CUPARUC

newsletter of the concordia university pensioners association
bulletin de nouvelles de l'association des retraité(e)s de l'université concordia

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PRESIDENT'S MESSAGE

Our Association will be celebrating its tenth anniversary in November 1997. At the founding meeting, held in the Faculty Club in the Hall Building, forty-five pensioners met to establish an association of Concordia University retirees. An interim executive (J. Bordan, J. Whitelaw, L. Gardham) was elected to draft a constitution that would reflect the ideas, philosophy and policies that were discussed that evening.

The new association would be called the Concordia University Pensioners Association - or CUPA for short and ARUC in French. It would be part of the University and its main purpose would be to promote the welfare of all persons drawing a pension from the University. It would regularly inform its members of all University decisions that might affect them. It would also provide a channel whereby the expertise of its members might be available to the University, as consultants or volunteers - for example, helping the University in raising funds, as will be seen on page 4.

To attain this objective, CUPA would seek representation on the Benefits and Pensions Committees of the Board of Governors. It took some time to achieve this, but with the help of a new Provincial Law on Pensions, the University did agree, and Jack Bordan was elected as first representative of all retirees, followed by Muriel Armstrong a few years later. In 1994, an alternate representative was authorized and this position was filled first by Larry Besner, then, more recently, by John Hall. Our presence has had a noteworthy influence on the work of these committees.

CUPA also organizes social programmes, such as luncheons, visits to museums, theatres and even the Casino. This winter, as will be seen on page 3, Geoff Adams is organizing a book sale, the proceeds to go to student bursaries.

Jim Whitelaw, in response to a request, started publication of CUPARUC in 1988, and since then this newsletter has become a major source of information, including interesting articles written by our

MOT DU PRÉSIDENT

Notre association célébrera son dixième anniversaire en novembre prochain. A la première réunion, 45 retraité/e/s de l'Université se sont réunis pour établir une association des retraité/e/s de l'Université Concordia. Un comité provisoire fut choisi (J. Bordan, J. Whitelaw, L. Gardham) pour rédiger des statuts et règlements qui s'inspireraient des idées et des objectifs qui avaient été échangés lors de cette réunion.

L'association serait connu sous le nom de l'Association des Retraité/e/s de l'Université Concordia, - soit ARUC, et CUPA en anglais. Elle ferait partie intégrante de l'Université, et son but principal serait de promouvoir le bien-être de toute personne touchant une pension de l'Université. Elle s'assurerait que les membres soient régulièrement mis au courant des décisions de l'Université qui pourraient les concerner, et elle établirait une voie de communication, permettant à l'Université d'avoir recours à l'expertise des membres, à des fins de consultation ou de travail bénévole - par exemple, en aidant l'Université lors des campagnes de souscription (voir à la page 4).

Afin d'atteindre cet objectif, l'ARUC proposa qu'elle soit représentée auprès du Comité de retraite et du Comité des avantages sociaux du Bureau des Gouverneurs. Ce ne fut pas chose facile, mais après que le Gouvernement du Québec eut passé la loi sur les fonds de retraite, l'Université accepta d'avoir un représentant des retraité/e/s auprès de ces deux comités. Jack Bordan fut élu à ce poste et, quelques années plus tard, Muriel Armstrong prit la relève. En 1994 un représentant suppléant fut autorisé, et ce poste fut comblé d'abord par Larry Besner et, plus récemment par John Hall. Notre présence dans ces deux comités a une influence importante.

L'ARUC organise aussi des programmes de divertissement, tels repas, visites aux musées, aux théâtres, - même au Casino. Cet hiver, comme on verra à la page 3, Geoff Adams instaure une vente de livres, dont les bénéfices seront affectés à des bourses d'étudiant.

