of "Play it again Sam". (Fall '96).

He mentioned that the November excursion to the McCord Museum to see the exhibition on the "History of Hockey in Montreal" was very sparsely attended and perhaps museum visits are not as appealing to the members as other activities.

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Other activities that were held (which have become ritual annual events) were:

The Annual December Luncheon (held this past year on the SGW Campus) The Casino

visit on St. Valentines Day.
The Sugaring-off Party (held in March).

All of these events have become very popular and should be continued.

Geoff also took the opportunity to mention that the Association has become involved with a group from literally all sectors of the University community called "The Concordia Volunteers", organized by Grendon Haines. This group organized a Book Fair in February to raise funds for scholarships. This first effort raised an amount of \$ 4,500.00 which was sufficiently close to the initial target of \$ 5,000.00 to encourage them to try again next year. He invited members to either volunteer to help out at next year's event or to donate books, which will be collected through the Chaplain's Office starting in the summer. Further news about this event will be announced through flyers from the Concordia Volunteers and through the Association's Newsletter.

20.8.3

Secretary-Treasurer's Report

John Hall presented a statement of income and expenditures for the period June 1, 1996 to March 31, 1997. It showed an opening balance of \$1348 with total expenditures of \$3721 as against a total income of \$3497, leaving a current balance at March 31, 1997 of \$1124. The **expenses.** were: postage (\$1536), printing (\$804), events (\$1281) and Coalition des Aînés (\$100). Income was generated from two sources: membership fees (\$2470) and events (eg. Annual Luncheon) (\$810). A motion to accept the Treasurer's Report and Statement of Expenditures and Income was passed unanimously.

With respect to membership activity, 20 new members were enrolled since the October 1996 meeting (due mainly to the ERIP and FALRIP programmes). Regrettably, 5 members have died over the same period. This means that the membership list stood at 340 as of this meeting.

Muriel Armstrong questioned the members of the original Executive Committee on what the original membership count was at the creation of the Association some ten years ago. Jack Bordan suggested that he collected \$30.00 (at a dollar a head) at the initial meeting. Muriel felt that this was a significant growth from 30 members to 340 in the intervening 10 years.

20.8.4

Report from the Coalition of Quebec Seniors / Coalition des Nines

Geoff Adams mentioned that the Coalition of Quebec Seniors / Coalition des Aînés du Quebec is a bilingual, multicultural group of more than 20 associations of pensioners representing over 500,000 individuals. It is a lobbying organization to pressure various levels of government on issues affecting seniors such as pensions, health and housing. Geoff mentioned that Madeleine

Craton is also a CUPA Representative at the Coalition. One recent activity of the Coalition was a meeting held with Federal Minister David Dingwall on Federal transfer payments to the./ provinces. Current initiatives included: preparation of issues and questions to be addressed to the various candidates for the June 1997 Federal Election and inviting the Quebec leaders of the

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parties to a meeting at the Coalition's offices to discuss these issues. This

would be followed by

a press conference to provide a public reaction to the answers provided by the party representatives.

Geoff also mentioned that there will be a World Conference of Seniors in 1999 in Montreal. The Provincial Government has been slow to recognize the significance of this event and has done nothing so far. However the Coalition is very much involved in the planning of this event. One aspect, undoubtedly, would be requests for housing for delegates from all over the world.

One final aspect Geoff related was that the Association has a "Web-site" through the Coalition and that allows for our members to take training on how to access the Internet. This training is given through the Coalition and any member who is interested should contact Geoff to get the details.

20.8.5

Chair's Report

The President thanked his colleagues for their reports and activities carried out on behalf of the Association. While the

Association's recent survey was not part of the agenda, **J.P.** took the opportunity to thank Bruce English and his committee (Dick McDonald, Kurt Jonassohn and Guy Gervais) for the fine job, not only of preparing the survey, but of analysing the results and making recommendations to the Executive Committee. It is the

intention of the Executive Committee to implement these recommendations over the next year. One of the recommendations, namely to provide speakers on aging and fitness, will be dealt with by our guest speaker later in the meeting. As this was the last time J.-P. Pétolas was addressing the membership as President of the Association he took the opportunity to assure the members that the Association is in good hands, the finances are at a satisfactory level, the membership growth has been "phenomenal" (thanks to ERIP and FALRIP). He mentioned that in reviewing the minutes of the Association's meetings since its inception he was impressed by the fact that the Association has never deviated from its intended objectives and has been consistently optimistic about the future, not only the future of the Association, but also the future of the University. He extended thanks to the Human Resources Department for recommending our Association to new retirees and his appreciation to the many other departments within the University who provide a myriad of services to the Association at minimal cost.

20.9 Guest Speaker - Dave Campbell, Athletic Therapist, Concordia Sports Medicine Centre

The President introduced our guest speaker stating that he graduated from Concordia's Exercise Science Programme in 1978 and became a Certified Athletic Therapist in 1983. At that time he founded the GDC Sports Medicine Centre in Pointe Claire with Gary Cummings. Dave is a Director of the GDC Sports Medicine Centre in Pointe Claire as well as the director of the Concordia Sports Medicine Clinic located on the Loyola Campus. He has wide international experience having served as: Head Therapist of the 1985 World Gymnastic Championships held in Montreal, a member of the Canadian Medical Team at the 1986 Commonwealth Games held in Edinburgh and at the 1990 Commonwealth Games in Auckland, also as Head Therapist of the Canadian Medical Team at the 1996 Summer Olympic Games in Atlanta.

