



MESSAGE FROM THE EDITOR

This issue of the newsletter is somewhat different than that of the Christmas issue of previous years. A number of factors conspired to defeat our efforts to produce the regular Fall issue, and so this issue is intended to combine both a Christmas and Fall issue. You will have already noticed the invitation to the social event of the year.... Our annual Christmas lunch, where, as usual you can meet old friends, make new ones, and generally start off the holiday celebrations. The Christmas lunch last year at the newly renovated Refectory on the Loyola campus was a great success, and many people enjoyed the venue, so we are once again hosting it in this locale. We hope to see you there...

In the meantime, in the real world, to steal Roy Orbison's song title, concerns are growing surrounding the topic of pensions in the Province of Quebec. While it has been evident for some time that things could not go on the way they were, especially with municipal and government pensions, the governments of the day have been reluctant to touch this issue. No more. The current government has decided that it is time to bring in some fiscal responsibility and try to address the issue of underfunded pension plans. Although this currently does not affect us, it is likely that a future Bill will be coming which will have a direct impact on our pension plan. This is why we are appealing to any retirees who are not members of CUPARUC to join the association. If you know of friends who are retired from Concordia, but never joined CUPARUC, give them words of encouragement. Threats, if need be. Ultimately the more members we have, the stronger voice we will have in influencing the outcome of any future changes to the plan. Help us protect our pensions.

Message du Éditeur

Ce bulletin est quelque peu différent de ceux de Noël des années précédentes. Un certain nombre de facteurs ont contribué à vaincre nos efforts pour produire le bulletin cet automne, et ce bulletin est destiné à combiner le bulletin de Noël et celui d'automne. Vous aurez déjà remarqué l'invitation à l'événement social de l'année; notre déjeuner annuel de Noël, où, comme d'habitude, vous pouvez rencontrer de vieux amis, faire de nouvelles connaissances, et généralement commencer les fêtes. Le repas de Noël de l'année dernière au réfectoire, récemment rénové, sur le campus de Loyola fut un grand succès, et beaucoup de gens ont apprécié le lieu, alors une fois de plus, nous vous accueillerons dans ce local. Nous espérons vous y voir...

En même temps, dans le monde réel, de voler le titre de la chanson de Roy Orbison, l'inquiétude grandit autour de la question des pensions dans la province de Québec. Bien qu'il ait été évident depuis un certain temps que les choses ne pouvaient plus continuer tel que, notamment les pensions municipales et gouvernementales. Tous les gouvernements précédents ont été réticents à toucher à cette question. Plus maintenant; le gouvernement actuel a décidé qu'il est temps d'agir de façon responsable face aux problèmes financiers et d'essayer de régler la question des régimes de retraite sous-capitalisés. Bien qu'en ce moment cela ne nous affecte pas, il est probable qu'un futur projet de loi aura un impact direct sur notre régime de retraite. Voilà pourquoi nous lançons un appel à tous les retraités qui ne sont pas membres de CUPARUC de devenir membres de l'association. Si vous connaissez des amis qui sont à la retraite de l'Université Concordia, mais qui n'ont jamais rejoint CUPARUC, veuillez leur donner des mots d'encouragement; des menaces, le cas échéant. En fin de compte, plus qu'on est nombreux plus qu'on aura une voix forte afin d'influencer le résultat de futurs changements proposés au régime. Aidez nous à protéger nos pensions.



SOCIAL EVENTS UPDATE

Wendy Hedrich

We had several well-attended outings since our last report. On May 7, a group of 13 went to see ‘**2 Pianos 4 Hands**’ at the Centaur. The play was excellent and thoroughly enjoyed by all of us. We met for a hearty lunch at Stash’s Restaurant before heading to the theatre.

On July 24, we were a group of 14 visiting the Montreal Museum of Fine Arts enjoying the **Faberge exhibit**. Beautiful jewelry and artifacts were on display but the highlight was definitely the 4 Faberge eggs. It was a memorable experience. We met for lunch at il Cortile, a lovely Italian restaurant near the Museum.

