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

I hope that your summer went well, despite the weather - heat in Montreal and rain and cold out west! I am assuming that many of you spent the bulk of the summer close to home - gardening, golfing, bowling - and, for Montrealers, attending the back-to-back festivals and perhaps even joining the nurses on the picket-line!

You will find elsewhere in this issue an update from John Hall and Howard Fink on the class-action suit and pension and benefits concerns.

Joyce Barclay, Bob Pallen and I met in mid-July to consider what social activities we might recommend. We ended up urging another visit to the race-track, details of which you will find elsewhere. Perhaps the office 'phone (848-8755) could be used to bring together groups interested in a particular activity - what about bridge, for instance? Bruce English has offered to help organize tables - and coach - if asked.

The special sessions on medical coverage and investment strategy which we held last year were so successful that we're hoping to arrange a talk on recent medical innovations sometime this year.

I would draw to your attention the 10th annual "Shuffle" - the walk from the Sir George to the Loyola campus - which will take place on September 24, and which will launch the 25th Anniversay celebration, and the 3rd annual Book Fair, which will be held on October 6 and 7. Proceeds of the Fair go to the Student Emergency Food Voucher programme. You will find details elsewhere in this issue.

Thanks to Audrey Williams and her team of volunteers, the CUPA office on the Loyola campus has become a vital link between the Executive and the membership at large. Please note that the annual dues cover the period from June 1 to May 31. Just in case you've forgotten!

MOT DU PRÉSIDENT

J'espère que, malgré la température - chaleur à Montréal et pluie et froid dans l'Ouest - vous avez passé un été agréable. Je présume que plusieurs en auront passé la majeure partie près de chez vous - dans le jardin, sur un terrain de golf ou de quilles, et, pour les Montréalais, participation à la série continue de festivals et peut-être même aux lignes de piquetage des infirmières!

Vous trouverez ailleurs dans cette livraison une mise-à-jour de John Hall et de Howard Fink sur le recours collectif, la caisse de retraite et les avantages sociaux.

Joyce Barclay et Bob Pallen, avec moi-même, se sont réunis au mi-juillet, afin de considérer des activités à vous recommander. Nous avons fini par proposer un retour à l'Hippodrome, dont vous trouverez ailleurs les détails. On pourrait peut-être utiliser le téléphone du bureau afin de réunir ceux qui s'intéressent à une activité particulière - le bridge, par exemple, puisque Bruce English est prêt à organiser des rencontres et à donner des conseils, si on le lui demande.

Les sessions que l'ARUC a organisées sur les questions touchant l'assurance-santé et les placements ont connu un tel succès que nous envisageons d'organiser une présentation sur l'innovation dans le domaine des médicaments.

J'attire votre attention sur le "Shuffle" - marche du campus centre-ville à Loyola - qui aura lieu le 24 septembre, et qui lancera la célébration du 25e aniversaire, ainsi que sur la troisième Foire du Livre, qui se tiendra les 6 et 7 octobre. Les sommes réalisées par la Foire sont attribuées au programme *Student Emergency Food Voucher*. Vous trouverez les détails ailleurs dans cette livraison.

Grâce aux efforts d'Audrey Williams et de son équipe de bénévoles, le bureau de l'ARUC sur le campus Loyola est devenu un lien précieux entre le Conseil et les membres. Veuillez noter que la cotisation s'applique à la période du 1er juin au 31 mai. Au cas où vous l'auriez oubliée!

Geoff Adams

SEARCHING YOUR FAMILY HISTORY

by Bob Pallen

Family history requires collecting facts about your family. It involves answering the questions: Who? Why? What? Where? And When? In a genealogy project the researcher attempts to place individuals both in the family context and in the society in which they lived. Attempting to obtain proof of the various events in an ancestor's life calls for patience, thought and at times, a great deal of resourcefulness. You must evaluate, interpret and verify the facts and draw conclusions about their correctness. You must keep good records and note the source of each fact. You will learn about your roots; about the people who were responsible for your existence. You learn about yourself, you meet great people and you make good friends. In addition it is fun!