Jim Whitelaw, en réponse à la demande des fondateurs de l'ARUC, lança en 1988 le CUPARUC, et ce bulletin de nouvelles est devenu depuis une source majeure de nouvelles auprès de nos membres et comprend aussi des articles

FORTHCOMING EVENTS

The following events are scheduled for the next four months:

Friday, February 14: Our annual Valentine's Day visit to the **Montreal Casino**. There is free parking and easy public transport. Some of us will gather for the buffet on the 5th floor at about 11.30 a.m. There are guided touts for first-time visitors.

Wednesday-Thursday, February 26-27, 10 a.m. - 6.30 p.m.: The first **Concordia Book Sale**, in the atrium of the Webster Library building on de Maisonneuve. We're looking for donors (20-book minimum) as well as buyers. All proceeds go to student scholarships, bursaries, or the food bank. As of February 10, donors can bring books to the Bookstore in the Webster Building on the downtown campus, or to the office of Gabrielle Murphy in CC-324 on the Loyola campus. Off-island donors can deliver to Barbara Barclay, 9 Redfern Place, Beaconsfield (695-2502) on the West Island or Geoff Adams, 1780 du Bocage, St. Bruno (461-3487) on the South Shore. Pick-up service will be available for large donations, and such donors should call Barbara Barclay at her office number - 848-2449 - close to the sale date.

Late March: Sugaring-off. Date and place to be announced.

Sunday, April 27 at 2 p.m.: Matinée performance of **Stephen Sondheim's musical *Into the Woods*** in the D.B. Clarke Theatre, Hall Building. Tickets are $8 for seniors. Please call Geoff Adams (461-3487) by the beginning of April to indicate interest. We'll organize lunch beforehand if there is sufficient support.

Geoff Adams

WHAT TO DO ? .... WHAT TO DO?

by Larry Boyle

(Larry Boyle, one of our more recently-joined members, is a professional financial adviser with Peak Financial Services in Montreal. He has kindly undertaken to be a regular contributor to CUPARUC on investment and other financial matters)

This question is posed daily by thousands of investors who are at a loss as to where to put their money in today's turbulent markets. Unfortunately, it seems that everyone has the same goals - find an investment that has a high rate of return, little or no risk and where the safety of capital is guaranteed. These are very desirable, but, to be honest, virtually impossible to achieve. Interest rates are at their lowest level in thirty years, watching day-to-day fluctuations on the stock markets is akin to riding the most stomach-wrenching roller-coaster, and while numerous prophets beat the drums for solid future economic growth, bankruptcies, both corporate and personal, are climbing at a very uncomfortable pace.

Investing in conditions such as these is troubling to pensioners, especially those who are going to have to de-register their Registered Retirement Savings Plans in the near future or have various GICs maturing and are in a quandary as to how to re-invest the proceeds.

It is simply not possible to generalize about a specific plan of action, because the needs, goals and financial attributes differ between individuals. However, some of the following suggestions may be helpful.

1. Seek professional help. To be sure, the financial services industry has had its share of scandals, and no doubt will continue to do so. On the other hand, the vast majority of those working in this field will usually provide a balanced appraisal of your wishes.

2. Shop around. Purveyors of financial instruments are many, and it is only common sense to get a second or even a third opinion with regard to the handling of your money. If any salesperson or adviser asks you to sign on the dotted line after having spent only a few minutes with you, walk quickly - no, gallop - to the nearest exit.

3. Do not be dazzled by unsupportable claims. Just because the ABC fund earned 14% in 1996 and ranked third in its specific class in all of Canada does not mean that there will be a repeat performance in 1997. All too often salespeople imply exactly that. Beware! Furthermore, potential investors frequently hear the statement "that they can be almost *guaranteed*" a specific return. There are no guarantees in this world except death and taxes.