August saw us enjoying **Ben’s smoked meat at the McCord Museum**, literally! They served the famous smoked meat at the café in the Museum and the exhibit was a wonderful tribute to a special place for all of us who call Montreal our home.

There are no definite plans at the moment but we hope to organize an outing to see the **From Van Gogh and Gauguin to Kirchner and Kandinsky – German Expressionism and France** in the next couple of months.

There will definitely be 2 or 3 plays at the Centaur and Segal Centre selected for our group to attend. Keep checking your email as this is the best way of informing everyone of upcoming events.

Don’t forget to keep Tuesday, December 9th open for our annual Christmas luncheon. It will be held at the Loyola Jesuit Hall and Conference Centre (Salon O’Brien Lounge) from 11:00 – 2:00. Please plan to join us for this special occasion. It’s always a lot of fun and a great time to catch up with old friends and colleagues. Please RSVP to Wendy Hedrich at whedrich@bell.net or by phone at (514) 695-3626 if you are interested in any of the scheduled events.



CUPARUC SCHOLARSHIP AND AWARDS

FOUNDATION

Mary Baldwin

For 2013-2014, this past academic year the full number of four graduate and four undergraduate scholarships and four undergraduate bursaries were awarded.

In August a letter was received from Bram Friedman, VP Development and External Relations and Secretary General dated July 31st 2014, providing the names and fields of study of all the students who had benefitted from Concordia University Retired Faculty and Staff scholarships and bursaries for the 2013-14 academic year.

Graduate Awards in the amount of \$5,000 were awarded to: Daniel Hundert, PhD (Religion); Hui Rong Zhu, MSc (Mathematics); Jennifer Date MSc (Building Engineering); Jude Griebel, MFA (Sculpture & Ceramics)

Undergraduate Scholarships in the amount of \$2,280 were awarded to: Andrew Dafoe, B.Eng. (Mechanical); Annie-Gaëlle Kengne, BA (Spec. Actuarial Mathematics); Xuhuan Liu, B Comm. (Accountancy); Ned Zimmerman, BFA. (Spec. Theatre and Development).

Undergraduate in-course Bursaries of \$2,283 were awarded to: Marie-Pier Caron, BA (Spec. Traduction, Minor Modern Chinese Language (Mandarin) & Culture); Erik Hutt, BFA (Major Film Production); Alexandra Meikleham, B.Eng. (Civil); Kelvinder Singh B.-Com. (Major Accountancy, Minor Modern Chinese Language (Mandarin) & Culture).

The letter also included copies of nine thank you letters to us as donors which had been received by the Advancement office. The students are very, very appreciative of this financial help and the encouragement and recognition it provides, as shown in the continuation of this article in the online section of this newsletter.

For the current year 2014-15, it is anticipated that the level of support provided by the Retired Faculty and Staff Scholarships and Awards Endowment Fund will be about the same as last year. To maintain, let alone raise the amount of support this fund provides, or to increase the number of awards made, the fund needs to grow. We urge you to consider seriously supporting students through this fund. In the Concordia Annual Giving campaign there is a box to earmark donations specifically for scholarships, where you should identify that your donation is intended for the Retired Faculty and Staff Endowment Fund; there is also a link on the CUPA web site. As you can see from their letters in the online section, the recipients are highly engaged students involved in interesting projects and most appreciative of our interest and support – please give generously.



GUEST SPEAKER - KRISTA BRECHT

The Guest Speaker at our General Meeting, October 30, was Ms. Krista Brecht, a registered nurse with experience in pain management and palliative care. Ms. Brecht gave an excellent and well-received presentation on the nature of pain and of pain management, something which is becoming an all-to-familiar issue as time goes on.