Start with yourself ! More likely than not, you know your parents and possibly your grandparents. Go through the family documents, such as birth and marriage certificates and work methodically backwards in time. To begin, listen to your father and mother, and other relatives. Not only can you get factual family information, but also stories about the family. It doesn't matter whether the stories are true; they add colour to the family tree. Many people are told that their ancestors came over on the Mayflower, and you may prove this to be correct. But remember, it was a small ship.

Talk to these people now! They are getting older and one day a valuable source will be lost! When you talk with your relatives, TAKE NOTES !, or better still, use a tape recorder. Often the female side of the family is your best source. They pay much more attention to the details of the family folklore. Also organize your thoughts; use a prepared list of questions, such as: When and where was my grandfather born? What were the names of his parents? When and where did they get married? Did my grandfather have any brothers and sisters? Suitable forms can be printed out from a computer genealogy programme that can be sent to people and help with your searches. Letters written to relatives or close family friends should indicate that this is a hobby. You don't want to scare them off with the fear that there are any financial motives involved, or that you are prying into their personal life. Offer to pay for any mailings or photocopying that might be involved. Encourage them to include any family stories or folklore. If you haven't heard from them for a prolonged period, telephone them to jog their memory.

Where do you look for the information that you will require? Birth certificates give you the exact date of a person's birth and also the names and occupations of their parents. From this you can estimate the parents' year of marriage and with luck you can find their marriage certificates with the names of their parents. These certificates are essential in finding your lineage. Another way of obtaining birth and marriage information is through the original church records. Many of these records predate the civil records. Of course you have to know where your ancestors lived, the parish and church that they attended. A visit to the church and to the cemetery is often very rewarding. Some of the earlier tombstones may be difficult to read because of poor care or the type of stone that was used. Sometimes a surprising amount of information can be found on these stones, but it must be verified. To a genealogist, cemeteries are a peaceful and rewarding way of collecting information.

The Census Returns are valuable in establishing where people lived and the make-up of their family. The Canadian Census are available, on microfilm, at several locations; for example, the Concordia University Library, the Public Archives of Canada and various provincial archives. The latest is the 1901 edition for Canada; as a bonus, this census contains the birth dates of the people. A census has been taken every ten years, but the information is only made available to the public after 90 years. This is to protect the privacy of the people. Microfilms can be borrowed from the archives through your local library.

It should be noted here that the Public Archives of Canada in Ottawa contains a wealth of material: Parish Registers, or church records; Marriage Bonds: (Quebec: 1779, 1818 – 67, Ontario: 1803 – 1845); Prison Records, (you never know); Cemetery Lists, (these are scattered, but indexed); Passenger Lists, (varied and incomplete); Port of Entry/ Quarantine/ Naturalization Records, Passports, Military Records: (War of 1812, the 1837 Rebellion, Boer War, WW1 and WW2); School Records and much more!

Many of these records are also in Provincial Archives. Different provinces have their own archives, and they have very helpful staff. There is usually a charge to obtain copies of certain documents, e.g. birth, marriage,

or death certificates. Some of the archives have internet addresses, which reveal the types of documents they hold, and some permit an on-line search of various indexes via the internet. A very useful list of, (and link to), some important internet sites is available at www.cyndislist.com

Another useful source is the telephone book. The head office of Bell Canada on Belmont St., Montreal, has phone books from many of the cities in North America. I always coerce my travelling friends to check the telephone books wherever they visit. In this way I have located relatives that I did not know existed.

Newspapers should not be overlooked as an important resource for the area you are searching. Any event worthy of note is usually recorded in the local newspaper. More often than not they will contain birth, marriage and death notices. However, the dates of these events must be verified from the original documents. Newspapers have been known to get some facts a little bit wrong.

The "International Genealogical Index" is an excellent source. This is a world-wide list of births, christenings and marriages, with the date and parish of the event. There are more than 200 million entries. It is compiled by the members of The Church of Jesus Christ of Latter-day Saints, (Mormons). Part of their philosophy requires that each member establish his or her ancestry.