Dave Campbell opened his presentation by stating that he would try to dwell on how older people could exercise safely and more

comfortably, rather than preach about the virtues of exercise, which everyone knows. He stressed that the clinic does not only deal with sports injuries and athletes. They deal with anyone who "gets off the couch". Anyone who is working to improve their heart rate and muscle tone therefore improving their health and fitness (eg. walking, running, cycling, etc.) but something that one enjoys so that the activity lasts over time. When one gets injured they tend to get discouraged with their exercise programme. The major cause of people abandoning their exercise is because they get sore or are injured. Most of these injuries are preventable. He mentioned that the clinic handles a wide variety of pain problems (not just sports injuries) such as Workers Compensation, car accidents, chronic pain and disability, etc. The clinic provides lectures on a far-ranging variety of injuries, frequently in industries, dealing with people at computer workstations to try to get them positioned correctly to reduce the physical and mental stress and problems caused by repetitive movement injuries. The most frequent type of injury is the "overuse or abuse" pattern where the muscles or joints are being asked to do too much too often.

Some of the most common injuries that occur to various joints and muscle groups are: Foot fascia type injuries (heel spurs, calcium deposits, plantar fasciitis, etc.)

Knee joint ligament, muscle and tendon injuries. Ligaments are like plastic and are inflexible whereas muscles and tendons are elastic and flexible. Therefore when a ligament is stretched or torn this does not return to its original size. As a result stretched ligaments may have to be corrected by surgery. Another knee problem (frequent in older people) is that if the muscles holding the kneecap are weakened, the kneecap tends to rub or grind on the bones underneath it. This results in a vague pain in the front of the knee joint when climbing stairs or when getting up after sitting for a while. Exercise to strengthen the thigh and leg muscles tend to help this problem.

Muscle systems in the body are all interconnected and interact with each other. For instance, the trapezius muscle (a triangular

shaped muscle attached to the backbone, starting at the neck and going all the way down to the lower back) can cause neck pain even if the lower part of it is injured.

Lower back problems, frequently caused by the joint between the sacrum and the ilium (the sacro-iliac joint) not being able to move freely due to muscle tightening or spasms around it. This can cause pain not only in the back itself but also in the legs and feet.

Hip muscles when tightened can put pressure on the sciatic nerve, causing what is normally called sciatica. This can frequently be relieved by freeing up these muscles or with stretching exercises to improve the movement of the sacro-iliac joint.

Wrist and hand pain, frequently caused by arthritis which is difficult to treat except by exercising the muscles and joints without overusing or abusing them.

Tennis elbow, which is actually tendonitis of the tendons in the elbow, caused by repetitive strain on the muscle group in the forearm, causing pain where these muscles are attached to the bone.

Shoulder pain, sometimes caused by inflammation of the bursa (a sack filled with fluid which

provides lubrication for the muscles to slide over the bones). This is called bursitis. The shoulder is a ball and socket type joint which is very flexible. It has a very large ball and a small socket (like a golf ball on a tee) which causes complications if overused. The rotator cuff is a group of muscles which surround the shoulder and attach onto one area of the upper arm. They help to keep the shoulder together. They are involved in throwing and many other activities and frequently become overused, causing tendonitis.

A major part of the work the Clinic does is education on injury prevention. It is not sufficient only to apply physiotherapy to cure an injury or pain. During treatment the Clinic tries to teach patients about how the skeletal and muscle systems work, about

stretching, exercises and posture. Such presentations are part of the prevention education process.

A number of risk factors contribute to overuse injuries. There are two kinds: Intrinsic factors:

Malalignment - poor formation of the bone structure of joints from birth - not much can be done except to try to work around the limitations.

Muscle imbalance - one group of muscles is more developed than its opposite muscle group and the groups are not synchronized.

This can be corrected with appropriate exercises.

Muscle strength and inflexibility - muscles not only have to be strong but flexible. This is assisted by stretching exercises, which improve muscle flexibility, blood circulation in the muscles and their overall health.

Muscle weakness - there has to be a balance between muscle strength and flexibility.

Joint instability through ligament damage - best handled through surgery, then appropriate strengthening exercises.

Extrinsic factors:

Training errors - no stretching exercises, or the wrong exercises, or at the wrong time, or too quick a build-up of a running programme (too much, too soon).

Inappropriate equipment - e.g. the wrong shoes for a walking programme. Shoes should be appropriate for the type of exercise and properly fitted.

Environment for exercise - should be appropriate to the level of intensity.

Techniques of exercise - proper training (even for walking) is essential.

Statistics show that the maximum strength is reached between the ages of 20 and 30 and then declines at a rate of 1 to 2% per year. Therefore, without exercise, at 60 people have lost 50% of their maximum strength. Loss of flexibility also occurs. Simple workout programmes can be a factor in preventing this loss.