A summary of the talk, given to us by Ms. Brecht is as follows:

Ageing and pain is a process that converts healthy adults into frail ones with diminished reserves in most physiologic systems and an exponentially increasing vulnerability to most diseases. Pain should not be seen as an intractable symptom in isolation but rather should be approached as part of a group of changes that together predict worsening health status and decreased ability to respond to stressors. We will discuss some general principles and statistics of pain in the older adult; identify multiple pain conditions affecting the older adult; define consequences of pain; and explore assessment, management strategies along with community resources.

We thank Krista again for sharing her time and knowledge with us.

NEXT MEETING

Dec 9, 2014 - LB-130, Loyola campus 11am - Salon O'Brian

Just kidding - It's not a meeting, it's the Christmas Lunch - see you there.....Also take note: A new, far better, caterer is being used this year.



PENSION FUND REPORT

George Tsubelakas

The pension fund ended the year 2013 with a total of \$779.147M in net assets.

The return achieved in 2013 was 13.1%. This is higher than the objective of 6% which also represents the rate at which the Plan's liabilities are discounted.

The new actuarial valuation adopted on December 31, 2013 has incorporated the newly designed Canadian mortality tables released by the Canadian Institute of Actuaries. The tables show improved longevity compared to the ones used previously that were based on American data. On the other hand, this change alone caused the actuarial liabilities of the Plan to increase by 5%.

The consequence of it was that, in spite of the excellent return achieved in 2013, the Plan is still underfunded by about \$109.7 million which implies a funding ratio of 87.7%.

For much of 2013 and 2014 the Pension Fund has and is still being transitioned to a new asset allocation adopted by the Pension Committee in February 2013.

This new investment policy is expected to

- reduce volatility in terms of annual investment returns, while offering high liquidity levels
- stabilize funding status and funding costs, and
- minimize capital losses in case of a significant market fluctuation

Finally, improved governance structures have been put in place to ensure close monitoring of the investment portfolio and the risks.



benefits REPORT

Howard Fink

It should be stated at the outset that the interest of retirees (and your reps) in all the discussions below is limited to the possibility of the cancellation of our current pension indexation to the cost of living. No other reduction in retiree benefits is mentioned anywhere by the Quebec government or by Concordia's "Principles". But the issue is crucial to our pensions: at an annual cost-of-living increase of only 2 percent, cancellation of indexation would result in the reduction of each pension's purchasing power of about 30% over time.

This report covers the latest meeting of the University Benefits Committee (at which it was confirmed that retirees' premiums for health and other non-pension benefits would not be increased for 2014) and the meetings of two other newly-created groups, all related to the crisis in pension benefits and contributions initiated by the Quebec Government's Bill 3, which applies to Quebec municipalities, but is forecast to be applied in later form to universities.

The first new Committee is the Benefits Committee Working Group (which excludes some of the Benefits Committee's administrative members). This Committee was briefed by Administration on the implications of Bill 3's reduction of municipal employees' pension benefits, and increase in employee contributions, in order to reduce deficits: the briefings involve the possible application of these changes to universities. The Working Group is discussing these details with a view to developing a satisfactory formula for these changes at Concordia. The conclusions will be in the form of suggestions to the Benefits Committee proper.

The other new group, the pension Sustainability Forum, includes all the pension "stakeholders": representatives from all the Concordia unions, as well as we retiree reps, and is led by University administrators in this area. The Forum was also briefed on the Bill 3 changes, and the possible applications of the changes to Concordia. In the last of these sessions, in early December, this group will also be developing some suggested changes to the Concordia pension formula to be forwarded to the Benefits Committee. As this group involves all the university's unions, the focus of the suggestions will possibly be somewhat different from those of the Working Group.

Finally, the Benefits Committee proper, which, with the input of the other groups' suggestions, will develop a final report of recommendations on this issue for presentation to the Board. The goal is for Concordia to have a plan ready to counter the new Government bill for Universities early in 2015.

The major issue confronting retirees is one of the "Principles" put forward in the briefings by the Administration is that retiree indexation "MUST" be cancelled—for all time. This is not stated in Bill 3, which leaves open the choice of cancelling the indexation of current retirees to the decision of each municipality. Bill 3 does insist on the cancellation in perpetuity of all active employees' indexation.