The Church sends members all over the world to microfilm all types of records related to genealogy - e.g. church and civil records, books etc. These data are available on microfiche and recently have been entered on CD-ROM. They are available at various Family History Centres of the Mormon Church. Copies of the original microfilms can be ordered from the enormous library in Salt Lake City, Utah, for a nominal fee. They must be used in the Family History Centre, but copies can be made. There are over 1,900,000 reels containing the equivalent of over 6 million - three hundred page volumes. More than two billion names are presently on file and the collection continues to grow. There are more than 250,000 books in the Library. More recently, access to the I.G.I. is available on the internet at www.familysearch.org

Military Records: if you are a "next-of-kin" of a person who served in the armed forces, or if they have been dead for 20 years or more, you can obtain the complete record of their military service. This would include Attestation Papers, Medical Examination, Record of transfers and Promotions, a Form of Will and a copy of their Pay Record.

Up until the 1850s it was customary to give newlyweds a bible. In this, the new family would start their own family record, either inside the front cover or on a blank sheet between the testaments. This would include their own names and data, such as births etc, and possibly their parents names, but it would include their childrens' names as they were born.

After accumulating these data you will want to organize it in a way that shows the relationship of all of these people. One way is to use file cards. This allows you to indicate your sources, the relationships and to make some notes. It has the advantage of low cost. However, it could become quite cumbersome; some genealogists have assembled information that contains thousands of names. Also you will want to compose some sort of family tree. This could be a formidable task unless you are an artist, and don't make mistakes; but it can be done. However, computers and very inexpensive programmes simplify the task. There are many programmes available, and the choice is a personal preference. Two excellent and inexpensive programmes are:

Personal Ancestry File (PAF) – available from the Mormons in Salt Lake City (cost about US $20) and

Brother's Keeper – a shareware programme, (cost about US $50).

Both will print out the information in many forms, such as: Descendancy Chart, Pedigree Chart, Family Group Record, Pedigree Chart Index, Individual Record, and Name-Sorted List, to name a few. Brother's Keeper has a particularly useful feature, it is also capable of printing trees.

There are many different genealogy or family history magazines on the market and you may find one that is particularly useful to you. Some of them specialize in helping people who are new to the hobby.

There is an international publication called Genealogical Research Directory. People list their specific interests and queries, (about 150,000 references), and these are circulated world-wide to libraries, societies and individual genealogists. It also contains a Directory of Surnames, Subject Entries, Addresses of Contributors (mail and electronic), a list of Genealogical Societies, Archives, Libraries and Record Offices, and their addresses. It is issued yearly.

It is a good idea to join a family history society, or perhaps two; one in the area where your ancestors lived and a local one. An important advantage is the library that each society has available for its members. You can read various magazines or books before you commit yourself to a subscription. You may find information to suit your immediate needs and you can discuss problems and approaches with people who have lots of experience. Also each society has its own journal to help and inform its members. In addition, these societies have many informative books and pamphlets for sale, and they hold copies of the journals of other societies.

Today it is possible to assemble a good deal of information through the use of computers. The internet doesn't change the basics of genealogy. Original documents chronicling the dramas of life - birth, death, marriage, war and immigration - are the mainstay for ancestor hunters. With very rare exceptions, what you will find on the web are secondary sources. The "Net" can drastically reduce the amount of time spent searching and waiting. What was a curiosity among genealogists only a few years ago has become a useful tool. These secondary sources should be treated as guides pointing towards the primary source, as opposed to the final answer. When you do find where the actual records are located, you will still have to use the mail, or travel to the site.

For further reference a couple of excellent beginner/ reference books are recommended, both written by the same author: Angus Baxter:

In Search of Your roots – A Guide for Canadians Seeking Their Ancestors

In Search of Your British and Irish Roots (also for Welsh and Scottish).

Good Luck with your ancestor hunting!

SUMMARY OF THE 1999 ANNUAL GENERAL MEETING

The meeting took place on Thursday, April 29, 1999 at 10 a.m. in the Senate Chamber on the Loyola Campus. Some seventy members attended.

The President commented on the increased membership, which now stood at over 450, as compared to some 300 the previous year. This meant extra work for the Secretary-Treasurer. The office was now in full swing, complete with telephone and answering machine. The February Forum on health-related issues had been a great success. Nothing of note was happening on the litigation front. He drew attention to the Investment Seminar which would take place following the lunch hour. No response had been forthcoming regarding possible participation of CUPA members in the September 1999 Conference on Aging, nor had the University's request for suggestions for how to celebrate the 25th Anniversary produced much response. For the latter, it was not too late to forward suggestions.