4. Stay away from "hot tips". It is true that most investors would like to get in on the ground floor of a successful investment. A standard example is Xerox. Those who invested in this firm at the beginning have seen their stake increase a thousand-fold. Unfortunately, we still have sales reps. who want to get you into the next Xerox. You are told that there is a new fund specializing

Concordia is about to embark on the most ambitious fundraising initiative in its history. With an initial objective of funding urgent University needs totalling $55 million, *Fresh Ideas - The Campaign for a New Millennium* seeks to build on the innovative and progressive spirit that sets Concordia apart from other Canadian universities.

Fundraising is a constant activity at Concordia. Annual contributions by devoted donors allow the University to meet a wide variety of basic requirements. Concordia is currently faced with a number of extraordinary needs, however, which cannot be met through public funding alone. This is why the decision was made to launch the Capital Campaign, a special appeal for more significant levels of funding than would be anticipated from the Annual Giving Program.

Following extensive consultation within the Faculties and service areas, a list of most urgent priorities was developed. The most important category on the list is Student Support. The University is looking to raise $20 million for undergraduate financial aid, graduate fellowships and renewed recreational facilities. Other categories include the renewal of academic facilities, the upgrading of research and teaching technology and library development. Included in the list are a number of projects specific to the four Faculties including Distinguished Professorships and Chairs. The complete list was presented to Senate in September, 1996, to the Board of Governors in October, and is available for consultation through the Capital Campaign Office.

In conducting this campaign, two principles will be observed. First, we will solicit every individual, corporation and foundation that has an interest in or a concern for Concordia University. Everyone who cares about this institution and its innovative track record will be given the opportunity to contribute. Second, we will approach prospective contributors in such a way that every contribution received will have the greatest possible impact on the solicitation of further gifts. In practical terms, this means that we will be approaching those prospective donors able to make the largest gifts first, with the remaining prospective donors being solicited in descending order of their estimated ability to give.

Ronald Corey, President of the Montreal Canadiens Hockey Club and the Molson Centre, has accepted the post of Campaign Chair. Mr. Corey is no stranger to fundraising and is already working with the University's Campaign staff to ensure a successful outcome. Brian Counihan, our former Dean of Students, has agreed to act as Campaign Vice-Chair of the University Community Division, representing retired members of the Concordia community. Doug Potvin, Christine Mackay and Bruce English are actively working with Brian, and all other volunteers are welcome!

Active solicitation will take place over three years. The first year is being termed the "quiet" phase -- while it is not going to be a secret that the University is soliciting funds for special projects, there will be no formal public announcement until the official launch of the public phase scheduled for October 1997.

During this first phase of the campaign, the emphasis will be centred upon two groups. The solicitation of the very largest gifts -- the "Leadership" gifts -- will take place during this phase. These will be contributions of $500,000 and above, pledged in such a way that payments will be spread over a five year period.

The other focus of the "Quiet" phase of the campaign will be the University Community. This will include the Board of Governors, the faculty and staff, retirees, and students. The support of the University's internal community is crucial to the overall success of the Campaign. What we do will have a direct impact on the success of external solicitations. When major corporations and foundations are approached for support over the next several months, they will want to see concrete evidence that the University Community, those closest to the needs of the institution, are solidly behind the University's plans. They will only support the Campaign if they see a clear commitment from those closest to the University.

Over the next few months, as part of the University Family, you will be receiving more information about the Campaign for a New Millennium. Should you have any questions, please contact Brian Counihan at (514) 937-9827 or Chris Mota in the Campaign Office at (514) 848-4979.

COMINGS AND GOINGS - VA-ET-VIENT

We are happy to welcome the following, who have joined CUPA since the last issue / *Nous sommes heureux d'accueillir ceux et celles qui sont devenu/e/s membres de l'ARUC depuis la dernière livraison du CUPARUC:* Kailash Anand, Margaret Ayotte, Brian Counihan, Ron Crawford, Gilles Côté, Ed Enos, José Francisco, Hardy George, Salvatore Gervasi, Klaus Herrman, Joseph Hofbeck, Earl Hutton, Cyril Macdonald, Joan Macdonald, Peter Pitsiladis, John Udy, Roland Wills. We regret to announce the deaths of / *Nous annonçons avec regret le décès de:* Patricia Harries (Aug. 28) and Jacques Dupuis (Dec. 19).