We have strongly objected each time it comes up, pointing out not only the "choice" allowed by Bill 3, but also the Supreme Court Dyson decision of 1993, which forbids any reduction or removal of retirees' pension-(or any other)-benefits, because we have "earned them".

What chance have we to succeed in this endeavour to resist indexation cancellation? We are not sure, particularly since the Quebec Government's Bill on University pensions will not appear until sometime early next year. Meanwhile we soldier on.

NEW MEMBERS

Frederick Bode	Charles Draiman
Julia Blanco Fernandez	Irene Fernandez
Karen Fiddler	Pamela Fox
Dan Goldstein	Jeremiah Hayes
Fatimo Jacinto	Ronald MacKay
Michael O'Bree	Joanne Plante
Dorothy Pocock	Maurice René de Cotret
Catherine Watt	

CONDOLENCES - DECEASED MEMBERS

- Claire Beaulieu, Registrar's Services
- Nicki Bolzan, Webster Library
- Audrey Brisbane, Physical Resources Planning
- Frances Cartman, John Molson School of Business
- Rachel Devins, Applied Human Sciences
- Paul Fazio, Building Engineering
- Malcolm Foster, English
- John Harrison, Education
- Anatole Klein, Sociology
- Edward Maly, Biology
- Cesar Marques, Physical Plant, Loyola
- Nicholas Ostopkevich, Instructional & Information Technology Service
- Lorraine Perego, Guidance Services
- Thiruvengadam Radhakrishnan, Computer Science & Software Engineering
- Stephanie Roberts, Computer Science & Software Engineering
- Norman Smith, Mathematics

The Newsletter continues with the Internet only version from this point. We apologize to those not having access to this however, it is necessary to control printing and mailing costs



THE REAL CHRISTMAS

alexS.



Listen up boys and girls, would you like to hear about the real Christmas, the way it really, really was, way back when I was just about your age?

Well I'll try and remember all of the sights and sounds and other senses that used to be part of the tradition.

It all started each year when the locals began to erect tall stakes by the side of the roads to mark them before the winter snow would cover up the whole landscape and make it impossible to find your way on solid ground. And it was not long before the first snow started to fall, and fall and fall.

The wind would pick up and develop into a storm that carried the snow and created a new landscape. Soon enough everything was covered with what looked like a soft white blanket that sparkled in the sun during the day and glittered at night in the moonlight.



Everything came to a standstill, with the snowdrifts everywhere no one could go outside, not until a team of horses were rigged up to a wooden snow plow and made their way, sometimes in shoulder deep drifts, along the staked out road.

This was the sign that Christmas was just around the corner. Soon it would be the beginning of December and St. Nickolas, would visit all the children. This was the time when the children had to learn a small poem to recite for St. Nickolas.

This was also the time when we went out in the woods to select and cut a Christmas tree, also known as Tannenbaum. The tree had to be set up, decorated with glitter and real candles made from wax. I can still smell the fresh needles of the tree, and the dripping wax of the candles. That's what Christmas smelled like!

Finally the big day arrived, December 6th, St. Nicolas day. Everyone waited with great anticipation for darkness to set in, which would be around 4 pm in the afternoon.

All the children knew what to listen out for. And suddenly there it was, the bells, St.Nick came on a sleigh drawn by a horse with many small bells around it's neck, and there it was ding-a-ling, ding-a-ling, ding-a-ling. The door opened and St.Nick, with a red robe and a huge staff and his helper Ruprecht entered. It was the helper who carried a huge bag on his shoulder and a big stick in his hand. The bag held the goodies for the 'good' children, and you can just imagine what the big stick was for.

Then St.Nick popped the big question: "Who has been a good child this year?" And all children would say "me, me". And of course, my sister would try to shout it out louder than me!