An election resulted in the appointment to the Executive of Dawn Johnson, Bob Pallen and Maylis Tiffou as members at large. Appreciation was expressed to Stan Kubina and Sarah Maritzer, who had completed a second mandate and were therfore ineligible for re-appointment.

John Hall, assisted by Howard Fink, reported on the matter of the threatened class-action suit. Concordia retirees had now been recognized by the courts as Interveners - the first time that such status had been accorded to retirees - and the precedent had been followed by Hydro-Quebec retirees. The levy had produced $5700 to date. Should the class-action suit go ahead, more money would certainly be needed, and he appealed to those who had not yet contributed to do

RÉSUMÉ DE L'ASSEMBLÉE GÉNÉRALE ANNUELLE DE 1999

L'Assemblée eut lieu le jeudi 29 avril, 1999 à 10h00 dans la Chambre du Sénat, Campus Loyola. Y assistaient quelque soixante-dix membres.

Le Président commenta la croissance du nombre des membres, lequel se chiffrait à plus de 450, alors qu'il avait été de quelque 300 pour l'année précédente. En résultait un travail accru pour la secrétaire-trésorière. Le bureau de l'Association était maintenant en plein fonctionnement, y compris téléphone et répondeur. Le forum de février sur les questions concernant la santé avait connu un grand succès. Au chapitre du recours collectif, il n'y avait rien à signaler. Il attira l'attention de l'assistance sur le séminaire sur l'investissement qui devait se dérouler à la fin de l'heure du lunch. Il n'y avait eu aucune réaction quant à la participation éventuelle des membres au Congrès sur le Vieillissement prévu pour le mois de septembre, et les suggestions quant à la façon de fêter le 25e anniversaire de l'Université avaient été peu nombreuses. En ce qui concerne ce dernier, il n'était pas trop tard pour transmettre des suggestions.

Des élections eurent lieu, ayant comme résultat la nomination à l'Exécutif de Dawn Johnson, Bob Pallen et Maylis Tiffou, à titre de membres généraux. Des remerciements furent exprimés à l'égard de Sarah Maritzer et de Stan Kubina qui, ayant complété un deuxième mandat, n'avaient pas le droit d'être nommés de nouveau.

John Hall, aidé par Howard Fink, commenta l'éventuel recours collectif. Les retraité(e)s de Concordia avaient été reconnu(e)s par la cour comme intervenants - la première fois qu'une telle reconnaissance avait été accordée à des retraité(e)s - et ce précédent avait été adopté par les retraités de Hydro-Québec. La cotisation spéciale se chiffrait à date à 5700$. Au cas où le recours collectif serait exercé, on aurait besoin d'une somme accrue, et il fit appel à tous ceux et à toutes celles qui n'avaient pas encore contribué.

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John Hall also reported on the Pension and Benefits Committees. The Pension Fund had done well, and new managers had performed well. There was a potential surplus for 1998. A comparison of the Concordia Fund with those of other universities shows that we are well above average in many areas. The potential surplus meant that there might be an excess interest indexation in June, and there was the possibility of an *ad hoc* indexation of up to 1% for those who had retired prior to Dec. 31, 1994. He noted that by law indexation is the only way in which retirees can benefit from fund surpluses. A review of Health Insurance had been promised for the summer.

On the matter of social events, the President reported that, apart from the Christmas lunch and the sugaring-off party, there had been little support, and the visit to the theatre had had to be cancelled. Regarding the May Dance, he asked those planning to attend to send their cheques to the Treasurer as soon as possible. Bob Pallen had agreed to convene the Activities Committee, of which the other members were Geoff Adams and Joyce Barclay. Members' thoughts were invited, and it was planned that the next newsletter should contain a list of proposed events.

There was nothing particular to report from the Coalition of Quebec Seniors, but a replacement was needed for our delegate to meetings and a volunteer was asked to come forward. In the same general area, Madeleine Graton reported on the problem of violence towards the elderly. She invited members to be on the outlook for cases of such violence, and to report them to 514-488-9163. She expresssed the desire to be replaced on the Committee.

The Treasurer distributed and commented on a financial statement for the ten months ended March 31, 1999. This indicated expenditures of $5823 as against income of $7310. Expenditures now include the office telephone. She noted that as of that morning only 44 members had still not paid their dues. The Association's E-mail address is cuparuc@alcor.concordia.ca. She expressed thanks to Lorraine Boyce and Pat Kierans for their help in mailing and to John Hall for his help during the take-over of the secretary-treasurer's function.