Coronary heart disease and osteoporosis in older people can also be helped with appropriate exercise programmes along with proper medical treatment.

When dealing with treatment, the therapist looks at the interrelation of the muscle groups and how they work when we exercise. When exercising, the individual should also be aware of which muscles are working and ensure that the techniques used are appropriate.

Stretching is a vital component of a flexibility programme, not only for exercise but for day-to-day activities. Strength training (with light weights for seniors) is also an important contributor to proper muscle tone and efficiency. Efficient muscles will take a lot of stress off of the joints. If the muscles are working properly the joints and bones will work properly.

Stretching exercises should be carried out in a relaxed atmosphere and not be hurried. One should only feel some slight pulling or tightness in the muscle. Each stretch should last for 30 to 60 seconds. Stretching exercises should be individualized to accommodate any deficiencies or mobility problems one might have. There are different ways of stretching the same muscle group.

In any programme one must avoid is the "Laws of Toos". People do too much too soon, try to build up too quickly and the equipment is too old (or inappropriate). One factor that is not in this concept however, is that the person doing the programme is too old. Common sense is the key to proper exercise. If pain occurs, listen to the pain and determine if it is caused by improper techniques, or injury or a chronic condition. Seek professional help to cure the pain and to ensure that the exercise is appropriate. One should not stop exercising as a cure for pain. One should try to find the right form of exercise.

Low impact exercises such as cycling, cross-country skiing, swimming and "aquafit" programmes, stairmaster, etc. are all excellent exercises. Cross-country skiing is renowned as one of the most efficient forms of cardio-vascular exercise because both the arms and the legs are being used. Running, under proper conditions, using the proper techniques, on a soft surface and with proper shoes is also a good cardio-vascular exercise. However, none of these activities should be done without ensuring that the body is ready to accept the demands of these types of activities through proper stretching and strengthening exercises. The whole purpose of presentations such as this is to avoid injury which could have been prevented.

In answer to several questions, Mr. Campbell made the following points:

Tai-chi is an excellent exercise. It promotes muscular control with very specific patterns of exercises. It involves a whole concept of movement patterns, very specific for certain joints with

good postural strengthening, promoting control and strength through the abdomen and the central core of the body. There is no impact with the body. In fact, many patients in the Clinic are given Tai-chi style exercises.





In the case of osteoporosis, a healthier bone growth is promoted through a programme of light impact such as walking or the stairmaster machine, whereas an aquafit programme improves muscle strength but not bone development.

The amount of time spent per day on exercising depends upon the intensity of the programme and the individual. A good rule-of-thumb for intensity is to calculate the maximum rate of heartbeat during exercise (220 heartbeats per minute) minus your age. For instance, a 60 year old (whose maximum heart rate would be 160) working at an intensity level of 75% of that (i.e. a heart rate of 120) is working at a significantly high intensity and would not need as long a period of exercise as a less intense exercise such as a brisk walk at a heart rate of 80 to 90.

The best time to perform stretching exercises is after a workout because this is when the muscles are warm and will respond best to the stretching. However stretching exercises should be performed both before and after a

period of intense exercise.

Most fitness organizations, such as the YMCA, do have fitness consultants on their staff who will provide advice and programmes to suit an individual's needs. One should seek these people out to be sure that their exercise programmes and the equipment they are using are effective for their personal requirements.

Stan Kubina thanked the speaker by commenting that we are at an age where we classify things, such as mirrors, which he classifies as friendly and unfriendly. He also classifies health professionals. A doctor can tell people how old they are, but there are others who are really helpful. We are fortunate to have a real "jewel" of a resource such as Dave Campbell and the Concordia Sports Medicine Clinic available to us. During the presentation he noticed that the audience were robust, dynamic and vigorous and Dave Campbell had given the audience the secret of how to realize this condition. He concluded by saying that the presentation was very fascinating and sincerely appreciated by all.

20.10

Establishment of Fees for 1997-98

It was moved by John Hall, seconded by Bill Cozens, that annual dues be maintained at \$10.00. Carried unanimously.

20.11

Other Business

Campaign for the Millennium

Brian Counihan, who is the Vice-Chair of the Campaign, stated that the "internal" campaign is well under way and that he wanted to take this opportunity to thank those who served with him on his committee. They are Bruce English, Doug Potvin, Christine McKay and Martin Franklin. He also informed the members that the amounts donated or pledged to date were as follows:

| | |
|--------------------------|---------------|
| Active faculty and staff | \$ 840,000.00 |
| Board of Governors | 2,000,000.00 |
| Students | 10,000,000.00 |

As the campaign has not as yet "gone public" it is important to demonstrate to the corporate and public donors that internal support is strong and these numbers attest to that. He also mentioned that the campaign for the retirees is currently being launched and pledge cards had just been mailed. He urged the members to give serious consideration to this campaign.

20.12 Next Meeting

The next meeting will be held on Thursday, Oct. 23, 1997 at 10.30 a.m. in Room H 767 (SGW Faculty Club Lounge).

20.13 Adjournment

The meeting adjourned at 12.10 p.m. on a motion by Madeleine Graton seconded by Henry Beissel.