Then came the recital of a small poem for St.Nick. That usually worked out well because all the children had practiced that for a long time. As a reward, St.Nick's helper handed out a few goodies, such as chocolates and apples and then they were on their way to the next house.

After one of those visits, I whispered to my aunt, who was standing beside me: "You know, St. Nick looked a lot like our neighbour farm down the street". She replied "Would you like me to call them back and ask about that?"

"No not really, I am very happy!"

Well, boys and girls that's what I remember and that's how I survived another St.Nickolas day.

Merry Christmas.



Perhaps one of the only positive pieces of advice that I was ever given was that supplied by an old courtier who observed. Only two rules really count:

Never miss an opportunity to use a bathroom never miss a chance to sit down and rest your feet.

Edward VIII



COMMENTS FROM SCHOLARSHIP RECIPIENTS

Jude Griebel: I wanted to express my sincere thanks for your generosity. The grant you provided has made a huge impact on the final months of my studies, allowing me to develop ambitious new work for my thesis exhibition and defense. Realizing this work has also led to important opportunities for my emerging career in the visual arts. In the next year the work you helped fund will be exhibited at the Reach Museum in BC and at the Art Gallery of Alberta.

Andrew Dafoe “I was ecstatic to hear that I was the recipient of the CURFS Scholarship...I am currently enrolled as a Mechanical Engineering student with the intent to pursue an option in Mechatronics...When I graduate in 2017, I will be dedicating my career to the field of medical robotics. In the future I hope to work either in the field of robotic surgery or prosthesis.”

Annie-Gaëlle Kengne: “I am studying Actuarial Mathematics and Finance at Concordia since January 2013...I have been working really hard in all my courses but have never expected anything in return. To be recognised for my academic accomplishments and receiving a scholarship fills me with so much joy. ...Nothing feels better than having someone else than your family members or friends actually showing you some love or support in any way they can. Thank you one more time for your donations.”

Xuhuan Liu: “I am an accountancy major student who started the semester in winter 2013. Understanding the positive correlation between a good education and a professional career path, I know that I have to fully invest myself in my course work to consistently obtain excellent grades. The year has been challenging yet rewarding and this scholarship without a doubt would definitely propel me to continue to work hard while easing my financial situation at the same time...Encouraged and inspired by this scholarship I will increase my involvement with the University Ministry over the next few years. With so many useful and incredible programs and services offered here at Concordia I hope that I would also be able to contribute back by helping other fellow students...may your outreach touch the lives of many.”

Ned Zimmerman: “I am deeply honoured by this recognition of my academic efforts at Concordia, and you have my deepest thanks for your generosity. I am nearly halfway through my third year in Concordia’s BFA in Theatre and Development. My interest lies in using the arts for social justice and political change, and this program has offered me a range of critical perspectives and a strong theoretical and artistic grounding in the principles of this practice. At the moment I am working with a group of fellow students as co-writer of a script about the on-going housing crisis within First Nations communities across Canada which will be staged at Concordia in April. This kind of vital and engaging work is exactly what I hope to be doing in my future as a socially and politically engaged theatre practitioner, and it is a privilege to be able to undertake a project like this within the context of an undergraduate program. This scholarship will have a tremendous impact on my remaining time at Concordia. I have been working throughout my time here to pay my way through university, my income as a freelance web developer supplemented by a modest inheritance from my grandparents’ estate. The relief that this scholarship will provide towards my tuition fees will give me significantly more time to dedicate to my studies, and I have no doubt that my last year and a half here will be more fulfilling as a result.”

Marie-Pier Caron: “Without money in mind, I will be able to concentrate more on my studies, which means that I could reach my academic objective: getting a 4.0 GPA for this semester. I wish to graduate with the best marks possible in order to qualify for a Taiwanese government bursary. Indeed I plan on studying in Taiwan’s National Normal Taiwan University after I graduate. I wish to further my study of Chinese language to English or French upon my return. I’m also thinking about graduate studies in a different field, something like marketing or finance, an opportunity that was recently offered me by the JMSB. This donation you are so generously providing me with will certainly help me achieve my goals and realize my dreams.”