It was agreed that annual dues for 1999-2000 should remain at $15.

Bob Pallen and Jim Whitelaw made a joint presentation on Family Histories, explaining how each had got involved. Bob described how he had

John Hall fit également rapport sur les activiés du Comité de la Retraite et du Comité des Avantages sociaux de l'Université. La Caisse de retraite était en bon état et les nouveaux gestionnaires s'étaient bien acquittés de leur fonction. On pouvait prévoir un surplus pour l'exercice 1998. Comparée à d'autres caisses de retraite universitaires, celle de Concordia était bien au-desssus de la moyenne dans plusieurs secteurs. Le surplus éventuel pourrait conduire à une indexation en fonction des revenus de placement excédentaires au mois de juin, et il y avait la possibilité d'une indexation ***ad hoc,*** qui pourrait atteindre 1%, pour ceux et celles qui avaient pris leur retraite avant le 31 décembre 1994. Il fit remarquer que la loi exige que seule une indexation permet aux personnes retraitées de profiter des surplus. On avait promis pour l'été une révision du plan d'assurance-santé.

En ce qui concerne les activités, le Président rapporta que, à l'exception du dîner de Noël et de la partie de sucre, il y avait eu peu d'intérêt, et qu'il avait fallu annuler la visite au théâtre. Quant au Bal prévu pour le mois de mai, il demanda à ceux et à celles qui comptaient y assister d'envoyer leur chèque à la Trésorière aussitôt que possible. Bob Pallen avait accepté la présidence du Comité des activités, dont les autres membres étaient Joyce Barclay et lui-même. Il invita les membres à transmettre leurs suggestions au comité, et on proposait d'inclure dans la prochaine livraison du bulletin de nouvelles une liste de projets.

Pour ce qui était de la Coalition des Aîné(e)s, il n'y avait rien de neuf à signaler, sauf le besoin de recruter une personne qui assisterait régulièrement aux réunions. Dans le même domaine, Madeleine Graton parla du problème de la violence à l'égard des aîné(e)s, et elle rappela à l'assistance leur responsabilité devant des cas d'abus dont ils pourraient être au courant, auxquels cas ils devraient téléphoner au 514-488-9163. Elle exprima aussi le désir d'être remplacée au sein du comité en question.

La Trésorière présenta et commenta un bref rapport financier, traitant des dix mois qui s'étaient terminés le 31 mars, 1999. Les dépenses avaient été de 5823$, alors que le revenu s'était chiffré à 7310$. Les dépenses comprennent désormais le coût du téléphone. Elle constata que, ce matin-là, il n'y avait que 44 membres qui ne s'étaient pas encore acquittés de leur cotisation. L'adresse de l'ARUC pour le courrier éléctronique était cuparuc@alcor.concordia.ca. Elle remercia Lorraine Boyce et Pat Kierans qui l'avaient beaucoup aidée, ainsi que John Hall qui avait fourni une aide précieuse au moment où elle entrait dans ses fonctions.

Il fut décidé que la cotisation 1999-2000 devait demeurer à 15$.

Bob Pallen et Jim Whitelaw firent une présentation conjointe sur les histoires familiales, et chacun expliqua la façon dont il s'était trouvé impliqué. Bob expliqua comment il avait dépisté un ancêtre médecin, dont on avait remis en question la formation

tracked down a doctor ancestor whose qualifications had been questioned and how he had proved that in fact he had been a qualified practitioner, while Jim went through the steps of identifying the experience of an English teen-ager sent out as a "home-child" to Canada in the early years of this century. Samples of family trees were shown and both presenters stressed that genealogy was admittedly addictive but could be extremely rewarding. (*A fuller treatment of the subject by Bob Pallen will be found elsewhere in this issue - Ed.)*

The next meeting of the Association would be held in mid or late October, the exact date to be determined.

professionnelle, et comment il avait réussi à établir celle-ci, alors que Jim traça les étapes qui lui avaient permis d'identifier l'expérience d'un adolescent britannique, envoyé au Canada comme "home-child" au début du vingtième siècle. Des échantillons d'arbres généalogiques furent montrés, et les deux soulignèrent que même si la généalogie peut devenir une obsession, les "mordus" peuvent quand même en retirer une grande satisfaction. (*Ce sujet est traité en plus grand détail par Bob Pallen dans un article qui figure ailleurs dans cette livraison - NDLR)*

La prochaine réunion de l'ARUC devait avoir lieu au mi-octobre, la date précise restant à déterminer.