REMEMBER WHEN ?

by Don McElcheran

(Here is another reminiscence in the "Remember when?" series. Those who, like your editor, are mathematically challenged, should not be put off by the technical terminology! Don McElcheran, a geologist, prefaced his contribution with an interesting comment on a different topic - his recollection of a particularly striking student portrayal of Brutus in a Loyola staging of "Julius Caesar". The actor was Richard Monette, now artistic director of the Stratford Festival)

Not long after Father Malone became Rector of Loyola College, we came into possession of an early IBM computer. This seemed a rather rash undertaking for a cash-strapped institution, but the computer was obsolescent, with a magnetic-core memory, and bargain-basement cheap. I think that IBM was unloading them as an introduction for universities - it was better than dumping them in the scrap-heap, and it was bound to lead to bigger and better (and more expensive) acquisitions. It really didn't have the power of my pocket calculator. Its arithmetic was by table look-up for both addition and multiplication. Subtraction was simply negative addition, but division was quite a problem. There were two means of input: a keyboard and a punched paper tape. Programming at first was strictly in machine language: a series of 8-digit numbers which contained the addresses and simple operations: compare, transfer, etc. We talk today of "booting" our computers; the term refers to "boot-strap" programmes. We made our own on paper tape, which allowed us to read in more complicated programmes, until we had something useful. Later on we obtained a FORTRAN (formula translator) compiler, which in effect takes a sequence of statements in English and turns it into machine-language. The compiler was on punched-paper tape, and so was our "source-programme". The compiler was loaded into memory and the source programme fed into the machine. The compiler translated it into machine language and punched the "object-programme" out on tape. This took about 15-20 minutes. You then loaded the object-programme into memory and ran your programme. This necessarily had to be simple; there wasn't memory, nor functions, available for anything very complicated.

I remember setting up a programme to help out Roger Bider, a young Ph. D. student from the U. of M. who was working as an assistant to Father Drummond in Biology, and who was strapped to get his thesis finished. He had mountains of data on animal activity, which he obtained by their tracks. He had his own place up in Mont Tremblant, where he built a sand track, 100 metres long and one metre wide, which went from the field behind his house up the hill-side through the woods. He and an assistant would record all tracks, from mice to moose, every two hours for two weeks at a stretch. He needed to do statistical analysis on this material - in particular, chi-square testing of correlations, which any scientific calculator would do today. I made him a programme which saved him days of labour. An interesting side-issue was a thrill for me. So often what you do in science is to apply known theory to a problem. It is quite something to devise something new. Roger was interested in determining whether the presence of the track influenced animal activity, or whether the crossings were perfectly random. I thought of a mathematical model of rotating a rectangle of 1 x 100 through 180 ° assuming a field of uniform flux, and averaging all the crossings by integrating from zero to pi times the width of the rectangle - i.e. 1.75m. Roger went over all the results at home over the week-end and came in on the Monday morning hardly able to contain himself - the average crossing came out as exactly the square-root of pi times the width. Not world-shaking, but this is the kind of thrill you get when an idea works out for you.

SUMMARY OF THE MEETING OF OCTOBER 24, 1996

1. There were over sixty members in attendance.

2. Muriel Armstrong reported that University pen-

RÉSUMÉ DE LA RÉUNION DU 24 OCTOBRE, 1996

1. L'assistance compta plus de soixante membres.

2. Muriel Armstrong rapporta que les retraité/e/s de

of the Association were invited to relay to the Coalition (through Riva Gesser of the Golden Age Association) evidence of people outside it who had been penalized. The Coalition was moving to a much more activist rôle.