Eric Hutt: “I am currently in my second year of Film Production program and I am determined to earn a BFA. I know from the onset that my OSAP loan will not cover the combined cost of tuition, textbooks, university fees and film related expenses, while still maintaining a residence off-campus, traveling back and forth to school and eating on a fairly regular basis. This past summer I worked extremely hard for a roofing company in Toronto to help offset these expenses. But I also had to repay family members who covered the \$3000 Chartwells mandatory meal plan that was attached to my first year

in residence at Grey Nuns. Hard manual labour in the blazing sun reinforced the value of a dollar and the necessity of post-secondary education. Film gives my life purpose and I have never felt so invigorated or inspired, but passion and industry are not always enough... Your generous donation has made all the difference in the world because it has built a bridge between a very stark reality and my dream of becoming an accomplished filmmaker. Graduating from Concordia is a critical steppingstone on my journey. The CURFS Bursary not only ensures I have funds to complete my second year, but also the peace of mind to focus on my studies. Please accept my sincere thanks for supporting my aspirations.”

Alexandra Meikleham...”I would truly like to thank you from the bottom of my heart. When I came to Concordia University in 2012 to pursue my passion for science and engineering, I was unsure how I would afford my education over the next four years.... With this bursary I will be able make ends meet and concentrate on my studies in order to be the best student I can...I hope to maintain my position on Dean’s list and to concentrate on my work as a research assistant in a Civil Engineering Lab. My dream has been to work in water research, which is something that I am currently pursuing as a research assistant, having co-authored my first publication in a 2014 edition of Water Research. Now that I will be able to concentrate on my research project, who knows what exciting discoveries are around the corner. Thank you again from the bottom of my heart. I hope to make you proud!”

Kelvinder Singh: “ I would like to sincerely thank you for your generosity in donating funds for the bursary to the people who are in need. Personally this bursary means a lot as it helps me focus on my studies and not worry about my family’s current financial situation. The feeling of being recognized for my academic accomplishments is very encouraging. Outside of school, I currently work as a part-time teller at TD Canada Trust. I am also a provincial badminton player, and volunteered in the Air Cadet program as a Cadet-Instructor. Being an ex-cadet myself and retiring as the Chief Warrant Officer, my main task is to instruct young cadets on leadership, instructional techniques and the basic knowledge they need to excel as future leaders of the squadron. My ambition is to become a Chartered Professional Accountant (CPA) and I am glad to announce that I have been offered a summer internship at KPMG. Upon graduation I intend to pursue my career with the firm...In conclusion, I am a committed student who takes education very seriously and I will ensure that this financial assistance

given for my education will be put into good use. Thank you once again for your generosity.”



Presented at the Fall 2014 General Meeting

Active “Paid” Members:

2014-15:	263 (as of Nov. 13/14)
2013-14:	333
2012-13:	303
2011-12:	308
2010-11:	286
2009-10:	312

Total Number of Individuals who have been members since 2004:

Active “paid” members:	263
Paid at least once in 2009/10 – 2013/14 but not in 2014-15:	144
Deceased/inactive:	155
Dues not paid since 2008/09:	111

Total: 673

The CUPARUC Newsletter
 Do not reproduce without permission.
 The Association assumes no responsibilities for the statements or opinions of authors or articles

REPORT ON MEMBERSHIP INITIATIVES

Doreen Hutton

Presented at the Fall 2014 General Meeting

This report outlines initiatives which have been implemented on a gradual basis over the past year and half.