THINGS TO BEAR IN MIND

Friday, September 24. The 10th annual **Shuffle** from the SGW to the Loyola campus begins at 1.00 p.m. Pledge forms will be available at booths located in the Hall Building, the Webster Library and the Administration Building from August 30. Over the past nine years, over $400,000 have been raised for student scholarships and bursaries. Local media celebrities will be on hand, there will be prizes and a Rector's reception will follow.

Wednesday/Thursday, October 6-7. The 3rd **Annual Book Fair** will be held in the Hall Building (mezzanine). Donations may be handed in at 2456 West Broadway, 2070 Mackay (room 203) or the loading dock of the McConnell Building. Proceeds go to the Student Emergency Food Voucher programme. For further information, call Barbara Barclay (848-2449) or David Brown (848-4859). We hope to see you there!

Sunday, November 14. Day at the Races at the *Hippodrome de Montréal* (Blue Bonnets). $21.31 gets you a brunch and a window seat near the finishing line. Be there for noon. If you plan to go, call by Nov. 5 to the CUPA office (848-8755) or Joyce Barclay (488-3550) or Bob Pallen (697-5907)

DES CHOSES À RETENIR

Le vendredi, 24 septembre. Le dixième **"Shuffle"** annuel entre les deux campus partira de SGW à 13h00. Des formulaires d'engagement seront disponibles à partir du 30 août à des postes que l'on trouvera dans le pavillon Hall, dans la Bibliothèque Webster et dans le pavillon de l'Administration. Au cours des neuf dernières années plus de 400.000$ ont été contribués à des bourses d'études. Des vedettes des médias montréalaises y assisteront, il y aura des prix et une réception offerte par le Recteur.

Le mercredi 6/jeudi 7 octobre. La troisième **Foire annuelle du Livre** se tiendra dans le pavillon Hall (mezzanine). Les dons peuvent être déposés au 2456 rue Broadway, au 2070 rue Mackay (salle 203) ou à l'aire de chargement du pavillon McConnell. Le montant réalisé sera attribué au programme *Student Emergency Food Voucher.* Pour de plus amples renseignements, adressez-vous à Barbara Barclay (848-2449) ou à David Brown (848-4859). On espère vous y voir!

Le dimanche, 14 novembre. Journée aux courses à l'Hippodrome de Montréal. La somme de 21,31$ vous achète un *brunch* et un siège donnant sur la ligne d'arrivée. Rendez-vous dès midi. Si vous comptez y assister, adressez-vous avant le 5 novembre au bureau de l'ARUC (848-8755), ou à Joyce Barclay (488-3550) ou à Bob Pallen (697-5907).

THE CLASS-ACTION SUIT, PENSIONS AND BENEFITS

Up-date by John Hall and Howard Fink

1. **Class-action Suit**. Following a hiatus of several months the CNTU lawyers seem to be moving ahead with the suit. Our lawyer advises us that hearings and their necessary preliminary procedures (submission of arguments, etc.) are scheduled for the early fall.

2. **Pension plan**: As you have probably been made aware through the information issued from the Benefits Office, three types of indexation formulae have been applied as of June 1, 1999. The first was the "automatic indexation" formula (CPI minus 2%) which resulted in no increase since the CPI for the year was only 1%. The second formula was the "excess interest indexation" which allows for increases up to the current annual CPI if the average "real net rate of return of investments" in the pension fund surplus over two years is sufficient to cover the increase in the current year's CPI. Since the current year's CPI was 1% all retired members should have received a 1% increase in their pensions as of 1 June 1999. Since there was 7.6% available for increases this year, the remaining 6.6% is carried forward to future years. The third formula applied was the "ad hoc indexation" which the Benefits Committee had recommended to the Board of Governors. This ad hoc (i.e. one time only) indexation applied to all eligible plan members who were retired prior to December 31, 1994. It increased their pensions to reflect the full cumulative increase in the CPI from their date of retirement to December 31, 1998. As a result these members' pensions are now fully indexed. The "automatic indexation" and the "excess interest indexation" formulae will continue to apply to these members in future years when conditions warrant.