6. Bruce English reported briefly on the recent survey, copies of which had been sent to all members. As a next step, the Executive would be examining suggestions made by members, and a plan of action for their implementation would be tabled at the next General meeting.

7. John Hall stated that a safety patrol had been set up for those wishing escort to transportation, etc. following late-night classes or events. While members needing such a service were invited to ask for it, it was also thought that some members might be interested in helping as escorts, and such volunteers should contact him. A suggestion that some persons living alone might be relieved to have a regular telephone contact would be discussed at the next meeting of the Executive.

8. Geoff Adams referred to two items that had appeared in the August issue of CUPARUC: 1) help for the disabled, for which they should contact Léo Bissonnette at 848-3518, and 2) the suggested book sale. In discussion of the latter proposal, he stated that the Bookstore Manager had expressed support for the project and had suggested the February Study Week as an appropriate time, with the Mezzanine of the Webster Library as a proposed location. It was hoped to raise 1,000 volumes.

9.. The invited speaker, Nancy Marelli, Director of the University Archives, made a presentation, which had to be curtailed due to the pressure of regular business. *(Ms. Marelli has agreed to contribute a fuller account of the University Archives to the next issue of CUPARUC - Ed.)* In thanking Ms. Marelli, Dorothy Clarke spoke of the remarkable job she had done following the fire at the Unitarian Church on Sherbrooke St. Once retrieved by Ms. Marelli and dried out, the church archives had been stored temporarily in the Concordia Archives pending the completion of the new church building.

10. The annual luncheon would be held on Thursday, Dec. 12 in the Sir George Williams Faculty Club dining room.

5. Geoff Adams rapporta que la Coalition des Aînées et des Aînés du Québec était fort contrariée par l'impact sur les personnes du troisième âge des nouvelles mesures législatives. Il invita les membres à transmettre à la Coalition (par l'entremise de Riva Gesser de la Golden Age Association) tout témoignage de pénalisation fourni par des personnes non-membres. La Coaliton passait à un rôle plus interventionniste.

6. Bruce English fit de brefs commentaires au sujet de l'enquête menée récemment auprès des membres, dont tous et toutes en avaient reçu les résultats. Comme prochaine étape, l'Exécutif étudierait les suggestions faites et un plan d'implémentation serait présenté lors de la prochaine réunion générale.

7. John Hall annonça la création d'une patrouille de sécurité pour ceux et celles qui voulaient être accompagné/e/s à leur moyen de transport à la fin des cours ou évènements du soir. Les membres ayant besoin d'un tel service sont encouragés à le demander; de plus, des personnes prêtes à y participer devraient le contacter. Une proposition qu'on offre aux personnes vivant seules la possibilité d'un contact téléphonique régulier était à l'étude.

8. Se référant à la dernière livraison du CUPARUC, Geoff Adams annonça que les membres désireux d'aider les handicapé/e/s devraient contacter Léo Bissonnette au 848-3518, et que, quant au projet de vente de livres d'occasion, la gérante de la librairie avait accordé son appui au projet. On proposait comme date la semaine d'étude de février, au mezzanine de la bibliothèque Webster. On s'était donné 1.000 volumes comme objectif.

9. La conférencière invitée, Madame Nancy Marelli, directrice des Archives universitaires, prononça une allocution qui dut être raccourcie à cause du temps consacré aux affaires en cours. *(Mme Marelli a accepté de contribuer à la prochaine livraison du CUPARUC un rapport plus détaillé sur les Archives universitaires - NDLR).* En remerciant Madame Marelli, Dorothy Clarke parla de sa collaboration précieuse suivant l'incendie qui avait détruit l'Eglise unitarienne de la rue Sherbrooke. Une fois repêchées par Madame Marelli et séchées, les archives de l'église avait été logées temporairement à l'Université en attendant la construction de la nouvelle église.

10. Le dîner annuel devait avoir lieu le jeudi 12 décembre dans la salle à manger du Sir George Williams