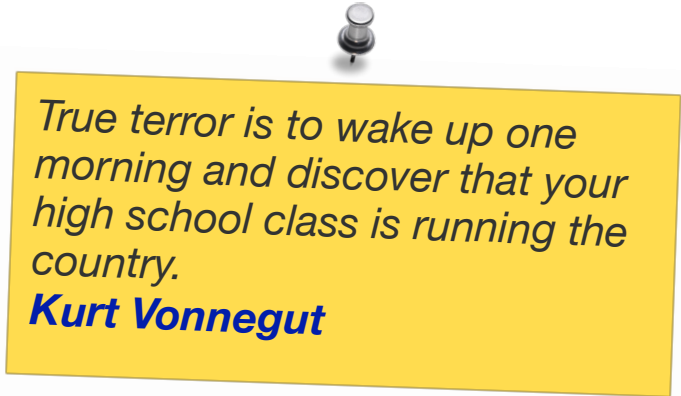
CUPARUC's primary goal at this time is to increase membership in the Association. We have achieved some success through the joint efforts in place, although there remain a large number of retirees who are not members.

The challenge is to reach out to retirees who are not members, from our end, rather than wait, hope, and expect that they will reach out to us. Since we do not have direct access to contact information for these non-members we rely very much on the Human Resources Department of the University, which has provided substantial assistance as a liaison between the retiring employee and CUPARUC.

The current practice is that the following documents are provided to newly retiring employees: at the time of sign-off with the Human Resources Department; as enclosures with mass mailings originating from the Human Resources Department; as hand-outs at seminars or workshops hosted by the University; ie. Retirement Planning; Voluntary Departure Programme.

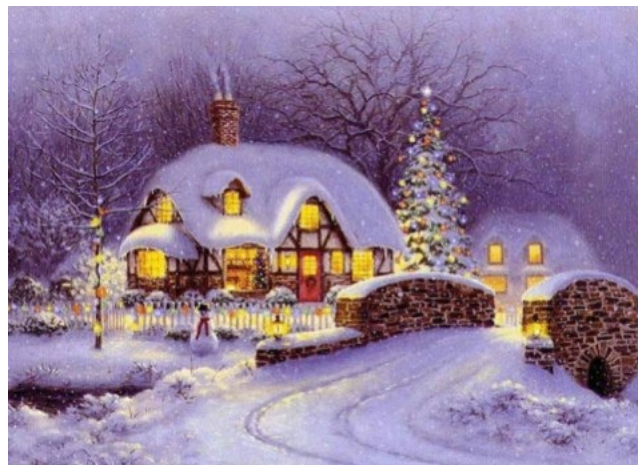
This documentation has been designed specifically to provide information on the benefits of becoming a member of the Pensioners Association (CUPARUC).

- Membership Form - which includes a list of upcoming social events organized by CUPARUC
- Brochure - (printed in French/English) which includes a brief history of CUPARUC, Current Priorities, Communications, Events, Scholarships & Objectives
- Copy of a recent CUPARUC Newsletter
- Creation of a "Pensioner's Corner" (HR initiative) on the Concordia web page, accessed via the Human Resources Department page. The Pensioners Corner links to the CUPARUC web page



True terror is to wake up one morning and discover that your high school class is running the country.

Kurt Vonnegut



Urgent University Pension Committee Election Urgent

Monday, December 15th, 5:00 pm, H765

At the September 29th University meeting concerning Concordia's pension plan, there was a nomination from the floor for the pensioners/inactives seat on the University Pension/Benefits Committee; this was in addition to the nominations from your Concordia University Pension Association. While unusual, the rules do allow for such nominations.

CUPARUC's nominees were **Howard Fink** (who has many years of experience in pension and benefits operations and issues) as pension/benefits committee member and **George Tsoublekas** (who has a background in economics and banking) as alternate. Over the last couple of years, the investment strategy orientation of the pension plan has undergone a substantial shift, which involved many hours and days of learning and deliberation as well as the vetting of new investment managers. Both Howard and George were very active in this work, and we feel their continuing involvement in the committee is important to the ongoing task of vigilant oversight of how the new investment strategy is functioning. Moreover, both are knowledgeable about the current Quebec Government initiatives to change public pension plans, and have been helping us to understand the possible implications for us.

We urge you to come to the **December 15th Pension meeting** to **vote**, and we strongly recommend that you support the nominees of your pension association.