3. **Health Insurance Plan**: All members covered by the Concordia Health Insurance Plan should have been advised by now that the insurance company carrying our coverage (Metropolitan Life) was purchased by Mutual Life of Canada and all claims submitted **after** July 20, 1999 must be sent to Mutual Life using a Mutual Life claim form (available from the Benefits Office (514) 848-3672). All deductibles already established for 1999 under Met Life will continue to apply for the remainder of the year under Mutual Life. Also, for your information,

LE RECOURS COLLECTIF, RENTES ET AVANTAGES SOCIAUX

Mise-à-jour de John Hall et de Howard Fink

1. **Recours collectif**. Il semble que, après une pause de plusieurs mois, les avocats de la CSN se préparent à exercer ce recours. Notre conseiller juridique nous informe que des audiences sont prévues pour le début de l'automne.

2. **Régime de retraite**. Une communication expédiée par le Service de la rémunération et des avantages sociaux vous aura renseigné sur les trois indexations effectuées à partir du 1er juin 1999. La première est l'indexation automatique (IPC moins 2%), qui pourtant n'a donné aucune majoration, puisque l'IPC pour l'exercice en question n'a augmenté que de 1%. Deuxièmement, il y avait l'indexation en fonction des revenus de placements excédentaires, laquelle prévoit une augmentation jusqu'au niveau de celle de l'IPC de l'exercice en question. Puisque celle-ci était de 1%, tous les retraité(e)s auraient dû recevoir une augmentation de leur rente de 1% à partir du 1er juin 1999. Le montant disponible dans cette catégorie étant de 7.6%, le 6.6% qui reste est reporté à de futurs exercices. Troisièmement, on a effectué l'indexation *ad hoc* que le Comité des avantages sociaux avait recommandée au Conseil d'Administration. Cette indexation ponctuelle s'applique à tous les participants au régime qui sont admissibles et qui ont pris leur retraite avant le 31 décembre 1994. Cette augmentation de leur rente aura comme effet d'ajuster la rente de ces personnes selon l'augmentation cumulative de l'IPC entre la date de la retraite et le 31 décembre 1998. Cela veut dire que ces personnes jouissent maintenant d'une pleine indexation. Ces personnes continueront à profiter de l'indexation automatique, ainsi que de l'indexation en fonction des revenus de placements excédentaires selon les conditions établies.

3. **Régime d'assurance-santé**.Tous les membres participants à ce régime auront été informés que le *Groupe la Mutuelle* s'est porté acquéreur de la *Métropolitaine,* notre assureur, et que, à partir du 20 juillet 1999, toute demande de règlement doit être soumise à la Mutuelle sur le formulaire émis par celle-ci (que vous pouvez vous faire acheminer en vous adressant au Service des avantages sociaux, au 514-848-3672). Les déductibles établis par la Métropolitaine pour 1999

Mutual Life is changing its name to CLARICA as a result of its decision to demutualize.

4. **Benefits Committee Sub-committee on Health Insurance**: This sub-committee was established as a result of your Representatives' insistence that a revision of the Health Insurance Plan was necessary to ease the burden created by the change in costs for prescription drugs for members age 65 and over caused by the implementation of the RAMQ Drug Insurance plan. This sub committee has been meeting since early spring and is reviewing all aspects of the current Health Insurance plan with the intention of making the coverage more equitable for all members and cost effective. The sub-committee hopes to have its recommendations ready to present to the Benefits Committee early this fall to become effective in the new year.

demeureront en vigueur jusqu'à la fin de 1999 sous le régime le la Mutuelle. Il est à remarquer que, à la suite de sa décision de se "démutualiser", la raison sociale de la Mutuelle deviendra CLARICA.

4. **Sous-comité sur l'assurance-santé du Comité des avantages sociaux**. Ce sous-comité a été établi à la suite de l'insistance de vos représentants quant à la nécessité de réviser le régime d'assurance-santé afin de réduire le fardeau financier des membres âgés de 65 et plus, causé par l'augmentation du coût des médicaments imposée par l'implantation du régime de la RAMQ. Ce sous-comité, qui se réunit depuis le début du printemps, se penche sur tous les aspects du régime actuel, afin que la protection devienne plus équitable pour tous les membres et plus rentable. Il espère soumettre ses recommandations au Comité au début de l'automne, afin que des changements soient implantés au début de l'an 2000.

NEWS OF OUR MEMBERS / NOUVELLES DE NOS MEMBRES

We are happy to welcome the following, who have become members of CUPA since the publication of the last issue / *Nous sommes heureux d'accueillir les personnes suivantes qui sont devenues membres depuis la parution de la dernière livraison:* **Pierre L'Hérault, Diana Maharaj, Peter Page.** We regret to announce the deaths of / *Nous regrettons d'annoncer le décès de* **Ruth Richer** and, in England, of / *et, en Angleterre, de* **George Snowball** and that of / *ainsi que celui de* **Denis Diniacopoulos**, which took place in / *survenu en* 1997.

SENIOR MOMENTS FOR BRIDGE ADDICTS

by Kurt Jonassohn

As I get older the senior moments seem to become more frequent. Some of them are irritating, some of them are frustrating, and some of them are richly amusing. The following scene would make a very entertaining skit. Unfortunately I have never mastered that form of prose, but anyone who possesses this rather specialized talent is welcome to use my experience.

I love to play bridge. However, since my short-term memory is increasingly unreliable, I am reluctant to play with younger people. But every once in a while I have the opportunity to play with other seniors who share my handicap. We all enjoy these occasions, in part because there are no post-mortem recriminations. This is not due to our easy-going temperaments so much as to our inability to recall the hands and how they were played or misplayed.. After all, who can remember 52 cards and the sequence in which they were played? Thus, instead of post-mortems, we have lively, though good-natured, *pre*-mortems.

We start almost every hand with a debate on whose deal it is and why? Did the player who shuffled the cards place them to his right or to his left? After the cards have been dealt we often forget whose turn it is to open the bidding. Unless the bidding process is very short, there will be discussions on who bid what in response to what? This may be interrupted by requests concerning vulnerability and part scores. When a contract is finally reached, someone is sure to want to know 'who leads'? From then on it is mostly smooth sailing except for the occasional query 'what is trump?' or 'how many did you bid?' After the hand has been played there is no post-mortem; instead, there is a discussion on how to score the result - above the line and below the line? 'were you vulnerable?' 'how much is a double, vulnerable overtrick worth?' etc.

Since our stakes are too low for anyone to get hurt, a good time is had by all.

NEED INFORMATION?

As you will see below, CUPA can be reached by telephone at 514-848-8755, or by E-mail at cuparuc@alcor.concordia.ca.

Well-intentioned as we are, we suggest that for technical matters regarding pensions and benefits, you are likely to get a speedier response by calling the appropriate services.

For questions regarding pension payments, call Royal Trust at 514-876-2637. For questions concerning health-insurance, call Mutual Life (CLARICA) at 514-849-6003 or 1-800-463-3572 (Monday to Friday, 8 a.m. to 5 p.m.).

When travelling in Canada outside Quebec or in the U.S., call World Access at 1-800-268-7952. Outside Canada and the U.S., call 1-519-742-2605, collect.

BESOIN DE RENSEIGNEMENTS?

Comme vous verrez ci-desssous, vous pouvez atteindre l'ARUC par téléphone au 514-848-8755, ou par courrier électronique à cuparuc@alcor.concordia.ca.

Bienveillants comme nous le sommes, nous vous suggérons que quand il s'agit de questions techniques concernant votre rente ou les avantages sociaux, vous aurez une réponse plus rapide en vous adressant aux services concernés.

Pour les questions concernant les versements mensuels, appelez Trust Royal au 514-876-2637. Pour des questions concernant l'assurance-santé, adressez-vous à La Mutuelle (CLARICA) au 514-849-6003 ou au 1-800-463-3572 (du lundi au vendredi, de 08h00 à 17h00).

En voyage au Canada en dehors du Québec ou aux E-U, appelez *World Access* au 1-800-268-7952. En dehors du Canada et des E-U, appelez au 1-519-742-2605, frais virés.

CUPA / ARUC 1999-2000

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